



SOMPO
INTERNATIONAL

INSURANCE

Sompo Global Risk Solutions

Products and Capabilities





**SOMPO
INTERNATIONAL**

INSURANCE



At Sompo Global Risk Solutions (GRS), we believe that in order to provide high quality and responsive service, we must truly understand the business operations and the risk exposures of each client. Therefore, we focus on middle market and large accounts in select industry verticals and client segments where we have depth of expertise, not only in our underwriting approach but across our claims, risk control and actuarial capabilities.

We also believe that it is critical to deliver multiline capabilities to these accounts, not just insuring our clients against loss, but working closely with them to reduce loss experience and identify ways to improve and differentiate their business operations. On the following pages, we present an overview of our strong underwriting capabilities, broad range of products and customized services.

Our Sompo GRS professionals are committed to ensuring that every account receives white glove service and that we are meeting our clients' long-term insurance needs. I invite you to contact us about Sompo GRS becoming part of your insurance and risk programs.

Michael Chang

Chief Executive Officer,
Sompo Global Risk Solutions
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Sompo Global Risk Solutions

Sompo GRS offers comprehensive multiline capabilities to U.S. and Mexico domiciled accounts in select industry verticals and client segments, working through a network of retail brokers who share our commitment to long-term partnerships. As part of Sompo International, we continue to expand our scope, which now includes the following:

- Real Estate
- Hospitality
- Financial Institutions
- Professional Services
- Life Sciences
- Japanese and South Korean Interest Accounts

VALUE-ADDED SERVICE

With a collaborative approach, Sompo GRS delivers sophisticated and customized solutions for our clients' complex exposures. This unique approach offers a wide range of products across all lines of business through a multi-disciplinary specialty team with a focus on the industry vertical or client segment they service.

At Sompo GRS we are committed to providing our clients with:

- Empowered specialty underwriters who have authority at the point of sale.
- Risk control resources specializing in risk management programs tailored to the needs of each client segment.
- Dedicated in-house claims staff with strategic partnerships with outside counsel specializing in our clients' operations and risk exposures.
- Operations teams with deep expertise who truly understand and can quickly respond to policy requests.

This focus and specialization enables us to anticipate and manage our clients' risk, delivering tailored solutions to address their specific exposures.

Industry/Client Segment Leaders

Real Estate, Hospitality, Life Sciences, Financial Institutions and Professional Services

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U.S. Asian Risk Solutions

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ADDITIONAL CONTACTS

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The Industries/Client Segments We Service

We offer guaranteed cost and alternative risk transfer mechanisms (deductibles, SIR, retro rating plans and captive programs), to the following target classes:

FINANCIAL INSTITUTIONS & PROFESSIONAL SERVICES

Sompo GRS provides multi-line coverage to a wide range of companies including middle market and large commercial insurance companies, banks and other financial services companies as well as professional services firms. With minimum annual premiums of \$100K, we target the following classes:

- Fund Advisors
- Life Insurance Companies
- P&C Insurance Companies
- HMOs/PPOs
- Hedge Funds
- Private Equity Firms
- Money Center Banks
- Community Banks
- Investment Banks
- Consulting Firms
- Law Firms
- Accounting Firms
- Engineering Firms
- Architectural Firms

REAL ESTATE & HOSPITALITY

With minimum annual premiums of \$250K, Sompo GRS provides coverage across all lines of business to real estate & hospitality owners, investors, managers and servicing companies, targeting the following classes:

- Real Estate Funds
- Real Estate Investment Trusts (REITs)
- Global Real Estate Service Firms
- Building Owners
- Arenas/Venues
- Museums/Art Centers
- Golf Club Owners/Operators
- Hotel Owners
- Hotel Operators
- Hotel Brands
- Property Managers
- Restaurants
- Cultural Institutions
- Gaming/Casinos
- Parking Operators

LIFE SCIENCES

With a collaborative approach and empowered underwriters, Sompo GRS focuses on small and middle market life sciences accounts in the following classes:

- Biotechnology Companies
- Clinical Monitoring and Site Management Firms
- Clinical Trials
- Contract Research Organizations
- Laboratories
- Medical Device Companies
- Pharmaceutical Companies
- Private Label and Contract Manufacturers
- Research and Development Facilities
- Service Organizations

