

North America Environmental Claims

Our Claims Commitment

The Sampo International Environmental Claims Team is committed to providing outstanding claims service that delivers:

- Fair and appropriate outcomes for our insureds
- Efficient service, timely responses and fast payment of agreed claims
- Value-added expertise from product and industry specialists
- We achieve this by establishing our claims team as an integral component of the underwriting process and aligning our claims professionals with each of our insureds



Our Collaborative Approach

- We work with our underwriters and distribution partners to build a collaborative relationship with each insured to understand our clients' changing needs.
- Dedicated claims professionals are assigned to each account at the start of our partnership.
- We ensure timely and responsive claims service for each client by taking a proactive approach and working with our insureds and business partners to achieve the best possible resolution.
- We provide valuable insights to our clients, distribution partners and underwriters on trends and emerging risks by monitoring developments across our clients' portfolios and the market.

Our Claims Professionals

We understand claims can have a significant impact on our insureds. Therefore, our claims professionals have extensive industry and product knowledge and are held to the highest standards in the industry.

- Our Sampo International Environmental Claims professionals average over 20 years of industry experience. All claims are overseen by a dedicated Sampo International Environmental claims professional who reports to the Senior Vice President and, ultimately, to the Global Head of Insurance Claims.

- Our structure affords each client with direct access to experienced claims professionals who are empowered to make decisions.
- We maintain strategic partnerships with top law firms and experts with specialized expertise in Professional, Construction and Environmental exposures, offering our clients comprehensive and cost-effective litigation management.
- We are leaders in our field who actively contribute to industry associations and publications.

A Collaborative Management Approach Driven by Specialized Environmental Counsel

When a claim is reported, our claim evaluation and strategy process begins immediately in coordination with our insureds. Each claim is assigned to an experienced Sampo International Claims Counsel with a goal of delivering proactive solutions. After the initial fact gathering, we focus on the early aggressive pursuit of all tender opportunities and communicate with our business partners to address concerns regarding contracts, safety or other issues identified through the claim management process.

- Close collaboration with the client, broker, and claims counsel as required in the initial fact gathering, evaluating coverage, liability and damages and identifying resolution opportunities

- Proactive claims management in all phases, from coordinating each investigation, issuing coverage letters, attending mediations, providing settlement authorizations and leading claim reviews
- Frequent communication between claim and underwriting teams to review claims, secure claim- specific information, and address concerns regarding contractual or other issues identified through the claim handling process
- Sompo International's in-house Claims Counsel, along with our outside counsel, provide deep industry expertise to help clients navigate complex environmental claims
- Carefully selected and vetted panel counsel with national footprint provide access to attorneys with industry expertise in Professional, Construction and Environmental law who provide feedback and advice when a situation arises

KEY CONTACTS

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CLAIM REPORTING

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About Sompo International

Sompo International Holdings Ltd. (Sompo International) is a global specialty provider of property and casualty insurance and reinsurance, headquartered in Bermuda. Sompo International companies are wholly owned subsidiaries of Sompo Holdings, Inc., whose core business encompasses one of the largest property and casualty insurance groups in the Japanese domestic market. Sompo International is a company driven by its core values, a carrier that holds promise, trust and the commitment to protect at the center of everything it does. We maintain excellent financial strength as evidenced by the ratings of A+ (Superior) from A.M. Best (XV size category) and A+ (Strong) from Standard and Poor's on our principal operating subsidiaries. For more information about Sompo International, please visit www.sompo-intl.com.

