

# 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.**<sup>TM</sup>

## About Sompo

USD year end as of December 31, 2023

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

## About Sompo Holdings

USD as of March 31, 2024

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

## Contacts

**Christoph Müller**  
Country Manager,  
Insurance  
Switzerland  
T +41 (0) 79 930 7553  
[cmueller@sompo-intl.com](mailto:cmueller@sompo-intl.com)

**Andreas Hasler**  
Head of Distribution &  
Client Relationship Management,  
Insurance  
Switzerland  
T +41 (0) 79 956 95 59  
[ahasler@sompo-intl.com](mailto:ahasler@sompo-intl.com)

**Anna Lisiak**  
Head of Claims,  
Insurance  
Continental Europe  
T +41 (0) 44 797 49 39  
[alisiak@sompo-intl.com](mailto:alisiak@sompo-intl.com)

**Malwine Tewes**  
Head of Risk Control,  
Insurance  
Continental Europe  
T +49 (0) 152 9001 5652  
[mtewes@sompo-intl.com](mailto:mtewes@sompo-intl.com)

## Casualty

Product	Target classes <i>(includes but not limited to)</i>	Product/capacity	Contacts
<b>Casualty</b>	<ul style="list-style-type: none"> <li>• Manufacturing (metal, plastic, electrical, tools, etc.)</li> <li>• Heavy machinery and equipment</li> <li>• Chemical</li> <li>• Food &amp; beverage</li> <li>• Textiles</li> <li>• Medical devices (no implants)</li> <li>• Transportation &amp; logistics</li> <li>• Utilities / telecommunication (incl. equipment)</li> <li>• Retail / real estate / hotels</li> </ul> <p><b>Out of scope classes</b></p> <ul style="list-style-type: none"> <li>• Pharmaceutical companies</li> <li>• Permanently implanted devices</li> <li>• Medical malpractice, healthcare</li> <li>• Aircraft &amp; critical aircraft products (via Specialty line of business)</li> <li>• Offshore energy risks</li> <li>• Tobacco products</li> <li>• Stand-alone recall, standalone EIL</li> </ul> <p><b>Case by case</b></p> <ul style="list-style-type: none"> <li>• Automotive</li> </ul>	<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><b>Lisa Willenegger</b>  <i>Head of Casualty, Insurance Switzerland</i>  <b>T +41 (0) 79 559 2120</b>  <a href="mailto:lwillenegger@sompo-intl.com">lwillenegger@sompo-intl.com</a></p>

## Financial Lines & Cyber

Product	Target classes <i>(includes but not limited to)</i>	Product/capacity	Contacts
<b>Cyber</b>	<p>Most industry sectors including:</p> <ul style="list-style-type: none"> <li>• Food and beverage</li> <li>• Hospitality</li> <li>• Manufacturing</li> <li>• Real estate / construction</li> <li>• Financial institutions</li> <li>• Professional services</li> <li>• Media</li> <li>• Information technology</li> <li>• Retail</li> <li>• Wholesale</li> </ul>	<p>Primary and excess coverage:</p> <ul style="list-style-type: none"> <li>• Cyber (Sompo primary product in development) <ul style="list-style-type: none"> <li>– Incident response costs</li> <li>– Digital asset loss</li> <li>– Direct &amp; contingent IT business interruption</li> <li>– Extortion events</li> <li>– Network security &amp; privacy liability</li> <li>– Media liability</li> </ul> </li> <li>• (Tech) PI combined offerings</li> </ul> <p>Up to CHF 10M</p>	<p><b>Daniel Rüegg</b>  <i>Head of Financial Lines, Insurance Switzerland</i>  <b>T +41 (0) 79 415 8340</b>  <a href="mailto:drueegg@sompo-intl.com">drueegg@sompo-intl.com</a></p>

Financial Lines & Cyber (continued)

