

INSURANCE

SOMPO INTERNATIONAL

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

- 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 wholesalers to meet the everchanging risk management needs of our insureds.

## Capabilities to Service the Healthcare Industry



Products	Target Classes	Attachment	Capacity
Healthcare Professional Liability	<ul> <li>Allied healthcare organizations</li> <li>Home health</li> <li>Behavioral health</li> <li>Surgery centers and other allied facilities and providers</li> </ul>	Primary and excess	\$1M/\$3M primary; \$10M excess umbrella Minimum premium \$10K
	<ul> <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
	Large physician groups	Shared excess	\$10M excess umbrella
Executive Risk – Healthcare	<ul> <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
Cyber	<ul> <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
Property – E&S	Institutional risks including, but not limited to: • Assisted living & nursing homes • Hospitals • Health centers • Treatment centers	Primary and excess	\$25M non-catastrophe risks \$10M catastrophe risks depending on risk characteristics
Environmental	<ul> <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**

## **Wholesale Capabilities**

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## Healthcare Professional Liability

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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**





11/19