

Sompo Global Risk Solutions ASIA-PACIFIC

Products and Capabilities



**SOMPO
INTERNATIONAL**
INSURANCE

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INTERNATIONAL**

INSURANCE



At Sompo Global Risk Solutions (GRS), we believe that in order to provide high quality and responsive service, we must truly understand the business operations and the risk exposures of each client. Therefore, we focus on accounts in select industry verticals where we have depth of expertise, not only in our underwriting approach but across our claims, risk control and actuarial capabilities.

We also believe that it is critical to deliver multiline capabilities to these accounts, not just insuring our clients against loss, but working closely with them to reduce loss experience and identify ways to improve and differentiate their business operations. On the following pages, we present an overview of our strong underwriting capabilities, broad range of products and customised services.

Our Sompo GRS professionals are committed to ensuring that every account receives white glove service and that we are meeting our clients' long-term insurance needs. I invite you to contact us about Sompo GRS becoming part of your insurance and risk programs.

Michael Chang

Chief Executive Officer,
Sompo Global Risk Solutions
T +1 212 471 2816
E mchang@sompo-intl.com

Sompo Global Risk Solutions, Asia-Pacific

Working through a network of appointed brokers who share our commitment to long-term partnerships, Sompo GRS offers comprehensive multiline capabilities to address exposures in the Asia-Pacific region in select industry verticals, which includes the following:

- Financial Institutions
- Hospitality
- Life Sciences
- Professional Services
- Real Estate
- Technology

As we continue to expand our scope, the launch of GRS Asia-Pacific complements Sompo International's existing Asian market offerings.

VALUE-ADDED SERVICE

With a collaborative approach, Sompo GRS delivers sophisticated and customised solutions for our clients' exposures. This unique approach offers a wide range of products across all lines of business through a multi-disciplinary specialty team with a focus on the industry vertical or client segment they service.

At Sompo GRS we are committed to providing our clients with:

- Complex empowered specialty underwriters who have authority at the point of sale.
- Risk control resources specialising in risk management programs tailored to the needs of each client segment.
- Dedicated claims staff with strategic partnerships with outside counsel specialising in our clients' operations and risk exposures.
- Operations teams with deep expertise who truly understand and can quickly respond to policy requests.

This focus and specialisation enables us to anticipate and manage our clients' risk, delivering tailored solutions to address their specific exposures.

The Industries We Service

We offer guaranteed cost and alternative risk transfer mechanisms to small, mid-sized and large accounts across a broad range of target classes.

FINANCIAL INSTITUTIONS & PROFESSIONAL SERVICES

Sompo GRS provides multi-line coverage to a wide range of companies including commercial insurance companies, banks and other financial services companies as well as professional services firms.

- Fund Advisors
- Life insurance Companies
- P&C Insurance Companies
- Hedge Funds
- Private Equity Firms
- Money Center Banks
- Community Banks
- Investment Banks
- Consulting Firms
- Law Firms
- Accounting Firms
- Engineering Firms
- Architectural Firms

LIFE SCIENCES

With a collaborative approach and empowered underwriters, Sompo GRS focuses on small and middle market life sciences accounts in the following classes:

- Biotechnology Companies
- Clinical Monitoring and Site Management Firms
- Clinical Trials
- Contract Research Organisations
- Laboratories
- Medical Device Companies
- Pharmaceutical Companies
- Private Label and Contract Manufacturers
- Research and Development Facilities
- Service Organisations

REAL ESTATE & HOSPITALITY

Sompo GRS provides coverage across all lines of business to real estate & hospitality owners, investors, managers and servicing companies, targeting the following classes:

- Real Estate Funds
- Real Estate Investment Trusts (REITs)
- Global Real Estate Service Firms
- Building Owners
- Arenas/Venues
- Museums/Art Centers
- Golf Club Owners/Operators
- Hotel Owners
- Hotel Operators
- Hotel Brands
- Property Managers
- Restaurants
- Cultural Institutions
- Gaming/Casinos
- Parking Operators

TECHNOLOGY

Working through a network of appointed brokers, we offer a broad range of property and casualty coverages to technology companies in the following classes:

- Electronic Manufacturing
- IT Services or Integrators
- Software Developers
- Technology Hardware & Storage
- On Demand Mobility Electronics
- Government Contractors

PRODUCTS AND CAPACITY (USD or equivalent in other Asia-Pacific currencies)

