

SWITZERLAND

Commercial insurance offering



Products and capabilities

We are Sompo, a global provider of commercial and consumer property, casualty, and specialty insurance and reinsurance. Building on the 130 years of innovation of our parent company, Sompo Holdings, Inc., Sompo employs approximately 9,500 people around the world who use their in-depth knowledge and expertise to help simplify and resolve your complex challenges. Because when you choose Sompo, you choose the **Ease of Expertise.**TM

About Sompo

USD year end as of December 31, 2023

\$42.2B Total assets	\$15.5B Gross Written Premium	\$10.2B Insurance GWP
\$14.4B Commercial P&C GWP	\$1.1B Consumer GWP	\$4.2B Reinsurance GWP

About Sompo Holdings

USD as of March 31, 2024

\$98B Total assets	\$31.8B Group Gross Premiums
46 Licensed entities in 46 countries	8630 Traded on the Tokyo Stock Exchange

Contacts

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Casualty

Product	Target classes <i>(includes but not limited to)</i>	Product/capacity	Contacts
Casualty	<ul style="list-style-type: none"> • Manufacturing (metal, plastic, electrical, tools, etc.) • Heavy machinery and equipment • Chemical • Food & beverage • Textiles • Medical devices (no implants) • Transportation & logistics • Utilities / telecommunication (incl. equipment) • Retail / real estate / hotels <p>Out of scope classes</p> <ul style="list-style-type: none"> • Pharmaceutical companies • Permanently implanted devices • Medical malpractice, healthcare • Aircraft & critical aircraft products (via Specialty line of business) • Offshore energy risks • Tobacco products • Stand-alone recall, standalone EIL <p>Case by case</p> <ul style="list-style-type: none"> • Automotive 	<p>Primary and excess for public and products liability. Where standard market practice is to reflect local legal environment, coverage can be extended to include recall, pure financial losses, environmental liability, excess motor or employers liability.</p> <p>Up to CHF 25M</p>	<p>Lisa Willenegger <i>Head of Casualty, Insurance Switzerland</i> T +41 (0) 79 559 2120 lwillenegger@sompo-intl.com</p>

Financial Lines & Cyber

Product	Target classes <i>(includes but not limited to)</i>	Product/capacity	Contacts
Cyber	<p>Medium to large corporations from a wide range of international territories. Industry segments include:</p> <ul style="list-style-type: none"> • Food and beverage • Hospitality • Manufacturing • Real estate / construction • Financial institutions • Professional services • Media • Information technology • Retail • Wholesale 	<p>Excess coverage for:</p> <ul style="list-style-type: none"> • Incident response costs • Digital asset loss • Direct & contingent business interruption • Extortion events • Network security & privacy liability • Media liability • Regulatory defence • PCI fines & penalties <p>Up to CHF 10M</p> <p>Ability to combine with Professional Indemnity</p>	<p>Daniel Rüegg <i>Head of Financial Lines, Insurance Switzerland</i> T +41 (0) 79 415 8340 drueegg@sompo-intl.com</p>

Financial Lines & Cyber (continued)

