



**SOMPO INTERNATIONAL**

INSURANCE

## Capabilities to Service the Healthcare Industry

Through our network of retail brokers in the U.S., Sompo International Insurance provides a broad suite of primary and excess products and services tailored to integrated delivery systems, community-based hospitals, physician groups and allied healthcare organizations.

- Backed by the exceptional financial strength of Sompo International (group rating of A+ from A.M. Best in XV size category), our underwriters offer deep industry knowledge, a breadth of multiline capabilities and significant capacity to healthcare industry clients.
- Our dedicated in-house claims team has extensive experience in healthcare claims, taking an integrated approach across products and offering clinical risk management and loss prevention services.
- We seek to gain in-depth knowledge of our clients' risk profiles to develop and deliver customized solutions. Our experienced underwriting team is committed to serving the healthcare market and collaborating with brokers to meet the everchanging risk management needs of our insureds.



Products	Target Classes	Attachment	Capacity
<b>Healthcare Professional Liability</b>	<ul style="list-style-type: none"> <li>• Integrated delivery systems</li> <li>• Community-based hospitals</li> <li>• Critical access hospitals</li> </ul>	Primary and excess; target attachments are customized for each client based on risk and location.	Self-insured hospitals and integrated delivery systems: \$25M excess capacity. Insured hospitals: \$1M/\$3M primary; \$10M excess umbrella
	<ul style="list-style-type: none"> <li>• Large physician groups</li> </ul>	Shared excess	\$10M excess umbrella
	Allied healthcare organizations including: <ul style="list-style-type: none"> <li>• Home health</li> <li>• Behavioral health facilities</li> <li>• Surgery centers</li> </ul>	Primary and excess	\$1M/\$3M primary; \$10M excess umbrella Minimum premium \$10K
<b>Property</b>	<ul style="list-style-type: none"> <li>• Hospitals</li> <li>• Allied healthcare organizations</li> </ul>	Minimum \$10K; Target \$25K	Fire: \$500M Critical Flood and High Hazard Earthquake: \$10M Capacity available from ground up; varies by account
<b>Owner Controlled Insurance Program (OCIP)</b>	<ul style="list-style-type: none"> <li>• Healthcare facility property owners</li> </ul>	Primary and excess; target attachments are customized for each client based on risk and location; lead or excess layers preferred.	\$25M; Up to \$50M total capacity across Excess Casualty lines
<b>Executive Risk – Healthcare</b>	<ul style="list-style-type: none"> <li>• Integrated delivery systems</li> <li>• Community-based hospitals</li> <li>• Healthcare facilities</li> </ul>	Within the first \$100M	Up to \$25M for any one line; up to \$40M across multiple lines of business
<b>Cyber</b>	<ul style="list-style-type: none"> <li>• Community-based hospitals</li> <li>• Integrated delivery systems</li> <li>• Physician groups</li> <li>• Allied healthcare organizations</li> </ul>	Primary and excess	\$25M in capacity (actual deployed will vary by risk) \$5K minimum premium; \$5K minimum SIR
<b>Environmental</b>	<ul style="list-style-type: none"> <li>• Healthcare facilities</li> <li>• Community-based hospitals</li> <li>• Outpatient care facilities</li> </ul>	Primary and excess	\$25M primary and excess, Site Environmental Impairment Liability (SEIL), Contractors Pollution Liability (CPL) and OCIP (monoline environmental coverage) for new construction and expansion projects

## KEY CONTACTS

### Retail Capabilities

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## About Sompo International Insurance

At Sompo International Insurance, we service a broad range of clients from large multinationals to small businesses. Each of our teams is led and staffed by experienced underwriters, actuaries and claims professionals with a depth of expertise in the industry or line of business in which they specialize. It is this focus and dedication that enables us to delivering tailored solutions to manage our clients' unique risk exposures.

### U.S. Insurance

We partner with insureds who seek committed long-term relationships with a carrier offering breadth and depth of expertise, exceptional financial strength and global reach. Servicing clients ranging from small businesses to multi-nationals, Sompo International's U.S. insurance team offers a diversified set of specialty insurance products through our network of wholesale and retail brokers. By carefully monitoring changes in the market and truly understanding clients' risk exposures, we offer tailored solutions and responsive service.

### Financial Ratings

**A+**  
**(Strong)**  
Standard & Poor's

**A+**  
**(Superior)**  
A.M. Best

