

# Sompo International U.S. Insurance

Products and Capabilities





At Sampo International Insurance, our approach is simple: provide the best in class services and products to our broker partners and their insureds.

I want to share with you an overview of the full breadth of our U.S. Insurance underwriting capabilities and range of products. Working with you, our valued partners, to tailor these coverages to the increasingly complex and evolving needs of the market is critical to our mutual success.

Our clients count on us to provide responsive and consistently high quality underwriting, actuarial, legal, claims and risk control services, today and as their businesses evolve. This collaborative, multi-disciplined approach along with our high-quality products and services help our clients to minimize loss and stay ahead of the unexpected.

I encourage you to visit our website or contact our U.S. underwriting teams to learn more.

A handwritten signature in black ink that reads "Christopher Sparro". The signature is fluid and cursive, with the first name and last name clearly distinguishable.

**Christopher Sparro**

CEO, U.S. Insurance

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## Sampo International Insurance's Commitment to the U.S. Market

With a strong commitment to the specialty markets and our distribution partners, the U.S. Insurance practice provides diverse capabilities across products and distribution channels. We underwrite specialty risks with a focus on:

- Property and Marine
- Professional Lines
- Casualty and Other Specialty Lines:
  - Primary and Excess Casualty
  - Environmental
  - Healthcare
  - Surety
  - Aviation

Working through retail and wholesale brokers, as well as MGUs, our specialty U.S. Insurance teams service a broad range of clients from small businesses to large multi-nationals. We look to partner with insureds who seek committed long-term relationships with a carrier offering a strong balance sheet, global reach and breadth and depth of experience. We hold A+ ratings with the major ratings agencies and our extensive global licensing capabilities provide clients with access to local paper in more than 160 countries.

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.



