



# Bermuda Insurance

## Products and Capabilities

Working through a worldwide network of international brokers, our experienced Bermuda-based insurance professionals serve insureds ranging from mid-sized companies to the largest multinational corporations, with a focus on large accounts with sophisticated risk management practices.

We partner with insureds who seek committed long-term relationships with a carrier offering breadth and depth of expertise, global reach and exceptional financial strength. By carefully monitoring changes in the global market and truly understanding clients' risk exposures, Sompo International's

Bermuda Insurance team offers tailored solutions for complex risks in the following product lines:

- Commercial Management Liability
- Cyber
- Direct & Facultative Property
- Excess Casualty
- Financial Institutions
- Healthcare Liability
- Sompo Pro

Product	Target (Includes but not limited to)	Product/Capacity	Contacts
<b>Direct &amp; Facultative Property</b>	Coverage to clients with U.S. Regional, U.S. Nationwide and worldwide exposures across all commercial and industrial sectors, with the exception of Energy risks (power generation and petrochemical exposures), which are handled by our Energy team in London.	<ul style="list-style-type: none"> <li>• All Risks Normal Maximum capacity: \$50M</li> <li>• High Hazard Earthquake, Named Wind and Flood Normal Maximum lines:</li> <li>• \$5M capacity within the 1 in 100 year return period</li> <li>• \$10M capacity beyond the 1 in 100 year return period</li> </ul> <p><b>Capacity:</b> Varies dependent on attachment and client risk profile</p>	<p><b>Jonathan Hughes</b> SVP, Bermuda Property D&amp;F Practice Leader T +1 441 278 0484 E <a href="mailto:jhughes@sompo-intl.com">jhughes@sompo-intl.com</a></p>
<b>Excess Casualty</b>	<p>U.S. Fortune 1000 and international companies across all industries with specialties in the following areas:</p> <ul style="list-style-type: none"> <li>• Transportation including commuter and freight railroads, transit systems and trucking</li> <li>• Energy and utilities</li> <li>• Diversified industrial, including general manufacturing, premises, financial institution and technology risks</li> <li>• Pharmaceuticals and nutraceuticals</li> <li>• Commercial construction, including OCIPs and CCIPs</li> <li>• Chemical manufacturing</li> </ul>	<p>Occurrence, Integrated Occurrence and Claims Made Forms are offered</p> <p><b>Capacity:</b> Up to \$25M total capacity across Excess Casualty business units</p> <p><b>Minimum Attachment:</b> \$25M</p> <p>Total limits deployed and attachment point will be assessed on an individual risk basis</p>	<p><b>Shannon Totten</b> SVP, Casualty Insurance Practice Leader Bermuda T +1 441 278 0962 E <a href="mailto:stotten@sompo-intl.com">stotten@sompo-intl.com</a></p>

Product	Target (Includes but not limited to)	Product/Capacity	Contacts
<b>Healthcare</b>	<p>Sophisticated healthcare clients who assume a large portion of their own risk and practice strong clinical risk and claims management, including:</p> <ul style="list-style-type: none"> <li>• Multi hospital systems</li> <li>• Academic medical centers</li> <li>• Pediatric &amp; other specialty hospitals</li> <li>• Miscellaneous healthcare related risks</li> </ul>	<ul style="list-style-type: none"> <li>• Healthcare Professional Liability and Umbrella coverages with ability to also consider not for profit D&amp;O/EPL, Fiduciary &amp; Cyber coverages on an integrated basis</li> <li>• Lead, follow form, reinsurance of captive or standalone excess</li> <li>• Ability to provide affirmative punitive damages coverage</li> </ul> <p><b>Capacity:</b> Up to \$25M with average of \$10M-\$15M most often deployed</p> <p><b>Attachment:</b> Venue specific and tailored to each client's exposure and loss profile</p>	<p><b>Kim Morgan</b> SVP, Healthcare Insurance Practice Leader Bermuda T +1 441 278 0923 E <a href="mailto:kmorgan@sompo-intl.com">kmorgan@sompo-intl.com</a></p>
<b>Professional Lines</b>			
<b>Commercial Management Liability</b>	<p>We specialize in large publicly traded and private commercial and industrial companies including global Fortune 1000 commercial clients</p>	<ul style="list-style-type: none"> <li>• Directors &amp; Officers Liability (except managed care)</li> <li>• Side-A Directors &amp; Officers Liability</li> <li>• Lead Side-A Difference In Conditions cover</li> <li>• Employment Practices Liability</li> <li>• Fiduciary Liability</li> <li>• Crime</li> </ul> <p><b>Capacity:</b> \$25M <b>Minimum Attachment:</b> \$25M</p>	<p><b>Forbes Geekie</b> SVP, Professional Lines Bermuda T +1 441 278 0434 E <a href="mailto:fgeekie@sompo-intl.com">fgeekie@sompo-intl.com</a></p>
<b>Financial Institutions</b>	<p>We specialize in large publicly traded and private financial institutions domiciled in the U.S. and internationally</p>	<ul style="list-style-type: none"> <li>• Directors &amp; Officers Liability</li> <li>• Side-A Directors and Officers Liability</li> <li>• Lead Side-A Difference in Conditions cover</li> <li>• Errors &amp; Omissions (except insurance agents/brokers)</li> <li>• Employment Practices Liability</li> <li>• Fiduciary Liability</li> <li>• Crime</li> </ul> <p><b>Capacity:</b> \$25M <b>Minimum Attachment:</b> \$25M</p>	
<b>Sompo Pro</b>	<ul style="list-style-type: none"> <li>• Fortune 1000 publicly traded and private commercial and industrial companies</li> <li>• Law firms with more than 200+ attorneys</li> <li>• Cyber &amp; Network Security and Privacy Liability</li> <li>• Technology E&amp;O Liability</li> </ul>	<ul style="list-style-type: none"> <li>• Miscellaneous Professional</li> <li>• Lawyers' Professional Liability</li> <li>• Errors &amp; Omissions (except insurance agents/brokers &amp; managed care)</li> <li>• Technology E&amp;O Liability</li> <li>• Cyber, Network Security and Privacy Liability</li> <li>• Integrated Excess Liability and Professional Lines Policy capability</li> </ul> <p><b>Capacity:</b></p> <ul style="list-style-type: none"> <li>• Commercial Errors &amp; Omissions: \$25M</li> <li>• Lawyers' Professional Liability: \$15M</li> </ul> <p><b>Minimum Attachment:</b></p> <ul style="list-style-type: none"> <li>• Commercial Errors &amp; Omissions: \$15M</li> <li>• Lawyers' Professional Liability: \$100M</li> </ul>	