



Sompo Global Risk Solutions

Sompo Global Risk Solutions (GRS) takes a unique approach, offering comprehensive multiline capabilities targeted at select industry verticals and client segments where we have depth of expertise. We work through a network of retail brokers to service accounts who share our commitment to long-term partnerships built on white glove service. Delivering tailored products and services, our specialist teams include:

- Asian Interest Accounts
- Financial Institutions
- Hospitality
- Life Sciences
- Professional Services
- Real Estate
- Technology

Life Sciences

With a collaborative approach and empowered underwriters, the Sompo Global Risk Solutions (GRS) Life Sciences team has the deep industry knowledge and technical expertise necessary to service the specialized insurance needs of clients in this dynamic sector.

TARGET CLASSES

Our Life Sciences team focuses on small and middle market accounts in the following classes:

- Biotechnology companies
- Clinical monitoring and site management firms
- Clinical trials
- Contract research organizations
- Laboratories
- Medical device companies
- Pharmaceutical companies
- Private label and contract manufacturers
- Research and development facilities
- Service organizations

COVERAGE FEATURES

- Guaranteed cost and alternative risk transfer mechanisms (deductibles, SIR, retro rating plans and captive programs)

SIGNIFICANT CAPACITY

We offer comprehensive coverage and significant capacity across all lines of business offered to the Life Sciences market.

- Property – up to \$500M AOP/\$25M CAT
- General Liability – \$1M limit, can increase based on risk
- Product Liability – up to \$10M (based on risk)
- Clinical Trial Liability – up to \$10M (based on risk)
- Auto – \$1M limit, can increase based on risk
- Workers' Compensation – statutory limits
- Umbrella (excluding PCO and Prof.) - \$25M
- Environmental – \$25M
- Errors & Omissions (E&O) - \$10M
- Cyber – \$10M
- Parametric Natural Catastrophe – Varies based on risk

VALUE-ADDED SERVICE

The Sompo GRS approach is to forge a long-term holistic trading partnership with each account. Instead of basing our relationship on individual products, we offer our lines of business through a multi-disciplinary team focused on a specific industry vertical. We are committed to providing our clients with:

- Empowered life sciences underwriters who have authority at the point of sale.
- Risk control specialists offering risk management programs tailored to the needs of life sciences companies.
- Dedicated in-house claims professionals with expertise in our clients' operations and risk exposures.
- A white glove service model and technology solutions.

KEY CONTACTS

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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.

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To learn more, visit us at: www.SompoGRS.com