# U.S. Insurance products and capabilities

## PROPERTY AND MARINE

Product	Target Classes (Includes but not limited to)	Maximum Capacity	Distribution Channel	Key Contact
<b>Property – E&amp;S</b>	All types of commercial occupancies for catastrophe protection based on individual risk characteristics Products include: <ul style="list-style-type: none"> <li>• All risks</li> <li>• Named peril</li> <li>• Single catastrophe peril including Windstorm, Flood and Earthquake</li> </ul>	\$25M non-catastrophe risks depending on risk characteristics \$10M catastrophe risks	Wholesale	<b>John Lavin</b> Executive Vice President E&S Property T +1 678 504 1455 E <a href="mailto:jlavin@sompo-intl.com">jlavin@sompo-intl.com</a>
<b>Commercial Property</b>	Large domestic companies and U.S. domiciled multi-nationals across all industries (excluding Energy, Real Estate and Hospitality)	Fire: \$50M Critical Flood and High Hazard Earthquake: \$10M Varies by attachment and risk profile	Retail	<b>Pat Mulhall</b> Senior Vice President Middle Market Property T +1 212 471 2820 E <a href="mailto:pmulhall@sompo-intl.com">pmulhall@sompo-intl.com</a>
<b>Middle Market Property</b>	U.S. domiciled companies across a broad range of industries, including but not limited to: <ul style="list-style-type: none"> <li>• Light &amp; Heavy Manufacturing</li> <li>• Food Processing</li> <li>• Metal Working</li> <li>• Warehousing</li> <li>• Retail Stores</li> <li>• Wholesale Suppliers</li> <li>• Hospitals &amp; Healthcare</li> <li>• Educational Institutions</li> <li>• Transportation</li> </ul>	Fire: \$500M Critical Flood and High Hazard Earthquake: \$10M Capacity available from ground up; varies by account	Retail	<b>Pat Mulhall</b> Senior Vice President Middle Market Property T +1 212 471 2820 E <a href="mailto:pmulhall@sompo-intl.com">pmulhall@sompo-intl.com</a>
<b>Inland Marine</b>	<ul style="list-style-type: none"> <li>• Builders' Risk</li> <li>• Oil &amp; Gas Equipment</li> <li>• Contractors' Equipment</li> <li>• Transportation &amp; Logistics</li> <li>• Communication Equipment</li> <li>• Energy</li> <li>• Fine Arts</li> <li>• Jewelers' Block</li> <li>• Equipment Dealers</li> <li>• Related Property</li> <li>• Medical Equipment</li> </ul>	Capacity varies by class and, depending on risk specifics, can range from \$5M any one item to \$100M any one location	Wholesale/ Retail	<b>Michael Buckley</b> Senior Vice President Inland Marine T +1 469 872 7132 E <a href="mailto:mbuckley@sompo-intl.com">mbuckley@sompo-intl.com</a>
<b>Ocean Marine</b>	<ul style="list-style-type: none"> <li>• Marine Liability</li> <li>• Cargo</li> <li>• Blue Water Hull</li> <li>• Brown Water Hull</li> </ul>	Marine Liability: \$25M Cargo: \$20M Blue Water Hull: \$10M Brown Water Hull: \$10M	Wholesale/ Retail	<b>James Thielebeule</b> Senior Vice President Ocean Marine T +1 212 209 6516 E <a href="mailto:jthielebeule@sompo-intl.com">jthielebeule@sompo-intl.com</a>
<b>Engineered Risk</b>	Contractor or owner project specific or master programs for the following: <ul style="list-style-type: none"> <li>Contractor All Risk <ul style="list-style-type: none"> <li>• Commercial &amp; Residential Buildings</li> <li>• Airports, Stadiums and Convention Centers</li> </ul> </li> <li>Erection All Risk <ul style="list-style-type: none"> <li>• Manufacturing Industries</li> <li>• Oil, Gas and Specialty Chemical</li> <li>• Power (Traditional &amp; Renewables)</li> </ul> </li> <li>Civil Infrastructure <ul style="list-style-type: none"> <li>• Roads, Railways, Pipelines, Transmission Lines and Urban Infrastructure</li> </ul> </li> </ul>	\$50 to \$250M depending on occupancy, peril and location	Wholesale/ Retail	<b>William Wagner</b> Senior Vice President Engineered Risk T +1 646 916 0471 E <a href="mailto:wwagner@sompo-intl.com">wwagner@sompo-intl.com</a>

## PROFESSIONAL LINES

Product	Target Classes (Includes but not limited to)	Maximum Capacity	Distribution Channel	Key Contact
<b>Commercial Management Liability</b>	Products for the classes below include D&O, including Side A; EPLI; Fiduciary and Crime <ul style="list-style-type: none"> <li>• Large to Mid-sized Publicly Traded, Private and Not-for-profit Entities (Commercial only)</li> <li>• Multi-hospital Systems, Community-based Hospitals and Healthcare Facilities</li> <li>• Utilities and Companies Operating in Related Energy Industries</li> </ul>	\$25M	Retail/ Wholesale	<b>Ray Santiago</b> Executive Vice President, Head of Financial Institutions & Commercial Management Liability T +1 917 281 0722 E <a href="mailto:rasantiago@sompo-intl.com">rasantiago@sompo-intl.com</a>
<b>Sompo Pro</b>	<ul style="list-style-type: none"> <li>• Miscellaneous Professional</li> <li>• Lawyers' Professional</li> <li>• Technology E&amp;O</li> <li>• Architects &amp; Engineers</li> <li>• Insurance Agents &amp; Brokers</li> <li>• Cyber &amp; Network Security</li> <li>• Accountants' Professional</li> </ul>	\$25M Varies by risk	Retail/ Wholesale	<b>Ray Santiago</b> Executive Vice President, Head of Financial Institutions & Commercial Management Liability T +1 917 281 0722 E <a href="mailto:rasantiago@sompo-intl.com">rasantiago@sompo-intl.com</a>
<b>Financial Institutions</b>	Public and private financial institutions including: <ul style="list-style-type: none"> <li>• Alternative Asset Managers (Investment Advisors, Hedge Funds, Private Equity Funds, Real Estate Funds, BDCs, and REITS)</li> <li>• Traditional Organizations (Banks, Insurance Companies and Mutual Funds)</li> </ul>	\$25M	Retail/ Wholesale	<b>Ray Santiago</b> Executive Vice President, Head of Financial Institutions & Commercial Management Liability T +1 917 281 0722 E <a href="mailto:rasantiago@sompo-intl.com">rasantiago@sompo-intl.com</a>