Product	Target classes <i>(includes but not limited to)</i>	Product/capacity	Contacts
<b>Financial Institutions</b>	<p>Financial institutions across most sectors including:</p> <ul style="list-style-type: none"> <li>• Commercial banks</li> <li>• Retail banks</li> <li>• Investment managers &amp; advisors</li> <li>• Insurance companies</li> <li>• Stockbrokers</li> <li>• Corporate finance advisors</li> <li>• Financial service providers</li> </ul>	<p>Primary and excess coverage:</p> <ul style="list-style-type: none"> <li>• Directors &amp; officers (Sompo primary product)</li> <li>• Professional liability</li> <li>• BBB / crime</li> <li>• Pension trustee liability</li> <li>• Public offering of securities</li> <li>• IMI (Sompo primary product in development)</li> </ul> <p>Up to CHF 15M</p>	<p><b>Daniel Rüegg</b>  <i>Head of Financial Lines, Insurance Switzerland</i>  <b>T +41 (0) 79 415 8340</b>  <a href="mailto:drueegg@sompo-intl.com">drueegg@sompo-intl.com</a></p>
<b>Management Liability</b>	<p>All industry sectors:</p> <ul style="list-style-type: none"> <li>• Publicly traded, private and not-for-profit entities of any size</li> <li>• Clients with shares traded on any international exchange including full U.S. listings and all levels of ADR</li> </ul>	<p>Primary and excess coverage:</p> <ul style="list-style-type: none"> <li>• Management liability (Sompo primary product)</li> <li>• Commercial crime</li> <li>• D&amp;O including side-A and side-A DIC</li> <li>• Employment practices liability</li> <li>• Pension trustee liability</li> <li>• Public offering of securities</li> </ul> <p>Up to CHF 20M</p>	<p><b>Daniel Rüegg</b>  <i>Head of Financial Lines, Insurance Switzerland</i>  <b>T +41 (0) 79 415 8340</b>  <a href="mailto:drueegg@sompo-intl.com">drueegg@sompo-intl.com</a></p>
<b>Professional Indemnity</b>	<p>Most industry sectors and activities in scope, including:</p> <ul style="list-style-type: none"> <li>• Accountants</li> <li>• Legal professions</li> <li>• Architects and engineers (selective, excess)</li> <li>• Design and construction (selective, excess)</li> <li>• Information technology</li> <li>• Real estate</li> <li>• Insurance Intermediaries</li> <li>• Recruitment and HR consultants</li> <li>• Multimedia</li> <li>• Miscellaneous</li> </ul>	<p>Primary and excess coverage:</p> <ul style="list-style-type: none"> <li>• Miscellaneous (Sompo primary product in development)</li> <li>• Tech (Sompo primary product in development)</li> </ul> <p>Up to CHF 15M</p>	<p><b>Daniel Rüegg</b>  <i>Head of Financial Lines, Insurance Switzerland</i>  <b>T +41 (0) 79 415 8340</b>  <a href="mailto:drueegg@sompo-intl.com">drueegg@sompo-intl.com</a></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><b>Property</b></p>	<p>We focus on large corporate and multinational businesses with a turnover of EUR 400m upwards.</p> <p><b>Manufacturing:</b></p> <ul style="list-style-type: none"> <li>• Metal manufacturing</li> <li>• Electrical manufacturing</li> <li>• Plastics manufacturing</li> <li>• Automotive manufacturing (OEM &amp; suppliers)</li> <li>• Aircraft, aerospace &amp; shipping (shipyard)</li> <li>• Food &amp; beverage</li> <li>• Textile</li> <li>• Cosmetics &amp; laboratories</li> <li>• Printing</li> <li>• Health &amp; medical equipment manufacturing</li> <li>• Semiconductor &amp; related devices</li> <li>• Molten material</li> <li>• Pulp &amp; paper, forrest products</li> <li>• Chemicals &amp; pharmaceuticals</li> <li>• Cement &amp; gypsum manufacutring</li> <li>• Agriculture processing</li> <li>• Power generation</li> <li>• Jewelry</li> </ul> <p><b>Retail:</b></p> <ul style="list-style-type: none"> <li>• Large retail chains</li> <li>• Shopping centres</li> </ul>	<p><b>Services:</b></p> <ul style="list-style-type: none"> <li>• Healthcare, hospitals &amp; education</li> <li>• Municipals, institutionals</li> <li>• Telecommunications, (excl. T&amp;D lines)</li> </ul> <p><b>Transport &amp; Logistics:</b></p> <ul style="list-style-type: none"> <li>• Railway stations &amp; maintenance depots, excl. rolling stock</li> <li>• Airport</li> </ul> <p><b>Real Estate:</b></p> <ul style="list-style-type: none"> <li>• Offices</li> <li>• Entertainment &amp; stadiums</li> <li>• Leisure &amp; hospitality</li> </ul> <p><b>Product/capacity</b></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><b>Thomas Brazil</b> <i>Head of Property, Insurance Switzerland</i> <b>T +41 (0) 79 788 4046</b> <a href="mailto:tbrazil@sompo-intl.com">tbrazil@sompo-intl.com</a></p>
<p><b>Energy</b></p>	<p><b>Downstream:</b> Heavy chemicals</p> <p><b>Power generation:</b> Conventional gas &amp; steam</p> <p><b>Renewables:</b> Wind, solar, hydro, etc.</p>	<ul style="list-style-type: none"> <li>• Fully integrated approach</li> <li>• All risks of physical damage</li> <li>• Loss of production income</li> <li>• Business interruption</li> <li>• Construction all risks</li> <li>• Delay in start up</li> </ul> <p>Up to CHF 150M</p>	<p><b>Thomas Brazil</b> <i>Head of Property, Insurance Switzerland</i> <b>T +41 (0) 79 788 4046</b> <a href="mailto:tbrazil@sompo-intl.com">tbrazil@sompo-intl.com</a></p>

