

## Insurance Solutions for Financial Institutions

Sompo International offers innovative and customized solutions that enable financial institutions to manage the many risks associated with running their business—from safeguarding the well-being of employees, physical property and critical data against unforeseen events to protecting the organization, its directors, other stakeholders and reputation from lawsuits stemming from claims of negligence or liability.

Our experienced underwriting and claims professionals have the expertise to provide financial institutions with a level of service and understanding that is unrivaled in the industry.

### Target Classes

We service world-class public and private financial institutions across a variety of target classes, including:

- Alternative Asset Managers (e.g., investment advisors, hedge funds, private equity funds, BDCs)
- Banks (e.g., money center, regional, community, investment)
- Lending and Financing Institutions
- Real Estate Funds and Operations (including REITs)
- Insurance Companies (e.g., P&C, Life, Health)
- Mutual Funds & Fund Advisors
- Financial Services Companies

### Innovative and Custom Solutions

- A broad range of insurance coverage options offered on a primary and excess basis to public and private companies and tailored to each account's risk profile
- Unique coverage enhancements and flexibility with a willingness to utilize broker property manuscript forms
- Guaranteed cost and alternative risk transfer mechanisms available, including deductibles, SIR, retro rating plans and captive programs

### Global Reach

- Global licensing capabilities through our parent company, Sompo Holdings, Inc., which has 45 licensed entities in 30 countries
- Additional access to foreign local policies in more than 160 countries through Sompo International's Multinational Business Unit

### Value Added Risk Control

- Comprehensive risk control services addressing a wide variety of potential exposures impacting financial institutions, including cyber breach assistance, pay equity audits and ergonomics/workstation design

### Deep Industry Expertise

- Empowered and experienced underwriters with specialized expertise in the financial and professional lines products and industries where we focus
- Dedicated in-house claims professionals, most of whom are attorneys, with extensive experience addressing the unique exposures of financial institutions

### Financial Strength of an A+ Rated Global Carrier

- Significant capacity across all lines of business
- Ratings of A+ (Superior) from A.M. Best (XV size category) and A+ (Strong) from Standard & Poor's
- Part of Sompo Holdings, Inc., which holds more than \$100 billion in total assets

## 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.

Available Products*	Significant Capacity†	Contacts
<b>Management &amp; Professional Liability</b>		
<ul style="list-style-type: none"> <li>• Alternative Investment Professionals Policy</li> <li>• Lead Side-A "DIC" Policy</li> <li>• Excess Follow Form</li> <li>• Public/Private Company Directors &amp; Officers Liability</li> <li>• Employment Practices Liability</li> <li>• Fiduciary Liability</li> <li>• Fidelity/Crime (excess only)</li> <li>• Private Equity/Venture Capital Policy</li> <li>• Investment Advisor/Mutual Fund Policy</li> <li>• Manuscript policies considered</li> </ul>	\$25M across all products Primary or excess attachments available	<p><b>Ray Santiago</b>            Executive Vice President,            Head of Financial Institutions &amp;            Commercial Management Liability            T +1 917 281 0722            E rasantiago@sompo-intl.com</p> <p><b>Dennis Krause</b>            Senior Vice President, Financial Institutions            T +1 917 421 4992            E dkrause@sompo-intl.com</p>
<b>Property &amp; Casualty</b>		
<ul style="list-style-type: none"> <li>• Property</li> <li>• General Liability</li> <li>• Multiline/Package</li> <li>• Auto</li> <li>• Workers' Compensation</li> <li>• Umbrella/Excess Casualty</li> <li>• Mortgage, Trust and Foreclosure Programs</li> </ul>	Property: Up to \$500M AOP/\$25M CAT General Liability: \$1M limit, can increase based on risk Multiline/Package: Same as Property/GL Auto: \$1M limit, can increase based on risk Workers' Compensation: Statutory limits Umbrella/Excess Casualty: \$25M Mortgagee Protection: Based on portfolio balance	<p><b>Sara Gundersen</b>            Senior Vice President,            Financial Institutions &amp; Professional            Services Leader, Eastern Territory P&amp;C            T +1 646 677 8710            E sgundersen@sompo-intl.com</p> <p><b>Will Rodriguez</b>            Senior Vice President,            Financial Institutions &amp; Professional            Services Leader, Western Territory P&amp;C            T +1 917 281 0750            E lwrdriguez@sompo-intl.com</p>
<b>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>• Business Income Loss/Contingent Business Income Loss</li> <li>• Digital Assets Loss</li> <li>• Cyber Extortion Threat and Reward Payments</li> </ul>	\$25M	<p><b>Brad Gow</b>            Global Cyber Product Leader            T +1 914 468 8059            E bgow@sompo-intl.com</p> <p><b>Richard DePiero</b>            Senior Vice President,            U.S. Cyber Leader, Sompo Pro            T +1 212 471 1761            E rdepiero@sompo-intl.com</p>
<b>Environmental</b>		
<ul style="list-style-type: none"> <li>• Site Environmental Liability</li> <li>• Contractors Pollution Liability</li> <li>• Environmental Excess Liability</li> </ul>	\$25M Admitted (using deregulations where allowed by law) and non-admitted paper	<p><b>Hiral Shah</b>            Senior Vice President,            Environmental Product Leader            T +1 646 867 7346            E hshah@sompo-intl.com</p>
<b>Political &amp; Credit Risk</b>		
<ul style="list-style-type: none"> <li>• Single Situation Credit Insurance</li> <li>• Political Risk</li> <li>• Aircraft Finance (via Marsh AFIC program)</li> </ul>	Credit Risk: \$60M per risk, 10 year tenor Political Risk: \$40M, 10 year tenor Aircraft Finance: \$250M, Non-Payment Insurance for financing new Boeing aircraft, 12 year tenor	<p><b>Matthew Woollam</b>            Executive Vice President,            Head of Political &amp; Financial Risk            London Market &amp; Europe Insurance            T +44 (0) 20 7337 2985            E mwoollam@sompo-intl.com</p> <p><b>Mark Esdaile</b>            Deputy Head of Political &amp; Financial Risk            London Market &amp; Europe Insurance            T +44 (0) 20 7337 2979            E mesdaile@sompo-intl.com</p>
<b>Builders' Risk</b>		
<ul style="list-style-type: none"> <li>• Practice and Projects for small to medium sized builders' risks as well as large engineered risks</li> </ul>	\$100M depending on construction type Admitted and non-admitted paper	<p><b>Christopher Smith</b>            Executive Vice President,            U.S. Marine Insurance            T +1 917 281 0715            E chsmith@sompo-intl.com</p> <p><b>Michael Buckley</b>            Senior Vice President,            Inland Marine            T +1 469 872 7132            E mbuckley@sompo-intl.com</p>

\* Please note that not all of the products are available in all countries or states and surplus lines products can only be purchased through licensed surplus lines producers.

† Please visit our website for up-to-date capacity information.

