



**SOMPO  
INTERNATIONAL**

**INSURANCE**



## U.S. Insurance

We partner with insureds who seek committed long-term relationships with a carrier offering breadth and depth of expertise, exceptional financial strength and global reach. Servicing clients ranging from small businesses to multi-nationals, Sompo International's U.S. insurance team offers a diversified set of specialty insurance products through our network of wholesale and retail brokers. By carefully monitoring changes in the market and truly understanding clients' risk exposures, we offer tailored solutions and responsive service.

## Primary Casualty – E&S, U.S.

Sompo International Insurance's U.S. Primary Casualty – E&S team brings significant expertise and deep-seated relationships with select appointed wholesale brokers. We offer meaningful in-house capacity, a consistent underwriting approach, timely and efficient turnaround, and a seasoned claims team.

### Coverage Features

#### **CAPACITY AND MINIMUM PREMIUMS**

- \$1M per occurrence/\$2M general aggregate/  
\$2M products aggregate for most risks
- Higher limits available on select products and construction risks
- Minimum policy premiums start at \$50,000 and vary by class of business or territory

#### **DISTRIBUTION**

- Dedicated wholesale distribution through select appointed brokers

### **TARGET CLASSES**

- **Manufacturers & Distributors** – Consumer and industrial products
- **Hospitality** – Bars, Taverns, Restaurants, Nightclubs, Hotel/Motels, Casinos and Resorts (including liquor and A&B exposures)
- **Construction** – Large Wraps, Project-Specific, and Owners' Interest
  - General Contractors and Developers will be considered for Commercial Building Construction, Infrastructure and Residential (Commercial-grade)
- **Real Estate** – Commercial and residential
- **Mercantile** – Mid-to-large retail and wholesale operations including department stores, supermarket chains, etc.

### **POLICY FORMS**

- Latest ISO Commercial General Liability Forms
- Occurrence or Claims-Made Basis
- Manuscript endorsements tailored to address specific needs and company-specific forms

### **UNDERWRITING HIGHLIGHTS**

- Non-admitted A+ (XV) rated paper
- In-house claims service with dedicated claims representatives
- Ability to offer first-dollar, deductibles, or SIR's depending on claims activity

## KEY CONTACTS

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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 \$67 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.