## CASUALTY AND OTHER SPECIALTY LINES

Product	Target Classes (Includes but not limited to)	Maximum Capacity	Distribution Channel	Key Contact
<b>Primary Casualty</b>	<ul style="list-style-type: none"> <li>• Manufacturers and Distributors: Consumer &amp; Industrial Products</li> <li>• Hospitality: Bars, Taverns, Restaurants, Night Clubs, Casinos, Resorts</li> <li>• Construction               <ul style="list-style-type: none"> <li>– Large wraps, project-specific and owners' interest</li> <li>– General contractors and developers considered for commercial building construction, infrastructure and commercial-grade residential</li> <li>– Practice policies for GC's (select commercial &amp; residential occupancies) and commercial trades</li> </ul> </li> <li>• Real Estate: Select Commercial &amp; Residential</li> <li>• Mercantile: Mid-size to Large Retail &amp; Wholesale Operations</li> </ul>	\$1M per occurrence/ \$2M general aggregate/ \$2M products aggregate Higher limits available for select products Construction: Wrap ups – \$5M per occurrence/ \$5M general aggregate/ \$5M completed operations aggregate Practice Policies – up to \$2M per occurrence/ \$4M general aggregate/ \$4M completed operations aggregate	Wholesale	<b>Mark Fuderanan</b> Senior Vice President, Primary Casualty T +1 212-209-6567 E <a href="mailto:mfuderanan@sompo-intl.com">mfuderanan@sompo-intl.com</a>
<b>Excess Casualty – E&amp;S</b>	<ul style="list-style-type: none"> <li>• Contracting Classes and Project-specific Business</li> <li>• Products Accounts</li> <li>• Service Classes</li> <li>• Real Estate Risks</li> <li>• Institutional Business</li> </ul>	\$25M with lead limits up to \$10M and the ability to participate in quota share layers Up to \$50M total capacity across Excess Casualty business units	Wholesale	<b>Dana Ohlson</b> Senior Vice President, E&S Excess Casualty Western Region Leader T +1 213 270 7013 E <a href="mailto:dohlson@sompo-intl.com">dohlson@sompo-intl.com</a>  <b>Wayne Hummel</b> Senior Vice President, E&S Excess Casualty Eastern Region leader T +1 678 504 1446 E <a href="mailto:whummel@sompo-intl.com">whummel@sompo-intl.com</a>

