

**NORTH AMERICA**

# Capabilities to service the Construction Industry



At Sompco, we deeply understand the construction and real estate development industries. We provide insurance solutions that cater to every construction phase, from design to occupancy. We collaborate closely with our clients and brokers to offer tailored coverage, risk control, and claims services that protect our client’s bottom lines and reputations from the impact of risks associated with the construction industry. Our commitment is to put our clients at the center of everything we do so they can focus on what they do best - designing, building, and developing.

PRODUCT	TARGET CLASSES	RISK TYPE	CAPACITY
<b>Primary General Liability - E&amp;S<sup>1,2</sup></b> (Non-admitted)	<ul style="list-style-type: none"> <li>• General Contractors</li> <li>• Commercial Trade Contractors</li> <li>• Developers</li> </ul>	<ul style="list-style-type: none"> <li>• Practice and Project-specific</li> <li>• Wrap-Ups</li> </ul>	<ul style="list-style-type: none"> <li>• Up to \$5M/\$5M/\$5M for select risks</li> <li>• Per project aggregates</li> <li>• Annual aggregate reinstatements</li> </ul>
<b>Excess Liability – E&amp;S<sup>1,3</sup></b> (Admitted and Non-admitted)	<ul style="list-style-type: none"> <li>• General Contractors</li> <li>• Commercial Trade Contractors</li> <li>• Developers</li> <li>• New York Construction</li> </ul>	<ul style="list-style-type: none"> <li>• Practice and Project-specific</li> <li>• Owners Interest</li> <li>• Wrap-Up (OCIP/CCIP)</li> </ul>	<ul style="list-style-type: none"> <li>• Lead limits up to \$5M</li> <li>• Maximum E&amp;S capacity of \$15M per risk at appropriate attachment points</li> <li>• Maximum Global capacity of \$25M per risk across all Sompco Excess Casualty departments at appropriate attachment points</li> <li>• Ability to quota share</li> </ul>
<b>Excess Liability – Retail<sup>2</sup></b> (Admitted and Non-admitted)	<ul style="list-style-type: none"> <li>• General Contractors</li> <li>• Commercial Trade Contractors</li> <li>• Project policies include but are not limited to the following:                             <ul style="list-style-type: none"> <li>– Hospitals</li> <li>– Higher Education</li> <li>– Data Centers</li> <li>– Industrial &amp; DistributionCenters</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Practice and Project-specific</li> <li>• Wrap-Ups</li> <li>• New York Construction excess of \$25M</li> </ul>	<ul style="list-style-type: none"> <li>• Generally deploying \$10M - \$15M</li> <li>• Up to \$25M available globally at appropriate attachment points</li> <li>• Lead, Stand-alone Excess, and Follow-Form Excess layers within the first \$125M</li> <li>• Ability to quota share</li> </ul>

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<b>Inland Marine – Builders’ Risk and Contractors Equipment</b> (Admitted and Non-admitted)	<ul style="list-style-type: none"> <li>• General Contractors</li> <li>• Trades</li> <li>• Developers</li> <li>• Building Owners</li> <li>• Municipalities</li> </ul>	<ul style="list-style-type: none"> <li>• Practice and Project-specific for total costs up to \$100M</li> <li>• Contractors’ equipment, including cranes</li> </ul>	<ul style="list-style-type: none"> <li>• Generally deploying \$10M - \$15M contingent on construction type</li> <li>• Unlimited TIV for Equipment; \$50M maximum limit</li> </ul>
<b>Engineered Risk</b> (Non-admitted)	<ul style="list-style-type: none"> <li>• Contractors All Risk</li> <li>• Erection All Risk</li> <li>• Civil Infrastructure</li> </ul>	<ul style="list-style-type: none"> <li>• Project-specific (Single Location)</li> <li>• Quota share and Excess layers</li> </ul>	<ul style="list-style-type: none"> <li>• Up to \$100M</li> <li>• Projects of all sizes considered for Erection All Risk coverage and Civil Infrastructure Projects</li> </ul>
<b>Contract Surety</b>	<ul style="list-style-type: none"> <li>• General Contractors</li> <li>• Major Trades</li> <li>• Roads and Highways</li> <li>• Civil Infrastructure</li> </ul>	<ul style="list-style-type: none"> <li>• Practice and Project-specific</li> </ul>	<ul style="list-style-type: none"> <li>• Aggregate bond limits up to \$400M for qualified clients</li> </ul>
<b>Architects &amp; Engineers / Design Professional Liability</b> (Non-admitted)	<ul style="list-style-type: none"> <li>• Architects &amp; Engineers</li> <li>• Design Firms</li> </ul>	<ul style="list-style-type: none"> <li>• Professional fees up to \$150M</li> </ul>	<ul style="list-style-type: none"> <li>• Up to \$10M contingent on risk</li> <li>• Practice policy primary</li> <li>• Follow-Form Excess</li> </ul>
<b>Environmental – Contractors Pollution Professional Liability</b> (Non-admitted; Admitted where permitted by state deregulation laws)	<ul style="list-style-type: none"> <li>• Contractor Types: Environmental, Specialty and Trade, Industrial, and General Contractors</li> <li>• Professional Services: Environmental Professionals and Consultants</li> <li>• Project Delivery Methods: Design-Bid-Build, Design Build, and Construction Management, Engineering, Procurement, and Construction (EPC)</li> </ul>	<ul style="list-style-type: none"> <li>• Practice and Project-specific</li> <li>• Coverage parts are available as a combined package or a la carte with shared or separate dedicated limits</li> </ul>	<ul style="list-style-type: none"> <li>• Capacity varies by risk</li> <li>• Primary and Follow-Form Excess or Construction for risks of all size</li> <li>• Project term length plus Completed Operations/ Extended Reporting Period up to 17 years</li> </ul>
<b>Environmental – Owners Site Environmental Impairment Liability</b> (Non-admitted; Admitted where permitted by state deregulation laws)	<ul style="list-style-type: none"> <li>• Manufacturing, Warehouse, Assembly, and Property Ownership</li> <li>• Real Estate Portfolios and Development</li> <li>• Program Types: Operational and Transaction-based programs</li> <li>• Project Owner Scope: Institutional, Commercial, Multi-Family Buildings, Infrastructure, Industrial Construction and Heavy Construction</li> </ul>	<ul style="list-style-type: none"> <li>• Practice and Project-specific</li> <li>• Coverage parts including Protective Professional, OCIP-CPL and Site Pollution are available as a combined package or a la carte with shared or separate dedicated limits</li> </ul>	<ul style="list-style-type: none"> <li>• Capacity varies by risk</li> <li>• Primary and Follow-Form Excess or Construction for risks of all size</li> <li>• Project term length plus Completed Operations/ Extended Reporting Period up to 17 years</li> </ul>

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## About Somo

We are Somo, 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, Somo Holdings, Inc., Somo employs approximately 9,000 people around the world who use their in-depth knowledge and expertise to help simplify and resolve your complex challenges. Because when you choose Somo, you choose **The Ease of Expertise™**.

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

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A+

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