

UNITED STATES

Ocean Marine



Our U.S. Ocean Marine team offers a flexible and consistent underwriting approach providing coverage for Marine Liabilities, Cargo, Blue Water Hull and Brown Water Hull exposures. Our experienced underwriting, claims and risk control professionals have specialized ocean marine experience. By carefully monitoring changes in the market and truly understanding each client's risk exposures, we take a collaborative approach to offering tailored solutions, responsive service and risk mitigation strategies.

Coverage features

PRODUCT	TARGET CLASSES (includes but not limited to)	CAPACITY	UNDERWRITING CAPABILITY
Marine Liability	Vessel operators, marine contractors, marine construction, marine terminal operators/ freight handlers, ship repairers, commercial boat builders, wharfingers, charterers, and marina operators	\$25M	Primary and Excess Marine Liability Coverages include Marine General Liability, Ship Repairers Legal Liability, Terminal Operators Legal Liability, Stevedores Legal Liability, Wharfingers Legal Liability, Marina Operators Legal Liability, Charterers Legal Liability, Follow Form Excess, and Bumbershoot
Cargo	Manufacturers, Importers, Exporters, and Distributors of a wide array of goods including General Merchandise, Consumer Goods, Chemicals, Petroleum and Petroleum based products, Food and Beverage, Machinery, Project Cargo and other commodities.	\$25M	 Provide comprehensive, customized protection for international transit exposures across the globe. The standard policy safeguards shipments transported via air, land, or sea on a warehouse-to-warehouse basis, ensuring protection against physical loss or damage caused by external factors. Coverage can be readily extended to include inland transit risks, Inventory storage, consignment property, and project with delay in start-up (DSU).
Blue Water Hull	Foreign and domestic ocean- going vessels in excess of 2,500 gross registered tons	\$10M	 Physical Damage, Sue & Labor, and Collision Liability Tonnage 15 years and under preferred
Brown Water Hull	 Vessels including tug/barge, passenger vessels, workboats, ferries, municipalities, research vessels, crew boats, pilot boats, and miscellaneous craft; Builders' risk and boat dealers 	\$15M	Physical Damage, Protection & Indemnity including Collision and Towers Liability on commercial domestic vessels operating in the coastal and inland waters of the U.S.

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Multinational

Offers companies with business operations in multiple countries an industry-leading platform for managing cargo with inventory exposures. Leveraging the licensing capabilities of Sompo companies worldwide and a growing network of third-party partners, our multinational platform delivers a seamless, consistent approach to securing comprehensive coverage that complies with local regulations in over 150 countries.

Asian Risk Solutions

With a collaborative approach and empowered underwriters, U.S. Asian Risk Solutions provides fully serviced standard admitted Ocean Marine coverages to our Japanese and South Korean clients with operations in the U.S., Mexico, and Canada. Beyond our commitment to disciplined and responsive underwriting, we offer each client robust claims support, tailored loss control services specific to marine risks, and superior policy processing to address the unique complexities of Ocean Marine exposures.

Claims

Sompo is committed to providing outstanding claims service for all Ocean Marine coverages, delivering:

- Fair and appropriate outcomes for our insureds, tailored to the unique challenges of marine risks.
- Efficient service, timely responses, and fast payment of agreed claims to minimize disruptions in operations.
- Value-added expertise from product and industry specialists with deep knowledge of Ocean Marine exposures.

We achieve this by integrating our claims team into the underwriting process and aligning our claims professionals with each Ocean Marine product line and geographic region.

With a focus on comprehensive, proactive solutions, we collaborate closely with our clients to ensure that their risk management strategies align with their operational and financial objectives. Whether navigating complex marine claims or seeking tailored coverage for specific Ocean Marine risks, Sompo will be by your side every step of the way, providing peace of mind and enhanced financial security.

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 whollyowned 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.