## Marine

Product	Target classes <i>(includes but not limited to)</i>	Product/capacity	Contacts
<b>Cargo</b>	<ul style="list-style-type: none"> <li>• Manufacturing &amp; processing industries</li> <li>• Machinery &amp; technology sector</li> <li>• Consumer goods</li> <li>• Textiles</li> <li>• Chemicals</li> <li>• Pharmaceuticals</li> <li>• Hard commodities (non-precious metals, bulk minerals and ores, etc.)</li> <li>• Oil &amp; gas (LNG/LPG)</li> <li>• Project cargo, including DSU/ALOP</li> </ul> <p>Selective:</p> <ul style="list-style-type: none"> <li>• Soft commodities (grain, cocoa, coffee, rice, etc.)</li> <li>• Paper &amp; pulp</li> <li>• Wool &amp; cotton</li> <li>• Fresh products such as fruit, vegetables, flowers</li> </ul>	<ul style="list-style-type: none"> <li>• Marine cargo</li> <li>• Stock throughput</li> <li>• Project cargo including delay in start-up / ALOP</li> <li>• Freight forwarder's and carrier's liability (FFCL), including shipper's interest</li> </ul> <p>Cargo &amp; FFCL: up to USD 50M</p> <p>Project cargo: up to USD 75M</p>	<p><b>Maximilian Lindberg</b>  <i>Head of Marine, Insurance Switzerland</i>  <b>T +41 (0) 79 858 8017</b>  <a href="mailto:mlindberg@sompo-intl.com">mlindberg@sompo-intl.com</a></p>
<b>Specie / Fine Art</b>	<p><b>Specie:</b></p> <ul style="list-style-type: none"> <li>• Watchmaking industry &amp; luxury products</li> <li>• Vault secured specie &amp; precious metals</li> </ul> <p>Selective:</p> <ul style="list-style-type: none"> <li>• Jeweler's block (wholesale &amp; retail)</li> <li>• Cash in transit / Cash management services (CMS)</li> </ul> <p><b>Fine Art</b></p> <ul style="list-style-type: none"> <li>• Museums &amp; exhibitions</li> <li>• Auction houses &amp; galleries</li> </ul> <p>Selective:</p> <ul style="list-style-type: none"> <li>• Fine art dealers and galleries</li> <li>• Exhibitions</li> </ul>	<ul style="list-style-type: none"> <li>• General specie</li> <li>• Jewellers block</li> <li>• Cash in transit / CMS</li> <li>• Fine art</li> </ul> <p>Up to USD 50M</p>	<p><b>Maximilian Lindberg</b>  <i>Head of Marine, Insurance Switzerland</i>  <b>T +41 (0) 79 858 8017</b>  <a href="mailto:mlindberg@sompo-intl.com">mlindberg@sompo-intl.com</a></p>

