

**NORTH AMERICA**

# Multinational insurance solutions



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

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 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 classes**

Sompo 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 standalone 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’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’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.

## Multinational insurance solutions

Solution	Target Classes	Risk Type	Maximum Capacity
<b>Property</b>	<ul style="list-style-type: none"> <li>• Light and Heavy Manufacturing</li> <li>• Food Processing</li> <li>• Metal Working</li> <li>• Warehousing</li> <li>• Retail Stores</li> <li>• Wholesale Supplier</li> <li>• Hospital &amp; Healthcare</li> </ul>	<ul style="list-style-type: none"> <li>• Commercial Specialty Property</li> <li>• Shared + Layered</li> </ul>	\$500M capacity for Fire peril; \$10M for Critical Flood and High Hazard Earthquake
<b>Professional Lines (Commercial Management Liability, Financial Institutions, and Professional Services)</b>	Mid-sized to Large companies including publicly traded, private and not-for-profit entities for most industries and segments	<ul style="list-style-type: none"> <li>• D&amp;O</li> <li>• Cyber</li> <li>• E&amp;O</li> </ul>	\$25M Varies by risk
<b>Ocean Marine</b>	Manufactured goods of every description, raw materials and commodities including oil and gas products, ores, metals and soft commodities on an open or specific transit including project cargo	Cargo	\$25M
<b>U.S. Asian Risk Solutions</b>	<ul style="list-style-type: none"> <li>• Manufacturing</li> <li>• Wholesale &amp; Retail</li> <li>• Services</li> <li>• Others</li> </ul>	<ul style="list-style-type: none"> <li>• Property – up to \$500M AOP / \$25M CAT</li> <li>• General Liability – \$1M limit, can increase based on risk (admitted only)</li> <li>• Middle Market – Same as the underlying products</li> <li>• Ocean Marine Cargo – \$20M Primary or Excess</li> <li>• Ocean Marine Liability and Hull – Varies by class</li> <li>• Professional Lines – \$25M; Varies by risk</li> <li>• Cyber – \$25M</li> <li>• Auto – \$1M limit, can increase based on risk</li> <li>• Workers' Compensation – Statutory limits</li> <li>• Umbrella / Excess Casualty – \$25M</li> <li>• Professional Lines – \$25M</li> <li>• Environmental – \$25M</li> <li>• Builders' Risk – Varies by class</li> <li>• Engineered Risk – \$250M depending on occupancy, peril and location</li> <li>• Surety – Aggregate Bond Program limits up to \$50M</li> <li>• Parametric Natural Catastrophe – varies based on risk</li> </ul>	
<b>Industry Practices - Life Science</b>	<ul style="list-style-type: none"> <li>• Drugs, Pharmaceuticals, Biologics including Dietary Supplements/Nutraceuticals</li> <li>• Medical Devices</li> <li>• Professional Service Organizations supporting the product development process</li> </ul>	<ul style="list-style-type: none"> <li>• Property – up to \$500M AOP / \$25M CAT</li> <li>• General Liability – \$1M limit, can increase based on risk</li> <li>• Product Liability – up to \$15M based on risk</li> <li>• Clinical Trial Liability – up to \$10M based on risk</li> <li>• Auto – \$1M limit, can increase based on risk</li> <li>• Workers' Compensation – statutory limits</li> <li>• Umbrella (excluding PCO and Prof.) – \$20M</li> <li>• Environmental – \$25M</li> <li>• Product Related Professional Liability – \$10M</li> <li>• Cyber – \$10M</li> </ul>	