Product	Target classes <i>(includes but not limited to)</i>	Product/capacity	Contacts
Financial Institutions	<p>Medium to large Financial institutions clients including the following sectors:</p> <ul style="list-style-type: none"> • Commercial banks • Retail banks • Investment managers & advisors • Hedge fund managers • Insurance companies • Stockbrokers • Corporate finance advisors • Financial service providers • Clearing & settlement houses 	<p>Primary and excess coverage across the following products:</p> <ul style="list-style-type: none"> • Professional liability • Comprehensive crime • Directors & officers (D&O) • Pension trustee liability • Public offering of securities <p>Up to CHF 20M</p>	<p>Daniel Rüegg <i>Head of Financial Lines, Insurance Switzerland</i> T +41 (0) 79 415 8340 drueegg@sompo-intl.com</p>
Management Liability	<p>Medium to large corporations across all industry sectors:</p> <ul style="list-style-type: none"> • Publicly traded, private and not-for-profit entities of any size • Clients with shares traded on any international exchange including full U.S. listings and all levels of ADR <p>Not in appetite:</p> <ul style="list-style-type: none"> • Cannabis or CBD related • Psychedelics • Mortgage brokers • Professionnal sport 	<p>Primary and excess coverage across the following products:</p> <ul style="list-style-type: none"> • Management liability • Commercial crime • D&O including side-A and side-A DIC • Employment practices liability • Pension trustee liability • Public offering of securities <p>Up to CHF 20M</p>	<p>Daniel Rüegg <i>Head of Financial Lines, Insurance Switzerland</i> T +41 (0) 79 415 8340 drueegg@sompo-intl.com</p>
Professional Indemnity	<p>Medium to large corporations or professionals. Extended array of activities in scope, including the following sectors:</p> <ul style="list-style-type: none"> • Accountants • Legal professions • Architects & engineers • Design & construction • Information technology • Real estate • Insurance intermediaries • Recruitment & HR consultants • Multimedia • Miscellaneous 	<p>Primary and excess coverage:</p> <ul style="list-style-type: none"> • Worldwide exposure • Multinational programs • Claims made • Optional office liability <p>Up to CHF 20M</p>	<p>Daniel Rüegg <i>Head of Financial Lines, Insurance Switzerland</i> T +41 (0) 79 415 8340 drueegg@sompo-intl.com</p>

Property & Energy

Product	Target classes <i>(includes but not limited to)</i>	Target classes <i>(continued)</i> <i>(includes but not limited to)</i>	Contacts
<p>Property</p>	<p>We focus on large corporate and multinational businesses with a turnover of EUR 400m upwards.</p> <p>Manufacturing:</p> <ul style="list-style-type: none"> • Metal manufacturing • Electrical manufacturing • Plastics manufacturing • Automotive manufacturing (OEM & suppliers) • Aircraft, aerospace & shipping (shipyard) • Food & beverage • Textile • Cosmetics & laboratories • Printing • Health & medical equipment manufacturing • Semiconductor & related devices • Molten material • Pulp & paper, forrest products • Chemicals & pharmaceuticals • Cement & gypsum manufacutring • Agriculture processing • Power generation • Jewelry <p>Retail:</p> <ul style="list-style-type: none"> • Large retail chains • Shopping centres 	<p>Services:</p> <ul style="list-style-type: none"> • Healthcare, hospitals & education • Municipals, institutionals • Telecommunications, (excl. T&D lines) <p>Transport & Logistics:</p> <ul style="list-style-type: none"> • Railway stations & maintenance depots, excl. rolling stock • Airport <p>Real Estate:</p> <ul style="list-style-type: none"> • Offices • Entertainment & stadiums • Leisure & hospitality <p>Product/capacity</p> <p>Property damage and business interruption, incl. machinery breakdown – All Risk and named perils.</p> <p>Primary, quota-share and excess of loss placements.</p> <p>Up to CHF 100M</p>	<p>Thomas Brazil <i>Head of Property, Insurance Switzerland</i> T +41 (0) 79 788 4046 tbrazil@sompo-intl.com</p>
<p>Energy</p>	<p>Downstream: Heavy chemicals</p> <p>Power generation: Conventional gas & steam</p> <p>Renewables: Wind, solar, hydro, etc.</p>	<ul style="list-style-type: none"> • Fully integrated approach • All risks of physical damage • Loss of production income • Business interruption • Construction all risks • Delay in start up <p>Up to CHF 150M</p>	<p>Thomas Brazil <i>Head of Property, Insurance Switzerland</i> T +41 (0) 79 788 4046 tbrazil@sompo-intl.com</p>

