

# U.K. and Europe Sompo International's Multinational Business Unit



## Leveraging innovation, technology, an extensive global network and country level expertise

Sompo International'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 network carriers, our Multinational platform offers a convenient, consistent approach to accessing consistent and predictable commercial property & casualty insurance that is compliant with local regulations in 150 countries.

### FEATURED PRODUCTS

- **Property**
- **General Liability**
- **Marine**
- **Directors & Officers Liability**
- **Errors & Omissions**
- **Cyber**

### TARGET CLIENTS

Sompo International defines multinational business as meeting the risk management needs of clients who must manage the transfer of risk or premium and claims payments across borders. Typically, this includes the following business profiles:

- Clients with a Controlled Master Program (CMP) in their home country and at least one local underlying insurance policy in another country
- Global clients in need of stand-alone local policies, issued separately in each country, but not tied into a CMP
- Sompo's Japanese clients with interests outside of Japan

### OUR APPROACH

With hubs in the US, Europe, UK, Mexico, Singapore and Japan, our integrated global Multinational platform makes it easier for clients with global operations to access the commercial property and casualty insurance products and services they need through a single point of contact.

- **Local Knowledge** – Sompo International's Multinational Business specialists understand how to navigate the complex regulatory and financial environments in 150 local jurisdictions around the world.
- **Unparalleled Ability to Serve Japanese and Other Asian Clients** – Established by one of the top three carriers in Japan, we have the unique ability to understand and service the risk management needs of Japanese- and other Asian-based clients operating in markets around the world.
- **A Consistent Approach** – We can coordinate Controlled Master Programs and stand-alone policies in multiple countries with different forms, currencies, and regulatory environments.
- **Handpicked Network Partners** – Our growing network of third-party insurance companies and Sompo local subsidiaries can write local policies in key insurance markets around the world.
- **Global Underwriting Expertise** – We have the underwriting expertise and experience needed to properly assess risk in multiple countries across the lines of business we provide, including Property, General Liability, Marine, Directors & Officers Liability, Errors & Omissions, and Cyber.
- **Global Claims Coordination** – Sompo International's in-house Multinational Claims team works closely with our underwriting teams and our third-party network carriers to coordinate claims handling and ensure fair outcomes for each of our insureds.
- **A Single Operational Platform** – We are building an industry-leading platform offering the tools clients need to manage multinational business, including policy issuance, data and analytics, client servicing and local market intelligence in countries around the world.



SOMPO INTERNATIONAL

**Multinational**



Solution	Target Classes	Product/Capacity
<b>Property - Retail</b>	<p>We focus on large corporate and multinational businesses with a turnover of £250m upwards located worldwide, excluding those domiciled in the U.S., Canada and Latin America</p> <ul style="list-style-type: none"> <li>• Manufacturing <ul style="list-style-type: none"> <li>– Fabrication and engineering</li> <li>– Automotive and Parts</li> <li>– Chemicals and Pharmaceuticals</li> <li>– Food and Drink</li> <li>– Semiconductor and Related Devices</li> </ul> </li> <li>• Retail <ul style="list-style-type: none"> <li>– Large Retail Chains</li> <li>– Shopping Centres</li> </ul> </li> <li>• Services and Infrastructure <ul style="list-style-type: none"> <li>– Healthcare and Education</li> <li>– Airports</li> <li>– Bridges, Tunnels and Roads</li> <li>– Telecommunications</li> </ul> </li> <li>• Transport and Logistics <ul style="list-style-type: none"> <li>– Rail and Maintenance Depots</li> <li>– Bus and Coaches</li> <li>– Rolling Stock</li> </ul> </li> <li>• Real Estate</li> <li>• Leisure and Hospitality</li> </ul>	<p>Primary, quota- share and excess of loss placements. Capacity: Up to \$200M across all risks</p>
<b>Property - Wholesale</b>	<ul style="list-style-type: none"> <li>• Financial Services</li> <li>• Healthcare</li> <li>• High Technology</li> <li>• Hospitality</li> <li>• Manufacturing</li> <li>• Media</li> <li>• Metals and Minerals</li> <li>• Pharmaceutical</li> <li>• Professional Service</li> <li>• Public Entities</li> <li>• Real Estate</li> <li>• Retail</li> <li>• Telecommunication</li> <li>• Transportation</li> </ul>	<p>Primary, excess or quota share insurance for the following risks:</p> <ul style="list-style-type: none"> <li>• Fire and related perils: \$50M</li> <li>• High hazard Earthquake, Wind and Flood (normal maximum lines) <ul style="list-style-type: none"> <li>– \$5M within the 1 in 100-year return period</li> <li>– \$10M within the 1 in 250-year return period</li> </ul> </li> </ul>
<b>Marine</b>	<p><b>Cargo:</b></p> <ul style="list-style-type: none"> <li>• Hi-tech</li> <li>• Pharmaceutical</li> <li>• Machinery</li> <li>• Bulk Oil</li> <li>• Ores</li> </ul>	<p><b>Cargo: \$50M</b></p> <ul style="list-style-type: none"> <li>• Cargo Open Policy</li> <li>• Stock - Throughput</li> </ul>

