



**SOMPO
INTERNATIONAL**

INSURANCE



U.S. Insurance

Sompo International's U.S. insurance team offers a diversified set of specialty insurance products through our network of wholesale and retail brokers. We partner with brokers and insureds who seek committed, long-term relationships with a carrier offering deep expertise and exceptional financial strength. We carefully monitor changes in the market and strive to truly understand our clients' risk thereby allowing us to offer tailored solutions and responsive service.

Environmental

Companies, owners and contractors of all sizes can face significant professional and environmental exposures affecting their properties, operations and construction or redevelopment projects. Sompo International offers environmental insurance products that provide financial and operational security which can be customized for specific risks and clients. With experienced underwriters and superior client service, our U.S. Insurance Environmental team has the ability to deliver sophisticated and customized insurance solutions for U.S. clients. Our underwriters, loss control and claims professionals have decades of experience in the industries we serve and bring deep expertise to each account. We offer products on a primary and excess basis for facility owners, operators and contractors, as follows:

CONTRACTORS PROFESSIONAL AND POLLUTION LIABILITY (CPPL)

Target Classes

- Environmental Contractors, Professionals and Consultants
- Specialty and Trade Contractors
- Industrial Contractors
- General Contractors
- Construction Managers

Our CPPL policy is available on a practice or project specific basis and is customizable to meet our Insured's specific environmental and professional needs. Coverage offerings include:

- Protective Professional
- Mitigation of Loss
- Public Relations Expenses
- Non-Owned Disposal Sites
- Pollution Coverage including Mold on a claims made or occurrence basis

OWNERS SITE ENVIRONMENTAL IMPAIRMENT LIABILITY (OSEIL)

Target Classes

- Manufacturing, Warehouse, Assembly
- Property Owners
- Small to Midsize portfolios
- Real Estate Development
- Operational or Transaction-based programs

Our OSEIL product can accommodate operational site risks for facility owner or operators, transaction-based programs, or project-specific risks for owners. It can be easily customized to each client's specific coverage needs.

- First- and Third-Party Coverage for Pollution Conditions, New & Pre-Existing Conditions
- Non-Owned Disposal Sites
- Biological Agents
- Project-specific Pollution & Protective
- Business Interruption
- Transportation
- Public Relations Expenses
- Owner Controlled Insurance Program (OCIP)
- Protective Professional for Project Owners

FOLLOW FORM EXCESS LIABILITY

Our follow form Excess Liability policy is designed to address our clients' need for additional capacity. This policy sits over the client's primary or excess environmental placements and provides seamless coverage at any layer in the tower.

SIGNIFICANT CAPACITY

- We offer \$25M in capacity for CPPL, OSEIL and Follow Form Excess
- Project term length to match project, plus completed operations/ERP up to max of 17 years;
- Transactional Term length up to 10 years
- Non-Admitted paper; Admitted (using deregulation where allowed by law)

VALUE-ADDED SERVICE

Our multi-disciplinary specialty team delivers across our full product capability and our approach is to forge a long-term holistic trading partnership with each account. We are committed to providing our clients with:

- Experienced underwriters and operations teams with expertise in developing, implementing and servicing environmental insurance programs.
- Loss control support, specializing in evaluating exposures and emerging issues.
- Dedicated in-house claims staff with strategic partnerships with outside counsel specializing in environmental claims.

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.

Our Specialty Focus

With a strong commitment to the specialty markets, each of our teams is led and staffed by experienced underwriters with deep expertise in the class or line of business in which they specialize. It is this focus and dedication that enables us to anticipate and manage our clients' risks, delivering tailored solutions to address their unique exposures.

Our clients know they can count on us to provide responsive and consistently high quality underwriting, actuarial, legal and claims services, today and as their businesses evolve.

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



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