Marine

Product	Target classes <i>(includes but not limited to)</i>	Product/capacity	Contacts
Cargo	<ul style="list-style-type: none"> Manufacturing & processing industries Machinery & technology sector Consumer goods Textiles Chemicals Pharmaceuticals Hard & soft commodities Oil & gas (LNG/LPG) Project Cargo, including DSU/ALOP - owner or contractor-controlled projects Freight forwarder's & carrier's liability 	<ul style="list-style-type: none"> Cargo open policy Stock throughput Project cargo including delay in start-up / ALOP Freight forwarder's and carrier's liability (FFCL), including shipper's interest <p>Cargo & FFCL: up to USD 50M</p> <p>Project cargo: up to USD 75M</p>	<p>Maximilian Lindberg <i>Head of Marine, Insurance Switzerland</i> T +41 (0) 79 858 8017 mlindberg@sompo-intl.com</p>
Specie / Fine Art	<p>Specie:</p> <ul style="list-style-type: none"> Watchmaking industry & luxury products Vault secured specie & precious metals Wholesale jewellers block <p>Fine Art:</p> <ul style="list-style-type: none"> Museums & exhibitions Auction houses & galleries 	<ul style="list-style-type: none"> General specie Jewellers block Cash in transit / CMS Fine art <p>Up to USD 50M</p>	<p>Maximilian Lindberg <i>Head of Marine, Insurance Switzerland</i> T +41 (0) 79 858 8017 mlindberg@sompo-intl.com</p>
Blue & Brown Water Hull	<ul style="list-style-type: none"> Tankers - chemical/product Tankers - LNG / LPG Tankers - oil Modern bulkers and general cargo vessels High speed ferries Cruise ships Double hull tanker barge(s) Cable / pipe lay Heavy lift & crane vessels Research vessels Seismic vessels Tug, supply, AHTS vessels Standby or crew boats Builder's risks - cruise, military etc. Mega yachts (values xs \$50m) 	<p>Hull & machinery: Up to USD 50M</p> <p>Builders' risk: Up to USD 75M</p> <p>Marine hull war: Up to USD 50M</p> <p>Mortgagees interest: Up to USD 50M</p>	<p>Maximilian Lindberg <i>Head of Marine, Insurance Switzerland</i> T +41 (0) 79 858 8017 mlindberg@sompo-intl.com</p>
Marine Liability	<ul style="list-style-type: none"> P&I clubs Ship repairers Charterers Terminal operators Mortgagee additional perils 	<p>P&I: Up to USD 50M</p> <p>Other marine liability: Up to USD 25M</p>	<p>Maximilian Lindberg <i>Head of Marine, Insurance Switzerland</i> T +41 (0) 79 858 8017 mlindberg@sompo-intl.com</p>

