

INSURANCE

SOMPO INTERNATIONAL

Insurance Solutions for Financial Institutions

Sompo International offers innovative and customized solutions that enable financial institutions to manage the many risks associated with running their business—from safeguarding the well-being of employees, physical property and critical data against unforeseen events to protecting the organization, its directors, other stakeholders and reputation from lawsuits stemming from claims of negligence or liability.

Our experienced underwriting and claims professionals have the expertise to provide financial institutions with a level of service and understanding that is unrivaled in the industry.



Target Classes

We service world-class public and private financial institutions across a variety of target classes, including:

- Alternative Asset Managers (e.g., investment advisors, hedge funds, private equity funds, BDCs)
- Banks (e.g., money center, regional, community, investment)
- Lending and Financing Institutions
- Real Estate Funds and Operations (including REITs)
- Insurance Companies (e.g., P&C, Life, Health)
- Mutual Funds & Fund Advisors
- Financial Services Companies

Innovative and Custom Solutions

- A broad range of insurance coverage options offered on a primary and excess basis to public and private companies and tailored to each account's risk profile
- Unique coverage enhancements and flexibility with a willingness to utilize broker property manuscript forms
- Guaranteed cost and alternative risk transfer mechanisms available, including deductibles, SIR, retro rating plans and captive programs

Global Reach

- Global licensing capabilities through our parent company, Sompo Holdings, Inc., which has 45 licensed entities in 30 countries
- Additional access to foreign local policies in more than 160 countries through Sompo International's Multinational Business Unit

Value Added Risk Control

• Comprehensive risk control services addressing a wide variety of potential exposures impacting financial institutions, including cyber breach assistance, pay equity audits and ergonomics/workstation design

Deep Industry Expertise

- Empowered and experienced underwriters with specialized expertise in the financial and professional lines products and industries where we focus
- Dedicated in-house claims professionals, most of whom are attorneys, with extensive experience addressing the unique exposures of financial institutions

Financial Strength of an A+ Rated Global Carrier

- Significant capacity across all lines of business
- Ratings of A+ (Superior) from A.M. Best (XV size category) and A+ (Strong) from Standard & Poor's
- Part of Sompo Holdings, Inc., which holds more than \$100 billion in total assets

About Sompo International

Sompo International Holdings Ltd., a global specialty provider of property and casualty insurance and reinsurance, underwrites agriculture, professional lines, property, marine, energy, casualty and other specialty lines of insurance and catastrophe, property, casualty, professional lines, weather risk and specialty lines of reinsurance. Sompo International is a wholly owned subsidiary of Sompo Holdings, Inc., whose core business encompasses one of the largest property and casualty insurance groups in the Japanese domestic market.

To learn more, visit us at: www.sompo-intl.com/insurance

Available Products*	Significant Capacity [†]	Contacts
Management & Professional Liability		
 Alternative Investment Professionals Policy Lead Side-A "DIC" Policy Excess Follow Form Public/Private Company Directors & Officers Liability Employment Practices Liability Fiduciary Liability Fidelity/Crime (excess only) Private Equity/Venture Capital Policy Investment Advisor/Mutual Fund Policy Manuscript policies considered 	\$25M across all products Primary or excess attachments available	Ray SantiagoExecutive Vice President,Head of Financial Institutions &Commercial Management LiabilityT +1 917 281 0722E rasantiago@sompo-intl.comDennis KrauseSenior Vice President, Financial InstitutionsT +1 917 421 4992E dkrause@sompo-intl.com
Property & Casualty		
 Property General Liability Multiline/Package Auto Workers' Compensation Umbrella/Excess Casualty Mortgage, Trust and Foreclosure Programs 	Property: Up to \$500M AOP/\$25M CAT General Liability: \$1M limit, can increase based on risk Multiline/Package: Same as Property/GL Auto: \$1M limit, can increase based on risk Workers' Compensation: Statutory limits Umbrella/Excess Casualty: \$25M Mortgagee Protection: Based on portfolio balance	Sara Gundersen Senior Vice President, Financial Institutions & Professional Services Leader, Eastern Territory P&C T +1 646 677 8710 E sgundersen@sompo-intl.com Will Rodriguez Senior Vice President, Financial Institutions & Professional Services Leader, Western Territory P&C T +1 917 281 0750 E Iwrodriguez@sompo-intl.com
Cyber		
 Network Security, Privacy and Media Liability Regulatory Proceedings (Fines & Penalties) Privacy Breach Costs Business Income Loss/Contingent Business Income Loss Digital Assets Loss Cyber Extortion Threat and Reward Payments 	\$25M	Brad Gow Global Cyber Product Leader T +1 914 468 8059 E bgow@sompo-intl.com Richard DePiero Senior Vice President, U.S. Cyber Leader, Sompo Pro T +1 212 471 1761 E rdepiero@sompo-intl.com
Environmental		
 Site Environmental Liability Contractors Pollution Liability Environmental Excess Liability 	\$25M Admitted (using deregulations where allowed by law) and non-admitted paper	Hiral Shah Senior Vice President, Environmental Product Leader T +1 646 867 7346 E hshah @sompo-intl.com
Political & Credit Risk		
 Single Situation Credit Insurance Political Risk Aircraft Finance (via Marsh AFIC program) 	Credit Risk: \$60M per risk, 10 year tenor Political Risk: \$40M, 10 year tenor Aircraft Finance: \$250M, Non-Payment Insurance for financing new Boeing aircraft, 12 year tenor	Matthew Woollam Executive Vice President, Head of Political & Financial Risk London Market & Europe Insurance T +44 (0) 20 7337 2985 E mwoollam@sompo-intl.com Mark Esdaile Deputy Head of Political & Financial Risk London Market & Europe Insurance T +44 (0) 20 7337 2979 E mesdaile@sompo-intl.com
Builders' Risk		
 Practice and Projects for small to medium sized builders' risks as well as large engineered risks 	\$100M depending on construction type Admitted and non-admitted paper	Christopher Smith Executive Vice President, U.S. Marine Insurance T +1 917 281 0715 E chsmith@sompo-intl.com Michael Buckley Senior Vice President, Inland Marine T +1 469 872 7132 E mbuckley@sompo-intl.com

* Please note that not all of the products are available in all countries or states and surplus lines products can only be purchased through licensed surplus lines producers.

⁺ Please visit our website for up-to-date capacity information.

