



Commercial Property Risk Control

Services for Sampo International Policyholders



Many commercial property losses can be avoided through the diligent application of sound risk control engineering processes. With a collaborative approach to assist our clients with their safety and risk management efforts, Sampo International's Property Risk Control specialists deliver practical risk management programs tailored to each client's business operations, market environment and priorities. We help clients identify risk improvement objectives and customize our recommendations to assist in protecting their business value and staying ahead of the unexpected.

Our experienced Property Risk Control professionals are industry leaders who actively participate in key trade associations such as the National Fire Protection Association (NFPA), Society of Fire Protection Engineers (SFPE) and American Fire Sprinkler Association (AFSA).

With deep industry knowledge built from extensive experience, our Property Risk Control teams work closely with our dedicated underwriters and claims specialists to help monitor emerging trends and minimize loss potential.

RISK CONTROL SERVICES

On-site Surveys

Sampo International's Property Risk Control recommendations are based on on-site surveys and aligned with internationally recognized standards set by leading industry associations. We work with each insured to tailor our recommendations and identify cost-effective solutions for mitigating risks and protecting their property.

Our Property Risk Control evaluations and recommendations are written in concise, plain language, focusing on exposures that can result in property losses such as:

- Fire initiation
- Fire spread
- Improper construction
- Fire protection systems adequacy
- Special hazards
- Natural hazard exposure

We also conduct loss investigations and analysis to help determine cause and prevent recurrence.

Construction Projects & Plan Reviews

As our clients' business changes or grows, our Property Risk Control specialists can:

- Perform a review of a variety of project specifications
- Review new construction project proposals
- Provide account-wide risk control analysis
- Offer fire protection equipment acceptance testing

We help our insureds assess their proposed and planned changes and offer advice for optimizing their risk control capital.

Fire Protection Impairment Management

Sampo International's Property Risk Control professionals track all client-reported fire protection system impairments and support local and corporate risk management teams with follow-up reviews of these events.

Additional Value-Added Services

In addition to providing customized evaluations based on each client's unique risk management exposures, our Property Risk Control specialists can deliver a range of services that meet our client's specific safety and risk management standards including:

- Fire exposure identification
- Evaluation of system controls
- Security adequacy
- Natural hazard identification
- Hot Work tags and forms

We also offer on-site training on any of the above services tailored to each client's business and specific loss prevention and risk control requirements.



KEY CONTACTS

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About Sompo International

Sompo International Holdings Ltd., a global specialty provider of property and casualty insurance and reinsurance, underwrites agriculture, professional lines, property, marine, energy, casualty and other specialty lines of insurance and catastrophe, property, casualty, professional lines, weather risk and specialty lines of reinsurance. Sompo International is a wholly owned subsidiary of Sompo Holdings, Inc., whose core business encompasses one of the largest property and casualty insurance groups in the Japanese domestic market.

Our Financial Strength

Sompo International's operating subsidiaries have balance sheets comprising high quality assets and excellent liquidity. We maintain ratings of A+ (Superior) from A.M. Best (XV size category) and A+ (Strong) from Standard & Poor's. In addition, we are part of Sompo Holdings, Inc., which holds more than \$100 billion in total assets.

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Disclaimer: Risk Control evaluations, reports and recommendations are made solely to assist Sompo International in underwriting the insurability of a risk. The recommendations and contents of this material are provided for information purposes only. It is offered only as a resource that may be used together with your professional insurance advisor in maintaining a loss control program. Sompo International assumes no liability by reason of the information within this material.

To learn more, visit us at: www.sompo-intl.com/insurance/riskcontrol



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