## Marine

Product	Target classes <i>(includes but not limited to)</i>	Product/capacity	Contacts
<b>Hull &amp; Machinery</b>	<ul style="list-style-type: none"> <li>• Tankers - chemical/product</li> <li>• Tankers - LNG/LPG</li> <li>• Tankers - oil</li> <li>• Modern bulkers and general cargo vessels</li> <li>• High speed ferries</li> <li>• Cruise ships</li> <li>• Double hull tanker barge(s)</li> <li>• Cable/pipe lay</li> <li>• Heavy lift &amp; crane vessels</li> <li>• Research vessels</li> <li>• Seismic vessels</li> <li>• Tug, supply, AHTS vessels</li> <li>• Standby or crew boats</li> <li>• Builders risks - cruise, military etc</li> <li>• MegaYachts (values xs \$50m)</li> </ul> <p>Selective:</p> <ul style="list-style-type: none"> <li>• Vehicle/car carriers / ro-ros</li> <li>• Livestock carriers</li> <li>• Break up tows, trans ocean tows</li> <li>• Singleton or doubletons</li> <li>• Fishing vessels</li> <li>• Casino boats</li> <li>• Jack-ups</li> <li>• Older tonnage</li> </ul>	<ul style="list-style-type: none"> <li>• Hull &amp; machinery (H&amp;M): USD 50M</li> <li>• Marine war risks: USD 50M</li> <li>• Builders' risk: USD 75M</li> <li>• Mortgagees interest insurance (MII): USD 50M</li> </ul>	<p><b>Maximilian Lindberg</b>  <i>Head of Marine, Insurance Switzerland</i>  <b>T +41 (0) 79 858 8017</b>  <a href="mailto:mlindberg@sompo-intl.com">mlindberg@sompo-intl.com</a></p>
<b>Marine Liability</b>	<ul style="list-style-type: none"> <li>• P&amp;I clubs</li> <li>• Ship repairers</li> <li>• Charterers</li> <li>• Terminal operators</li> <li>• Mortgagees</li> </ul>	<ul style="list-style-type: none"> <li>• P&amp;I</li> <li>• Terminal operators' liability</li> <li>• Ship repairers' liability</li> <li>• Charterers' liability</li> <li>• Mortgagee additional perils</li> </ul> <p>P&amp;I: Up to USD 50M                      Other marine liability: Up to USD 25M</p>	<p><b>Maximilian Lindberg</b>  <i>Head of Marine, Insurance Switzerland</i>  <b>T +41 (0) 79 858 8017</b>  <a href="mailto:mlindberg@sompo-intl.com">mlindberg@sompo-intl.com</a></p>

## Specialty

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

## Accident & Health

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

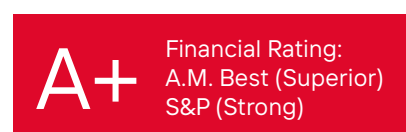
## Multinational

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
<b>Property</b> <b>General Liability</b> <b>Marine</b> <b>Directors &amp; Officers Liability</b> <b>Errors &amp; Omissions</b> <b>Cyber</b>	<ul style="list-style-type: none"> <li>• Clients with a Controlled Master Program (CMP) in their home country and at least one underlying insurance policy in another country</li> <li>• 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</li> <li>• Sompo’s Japanese clients with interests outside of Japan</li> </ul>	Varies by country and product	<b>Matt Hoare</b> <i>SVP, Multinational Global Markets</i> T +44 (0) 7810 193 086 <a href="mailto:mhoare@sompo-intl.com">mhoare@sompo-intl.com</a>

### 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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