



UNITED KINGDOM

Multinational insurance solutions

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

Sompo's Multinational Business Unit provides companies with international exposures an industry-leading platform for risk management. By leveraging Sompo's licensing capabilities worldwide, including a network of partner insurance carriers, our Multinational platform offers a convenient and consistent approach to accessing reliable commercial property & casualty insurance, affording compliance with local regulations in over 160 countries.

FEATURED PRODUCTS

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

Target classes

Sompo's multinational business capabilities meet the risk management needs of clients who require global and local country risk transfer, premium management, and claims payments. 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 requiring standalone local policies issued separately in each country, independent of a CMP
- Sompo's Japanese clients with interests outside of Japan

Our approach

With hubs in North America, EMEA, APAC, Latin America and Japan, our integrated global Multinational platform simplifies access to commercial property and casualty insurance products and services for clients with global operations, providing them with a single point of contact.

- **Local knowledge** – Sompo's Multinational Business specialists possess expertise in navigating the complex regulatory and financial landscapes across more than 160 local jurisdictions worldwide.
- **Unparalleled ability to serve Japanese and other Asian clients** – Established over 130 years ago, Sompo is one of the top three insurance carriers in Japan, providing us the unique ability to understand and address the risk management needs of Japanese and other Asian-based clients operating globally.
- **A consistent approach** – We have the capability to coordinate CMPs and stand-alone policies across multiple countries, accommodating different forms, currencies, and regulatory environments.
- **Global Underwriting Expertise** – Our global underwriting expertise is backed by extensive experience, enabling us to accurately assess risks across various countries and exposures. These include Property, General Liability, Marine, Directors & Officers Liability, Errors & Omissions, and Cyber.
- **Global claims coordination** – Sompo's dedicated in-house Multinational Claim team collaborates closely with our underwriting teams and third-party network carriers to coordinate claims handling and ensure fair outcomes for each of our insureds.
- **A Single Operational Platform** – We are developing an industry-leading platform that provides clients with the tools they need to manage multinational business. This includes policy issuance, data and analytics, client servicing and local market intelligence worldwide.

Multinational insurance solutions

Solution	Target Classes	Product/Capacity
<p>Property - Commercial</p>	<p>We focus on large corporate and multinational clients with a turnover of £250m upwards which are domiciled in the UK or Internationally and service these from our offices in London and Birmingham</p> <ul style="list-style-type: none"> • Manufacturing • Retail • Services and Infrastructure • Transport and Logistics • Real Estate • Leisure and Hospitality • Professional Services • Financial Institutions 	<p>UK and Multinational lead products with the ability to front limits of up to \$500m and retain up to \$250m net and treaty.</p> <p>Appetite to write on a primary, quota-share or excess of loss basis.</p>
<p>Property - Wholesale</p>	<ul style="list-style-type: none"> • Financial Services • Healthcare • High Technology • Hospitality • Manufacturing • Media • Metals and Minerals • Pharmaceutical • Professional Service • Public Entities • Real Estate • Retail • Telecommunication 	<p>Primary, excess or quota share insurance for the following risks:</p> <ul style="list-style-type: none"> • Fire and related perils: \$50M • High hazard Earthquake, Wind and Flood (normal maximum lines) <ul style="list-style-type: none"> – \$5M within the 1 in 100-year return period – \$10M within the 1 in 250-year return period
<p>Marine</p>	<p>Cargo</p> <ul style="list-style-type: none"> • Hi-tech • Pharmaceutical • Machinery • Bulk Oil • Ores 	<p>Cargo: \$50M</p> <ul style="list-style-type: none"> • Cargo Open Policy • Stock - Throughput

