



## Bermuda Insurance

Working with a network of international brokers, we partner with insureds who seek committed long-term relationships with a carrier offering breadth and depth of expertise, global reach and exceptional financial strength. We focus on large accounts with sophisticated risk management practices. By carefully monitoring changes in the market and truly understanding clients' risk exposures, Sompo International's Bermuda insurance team offers timely and responsive placement recommendations.

## Healthcare Liability, Bermuda

Sompo International Insurance's Bermuda-based Healthcare Liability practice offers third-party liability coverage for healthcare organizations.

We target sophisticated purchasers who assume a large portion of their own risk and practice strong clinical risk and claims management. We, like our clients, value long term relationships.

### Coverage Features

#### SIGNIFICANT CAPACITY

- U.S. \$25M capacity

#### TARGET ATTACHMENT

- Attachment points and programs customized for each client

#### UNDERWRITING CAPABILITY

- Extensive captive experience reinsuring more than 90 healthcare captives
- Follow form or stand-alone excess
- Affirmative punitive damages coverage
- Risk mitigation recognition program

#### TARGET CLASSES

- Multi-hospital systems
- Academic medical centers
- Pediatric and other specialty organizations
- Excess managed care

#### SUBMISSION REQUIREMENTS

- Signed application
- Minimum 10 years prior exposure data
- Minimum 10 years historical ground-up, uncapped, individual loss data
- Audited financial statements including captive or self-insured trusts
- Description of claims, quality and risk management departments
- Latest actuarial study

#### CLAIMS & RISK MANAGEMENT CAPABILITIES

- Highly skilled claims team with specialized healthcare experience
- Claims database with over 13 years of industry data totaling over \$50B of unique, ground up losses

## KEY CONTACTS

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## CLAIMS

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### **Underwriting Submissions:**

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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 Japan Nipponkoa Insurance Company, which holds more than \$60 billion in total assets and has A+ financial strength ratings from both A.M. Best and Standard & Poor's.

## Our Specialty Focus

With a strong commitment to the specialty markets, 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.

Our clients know they can count on us to provide responsive and consistently high quality underwriting, actuarial, legal and claims services, today and as their businesses evolve.