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<b>Industry Practices - Real Estate</b>	<ul style="list-style-type: none"> <li>• Real Estate Funds</li> <li>• Real Estate Investment Trusts (REITs)</li> <li>• Global Real Estate Service Firms</li> <li>• Building Owners</li> <li>• Property Managers</li> <li>• Self-storage facilities</li> </ul>	<ul style="list-style-type: none"> <li>• Property – up to \$500M AOP / \$25M CAT</li> <li>• General Liability – \$1M limit, can increase based on risk (admitted only)</li> <li>• Package – same as Property and GL</li> <li>• Auto – \$1M limit, can increase based on risk</li> <li>• Workers’ Compensation – statutory limits</li> <li>• Umbrella / Excess Casualty – \$25M</li> <li>• Professional Lines – \$25M</li> <li>• Environmental – \$25M</li> <li>• Builders’ Risk – same as Property</li> <li>• Surety – depending on bonding needs</li> <li>• Parametric Natural Catastrophe – varies based on risk</li> </ul>	
<b>Industry Practices - Hospitality</b>	<ul style="list-style-type: none"> <li>• Hotel Owners</li> <li>• Hotel Operators</li> <li>• Hotel Brands</li> <li>• Property Managers</li> <li>• Time-share owner / operators</li> <li>• Cultural Institutions</li> <li>• Gaming / Casinos</li> <li>• Parking Operators</li> <li>• Arenas / Venues</li> <li>• Museums / Art Centers</li> <li>• Golf Club Owners / Operators</li> </ul>	<ul style="list-style-type: none"> <li>• Property – up to \$500M AOP / \$25M CAT</li> <li>• General Liability – \$1M limit, can increase based on risk (admitted only)</li> <li>• Package – same as Property and GL</li> <li>• Auto – \$1M limit, can increase based on risk</li> <li>• Workers’ Compensation – statutory limits</li> <li>• Umbrella / Excess Casualty – \$25M</li> <li>• Professional Lines – \$25M</li> <li>• Environmental – \$25M</li> <li>• Builders’ Risk – same as Property</li> <li>• Surety – depending on bonding needs</li> <li>• Parametric Natural Catastrophe – varies based on risk</li> </ul>	
<b>Industry Practices - Technology</b>	<ul style="list-style-type: none"> <li>• Electronics Manufacturers, Wholesalers &amp; Distributors</li> <li>• Advanced Manufacturers, Wholesalers &amp; Distributors</li> <li>• Information Technology Services &amp; System Integrators</li> <li>• Software Developers &amp; Consultants</li> <li>• Data Storage Services</li> <li>• Telecom/Broadcasting/Internet Service Providers</li> <li>• Federal Government Contractors</li> </ul>	<ul style="list-style-type: none"> <li>• Package Property – up to \$500M AOP/\$25M CAT limit when part of an integrated structure when combined with Casualty lines of business</li> <li>• Monoline Property – Capacity varies by account based on attachment and risk profile</li> <li>• General &amp; Product Liability – \$1M limit, can increase based on risk</li> <li>• Auto – \$1M limit, can increase based on risk</li> <li>• Workers’ Compensation – Statutory limits</li> <li>• Umbrella (excluding Prof.) – \$25M</li> <li>• Parametric Natural Catastrophe – Varies based on risk</li> <li>• Environmental – \$25M</li> <li>• Errors &amp; Omissions Liability – \$10M</li> <li>• Cyber – \$10M</li> </ul>	

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<b>Industry Practices – Financial Institutions &amp; Professional Services</b>	<ul style="list-style-type: none"> <li>• Fund Advisors</li> <li>• Life Insurance Companies</li> <li>• P&amp;C Insurance Companies</li> <li>• HMO/PPO</li> <li>• Hedge Funds</li> <li>• Private Equity Firms</li> <li>• Money Center Banks</li> <li>• Community Banks</li> <li>• Investment Banks</li> <li>• Consulting Firms</li> <li>• Law Firms</li> <li>• Accounting Firms</li> <li>• Engineering Firms</li> <li>• Architectural Firms</li> </ul>	<ul style="list-style-type: none"> <li>• Property – up to \$500M AOP / \$25M CAT</li> <li>• General Liability – \$1M limit, can increase based on risk</li> <li>• Product Liability – up to \$15M based on risk</li> <li>• Clinical Trial Liability – up to \$10M based on risk</li> <li>• Auto – \$1M limit, can increase based on risk</li> <li>• Workers’ Compensation – statutory limits</li> <li>• Umbrella (excluding PCO and Prof.) – \$20M</li> <li>• Builders’ Risk – same as Property</li> <li>• Surety – depending on bonding needs</li> <li>• Parametric Natural Catastrophe – varies based on risk</li> </ul>	

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

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