

US, CANADA, AND MEXICO

Middle Market

Sompo Middle Market's approach is to forge a long-term holistic trading partnership with each account, not based on individual products, rather by offering all lines of business through a multi-line specialty team with a focus on the industries and client segments where we have depth of expertise.

Significant Capacity

We offer significant capacity for the following product lines:

- Property – Up to \$500M capacity
- General Liability – \$1M limit, can increase based on risk
- Multiline/Package – same as Property and GL
- Auto – \$1M limit, can increase based on risk
- Workers' Compensation – statutory limits
- Umbrella/Excess Casualty – Up to \$15M based on risk
- Life Sciences Product Liability – Up to \$10M limit, can increase based on risk
- Product Liability – Up to \$10M limit, can increase based on risk

Real Estate & Hospitality

Providing coverage across all lines of business to real estate & hospitality owners, investors, managers and servicing companies, we target the following classes with minimum annual P&C premium of \$100K or greater:

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| • Real Estate | • Hotel Owners |
| • Real Estate Investment Trusts (REITs) | • Hotel Operators |
| • Global Real Estate Service Firms | • Hotel Brands |
| • Building Owners | • Property Managers |
| • Museums/Galleries | • Cultural Institutions |

Financial Institutions & Professional Services

Providing multi-line P&C coverage to middle market commercial insurance companies, banks and other financial services companies as well as a range of professional services firms, we target the following classes with minimum annual P&C premium of \$25K or greater:

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| • Fund Advisors | • Consulting Firms |
| • Life Insurance Companies | • Law Firms |
| • P&C Insurance Companies | • Accounting Firms |
| • HMOs/PPOs | • Branding Firms |
| • Hedge Funds | • Advertising Firms |
| • Private Equity Firms | • Venture Capital Firms |
| • Commercial Banks | • Credit Unions |
| • Investment Banks | |

Life Sciences

With a collaborative approach and empowered underwriters, Sompo focuses on small and middle market life sciences accounts in the following classes:

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| • Biotechnology Companies | • Medical Device Companies |
| • Clinical Monitoring and Site Management Firms | • Pharmaceutical Companies |
| • Clinical Trials | • Private Label and Contract Manufacturers |
| • Contract Research Organizations | • Research and Development Facilities |
| • Laboratories | |

Technology

Working through a network of retail brokers, we offer a broad range of property and casualty coverages to technology companies in the following classes:

- Electronic Component Part Manufacturing
- IT Services or Integrators
- Software Developers
- Data Centers
- Technology Hardware & Storage
- SaaS Firms
- Analytical & Testing Instruments

Manufacturing

We underwrite a range of industries with specialization in the following classes:

- Auto Parts Manufacturing
- Industrial Machinery Manufacturing
- Fabricated Metal Products
- Office Equipment Installation & Repair
- Durable and Non-Durable Goods Distribution
- Rubber Goods
- Glass Fabricated Products
- Food Processing

U.S. Asian Risk Solutions

With a collaborative approach and empowered underwriters, U.S. Asian Risk Solutions provides fully-serviced standard admitted products to our Japanese and South Korean clients with operations in the U.S. and Mexico. Beyond our commitment to disciplined and responsive underwriting, we provide each client with strong claims support and assistance, highly customized loss control services, and superior policy processing.

We empower our experienced and dedicated claims and risk control professionals to be an integral part of the underwriting process and to provide outstanding service to our insureds and clients.

RISK CONTROL

With deep industry expertise embedded across products and geographies, we lead with plan-based business strategies that assess and prepare clients for any dangers, hazards, or other potentials for disaster — physical or otherwise — that can impact their operations, reputation or financial stability.

Our P&C risk control service offerings include, but are not limited to:

- Worker safety to property exposures to product safety and liability to fleet to equipment breakdown and beyond
- Educational and technical resources inclusive of Sompo hosted webinars and video libraries
- Proprietary training programs in-person and virtual
- Thought leadership such as Risk A/T Work and Risk Advisor newsletters

MULTINATIONAL

Sompo's Multinational Business Unit offers companies with business operations in multiple countries an industry-leading platform for managing risk. Leveraging licensing capabilities from Sompo companies around the world and a growing network of third-party partners, our Multinational platform offers a convenient, consistent approach to accessing global coverage that is compliant with local regulations in over 150 countries.

CLAIMS

Held to the highest standards in the industry, our insurance claims professionals work with our underwriters, risk control specialists and distribution partners to build a collaborative relationship with each insured to understand each client's changing needs. Our structure affords clients with direct access to experienced claims professionals who have extensive industry and product knowledge, serve as thought leaders in their field and are empowered to make decisions.

About Sompo

We are Sompo, a global provider of commercial and consumer property, casualty, and specialty insurance and reinsurance. Building on the 130 years of innovation of our parent company, Sompo Holdings, Inc., Sompo 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 Sompo, you choose **The Ease of Expertise™**.

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



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

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