



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.

Side-A Directors & Officers Liability

Sompo International Insurance's U.S. Commercial Management Liability Practice offers lead and excess Side-A DIC Directors & Officers liability insurance in conjunction with AEGIS (Associated Electric & Gas Insurance Services Limited).

Dedicated and designed to protect directors, officers, and other insured persons, this lead and excess Side-A DIC Directors & Officers liability insurance is available to utilities and companies operating in related energy industries that are or expect to become AEGIS members.

SIGNIFICANT CAPACITY

- Up to \$30M for both lead and excess Side-A DIC coverage
- Limits are in addition to existing AEGIS D&O ABC coverage

DISTRIBUTION

- Dedicated claims team with specialized D&O experience; all claims handled independently of AEGIS.

UNDERWRITING CAPABILITY

- Underwriting team has extensive experience working with utilities and companies operating in related energy industries

- Flexible attachment points based on specific risks
- Admitted paper in nearly every state plus the District of Columbia with state-of-the-art policy forms
- U.S. Management Liability team makes independent underwriting decisions on all accounts

CONTINUITY CREDITS

- AEGIS D&O members are eligible for continuity credits when purchasing Side-A coverage from Sompo International Insurance
- Credits are calculated based on the reinsurance premium flowing to AEGIS, as AEGIS participates in this program as a reinsurer

Coverage Features

- Broad Difference in Conditions (DIC) applies if the insurer of the underlying policies fails or wrongfully refuses to indemnify the insured persons or is financially unable to pay loss, rescinds coverage, does not cover the loss or is subject to the automatic stay under the bankruptcy code
- Broad definition of claim
- Insurer may not rescind the policy in whole or in part for any reason
- Policy cannot be canceled except in the case of nonpayment of premium
- Policy exclusions are deleted if any underlying policy covers the loss

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 \$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.