



SOMPO  
INTERNATIONAL

INSURANCE

# Sompo International U.S. Insurance

Products and Capabilities





At Sompo International Insurance, our approach is simple; provide the best in class services and products to our broker partners and their insureds.

I want to share with you an overview of the full breadth of our U.S. Insurance underwriting capabilities and range of products. Working with you, our valued partners, to tailor these coverages to the increasingly complex and evolving needs of the market is critical to our continued success.

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.

I encourage you to visit our website or contact our U.S. underwriting teams to learn more.

**Christopher Sparro**

CEO, U.S. Insurance

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## Sompo International Insurance's Commitment to the U.S. Market

With a strong commitment to the specialty markets and our distribution partners, the U.S. Insurance practice provides diverse capabilities across products and distribution channels. We underwrite specialty risks with a focus on:

- Property, Marine and Energy
- Professional Lines
- Casualty and Other Specialty Lines:
  - Primary and Excess Casualty
  - Global Weather Risks
  - Healthcare
  - Surety
  - Aviation

Working through retail and wholesale brokers, and MGUs, our specialty U.S. Insurance teams service a broad range of clients from small businesses to large multi-nationals. We look to partner with insureds who seek committed long-term relationships with a carrier offering a strong balance sheet, global reach and breadth and depth of experience.

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.

# U.S. Insurance products and capabilities

## PROPERTY, MARINE AND ENERGY

Product	Target Classes (Includes but not limited to)	Maximum Capacity	Distribution Channel	Key Contact
<b>Property – E&amp;S</b>	All types of commercial occupancies for catastrophe protection based on individual risk characteristics Products include: <ul style="list-style-type: none"> <li>• All risks</li> <li>• Named peril</li> <li>• Single catastrophe peril including windstorm, flood and earthquake</li> </ul>	\$25M non-catastrophe risks depending on risk characteristics \$10M catastrophe risks	Wholesale	<b>John Lavin</b> Executive Vice President E&S Property T +1.678.504.1455 E jlavin@sompo-intl.com
<b>Commercial Property</b>	Large domestic companies and U.S. domiciled multi-nationals across all industries (excluding energy, real estate and hospitality)	Fire: \$50M Critical Flood and High Hazard Earthquake: \$10M Varies by attachment and risk profile	Retail	<b>Mark Maritzen</b> Executive Vice President Commercial Property T +1.917.281.0722 E mmaritzen@sompo-intl.com
<b>Middle Market Property</b>	U.S. domiciled companies across a broad range of industries, including but not limited to: <ul style="list-style-type: none"> <li>• Light &amp; Heavy Manufacturing</li> <li>• Food Processing</li> <li>• Metal Working</li> <li>• Warehousing</li> <li>• Retail Stores</li> <li>• Wholesale Suppliers</li> <li>• Hospitals &amp; Healthcare</li> <li>• Educational Institutions</li> <li>• Transportation</li> </ul>	Fire: \$500M Critical Flood and High Hazard Earthquake: \$10M Capacity available from ground up; varies by account	Retail	<b>Pat Mulhall</b> Senior Vice President Middle Market Property T +1.212.471.2820 E pmulhall@sompo-intl.com
<b>Inland Marine</b>	<ul style="list-style-type: none"> <li>• Builders' Risk</li> <li>• Oil &amp; Gas Equipment</li> <li>• Contractors' Equipment</li> <li>• Transportation &amp; Logistics</li> <li>• Communication Equipment</li> <li>• Energy</li> <li>• Fine Arts</li> <li>• Jewelers' Block</li> <li>• Equipment Dealers</li> <li>• Related Property</li> <li>• Medical Equipment</li> </ul>	Capacity varies by class and, depending on risk specifics, can range from \$5M any one item to \$100M any one location	Wholesale/ Retail	<b>Michael Buckley</b> Senior Vice President Inland Marine T +1.469.872.7132 E mbuckley@sompo-intl.com
<b>Ocean Marine</b>	<ul style="list-style-type: none"> <li>• Marine Liability</li> <li>• Cargo</li> <li>• Blue Water Hull</li> <li>• Brown Water Hull</li> </ul>	Marine Liability: \$25M Cargo: \$20M Blue Water Hull: \$10M Brown Water Hull: \$10M	Wholesale/ Retail	<b>James Thielebeule</b> Senior Vice President Ocean Marine T +1.212.209.6516 E jthielebeule@sompo-intl.com

