



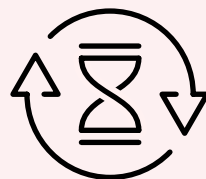
UK AND EUROPE PRODUCTS & CAPABILITIES

Global Insurance Claims

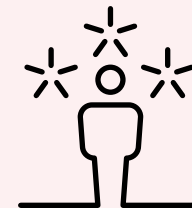




Fair and appropriate
outcomes
for our insureds



Efficient service, timely
responses and fast payment
of covered claims



Value-added expertise
from product and
industry specialists

CASE STUDIES

Our team in action

1

CASE IN POINT

Fair and appropriate outcomes

A crane owned by a Sompo client failed resulting in serious injuries to the claimant. The company that rented the crane from our insured refused to acknowledge any fault on its part. The rental company subsequently misrepresented the full amount of their insurance coverage, a violation of the local law. Our Casualty Claims adjuster used this information to leverage a significant contribution from the crane rental company which allowed the claim to resolve favorably for our insured.

2

CASE IN POINT

Industry and product expertise

A Sompo client was the target of securities and shareholder derivative class action litigation, as well as regulatory investigations. Our Commercial Management Liability Claims team leveraged its collective experience to assist in negotiating settlements of the lawsuits, while ensuring that specific insurance proceeds under the Sompo Policy were reserved for any individual insureds' liability arising from the regulatory investigations.



CASE STUDIES

3

CASE IN POINT

Partnering for Proactive Risk Mitigation

A Sompo International client requested an audit by an outside law firm that specializes in professional defense, ethical questions, and grievance matters. Their goal was to find a retained resource for identifying vulnerabilities before claims arise. Working with our insured's broker, our Lawyers' Professional Liability Claims team identified an appropriate law firm and attorney to provide the initial audit and then to serve as an ongoing resource for our client – a relationship that has solidified over several policy years.

4

CASE IN POINT

Partnering with Retained Counsel

A Sompo's insured is an owner of a residential building. While a tenant in the building was on vacation, the air conditioner in the unit malfunctioned, causing a water leak. A mold condition developed that impacted multiple units in the building. The tenant refused to return to the unit or allow the insured to access it. Using Sompo's panel counsel and environmental consultants, we were able to remove and store the tenant property, remediate the mold condition in the unit and favorably resolve all claims against the insured.





Our Specialized Expertise

Sompo International's in-house Claims Counsel are experienced professionals with extensive industry and product knowledge and are held to the highest standards in the industry.

Our structure affords each client with direct access to experienced claims professionals who are empowered to make decisions.

We are leaders in our field who actively contribute to industry associations and publications, including CLM, DRI, IACP, RIMS, PLUS and more.

Emerging Web Exposures Include Pixel Tracking, Surveillanceware

Expert Interview, AM Best

Building the Ideal Modern Claims Professional

Author, CLM article

Creating Opportunities for Meaningful Growth For Our Colleagues

Panelist, PLUS Conference

Proactively Identify Potential Litigation Outcomes

Panelist, Reuters Connected Claims USA 2023

Cyber risks to watch in 2024

Author, Digital Insurance

Claims Adjustment and Coverage Coordination Across Multiple Policies

Expert Interview, Insurance Business America

Building the Ideal Modern Claims Professional

Author, CLM article

Continuous Staff Training: The Ultimate Preemptive Strategy for Cyber Resilience

Podcast, Castbox



Our collaborative approach

Sompo's Insurance Claims professionals work with our underwriters, risk control specialists and distribution partners to build a collaborative relationship with each insured to understand our clients' changing needs.

- Claims professionals and service teams are assigned to each account at the start of our partnership.
- We ensure timely and responsive claims service for each client by taking a proactive approach and working with our insureds and business partners to achieve the best possible resolution.
- We provide valuable insights to our clients, distribution partners and underwriters on trends and emerging risks by monitoring developments across our clients' portfolios and the market.

Our Extensive Resources and Global Network

Sompo's Insurance Claims professionals work with our underwriters, risk control specialists and distribution partners to build a collaborative relationship with each insured to understand our clients' changing needs.

- We maintain strategic partnerships with top law firms across our product lines, offering our clients comprehensive and cost-effective litigation management.
- We are trusted advisors to our clients, bringing knowledge of the nuances of each particular jurisdiction.
- Our global network of claims professionals ensures that every account, whether small business or large corporation, has a primary contact to coordinate claims handling across geographies and coverages.
- As needed, we partner with specialized claims consultants to ensure that no matter how complex a client's claim may be, the proper technical expertise is employed to analyze and resolve the loss.

717

In-house insurance claims professionals serving North America, Global Markets and AgriSompo

20

Average years of experience across product lines

\$5.0B

Total Claim Activity
2023 Commercial and Consumer Insurance
Net losses and loss expenses globally

90+

Attorneys on staff, including all members of the U.S., UK and Bermuda professional lines, healthcare and environmental teams

A+

Financial Rating
S&P; A.M. Best

What our clients are saying about us....



Just a short note to thank you and Sompo for your professionalism in settling the recent Liability claims with [our company]. The claim was both large and complex and found your assistance and professionalism refreshing in an insurance environment which is at times very testing. Overall Sompo's fairness and transference has been very well regarded by myself personally and by [our company] on a commercial basis. We look forward to continuing our relationship with you and Sompo for many years to come.

– Top 100 Upstream Energy and Basic Materials Company, Global 2000 Forbes List

It's rare to find a company that you feel comfortable recommending, with no hesitation, to anyone you meet, and I wanted to say thank you for that. This entire team at Sompo – from the claims specialists to the underwriters, consistently show a broad wealth of knowledge across all industries that we touch; from a brokers perspective, that ability to provide expert, fair recommendations is invaluable.

– International Insurance Executive

The job being done is strikingly better than anyone I have ever worked with in a similar position, at any market...at every turn [our claims handler] has not only been willing to go above and beyond, but done so without even needing to do so as the claim was already being handled so well.

– Excess & Surplus Broker

Claims are great! You can trust claims- they are the best in the business. There are a lot of carriers I would not use based on their claims service. I would give them a 9.9 on a scale of 10.

– Aviation Broker





About Somo

We are Somo, a global provider of commercial and consumer property, casualty, and specialty insurance and reinsurance. Building on the 135 years of innovation of our parent company, Somo Holdings, Inc., Somo employs approximately 9,500 people around the world who use their in-depth knowledge and expertise to help simplify and resolve your complex challenges. Because when you choose Somo, you choose **The Ease of Expertise.™**

"Somo" refers to the brand under which Somo International Holdings Ltd., a Bermuda-based holding company, together with its consolidated subsidiaries, operates its global property and casualty (re)insurance businesses. Somo International Holdings Ltd. is an indirect wholly-owned subsidiary of Somo Holdings, Inc., one of the leading property and casualty groups in the world. Shares of Somo Holdings, Inc. are listed on the Tokyo Stock Exchange.

A+

Financial Rating:
A.M. Best (Superior)
S&P (Strong)

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