



SOMPO
INTERNATIONAL

INSURANCE

Sompo International U.S. Insurance

Products and Capabilities





At Sampo International Insurance, our approach is simple: provide the best in class services and products to our broker partners and their insureds.

I want to share with you an overview of the full breadth of our U.S. Insurance underwriting capabilities and range of products. Working with you, our valued partners, to tailor these coverages to the increasingly complex and evolving needs of the market is critical to our mutual success.

Our clients count on us to provide responsive and consistently high quality underwriting, actuarial, legal, claims and risk control services, today and as their businesses evolve. This collaborative, multi-disciplined approach along with our high-quality products and services help our clients to minimize loss and stay ahead of the unexpected.

I encourage you to visit our website or contact our U.S. underwriting teams to learn more.

Christopher Sparro

CEO, U.S. Insurance

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Sompo International Insurance's Commitment to the U.S. Market

With a strong commitment to the specialty markets and our distribution partners, the U.S. Insurance practice provides diverse capabilities across products and distribution channels. We underwrite specialty risks with a focus on:

- Property and Marine
- Professional Lines
- Casualty and Other Specialty Lines:
 - Primary and Excess Casualty
 - Environmental
 - Healthcare
 - Surety
 - Weather Risk
 - Aviation

Working through retail and wholesale brokers, as well as MGUs, our specialty U.S. Insurance teams service a broad range of clients from small businesses to large multi-nationals. We look to partner with insureds who seek committed long-term relationships with a carrier offering a strong balance sheet, global reach and breadth and depth of experience. We hold A+ ratings with the major ratings agencies and our extensive global licensing capabilities provide clients with access to local paper in more than 160 countries.

Each of our teams is led and staffed by experienced underwriters with deep expertise in the class or line of business in which they specialize. It is this focus and dedication that enables us to anticipate and manage our clients' risks, delivering tailored solutions to address their unique exposures.

U.S. Insurance products and capabilities

PROPERTY AND MARINE

Product	Target Classes (Includes but not limited to)	Maximum Capacity	Distribution Channel	Key Contact
Property – E&S	All types of commercial occupancies for catastrophe protection based on individual risk characteristics Products include: <ul style="list-style-type: none"> • All risks • Named peril • Single catastrophe peril including Windstorm, Flood and Earthquake 	\$25M non-catastrophe risks depending on risk characteristics \$10M catastrophe risks	Wholesale	John Lavin Executive Vice President E&S Property T +1 678 504 1455 E jlavin@sompo-intl.com
Commercial Property	Large domestic companies and U.S. domiciled multi-nationals across all industries (excluding Energy, Real Estate and Hospitality)	Fire: \$50M Critical Flood and High Hazard Earthquake: \$10M Varies by attachment and risk profile	Retail	Mark Maritzen Executive Vice President Commercial Property T +1 917 281 0722 E mmaritzen@sompo-intl.com
Middle Market Property	U.S. domiciled companies across a broad range of industries, including but not limited to: <ul style="list-style-type: none"> • Light & Heavy Manufacturing • Food Processing • Metal Working • Warehousing • Retail Stores • Wholesale Suppliers • Hospitals & Healthcare • Educational Institutions • Transportation 	Fire: \$500M Critical Flood and High Hazard Earthquake: \$10M Capacity available from ground up; varies by account	Retail	Pat Mulhall Senior Vice President Middle Market Property T +1 212 471 2820 E pmulhall@sompo-intl.com
Inland Marine	<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 	Capacity varies by class and, depending on risk specifics, can range from \$5M any one item to \$100M any one location	Wholesale/ Retail	Michael Buckley Senior Vice President Inland Marine T +1 469 872 7132 E mbuckley@sompo-intl.com
Ocean Marine	<ul style="list-style-type: none"> • Marine Liability • Cargo • Blue Water Hull • Brown Water Hull 	Marine Liability: \$25M Cargo: \$20M Blue Water Hull: \$10M Brown Water Hull: \$10M	Wholesale/ Retail	James Thielebeule Senior Vice President Ocean Marine T +1 212 209 6516 E jthielebeule@sompo-intl.com
Engineered Risk	Contractor or owner project specific or master programs for the following: <ul style="list-style-type: none"> Contractor All Risk <ul style="list-style-type: none"> • Commercial & Residential Buildings • Airports, Stadiums and Convention Centers Erection All Risk <ul style="list-style-type: none"> • Manufacturing Industries • Oil, Gas and Specialty Chemical • Power (Traditional & Renewables) Civil Infrastructure <ul style="list-style-type: none"> • Roads, Railways, Pipelines, Transmission Lines and Urban Infrastructure 	\$50 to \$250M depending on occupancy, peril and location	Wholesale/ Retail	William Wagner Senior Vice President Engineered Risk T +1 646 916 0471 E wwagner@sompo-intl.com