Specialty

Product	Target classes <i>(includes but not limited to)</i>	Product/capacity	Contacts
Aerospace	<ul style="list-style-type: none"> • Airline commercial operators • Product manufacturers • Service & repair providers • Airport operators • Air traffic services • Ground service providers • General aviation operators • Lessors, banks & finance houses • Unmanned aerial vehicle sector 	<p>Aviation product liability: Up to USD 150M</p> <p>Airport liability: Up to USD 150M</p> <p>Hull & liability: Up to USD 150M</p> <p>Liability only cover: Up to USD 150M</p> <p>Hull war: Up to USD 22.5M</p> <p>Excess liability war: Up to USD 40M</p>	<p>René Huber <i>Head of Marine & Specialty, Insurance Continental Europe</i> T +41 (0) 79 523 5164 rhuber@sompo-intl.com</p>
Crisis Management - Political Violence & Terrorism	<p>We write on a global basis, however, we believe our differentiation can be found in our approach to the more challenging emerging territories, notably in the Middle East, Africa and Latin America markets:</p> <ul style="list-style-type: none"> • Commercial real estate • Manufacturing • Energy risks • Power & utilities • Hospitality • Construction • Healthcare • Transportation • Education • Municipalities • Financial services 	<p>Primary, excess or quota share participation for property damage and business interruption for all products:</p> <ul style="list-style-type: none"> • Strike, riots & civil commotion & malicious damage • Revolution, rebellion, insurrection, mutiny & coup d'état • War & civil war • Employee & general terrorism liability • CBRN (Chemical, Biological, Radiological & Nuclear) • Active assailant & workplace violence • Cyber terrorism <p>Up to USD 125M per risk</p>	<p>René Huber <i>Head of Marine & Specialty, Insurance Continental Europe</i> T +41 (0) 79 523 5164 rhuber@sompo-intl.com</p>
Political & Financial Risks	<ul style="list-style-type: none"> • Banks active in International Trade Finance • Commodity finance, in particular oil & gas, metals & mining, whether insureds are physical commodity traders or financing banks • Engineering/construction trade sectors • Utilities: power, water and telecoms • Aircraft finance 	<p>Coverage across a full range of political risk and credit insurance products, including:</p> <ul style="list-style-type: none"> • Trade-related political risk insurance including coverage against: <ul style="list-style-type: none"> – Counterparty non-payment – Non-delivery for pre-paid goods – Inability to convert & transfer currency – Embargo – Licence cancellation – Unfair bond calling • Confiscation, nationalisation, expropriation, deprivation coverage • Single risk credit insurance <p>Up to USD 60M per risk</p>	<p>René Huber <i>Head of Marine & Specialty, Insurance Continental Europe</i> T +41 (0) 79 523 5164 rhuber@sompo-intl.com</p>

Accident & Health

Product	Target classes <i>(includes but not limited to)</i>	Product/capacity	Contacts
Accident & Health	Personal accident: <ul style="list-style-type: none"> • Group PA • Individual PA • Driver PA Travel accident: <ul style="list-style-type: none"> • Business travel • Leisure travel Private medical insurance: <ul style="list-style-type: none"> • Group PMI • Individual PMI • International PMI 	Primary Any one life: Up to EUR 5M Any one event: Up to EUR 25M	Stefano Chiurlo <i>Head of Accident & Health, Insurance Continental Europe</i> T +39 (0) 3452 942 944 schiurlo@sompo-intl.com

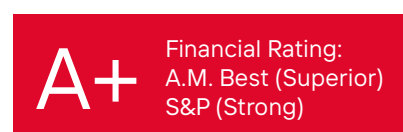
Multinational

Sompo International’s Multinational Business Unit offers companies with business operations in multiple countries an industry-leading platform for managing risk. Leveraging licensing capabilities from Sompo companies around the world and a growing network of third-party partners, our multinational platform offers a convenient, consistent approach to accessing global coverage that is compliant with local regulations in over 150 countries.

Product	Target classes <i>(includes but not limited to)</i>	Product/capacity	Contacts
Property General Liability Marine Directors & Officers Liability Errors & Omissions Cyber	<ul style="list-style-type: none"> • Clients with a Controlled Master Program (CMP) in their home country and at least one underlying insurance policy in another country • Global clients in need of stand-alone local policies outside of their home country, issued separately in each country, but not tied into a CMP • Sompo’s Japanese clients with interests outside of Japan 	Varies by country and product	Matt Hoare <i>SVP, Multinational Global Markets</i> T +44 (0) 7810193086 mhoare@sompo-intl.com

About Sompo

“Sompo” refers to the brand under which Sompo International Holdings Ltd., a Bermuda-based holding company, together with its consolidated subsidiaries, operates its global property and casualty (re)insurance businesses. Sompo International Holdings Ltd. is an indirect wholly-owned subsidiary of Sompo Holdings, Inc., one of the leading property and casualty groups in the world. Shares of Sompo Holdings, Inc. are listed on the Tokyo Stock Exchange.



A+ Financial Rating:
A.M. Best (Superior)
S&P (Strong)

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