U.S. ASIAN RISK SOLUTIONS

Sompo GRS provides coverage to our Japanese and South Korean clients with operations in the U.S. and Mexico. With a focus on middle market and large accounts, we underwrite a range of industries with specialization in the following classes:

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

Product	Capacity	Product Leaders
Property <ul style="list-style-type: none"> Single location as well as large schedules of locations in Cat and non-Cat prone areas 	AOP: Up to \$500M Critical Cat: \$25M	Shaun Gonzales Senior Vice President, Property Product Leader T +1 646 681 0193 E sgonzales@sompo-intl.com
Primary Casualty <ul style="list-style-type: none"> Commercial Auto General Liability Workers Compensation 	Auto: \$1M, can increase based on risk General Liability: \$1M, can increase based on risk (admitted only) Workers Compensation: Statutory limits	Nilo Enriquez Executive Vice President, Casualty Product Leader T +1 212 471 2810 E nenriquez@sompo-intl.com
Mortgage Protection <ul style="list-style-type: none"> Property Mortgagee Liability 	Property (mortgagee interest): Based on mortgage portfolio balance Mortgagee Liability: Based on mortgage portfolio balance	Nelson Telemaco Senior Vice President, Industry Vertical Leader, Financial Institutions P&C and Professional Services P&C Leader T +1 646 681 0185 E ntelemaco@sompo-intl.com
Middle Market/Package <ul style="list-style-type: none"> Property General Liability Workers Compensation Commercial Auto Lead Umbrella 	Property: Up to \$500M General Liability: \$1M, can increase based on risk (admitted only) Workers Compensation: Statutory limits Commercial Auto: \$1M, can increase based on risk Lead Umbrella: \$25M	Matt Burns Senior Vice President, Middle Market Leader T +1 646 677 8711 E mburns@sompo-intl.com
Lead Umbrella and Lead Excess Liability <ul style="list-style-type: none"> Standalone customized Umbrella, Excess Liability/follow form, and consideration for other forms including Claims-Made Enhanced coverages can include: Most Favorable Jurisdiction, Incidental Professional and Expanded Pollution Exception Business Crisis Response Coverage up to \$250K 	\$25M; Up to \$50M total capacity available when combined with other Sompo International Insurance Excess Casualty business units Admitted and non-admitted paper	Lynn Parks-Carter Executive Vice President, Lead Umbrella Product Leader T +1 213 270 7007 E lparks-carter@sompo-intl.com
Environmental <ul style="list-style-type: none"> Site Environmental Impairment Liability Contractors' Pollution Liability Environmental Excess Liability 	\$25M; Admitted (using deregulation where allowed by law) and non-admitted paper	Josh Pillion Senior Vice President, Environmental Product Leader T +1 213 270 7014 E jpillion@sompo-intl.com
Engineered Risk <ul style="list-style-type: none"> Contractor All Risk Erection All Risk Civil Infrastructure 	\$50 to \$250M depending on occupancy, peril and location	William Wagner Senior Vice President Engineered Risk T +1 646 916 0471 E wwagner@sompo-intl.com

Product	Capacity	Product Leaders
<p>Marine Cargo and Hull Liability</p> <ul style="list-style-type: none"> • Marine Cargo, War Risk and Strikes, Riots & Civil Commotions • Stock Throughput • Freight Forwarders Cargo Liability • Marine Liability • Blue Water Hull • Brown Water Hull & PI 	<p>Cargo: \$25M primary or excess Marine Liability: \$25M Blue/Brown Water: \$10M</p>	<p>James Thielebeule Senior Vice President Ocean Marine T +1 212 209 6516 E jthielebeule@sompo-intl.com</p>
<p>Inland Marine</p> <ul style="list-style-type: none"> • Builders' Risk • Oil & Gas Equipment • Contractors' Equipment • Transportation & Logistics • Communication Equipment • Energy • Fine Arts • Jewelers' Block • Equipment Dealers • Related Property • Medical Equipment 	<p>Capacity varies by class and, depending on risk specifics, can range from \$5M any one item to \$100M any one location</p>	<p>Michael Buckley Senior Vice President Inland Marine T +1 469 872 7132 E mbuckley@sompo-intl.com</p>
<p>Cyber</p> <p>First and third-party liability coverages, planning and responsive services for:</p> <ul style="list-style-type: none"> • Data breach • Systems outage • Cyber extortion • Other network related event 	<p>\$25M</p>	<p>Brad Gow Global Cyber Product Leader T +1 914 468 8059 E bgow@sompo-intl.com</p>
<p>Professional Lines</p> <ul style="list-style-type: none"> • D&O (ABC, Side-A, and Side-A DIC coverage) • EPL • E&O • Fiduciary 	<p>\$25M; Target Attachment within the first \$100M</p>	<p>Fred Cooper Executive Vice President Financial Institutions & Commercial Management Liability T +1 908 376 2405 E fcooper@sompo-intl.com</p>
<p>Surety</p> <ul style="list-style-type: none"> • General, trade and heavy contractors • National and international corporations • Construction, service, supply and manufacturing accounts with an emphasis on transportation and waste sectors 	<p>Aggregate Bond Program limits up to \$180M</p>	<p>Brian Beggs Executive Vice President, Surety T +1 615 553 9560 E bbeggs@sompo-intl.com</p>
<p>Weather Risk</p> <ul style="list-style-type: none"> • Tailored weather risk management products linked to: <ul style="list-style-type: none"> – Weather driven commodity prices – Variations in weather conditions such as rainfall, snowfall and temperature 	<p>\$50M; Can increase based upon risk</p>	<p>Martin Malinow President, Sompo Global Weather T +1 917 281 0701 E mmalinow@sompo-intl.com</p>

