



## NORTH AMERICA

# E&S Non-CAT Middle Market Property

Our E&S Non-Catastrophe (CAT) Middle Market Property offering provides coverage to commercial accounts, with a focus on mid-sized companies across a broad base of occupancy types. We entertain single location risks, as well as large schedules of locations. Our proprietary Somp Preferred Risk form provides customized risk management solutions, beyond the industry standard.

By leveraging our deep expertise, we are able to address our clients evolving risk management requirements and anticipate future demands. Clients can rely on the Somp team to provide responsive and consistent, high-quality underwriting, actuarial, legal, claims, and risk control services.

### Target Classes of Business

- Light & Heavy Manufacturing
- Food Processing
- Technology (incl. Li-ion)
- Wholesale Suppliers / Distribution
- Light Chemical Mixing / Tolling
- Industrial Lessor Risk Only

### Excluded Classes of Business

- Crypto Mining
- Energy Risks (Refineries, Petrochemical, Coal, Natural Gas, Power Generation, etc.)
- Agriculture including Greenhouses, Hatcheries, Sow Houses, Slaughterhouses, Rendering Plants
- Heavy Chemical Manufacturing, Vapor Cloud Exposures
- Occupancies with Molten Material Exposures (Foundries, Smelters, Die-Casting, etc.)
- Recyclers

### Capacity / Appetite

- Focus on minimal natural CAT exposed risks
- TIV range of \$10M–\$1B; flexibility based on natural CAT exposure
- Maximum Capacity: \$5M
- Minimum Premium: \$75K on Primary / \$50K on Excess
- Minimum AOP Deductible: \$100K

### Risk Control

Our industry expertise is entrenched across various products and geographies. The Somp team leads with plan-based strategies that prepares clients for dangers, hazards and potential disasters that could impact business operations. Our Risk Control team takes a collaborative and practical approach to minimize loss potential.

### Claims

Our claims team is an integral component of the underwriting process, specifically aligned with each of our product lines and geographies. Committed to holding the highest industry standards, our in-house claims professionals work with our underwriters, risk control specialists and distribution partners to build a collaborative relationship with each insured to understand each client's changing needs.

# A+

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

### About Somp

We are Somp, 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, Somp Holdings, Inc., Somp 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 Somp, you choose **The Ease of Expertise™**

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

To learn more please follow us on [LinkedIn](#) or visit [somp-intl.com](https://somp-intl.com).