PROFESSIONAL LINES

Product	Target Classes (Includes but not limited to)	Maximum Capacity	Distribution Channel	Key Contact
Commercial Management Liability	<p>Products for the classes below include D&O, including Side A; EPLI; Fiduciary and Crime</p> <ul style="list-style-type: none"> • Large to Mid-sized Publicly Traded, Private and Not-for-profit Entities (Commercial only) • Multi-hospital Systems, Community-based Hospitals and Healthcare Facilities • Utilities and Companies Operating in Related Energy Industries 	\$25M	Retail/ Wholesale	Fred Cooper Executive Vice President Financial Institutions & Commercial Management Liability T +1 908 376 2405 E fcooper@sompo-intl.com
Sompo Pro	<ul style="list-style-type: none"> • Miscellaneous Professional • Lawyers' Professional • Technology E&O • Architects & Engineers • Insurance Agents & Brokers • Cyber & Network Security • Accountants' Professional 	\$25M Varies by risk	Retail/ Wholesale	Dan Wadley Executive Vice President Sompo Pro T +1 908 376 2420 E dwadley@sompo-intl.com
Financial Institutions	<p>Public and private financial institutions including:</p> <ul style="list-style-type: none"> • Alternative Asset Managers (Investment Advisors, Hedge Funds, Private Equity Funds, Real Estate Funds, BDCs, and REITS) • Traditional Organizations (Banks, Insurance Companies and Mutual Funds) 	\$25M	Retail/ Wholesale	Fred Cooper Executive Vice President Financial Institutions & Commercial Management Liability T +1 908 376 2405 E fcooper@sompo-intl.com

CASUALTY AND OTHER SPECIALTY LINES

Product	Target Classes (Includes but not limited to)	Maximum Capacity	Distribution Channel	Key Contact
Primary Casualty	<ul style="list-style-type: none"> • Manufacturers and Distributors: Consumer & Industrial Products • Hospitality: Bars, Taverns, Restaurants, Night Clubs, Casinos, Resorts • Construction <ul style="list-style-type: none"> – Large wraps, project-specific and owners' interest – General contractors and developers considered for commercial building construction, infrastructure and commercial-grade residential – Practice policies for GC's (select commercial & residential occupancies) and commercial trades • Real Estate: Select Commercial & Residential • Mercantile: Mid-size to Large Retail & Wholesale Operations 	<p>\$1M per occurrence/ \$2M general aggregate/ \$2M products aggregate</p> <p>Higher limits available for select products</p> <p>Construction: Wrap ups – \$5M per occurrence/ \$5M general aggregate/ \$5M completed operations aggregate</p> <p>Practice Policies – up to \$2M per occurrence/ \$4M general aggregate/ \$4M completed operations aggregate</p>	Wholesale	Rich Aldoriso Executive Vice President Primary Casualty T +1 212 209 6544 E raldoriso@sompo-intl.com
Excess Casualty – E&S	<ul style="list-style-type: none"> • Contracting Classes and Project-specific Business • Products Accounts • Service Classes • Real Estate Risks • Institutional Business 	<p>\$25M with lead limits up to \$10M and the ability to participate in quota share layers</p> <p>Up to \$50M total capacity across Excess Casualty business units</p>	Wholesale	Jarrett Long Executive Vice President E&S Casualty T +1 678 504 1422 E jlong@sompo-intl.com