Our Claims Commitment

Outstanding claims service is a key service differentiator with clients and brokers. Sompo GRS is committed to delivering:

- Fair and appropriate outcomes for our insureds
- Efficient service, timely responses and fast payment of agreed claims
- Value-added expertise from client facing and technically proficient claims professionals
- 24/7 claims reporting hotline with operator assistance
- Superior technology to enable advanced management and assessment of exposure data

We achieve this by establishing our claims team as an integral component of the underwriting process and aligning our claims professionals with each of our specialty product lines and geographies.

For more information on our Claims Services, please contact:

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Risk Transformation Services: Our Unique Risk A/T® Approach

Risk taking is essential to a successful organization – without risk there is no reward. Working collaboratively with our dedicated underwriters and claims specialists, we deliver the next generation of loss control consultation with a focus on the industries and client groups we serve.

Sompo International's Risk A/T® approach promotes informed risk management through behavioral-based risk analysis since most accidents, whether rooted in inadequate design or unsafe activities, are based on two human factors: aptitude and tolerance.

Aptitude: How well does an organization understand the risks they are taking and the consequences of their actions?

Tolerance: How willing is the organization to accept their risks and the consequences of their actions?

We start by tailoring best practices, case studies, scenario analysis, and lessons learned to each client to educate our insureds on the costs and benefits of the specific risk exposures related to their environment, products and the services that they offer. Then we work with clients so that they fully understand their distinct risk/reward tradeoff, can moderate their actions to suitable tolerance levels and appropriately manage their exposures.

For more information on our Risk Control Services please contact:

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About Sampo Holdings

The Sampo International companies are wholly owned subsidiaries of Sampo Holdings, Inc., whose broad licensing capabilities, diverse products and distribution networks, and market leading technology make Sampo a preferred partner for clients around the globe.

Sampo's core business encompasses one of the largest property and casualty insurance groups in the Japanese domestic market and it has an extensive global footprint with nearly 80,000 employees in 228 cities in more than 30 countries across 6 continents.

About Sampo International

Sampo International is a global specialty provider of property and casualty insurance and reinsurance. Sampo International underwrites agriculture, professional lines, property, marine and energy, and casualty and other specialty lines of insurance and catastrophe, property, casualty, professional lines and specialty lines of reinsurance.

Our Financial Strength

Sampo International's operating subsidiaries have balance sheets comprising high quality assets and excellent liquidity. We maintain ratings of A+ (Superior) from A.M. Best (XV size category) and A+ (Strong) from Standard & Poor's. In addition, we are backed by the financial strength of Sampo Holdings, Inc., which holds more than \$100 billion in total assets.

SOMPO INTERNATIONAL NORTH AMERICAN LOCATIONS:

Atlanta, Georgia
Boston, Massachusetts
Charlotte, North Carolina
Chicago, Illinois
Dallas, Texas
Florham Park, New Jersey
Los Angeles, California
Lubbock, Texas
Nashville, Tennessee
New Hyde Park, New York
New York, New York
Philadelphia, Pennsylvania
Purchase, New York
San Francisco, California
Seattle, Washington
St. Louis, Missouri
Mexico City, Mexico