## PROFESSIONAL LINES

Product	Target Classes (Includes but not limited to)	Maximum Capacity	Distribution Channel	Key Contact
<b>Commercial Management Liability</b>	<p>Products for the classes below include D&amp;O, including Side A; EPLI; Fiduciary and Crime</p> <ul style="list-style-type: none"> <li>• Large to mid-sized publicly traded, private and not-for-profit entities (commercial only)</li> <li>• Multi-hospital systems, community-based hospitals and healthcare facilities</li> <li>• Utilities and companies operating in related energy industries</li> </ul>	\$25M	Retail/ Wholesale	<p><b>Fred Cooper</b> Executive Vice President Financial Institutions &amp; Commercial Management Liability T +1.908.376.2405 E fcooper@sompo-intl.com</p>
<b>Sompo Pro</b>	<ul style="list-style-type: none"> <li>• Miscellaneous Professional</li> <li>• Lawyers' Professional</li> <li>• Technology E&amp;O</li> <li>• Architects &amp; Engineers</li> <li>• Insurance Agents &amp; Brokers</li> <li>• Cyber &amp; Network Security</li> <li>• Accountants' Professional</li> </ul>	\$25M Varies by risk	Retail/ Wholesale	<p><b>Dan Wadley</b> Executive Vice President Sompo Pro T +1.908.376.2420 E dwadley@sompo-intl.com</p>
<b>Financial Institutions</b>	<p>Public and private financial institutions including:</p> <ul style="list-style-type: none"> <li>• Hedge Funds</li> <li>• Private Equity Funds</li> <li>• Investment Advisors</li> <li>• Mutual Funds</li> <li>• BDCs</li> <li>• REITS</li> <li>• Banks</li> <li>• Insurance Companies</li> </ul>	\$25M	Retail/ Wholesale	<p><b>Fred Cooper</b> Executive Vice President Financial Institutions &amp; Commercial Management Liability T +1.908.376.2405 E fcooper@sompo-intl.com</p>

## CASUALTY AND OTHER SPECIALTY LINES

Product	Target Classes (Includes but not limited to)	Maximum Capacity	Distribution Channel	Key Contact
<b>Excess Casualty – E&amp;S</b>	<ul style="list-style-type: none"> <li>• Contracting classes and project-specific business</li> <li>• Products accounts</li> <li>• Service classes</li> <li>• Real estate risks</li> <li>• Institutional business</li> <li>• Transportation</li> </ul>	\$25M with lead limits up to \$10M and the ability to participate in quota share layers  Up to \$50M total capacity across Excess Casualty business units	Wholesale	<p><b>Jarrett Long</b> Executive Vice President E&amp;S Casualty T +1.678.504.1422 E jlong@sompo-intl.com</p>
<b>Excess Casualty – Retail</b>	<ul style="list-style-type: none"> <li>• Consumer Products</li> <li>• Real Estate</li> <li>• Manufacturing</li> <li>• Construction including project policies</li> <li>• Transportation</li> <li>• Financial Institutions</li> <li>• Public Entities</li> <li>• IT/Telecommunications</li> <li>• Hospitality &amp; Entertainment</li> <li>• Hotels/Restaurants/Casinos</li> <li>• Food Manufacturing/Processing</li> </ul>	\$25M; Up to \$50M total capacity across Excess Casualty business units	Retail	<p><b>Patricia Calderon</b> Senior Vice President Excess Casualty T +1.212.209.6569 E pcalderon@sompo-intl.com</p>

