

NORTH AMERICA

E&S Property



Many commercial insureds look to the specialty arena to cover their catastrophe exposures. Sompo's U.S. Property – E&S team considers all types of commercial occupancies for catastrophe protection based on individual risk characteristics. We entertain single location risks as well as large schedules of locations and consider risks throughout the U.S. including those located in both catastrophe prone and non-catastrophe prone areas.

In addition, our proprietary Sompo Preferred Risk Form, developed specifically for the E&S Property market, provides for customized risk management solutions that go beyond the industry's current form selection.

Significant Capacity

- Up to \$25M capacity for non-catastrophe risks, depending on risk characteristics
- Up to \$10M capacity for catastrophe perils
- Flexible use of limits – ability to participate in more than one layer of coverage

Coverage Features

Our proprietary Sompo Preferred Risk Form offers full limits, primary, quota share, buffer or excess capacity for the following exposures:

- All risks
- Named perils
- Single catastrophe perils including windstorm, flood and earthquake

Target Classes

Commercial properties with total insured values of \$2.5M to \$1B+ with a focus on the following classes:

- Real Estate
- Condominiums
- Apartments
- Municipalities
- Schools (Public & Private)
- Institutional
- Hotels/Motels
- Manufacturing & Warehousing
- Vacant Buildings
- Excess Placements

Minimum Premium

Subject to a minimum policy premium of \$25,000, except \$50,000 for California Earthquake Zones A&B, Flood Zones A/V and Tri-County Florida on a primary basis

Submission Requirements

- Prior loss history (3-5 years depending on occupancy)
- Statement of values provided in an electronic format to include: address with zip code, construction, occupancy, year built, number of stories, square footage of building(s) and values by coverage
- California single-location risks built prior to 1975 require documentation of seismic upgrades for underwriting consideration

Expert Claims Handling and Risk Control

- Dedicated and experienced claims and risk control teams with commercial property expertise
- Collaborative approach to identifying and mitigating risks in order to protect business value

About Sompo

We are Sompo, a global provider of commercial and consumer property, casualty, and specialty insurance and reinsurance. Building on the 135 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.™**

"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)