

Many commercial insureds look to the specialty arena to cover their catastrophe exposures. Sampo International'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 Sampo 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

- \$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

COVERAGE FEATURES

Our proprietary Sampo 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
- Light 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

CONTACTS

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About Sompo International

Sompo International Holdings Ltd. (Sompo International) is a global specialty provider of property and casualty insurance and reinsurance, headquartered in Bermuda. Sompo International companies are wholly owned subsidiaries of Sompo Holdings, Inc., whose core business encompasses one of the largest property and casualty insurance groups in the Japanese domestic market. Sompo International is a company driven by its core values, a carrier that holds promise, trust and the commitment to protect at the center of everything it does. We maintain excellent financial strength as evidenced by the ratings of A+ (Superior) from A.M. Best (XV size category) and A+ (Strong) from Standard and Poor's on our principal operating subsidiaries. For more information about Sompo International, please visit sompo-intl.com.



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