Solution	Target Classes	Product/Capacity
<b>Professional Lines - Cyber</b>	Medium to large global corporations from a wide range of international territories. Industry segments include: <ul style="list-style-type: none"> <li>• Hospitality</li> <li>• Manufacturing</li> <li>• Professional Services</li> <li>• Retail</li> <li>• Wholesale</li> </ul>	Excess insurance for: <ul style="list-style-type: none"> <li>• Network Security and Privacy Liability</li> <li>• Media Liability</li> <li>• Direct and Contingent Business Interruption</li> <li>• Extortion Events</li> <li>• Regulatory Defense</li> <li>• Digital Asset Loss</li> <li>• PCI Fines and Penalties</li> <li>• Breach Response Costs</li> <li>• Bricking</li> <li>• Reputational Harm</li> </ul> Capacity: €20M/\$25M across all products
<b>Professional Lines - Financial Institutions</b>	Financial institutions clients including the following sectors: <ul style="list-style-type: none"> <li>• Commercial Banks</li> <li>• Retail Banks</li> <li>• Investment Managers and Advisors</li> <li>• Hedge Fund Managers</li> <li>• Insurance Companies</li> <li>• Stockbrokers</li> <li>• Corporate Finance Advisors</li> <li>• Financial Service Providers</li> <li>• Clearing and Settlement Houses</li> <li>• Fintech</li> </ul>	Primary and excess insurance across the following products: <ul style="list-style-type: none"> <li>• Professional Liability</li> <li>• Crime</li> <li>• Directors &amp; Officers (D&amp;O)</li> <li>• Pension Trustee Liability</li> <li>• Public Offering of Securities</li> </ul> Capacity: €20M/\$25M across all products
<b>Professional Lines - Management Liability</b>	All industry sectors excluding Financial Institutions and clients domiciled in the U.S.: <ul style="list-style-type: none"> <li>• Publicly traded, private and not-for-profit entities of any size</li> <li>• Clients with shares traded on any international exchange including full U.S. listings and all levels of ADR</li> </ul> Not in appetite: <ul style="list-style-type: none"> <li>• Cannabis or CBD related</li> <li>• Psychedelics</li> <li>• Large pharmaceutical companies over USD 1bn market cap</li> <li>• Mortgage brokers</li> <li>• Sports Association</li> </ul>	Primary and excess insurance across the following products: <ul style="list-style-type: none"> <li>• Media Liability</li> <li>• D&amp;O including Side-A and Side-A DIC</li> <li>• Employment Practices Liability</li> <li>• Pension Trustee Liability</li> <li>• Public Offering of Securities</li> </ul> Capacity: €20M/\$25M across all products

