



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.

U.S. Japanese Interest Accounts - Casualty

Sompo Global Risk Solutions' U.S. Japanese Interest Accounts team provides fully-serviced standard admitted products to our Japanese clients in the U.S. and has a broad underwriting appetite for insureds with risk retentions on their casualty programs. Our innovative underwriters are client focused and empowered to develop risk alternatives and solutions that exceed our clients' expectations. Each account is assigned a multi-disciplinary team consisting of underwriters, claims professionals and loss control specialists, who work together to seamlessly deliver tangible value to every client.

PRODUCTS

We have a broad appetite for casualty insurance and offer the following range of products:

- Workers Compensation
- Commercial Automobile
- General Liability (Occurrence or Claims Made)
- Umbrella or Excess Liability

UNDERWRITING FEATURES

- Guaranteed Cost
- Large deductibles (\$100,000+)
- Pre-funded deductibles
- Paid & incurred loss retrospective rating plans
- Self-insured retentions
- Flexible collateral terms depending on risk financing option selected
- Minimum annual premiums of \$100K

VALUE ADDED SERVICES

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 environmental exposures.
- Dedicated in-house claims staff with strategic partnerships with outside counsel specializing in casualty claims.
- Operations teams with deep expertise who truly understand and can quickly respond to client service needs.

TARGET CLASSES

We provide coverage to our Japanese clients with operations in the U.S., focusing on the following classes:

- Manufacturing
 - Auto Parts
 - Industrial Machinery
 - Fabricated Metal Products
 - Electronic Components
- Services
 - Business & Financial
 - Office Equipment Installation & Repair
- Wholesale & Retail
 - Durable and Non-Durable Goods
 - Food & Beverage
 - Apparel
- Others
 - Food Processing
 - Distribution

SUBMISSION REQUIREMENTS

- Risk specifications, including target pricing and loss runs
- Expiring carriers program design information & service requirements
- Five years of currently valued losses (minimum)
- Three years of audited financial information

KEY CONTACTS

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About Sompo International

The Sompo International companies are wholly owned subsidiaries of Sompo Holdings, Inc., 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 Commitment to Japanese Interest Accounts

At Sompo Global Risk Solutions, we pride ourselves on our client-centric approach to providing a full array of standard and specialty products to our insureds and their distribution partners. Our business model is built on forging long-term relationships with clients and brokers who value a strong balance sheet, industry expertise, stable pricing and high quality, customized services. Beyond our commitment to disciplined and responsive underwriting, we provide each client with strong claims support and assistance, highly customized loss control services, and policy processing which surpasses the industry standard.

