

NORTH AMERICA

Property



We offer significant capacity and comprehensive commercial property coverage for a wide variety of clients from single location and regional accounts to risk-managed Fortune 1000 companies with global exposures. We underwrite all classes of commercial occupancies and in addition we have specialized teams, with a focus on real estate, hospitality, financial institutions, professional services, energy and overseas operations of Japanese companies.

Commercial Specialty Property

Our Single Carrier Programs team offers property coverage to commercial accounts with a focus on midsize U.S. and Canadian domiciled companies across a broad base of occupancy types. We pride ourselves on delivering superior risk solutions to our insureds, backed by Sompō's exceptional financial strength.

Capacity

\$500M capacity for Fire peril; \$10M for Critical Flood and High Hazard Earthquake

- Capacity available from ground up; varies by account
- Accounts sourced exclusively through appointed national and regional retail brokers

Target classes

We offer coverage to U.S. and Canadian domiciled companies across a broad range of industries, including but not limited to:

- Light & Heavy Manufacturing
- Food Processing
- Metal Working
- Warehousing
- Retail Stores
- Wholesale Suppliers
- Hospitals & Healthcare

Contacts

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Shared and Layered

Our Shared and Layered Programs team focuses on large, domestic, U.S. and Canadian domiciled, multi-national companies with a proactive approach to risk management. We pride ourselves on delivering superior risk solutions to our insureds, backed by Sompō's exceptional financial strength. We offer property coverage to large commercial accounts across a broad base of occupancy types.

Capacity

\$50M capacity for Fire peril; \$10M for Critical Flood and High Hazard Earthquake

- Capacity varies by attachment and risk profile
- Coverage offered on both primary, quota share and excess of loss basis

Target classes

We offer coverage to large, domestic, U.S. and Canadian domiciled, multi-national companies across all industries with a focus on:

- Healthcare
- Retail
- Manufacturing (all sectors excluding energy which is serviced by our London

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Bermuda Direct & Facultative Property

The Bermuda Direct & Facultative Property team focuses on underwriting quota share, primary and excess of loss property coverage for large, well risk-managed insureds. Backed by Sompo's exceptional financial strength, we offer property coverage across a broad range of occupancy classes. We also offer terrorism coverage on both a direct and facultative basis.

Capacity

All Risks Normal Maximum capacity: \$50M

- High Hazard Earthquake, Named Wind and Flood Normal Maximum lines:
 - \$5M capacity within the 1 in 100 year return period
 - \$10M capacity beyond the 1 in 100 year return period

Target classes

We offer coverage to clients with U.S. Regional, U.S. Nationwide and Worldwide exposures across all commercial and industrial sectors, with the exception of Energy risks (Power Generation and Petrochemical exposures), which are handled by our London Market Energy team.

Contacts

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E&S

Our E&S Property 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.

Capacity

\$25M capacity for non-catastrophe risks, depending on risk characteristics

- \$10M capacity for catastrophe perils
- Flexible use of limits – ability to participate in more than one layer of coverage

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
- Light Manufacturing & Warehousing
- Vacant Buildings
- Excess Placements

Contacts

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Large Property

We offer guaranteed cost and alternative risk transfer mechanisms to large accounts across a broad range of target classes. Through our large property solutions, we offer Single location as well as large schedules of locations in Cat and non-Cat prone areas.

Capacity

Up to \$500M AOP

- Primary, Excess or Quota Share guaranteed cost and all alternative risk transfer mechanisms (structured or integrated programs, captive programs)

Target classes

Focused on risks domiciled in the U.S., Canada and Mexico, we work exclusively through retail brokers to deliver superior service to address each client's unique risk needs. Our dedicated Industry Vertical team structures solutions across a range of classes within the industry for clients with total insured values of \$1B or greater:

- Real Estate
- Hospitality
- Financial Institutions
- Professional Service Firms

Our U.S. Asian Risk Solutions team provides coverage to clients with operations in the U.S., Canada and Mexico, with total insured values of \$250M or greater focusing on the following classes:

- Manufacturing
 - Auto Parts
 - Industrial Machinery
 - Fabricated Metal Products
 - Electronic Component
- Wholesale & Retail
 - Durable and Non-Durable Goods
 - Food & Beverage
 - Apparel
- Services
 - Business & Financial
 - Services
 - Office Equipment & Repair
- Others
 - Food Processing
 - Distribution

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

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