## CASUALTY AND OTHER SPECIALTY LINES (continued)

Product	Target Classes (Includes but not limited to)	Maximum Capacity	Distribution Channel	Key Contact
<b>Excess Casualty – Retail</b>	<ul style="list-style-type: none"> <li>• Manufacturing</li> <li>• Construction including project policies</li> <li>• Consumer Products</li> <li>• Services</li> </ul>	Up to \$25M total capacity across all Sompco International Excess Casualty business units	Retail	<b>Patricia Calderon</b> Senior Vice President Excess Casualty T +1 212 209 6569 E <a href="mailto:pcalderon@sompo-intl.com">pcalderon@sompo-intl.com</a>
<b>Transportation</b>	<ul style="list-style-type: none"> <li>• Trucking</li> <li>• Bus Operations</li> <li>• Auto Intensive Accounts</li> </ul>	\$5M Excess Auto Buffer Layers	Wholesale (Limited Distribution)	<b>Eric Yatteau</b> Senior Vice President E&S Casualty - Transportation T +1 678 578 1315 E <a href="mailto:eyatteau@sompo-intl.com">eyatteau@sompo-intl.com</a>
<b>Environmental</b>	Contractors Professional and Pollution Liability (CPPL) <ul style="list-style-type: none"> <li>• Environmental Contractors, Professionals and Consultants</li> <li>• Specialty and Trade Contractors</li> <li>• Industrial Contractors</li> <li>• General Contractors</li> <li>• Construction Managers</li> </ul> Owners Site Environmental Impairment Liability (OSEIL) <ul style="list-style-type: none"> <li>• Manufacturing, Warehouse, Assembly</li> <li>• Property Owners</li> <li>• Small to Midsize portfolios</li> <li>• Real Estate Development</li> <li>• Operational or Transaction-based programs</li> </ul>	\$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)	Wholesale/ Retail	<b>Jessica Huhn-Kenzik</b> Senior Vice President T +1 267 941 0350 M +1 267 220 0669 E <a href="mailto:jhuhnkenzik@sompo-intl.com">jhuhnkenzik@sompo-intl.com</a>
<b>Healthcare Liability</b>	<ul style="list-style-type: none"> <li>• Community-based Hospitals</li> <li>• Integrated Delivery Systems</li> <li>• Physician Groups</li> <li>• Allied Healthcare Organizations</li> </ul>	Self-insured hospitals and integrated delivery systems: \$25M Excess Insured hospitals, allied healthcare organizations and physician groups: \$1M/\$3M primary, \$10M Excess Umbrella capacity	Wholesale/ Retail	<b>Kimberly Willis</b> Senior Vice President Healthcare T +1 636 681 1205 E <a href="mailto:kwillis@sompo-intl.com">kwillis@sompo-intl.com</a>
<b>Surety</b>	<ul style="list-style-type: none"> <li>• General, Trade, Environmental, and Heavy Construction Contractors and Sub-contractors</li> <li>• National/regional Home Builders and Developers</li> <li>• National and International Publicly Traded and Privately Held Companies</li> <li>• Financial Services Companies</li> <li>• Service Companies with an emphasis on Transportation, Waste, and Security Sectors</li> <li>• Energy Companies in the oil and gas sectors</li> </ul>	Aggregate Bond Program limits up to \$200M for qualified clients	Retail/Surety Agents	<b>Brian Beggs</b> Executive Vice President Surety T +1 615 553 9560 E <a href="mailto:bbeggs@sompo-intl.com">bbeggs@sompo-intl.com</a>
<b>Aviation</b>	<ul style="list-style-type: none"> <li>• Aircraft Hull Physical Damage</li> <li>• Aircraft Liability</li> <li>• Non Owned Aircraft Liability</li> <li>• Fixed Base Operators</li> <li>• Airport Owners</li> <li>• Aircraft Manufacturers</li> <li>• Aircraft Distributors</li> </ul>	\$25M Hull and Liability \$500M General Liability (varies by specific class)	MGU	<b>Scott Brown</b> President W. Brown & Associates T +1 949 851 2060 E <a href="mailto:sbrown@wbais.com">sbrown@wbais.com</a>



#### **BERMUDA**

Hamilton, Bermuda

#### **UNITED KINGDOM**

London, England

#### **CONTINENTAL EUROPE**

Barcelona, Spain

Bordeaux, France

Brussels, Belgium

Düsseldorf, Germany

Luxembourg

Milan, Italy

Paris, France

#### **MEXICO**

Mexico City

#### **UNITED STATES**

Atlanta, Georgia

Boston, Massachusetts

Charlotte, North Carolina

Chicago, Illinois

Dallas, Texas

Florham Park, New Jersey

Los Angeles, California

Lubbock, Texas

Nashville, Tennessee

New Hyde Park, New York

New York, New York

Philadelphia, Pennsylvania

Purchase, New York

San Francisco, California

Seattle, Washington

St. Louis, Missouri

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## **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](http://www.sompo-intl.com).