**CASUALTY AND OTHER SPECIALTY LINES (continued)**

Product	Target Classes <i>(Includes but not limited to)</i>	Maximum Capacity	Distribution Channel	Key Contact
<b>Primary Casualty</b>	<ul style="list-style-type: none"> <li>Manufacturers and Distributors – consumer and industrial products</li> <li>Hospitality – bars, taverns, restaurants, night clubs, casinos, resorts</li> <li>Construction – large projects written on a wrap, project specific or owners’ interest basis. We will consider General Contractors and Developers for commercial-grade residential and commercial building construction as well as infrastructure projects.</li> <li>Real Estate – commercial and residential</li> <li>Mercantile – mid-size to large retail and wholesale operations</li> </ul>	<p>\$1M per occurrence/ \$2M general aggregate/ \$2M products aggregate</p> <p>Higher limits available for select products</p> <p>Construction: \$5M per occurrence/ \$5M general aggregate/ \$5M completed operations aggregate</p>	Wholesale	<p><b>Rich Aldoriso</b> Executive Vice President Primary Casualty T +1.212.209.6544 E raldoriso@sompo-intl.com</p>
<b>Sompo Express</b>	<p>Small businesses across a broad range of industry classes</p> <p>Surety, Inland Marine, Professional and Management Liability provided in conjunction with those U.S. business units</p>	<p>Casualty: Primary limits up to \$2M per occurrence/\$4M aggregate; Excess capacity up to \$5M</p> <p>Property: TIVs of up to \$5M per location</p>	<p>Program Administrators; Managing General Agents; Appointed Wholesale &amp; Retail Brokers</p>	<p><b>Tom Sicard</b> Executive Vice President Interim Head of Sompo Express T +1.908.376.2416 E tsicard@sompo-intl.com</p>
<b>Global Weather</b>	<ul style="list-style-type: none"> <li>Corporations &amp; Municipalities</li> <li>Global Energy</li> <li>Construction</li> <li>Transportation</li> <li>Renewable Energy</li> <li>Retail</li> <li>Agriculture</li> <li>Marine Offshore</li> </ul>	Customized products and multiple contract forms	Wholesale/ Retail	<p><b>Martin Malinow</b> President Sompo Global Weather T +1.917.281.0701 E mmalinow@sompo-intl.com</p>
<b>Healthcare Liability</b>	<ul style="list-style-type: none"> <li>Community-based hospitals</li> <li>Integrated delivery systems</li> <li>Physician groups</li> <li>Allied healthcare organizations</li> </ul>	<p>Self-insured hospitals and integrated delivery systems: \$25M excess</p> <p>Insured hospitals, allied healthcare organizations and physician groups: \$1M/\$3M primary, \$10M excess umbrella capacity</p>	Wholesale/ Retail	<p><b>Kimberly Willis</b> Senior Vice President Healthcare T +1.636.681.1205 E kwillis@sompo-intl.com</p>
<b>Surety</b>	<ul style="list-style-type: none"> <li>General, trade, environmental, and heavy construction contractors and sub-contractors</li> <li>National/regional home builders and developers</li> <li>National and international publicly traded and privately held companies</li> <li>Financial services companies</li> <li>Service companies with an emphasis on transportation, waste, and security sectors</li> <li>Energy companies in the oil, gas, and coal sectors</li> </ul>	Aggregate Bond Program limits up to \$180M	Retail/Surety Agents	<p><b>Brian Beggs</b> Executive Vice President Surety T +1.646.681.0192 E bbeggs@sompo-intl.com</p>
<b>Aviation</b>	<ul style="list-style-type: none"> <li>Aircraft Hull Physical Damage</li> <li>Aircraft Liability</li> <li>Non Owned Aircraft Liability</li> <li>Fixed Base Operators</li> <li>Airport Owners</li> <li>Aircraft Manufacturers</li> <li>Aircraft Distributors</li> </ul>	<p>\$25M Hull and Liability</p> <p>\$500M General Liability (varies by specific class)</p>	MGU	<p><b>Scott Brown</b> President W. Brown &amp; Associates T +1.949.851.2060 E SBrown@wbais.com</p>



#### **BERMUDA**

Hamilton, Bermuda

#### **UNITED KINGDOM**

London, England

#### **CONTINENTAL EUROPE**

Barcelona, Spain  
Bordeaux, France  
Brussels, Belgium  
Düsseldorf, Germany  
Luxembourg  
Milan, Italy  
Paris, France

#### **MEXICO**

Mexico City

#### **UNITED STATES**

Atlanta, Georgia  
Cedar Knolls, New Jersey  
Charlotte, North Carolina  
Chicago, Illinois  
Dallas, Texas  
Florham Park, New Jersey  
Los Angeles, California  
Louisville, Kentucky  
Lubbock, Texas  
Mt. Juliet, Tennessee  
Nashville, Tennessee  
New Hyde Park, New York  
New York, New York  
San Francisco, California  
Seattle, Washington  
St. Louis, Missouri

## **Business Development**

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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.