CASUALTY AND OTHER SPECIALTY LINES (continued)

Product	Target Classes (Includes but not limited to)	Maximum Capacity	Distribution Channel	Key Contact
Excess Casualty – Retail	<ul style="list-style-type: none"> • Consumer Products • Real Estate • Manufacturing • Construction including Project Policies • Transportation • Financial Institutions • Public Entities • IT/Telecommunications • Hospitality & Entertainment • Hotels/Restaurants/Casinos • Food Manufacturing/Processing 	\$25M; Up to \$50M total capacity across Excess Casualty business units	Retail	Patricia Calderon Senior Vice President Excess Casualty T +1 212 209 6569 E pcalderon@sompo-intl.com
Transportation	<ul style="list-style-type: none"> • Trucking • Bus Operations • Auto Intensive Accounts 	\$5M Excess Auto Buffer Layers	Wholesale (Limited Distribution)	Eric Yatteau Senior Vice President E&S Casualty - Transportation T +1 678 578 1315 E eyatteau@sompo-intl.com
Environmental	<ul style="list-style-type: none"> • Contractors • Technology • Manufacturing/Warehousing • Retail • Healthcare/Life Sciences • Aviation • Agriculture 	\$25M for Environmental Products Admitted (using deregulation where allowed by law) and non-admitted paper	Wholesale/Retail	Josh Pillion Senior Vice President, Environmental Product Leader T +1 213 270 7014 E jpillion@sompo-intl.com
Healthcare Liability	<ul style="list-style-type: none"> • Community-based Hospitals • Integrated Delivery Systems • Physician Groups • Allied Healthcare Organizations 	Self-insured hospitals and integrated delivery systems: \$25M Excess Insured hospitals, allied healthcare organizations and physician groups: \$1M/\$3M primary, \$10M Excess Umbrella capacity	Wholesale/Retail	Kimberly Willis Senior Vice President Healthcare T +1 636 681 1205 E kwillis@sompo-intl.com
Surety	<ul style="list-style-type: none"> • General, Trade, Environmental, and Heavy Construction Contractors and Sub-contractors • National/regional Home Builders and Developers • National and International Publicly Traded and Privately Held Companies • Financial Services Companies • Service Companies with an emphasis on Transportation, Waste, and Security Sectors • Energy Companies (Oil, Gas, and Coal Sectors) 	Aggregate Bond Program limits up to \$180M	Retail/Surety Agents	Brian Beggs Executive Vice President Surety T +1 615 553 9560 E bbeggs@sompo-intl.com
Weather Risk	<ul style="list-style-type: none"> • Corporations & Municipalities • Construction • Transportation • Traditional & Renewable Energy • Retail • Agriculture • Marine Offshore 	Customized products and multiple contract forms	Wholesale/Retail	Martin Malinow President Sompo Global Weather T +1 917 281 0701 E mmalinow@sompo-intl.com
Aviation	<ul style="list-style-type: none"> • Aircraft Hull Physical Damage • Aircraft Liability • Non Owned Aircraft Liability • Fixed Base Operators • Airport Owners • Aircraft Manufacturers • Aircraft Distributors 	\$25M Hull and Liability \$500M General Liability (varies by specific class)	MGU	Scott Brown President W. Brown & Associates T +1 949 851 2060 E SBrown@wbais.com



BERMUDA

Hamilton, Bermuda

UNITED KINGDOM

London, England

CONTINENTAL EUROPE

Barcelona, Spain

Bordeaux, France

Brussels, Belgium

Düsseldorf, Germany

Luxembourg

Milan, Italy

Paris, France

MEXICO

Mexico City

UNITED STATES

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

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About Sompo International

The Sompo International companies are wholly owned subsidiaries of Sompo Holdings, Inc. (Sompo), whose core business encompasses one of the largest property and casualty insurance groups in the Japanese domestic market. Sompo International is a global specialty provider of property and casualty insurance and reinsurance. Sompo 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

Sompo 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 Sompo Holdings, Inc., which holds more than \$100 billion in total assets.

