



U.S. Insurance

We partner with insureds who seek committed long-term relationships with a carrier offering breadth and depth of expertise, exceptional financial strength and global reach. Servicing clients ranging from small businesses to multi-nationals, Sompo International's U.S. insurance team offers a diversified set of specialty insurance products through our network of wholesale and retail brokers. By carefully monitoring changes in the market and truly understanding clients' risk exposures, we offer tailored solutions and responsive service.

Excess Casualty - E&S

Sompo International's experienced U.S. Excess Casualty – E&S team applies significant expertise and creativity to complete placements. Leveraging our relationships with appointed wholesale brokers, we provide meaningful capacity, a consistent underwriting approach, and timely coverage and claims that address the needs of our insureds responsively.

Coverage Features

CAPACITY

- Excess capacity up to \$25M at appropriate attachments
- Lead limits up to \$10M
- Ability to participate in quota share layers

TARGET CLASSES

 Broad experience including, but not limited to the following classes of business: contracting classes and project-specific business, products accounts, service classes, real estate risks and institutional business

UNDERWRITING CAPABILITY

- Excess liability and umbrella forms are available
- A wide variety of endorsements available to tailor coverage as needed

- Exceptional financial strength (group rating of A+ from A.M. Best in XV size category and A+ from Standard & Poor's)
- Admitted and non-admitted options*

CLAIMS CAPABILITIES

- In-house claims professionals with extensive experience in handling excess casualty claims work in close partnership with our underwriters
- Responsive claims handling and real-time risk analytics to assist in portfolio management
- Claims professionals who are leaders in their field, actively contributing to industry associations such as CLM, DRI, IACP and RIMS

SUBMISSION INFORMATION

- Cover letter with target pricing
- Completed ACORD 125 application and relevant sub-sections for CGL and Excess
- Website address
- Applicable supplemental questionnaires (contractor, products, etc.)
- Loss history: five years of currently-valued loss experience along with large loss detail (\$25,000 threshold)
- Named underlying carriers (must be A.M. Best rated A- VII or better)

^{*} Endurance American Insurance Company and Endurance Risk Solutions Assurance Co., operating subsidiaries of Sompo International Holdings Ltd., are our admitted companies, providing excess liability coverage in most states.

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.

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