



SOMPO INTERNATIONAL

Global Insurance Claims





Our Claims Commitment

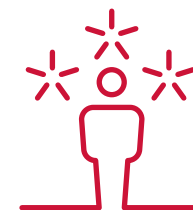
We empower our experienced and dedicated claims professionals to be an integral part of the underwriting and risk control process and to provide outstanding service to our insureds globally.



Fair and appropriate
outcomes
for our insureds



Efficient service,
timely responses
and fast payment of
covered claims



Value-added expertise
from product and
industry specialists



Case Studies

Our Team in Action

1

CASE IN POINT:

Fair and Appropriate Outcomes

A crane owned by a Sampo International client failed resulting in serious injuries to the claimant. The company that rented the crane from our insured refused to acknowledge any fault on its part. The rental company subsequently misrepresented the full amount of their insurance coverage, a violation of the local law. Our Casualty Claims adjuster used this information to leverage a significant contribution from the crane rental company which allowed the claim to resolve favorably for our insured.

2

CASE IN POINT:

Industry and Product Expertise

A Sampo International client was the target of securities and shareholder derivative class action litigation, as well as regulatory investigations. Our Commercial Management Liability Claims team leveraged its collective experience to assist in negotiating settlements of the lawsuits, while ensuring that specific insurance proceeds under the Sampo Policy were reserved for any individual insureds' liability arising from the regulatory investigations.

Case Studies

3

CASE IN POINT:

Partnering for Proactive Risk Mitigation

A Sompo International client requested an audit by an outside law firm that specializes in professional defense, ethical questions, and grievance matters. Their goal was to find a retained resource for identifying vulnerabilities before claims arise. Working with our insured's broker, our Lawyers' Professional Liability Claims team identified an appropriate law firm and attorney to provide the initial audit and then to serve as an ongoing resource for our client – a relationship that has solidified over several policy years.

4

CASE IN POINT:

Partnering with Retained Counsel

Sompo's insured is an owner of a residential building. While a tenant in the building was on vacation, the air conditioner in the unit malfunctioned, causing a water leak. A mold condition developed that impacted multiple units in the building. The tenant refused to return to the unit or allow the insured to access it. Using Sompo's panel counsel and environmental consultants, we were able to remove and store the tenant property, remediate the mold condition in the unit and favorably resolve all claims against the insured.



Our Collaborative Approach

Sompo International's Insurance Claims professionals work with our underwriters, risk control specialists and distribution partners to build a collaborative relationship with each insured to understand our clients' changing needs.

- Claims professionals and service teams 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 Specialized Expertise

Sompo International's in-house Claims Counsel are experienced professionals with extensive industry and product knowledge and are held to the highest standards in the industry.

Our structure affords each client with direct access to experienced claims professionals who are empowered to make decisions.

We are leaders in our field who actively contribute to industry associations and publications, including CLM, DRI, IACP, RIMS, PLUS and more.

Update: AIR Says Texas Freeze Insured Losses Will Exceed \$10 Billion

Expert Interview, AM Best

Make Claims A True Competitive Advantage

Panelist, Reuters: The Future of Insurance USA

Advantage Defense: A Survey of Expert Disclosure Requirements and Strategies for Using

Panelist, CLM Annual Conference

Insurance Agent/Broker E&O: The Emerging Risks

Panelist, CLM Annual Conference

2022 Claims & Losses Updated

Panelist, NetDiligence Cyber Risk East

Executive Insights Series: Claims Innovation Report

Expert Interview, Insurance Business America

The Defense Bar Must Push Back On Social Inflation

Co-Author, Law 360

Insurers' And Insureds' Perspectives On Current Issues In D&O Liability 2022

Panelist: NYC Bar Association

Our Extensive Resources and Global Network

Our in-house teams of claims professionals are located in the world's largest insurance markets, offering multiline capabilities to support local, regional and multinational accounts around the globe.

- We maintain strategic partnerships with top law firms across our product lines, offering our clients comprehensive and cost-effective litigation management.
- We are trusted advisors to our clients, bringing knowledge of the nuances of each particular jurisdiction.
- Our global network of claims professionals ensures that every account, whether small business or large corporation, has a primary contact to coordinate claims handling across geographies and coverages.
- As needed, we partner with specialized claims consultants to ensure that no matter how complex a client's claim may be, the proper technical expertise is employed to analyze and resolve the loss.

664

In-house insurance claims professionals

serving North America, Global Markets and AgriSompo

20

Average years of experience

across product lines

\$6.9B

Total Claim Activity

in 2022 across product lines globally

90+

Attorneys on staff,

including all members of the U.S., UK and Bermuda professional lines, healthcare and environmental teams

A+

Financial Rating

S&P; A.M. Best

What Our Clients are Saying About Us....



Just a short note to thank you and Sompo International for your professionalism in settling the recent Liability claims with [our company]. The claim was both large and complex and found your assistance and professionalism refreshing in an insurance environment which is at times very testing. Overall Sompo International's fairness and transference has been very well regarded by myself personally and by [our company] on a commercial basis. We look forward to continuing our relationship with you and Sompo International for many years to come.

– Top 100 Upstream Energy and Basic Materials Company, Global 2000 Forbes List

It's rare to find a company that you feel comfortable recommending, with no hesitation, to anyone you meet, and I wanted to say thank you for that. This entire team at Sompo International – from the claims specialists to the underwriters, consistently show a broad wealth of knowledge across all industries that we touch; from a brokers perspective, that ability to provide expert, fair recommendations is invaluable.

– International Insurance Executive

The job being done is strikingly better than anyone I have ever worked with in a similar position, at any market...at every turn [our claims handler] has not only been willing to go above and beyond, but done so without even needing to do so as the claim was already being handled so well.

– Excess & Surplus Broker

Claims are great! You can trust claims- they are the best in the business. There are a lot of carriers I would not use based on their claims service. I would give them a 9.9 on a scale of 10.

– Aviation Broker



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For more information on our
Global Insurance Claims services
or to report a claim, please visit:
www.sompo-intl.com/insurance/claims

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.