



Lead Umbrella/Lead Excess Liability Coverage

With a collaborative approach and superior client service, Sompo Global Risk Solutions provides Lead Umbrella and Lead Excess Liability coverage to clients in the Real Estate, Hospitality, Financial Institutions and Professional Services industries. Our experienced umbrella and excess specialty underwriters are well versed in the complex exposures that our clients face, enabling our team to deliver tailored solutions that are both timely and effective.

TARGET CLASSES

Focusing on middle market and large accounts, with total annual premium of \$250K or greater, we are open to the following classes of business including but not limited to:

Real Estate & Hospitality:

- 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
- Parking Operators

Financial Institutions & Professional Services:

- Fund Advisors
- Insurance Companies
- HMOs/PPOs
- Hedge Funds
- neage Funds
 Delete Funds
- Private Equity Firms
- Money Center Banks
- Community Banks
- Investment Banks
- Consulting Firms
- Law Firms
- Accounting Firms
- Engineering Firms
- Architectural Firms

Sompo Global Risk Solutions

Sompo Global Risk Solutions takes a unique approach, offering comprehensive multiline capabilities targeted at select industry verticals and client segments where we have depth of expertise. We work through a network of U.S. retail brokers to service middle market and large accounts who share our commitment to long-term partnerships built on white glove service. Delivering tailored products and services, our teams specialize in:

- Financial Institutions
- Professional Services
- Real Estate
- Hospitality
- Japanese Interest Accounts U.S.

SIGNIFICANT CAPACITY

• \$25M; Up to \$50M total capacity available when combined with other Sompo International Insurance Excess Casualty business units

POLICY FORMS

- Standalone customized Umbrella form with broad coverage, Excess Liability/follow form, and consideration for Claims-Made and other forms
- Flexibility on form and rate custom solutions
- Both admitted and non-admitted coverage
- Enhanced coverages available to address specific client needs such as Most Favorable Jurisdiction Wording, Incidental Professional and Expanded Pollution Exception
- Business Crisis Response Coverage up to \$250K

VALUE-ADDED SERVICE

Our multi-disciplinary specialty team delivers across our full product capability and our approach is to forge a long-term holistic trading partnership with each account. We are committed to providing our clients with:

- Empowered underwriters who have authority at the point of sale.
- Loss control resources specializing in risk management programs tailored to the needs of this client segment.
- Dedicated in-house claims staff with strategic partnerships with outside counsel specializing in lead umbrella and excess liability claims.
- Operations teams with deep expertise who truly understand and can quickly respond to client service needs.

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

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.



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