Solution	Target Classes	Product/Capacity
<b>Professional Lines - Professional Indemnity</b>	<p>Micro, Small/Medium Enterprises (SME) to FTSE 100 clients (excluding those domiciled in the U.S.) including:</p> <ul style="list-style-type: none"> <li>• Accountants</li> <li>• Actuarial</li> <li>• Architects</li> <li>• Chartered Surveyors</li> <li>• Design &amp; Construct</li> <li>• Engineers</li> <li>• Insurance Brokers</li> <li>• Information Technology</li> <li>• Media</li> <li>• Miscellaneous</li> <li>• Solicitor</li> </ul>	<p>Primary and excess insurance provided. Capabilities:</p> <ul style="list-style-type: none"> <li>• Any One Claim</li> <li>• Costs In Addition to Limit of Indemnity</li> <li>• Costs Exclusive Deductibles</li> <li>• Full Civil Liability</li> <li>• Public Offering of Securities</li> </ul> <p>Capacity: up to £15M/€20M/\$25M across all products</p>
<b>Japanese Interest Account - Accident &amp; Health</b>	<ul style="list-style-type: none"> <li>• Personal Accident/Illness (Group &amp; Individual)</li> <li>• Terrorism</li> <li>• Travel/Credit Card</li> <li>• Aviation</li> </ul>	<p>Primary and excess insurance provided. Capacity:</p> <ul style="list-style-type: none"> <li>• Any One Life: €5M</li> <li>• Any One Event: €25M</li> <li>• Medical Expenses: €10M per person</li> </ul>
<b>Japanese Interest Account - Casualty</b>	<ul style="list-style-type: none"> <li>• Manufacturing</li> <li>• Retail</li> <li>• Distribution</li> <li>• Hospitality</li> </ul>	<p>Primary and excess insurance across all products including Employers, Public and Products Liability where required. Primary and excess insurance provided. Capacity: €25M</p>
<b>Japanese Interest Account - Cyber</b>		<ul style="list-style-type: none"> <li>• Network Security, Privacy and Media Liability</li> <li>• Regulatory Proceedings (Fines &amp; Penalties)</li> <li>• Privacy Breach Costs</li> <li>• Digital Assets Loss</li> <li>• Cyber Extortion</li> </ul> <p>Capacity: €5M</p>
<b>Japanese Interest Account - Management Liability</b>	<p>All industry sectors excluding Financial Institutions:</p> <ul style="list-style-type: none"> <li>• Publicly traded or private companies of any size</li> <li>• Clients with shares traded on any international exchange including full U.S. listings and all levels of ADR</li> </ul>	<p>Primary and excess insurance across the following products:</p> <ul style="list-style-type: none"> <li>• Management Liability</li> <li>• D&amp;O</li> <li>• Employment Practices Liability</li> <li>• Pension Trustee Liability</li> <li>• Public Offering of Securities</li> <li>• Crime</li> </ul> <p>Capacity: €25M</p>
<b>Japanese Interest Account - Marine Cargo</b>	<ul style="list-style-type: none"> <li>• Auto Parts</li> <li>• Bulk Oil</li> <li>• Machinery</li> <li>• Oil &amp; Gas</li> <li>• Ores</li> <li>• Pharmaceutical</li> <li>• Technology</li> <li>• Logistics</li> </ul>	<ul style="list-style-type: none"> <li>• Cargo Open Policy</li> <li>• Stock</li> <li>• Project Cargo</li> </ul> <p>Capacity: €30M</p>

Solution	Target Classes	Product/Capacity
<b>Japanese Interest Account - Property</b>	<ul style="list-style-type: none"> <li>• Auto Parts</li> <li>• Distribution</li> <li>• Food Processing</li> <li>• Financial Services</li> <li>• Hospitality</li> <li>• Manufacturing</li> <li>• Media</li> <li>• Metals and Minerals</li> <li>• Pharmaceutical</li> <li>• Real Estate</li> <li>• Technology</li> <li>• Telecommunication</li> <li>• Transportation</li> </ul>	Primary, excess or quota share insurance for fire and related perils Capacity: €400M

## KEY CONTACTS

For more information about our Multinational capabilities, contact us below.

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