Property	Max Capacity/Single Location (primary, excess, or full value): Up to USD500 million
Casualty	Public Liability (primary and umbrella): Up to USD25 million Products and Clinical Trial (Life Sciences): Up to USD10 million Pollution Liability: Up to USD25 million Work Injury Compensation/Employer's Liability: Statutory limits where applicable
Parametric	Suite of products that can be structured to protect against financial exposure due to specific catastrophic perils

SOMPO GLOBAL RISK SOLUTIONS ASIA-PACIFIC LEADERSHIP

Trey Martino

Head of Sompo GRS Asia-Pacific
T +1 401 209 0038
E tmartino@sompo-intl.com

INDUSTRY VERTICAL

James Martuscelli

Executive Vice President,
Chief Industry Vertical Officer
T +1 646 677 8712
E jmartuscelli@sompo-intl.com

Jason Dockery

Executive Vice President,
Real Estate & Hospitality Leader
T +1 919 410 3532
E jdockery@sompo-intl.com

Will Rodriguez

Senior Vice President,
Financial Institutions & Professional
Services Leader
T +1 917 281 0750
E wrodriguez@sompo-intl.com

Michael P. Carroll

Senior Vice President,
Life Sciences and Technology Leader
T +1 704 759 2521
E mcarroll@sompo-intl.com

Manjit Varwandkar

Vice President, Portfolio
Management & Actuarial
T +1 441 278 0883
E mvarwandkar@sompo-intl.com

CLAIMS

Rose M. J. Charles, Esq.

Senior Vice President,
Motor, Casualty and
Environmental Claims Leader
T +1 908 376 2490
E rcharles@sompo-intl.com

Christopher Adolph

Vice President,
Property Claims Leader
T +1 213 270 7801
E cadolph@sompo-intl.com

Bill Barry

Senior Vice President,
Head of Account Management
T +1 908 376 2448
E wbarry@sompo-intl.com

RISK CONTROL

Victor Sordillo, PE, CSP, MBA

Executive Vice President,
Global Director, Risk Control Services
Sompo International
T +1 908 376 2499
E vsordillo@sompo-intl.com

ADDITIONAL CONTACTS

Business Development

Josh Pillion

Senior Vice President,
Head of Global Distribution
Management
T +1 213 270 7014
E jpillion@sompo-intl.com

Actuarial

Edward Chiang

Executive Vice President,
GRS Chief Pricing Actuary
and Finance Officer
T +1 212 471 2829
E echiang@sompo-intl.com

Underwriting Services

Puja Rana

Senior Vice President,
Underwriting Services Manager
T +1 212 471 1750
E prana@sompo-intl.com

Our Claims Commitment

Outstanding claims service is a key service differentiator with clients and brokers. Sompo GRS is committed to delivering:

- Fair and appropriate outcomes for our insureds
- Efficient service, timely responses and fast payment of agreed claims
- Value-added expertise from client facing and technically proficient claims professionals
- Ability to report claims 24 hours a day, 7 days a week via a telephone hotline with operator assistance
- Sophisticated technology to enable advanced management and assessment of exposure data

We achieve this by establishing our claims team as an integral component of the underwriting process and aligning our claims professionals with each of our specialty product lines and geographies.

Risk Transformation Services: Our Unique Risk A/T® Approach

Risk taking is essential to a successful organisation – without risk there is no reward. Working collaboratively

with our dedicated underwriters and claims specialists, we deliver the next generation of loss control consultation with a focus on the industries and client groups we serve. Sompo International's Risk A/T® approach promotes informed risk management through behavioral-based risk analysis since most accidents, whether rooted in inadequate design or unsafe activities, are based on two human factors: aptitude and tolerance.

Aptitude: How well does an organisation understand the risks they are taking and the consequences of their actions?

Tolerance: How willing is the organisation to accept their risks and the consequences of their actions?

We start by tailoring best practices, case studies, scenario analysis, and lessons learned to each client to educate our insureds on the costs and benefits of the specific risk exposures related to their environment, products and the services that they offer. Then we work with clients so that they fully understand their distinct risk/reward tradeoff, can moderate their actions to suitable tolerance levels and appropriately manage their exposures.

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 backed by the financial strength of Sompo Holdings, Inc., which holds more than \$110 billion in total assets.

Sompo Group Office Locations

Singapore	Indonesia	South Korea
China	Japan	Taiwan
Hong Kong	Malaysia	Thailand
India	Philippines	Vietnam

Sompo GRS Asia-Pacific is headquartered in Singapore. Sompo Insurance Singapore Pte Ltd. is a licensed insurer regulated by the Monetary Authority of Singapore and has a rating of "A" from Standard & Poor's. Rating and form of financial support may vary based upon the Sompo International operating subsidiary.