



**SOMPO
INTERNATIONAL**

INSURANCE



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.

Property – E&S

Many commercial insureds look to the specialty arena to cover their catastrophe exposures. Sompo International's U.S. Property - E&S team considers all types of commercial occupancies for catastrophe protection based on individual risk characteristics. We entertain single location risks as well as large schedules of locations and consider risks throughout the U.S. including those located in both catastrophe prone and non-catastrophe prone areas.

SIGNIFICANT CAPACITY

- \$25M capacity for non-catastrophe risks, depending on risk characteristics
- \$10M capacity for catastrophe perils
- Flexible use of limits – ability to participate in more than one layer of coverage

COVERAGE FEATURES

Full limits, primary, quota share, buffer or excess capacity for the following exposures:

- All risks
- Named perils
- Single catastrophe perils including windstorm, flood and earthquake

TARGET CLASSES

Commercial properties with total insured values of \$2.5M to \$1B+ with a focus on the following classes:

- Real Estate
- Condominiums
- Apartments
- Municipalities
- Schools (Public & Private)
- Institutional
- Hotels/Motels
- Light Manufacturing & Warehousing
- Vacant Buildings
- Excess Placements

MINIMUM PREMIUM

- Subject to a minimum policy premium of \$25,000, except \$50,000 for California Earthquake Zones A&B, Flood Zones A/V and Tri-County Florida on a primary basis

SUBMISSION REQUIREMENTS

- Prior loss history (3-5 years depending on occupancy)
- Statement of values provided in an electronic format to include: address with zip code, construction, occupancy, year built, number of stories, square footage of building(s) and values by coverage
- California single-location risks built prior to 1975 require documentation of seismic upgrades for underwriting consideration

EXPERT CLAIMS HANDLING AND RISK CONTROL

- Dedicated and experienced claims and risk control teams with commercial property expertise
- Collaborative approach to identifying and mitigating risks in order to protect business value

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.