Multinational insurance solutions

Solution	Target Classes	Product/Capacity
<p>Professional Lines - Cyber</p>	<p>Medium to large global corporations from a wide range of international territories. Industry segments include:</p> <ul style="list-style-type: none"> • Hospitality • Manufacturing • Professional Services • Retail • Wholesale 	<p>Excess insurance for:</p> <ul style="list-style-type: none"> • Network Security and Privacy Liability • Media Liability • Direct and Contingent Business Interruption • Extortion Events • Regulatory Defense • Digital Asset Loss • PCI Fines and Penalties • Breach Response Costs • Bricking • Reputational Harm <p>Capacity: \$25M across all products</p>
<p>Professional Lines - Financial Institutions</p>	<p>Financial institutions clients including the following sectors:</p> <ul style="list-style-type: none"> • Commercial Banks • Retail Banks • Investment Managers and Advisors • Hedge Fund Managers • Insurance Companies • Stockbrokers • Corporate Finance Advisors • Financial Service Providers • Clearing and Settlement Houses • Fintech 	<p>Primary and excess insurance across the following products:</p> <ul style="list-style-type: none"> • Professional Liability • Crime • Directors & Officers (D&O) • Pension Trustee Liability • Public Offering of Securities <p>Capacity: \$25M across all products</p>
<p>Professional Lines - Management Liability</p>	<p>Publicly traded, private and not-for-profit entities of any size. Clients with shares traded on any international exchange including full U.S. listings and all levels of ADR. All industry sectors excluding:</p> <ul style="list-style-type: none"> • Financial Institutions • Cannabis or CBD related • Psychedelics • Large pharmaceutical companies with over USD 1bn market cap • Independent Financial Advisers / Mortgage brokers • Sports Associations <p>No appetite for clients domiciled in the U.S.A.</p>	<p>Primary and excess insurance across the following products:</p> <ul style="list-style-type: none"> • Management Liability • D&O • Employment Practices Liability • Pension Trustee Liability • Public Offering of Securities • Crime <p>Capacity: \$25M across all products</p>

Multinational insurance solutions

Solution	Target Classes	Product/Capacity
<p>Professional Lines - Professional Indemnity</p>	<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"> • Accountants • Actuarial • Architects • Chartered Surveyors • Design & Construct • Engineers • Insurance Brokers • Information Technology • Media • Miscellaneous • Solicitor 	<p>Primary and excess insurance provided. Capabilities:</p> <ul style="list-style-type: none"> • Any One Claim • Costs In Addition to Limit of Indemnity • Costs Exclusive Deductibles • Full Civil Liability • Public Offering of Securities <p>Capacity: up to \$25M across all products</p>
<p>Japanese Interest Account - Accident & Health</p>	<ul style="list-style-type: none"> • Personal Accident/Illness (Group & Individual) • Terrorism • Travel/Credit Card • Aviation 	<p>Primary and excess insurance provided. Capacity:</p> <ul style="list-style-type: none"> • Any One Life: €5M • Any One Event: €25M • Medical Expenses: €10M per person
<p>Japanese Interest Account - Casualty</p>	<ul style="list-style-type: none"> • Manufacturing • Retail • Distribution • Hospitality 	<p>Primary and excess insurance across all products including Employers, Public and Products Liability where required. Primary and excess insurance provided. Capacity: €25M</p>
<p>Japanese Interest Account - Cyber</p>		<ul style="list-style-type: none"> • Network Security, Privacy and Media Liability • Regulatory Proceedings (Fines & Penalties) • Privacy Breach Costs • Digital Assets Loss • Cyber Extortion <p>Capacity: €5M</p>

Multinational insurance solutions

Solution	Target Classes	Product/Capacity
<p>Japanese Interest Account - Management Liability</p>	<p>All industry sectors excluding Financial Institutions:</p> <ul style="list-style-type: none"> • Publicly traded or private companies of any size • Clients with shares traded on any international exchange including full U.S. listings and all levels of ADR 	<p>Primary and excess insurance across the following products:</p> <ul style="list-style-type: none"> • Management Liability • D&O • Employment Practices Liability • Pension Trustee Liability • Public Offering of Securities • Crime <p>Capacity: €25M</p>
<p>Japanese Interest Account - Marine Cargo</p>	<ul style="list-style-type: none"> • Auto Parts • Bulk Oil • Machinery • Oil & Gas • Ores • Pharmaceutical • Technology • Logistics 	<ul style="list-style-type: none"> • Cargo Open Policy • Stock • Project Cargo <p>Capacity: €30M</p>
<p>Japanese Interest Account - Property</p>	<ul style="list-style-type: none"> • Auto Parts • Distribution • Food Processing • Financial Services • Hospitality • Manufacturing • Media • Metals and Minerals • Pharmaceutical • Real Estate • Technology • Telecommunication • Transportation 	<p>Primary, excess or quota share insurance for fire and related perils</p> <p>Capacity: €400M</p>

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

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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.

Learn more at sompo-intl.com/multinational-business

