



SOMPO
INTERNATIONAL

INSURANCE

Sompo Global Risk Solutions

Products and Capacity





**SOMPO
INTERNATIONAL**

INSURANCE



At Sompo Global Risk Solutions (GRS), we believe that in order to provide high quality and responsive service, we must truly understand the business operations and the risk exposures of each client. Therefore, we focus on middle market and large accounts in select industry verticals and client segments where we have depth of expertise, not only in our underwriting approach but across our claims, loss control and actuarial capabilities.

We also believe that it is critical to deliver multiline capabilities to these accounts, not just insuring our clients against loss, but working closely with them to reduce loss experience and identify ways to improve and differentiate their business operations. On the following pages, we present an overview of our strong underwriting capabilities, broad range of products and customized services.

Our Sompo GRS professionals are committed to ensuring that every account receives white glove service and that we are meeting our clients' long-term insurance needs. I invite you to contact us about Sompo GRS becoming part of your insurance and risk programs.

Michael Chang
Chief Executive Officer,
Sompo Global Risk Solutions
T +1.212.471.2816
E mchang@sompo-intl.com

Sompo Global Risk Solutions

Sompo GRS offers comprehensive multiline capabilities to U.S. domiciled accounts in select industry verticals and client segments, working through a network of retail brokers who share our commitment to long-term partnerships. With the integration of Sompo America, we have expanded our scope which now includes the following:

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

VALUE-ADDED SERVICE

With a collaborative approach, Sompo GRS delivers sophisticated and customized solutions for our clients' complex exposures. This unique approach offers a wide range of products across all lines of business through a multi-disciplinary specialty team with a focus on the industry vertical or client segment they service.

At Sompo GRS we are committed to providing our clients with:

- Empowered specialty underwriters who have authority at the point of sale.
- Loss control resources specializing in risk management programs tailored to the needs of each client segment.
- Dedicated in-house claims staff with strategic partnerships with outside counsel specializing in our clients' operations and risk exposures.
- Operations teams with deep expertise who truly understand and can quickly respond to policy requests.

This focus and specialization enables us to anticipate and manage our clients' risk, delivering tailored solutions to address their specific exposures.

The Industries/Client Segments We Service



We offer guaranteed cost and alternative risk transfer mechanisms (deductibles, SIR, retro rating plans and captive programs), to the following target classes:

FINANCIAL INSTITUTIONS & PROFESSIONAL SERVICES

Sompo GRS provides multi-line coverage to a wide range of companies including middle market and large commercial insurance companies, banks and other financial services companies as well as professional services firms. With minimum annual premiums of \$100K, we target the following classes:

- Fund Advisors
- Life insurance Companies
- P&C Insurance Companies
- HMOs/PPOs
- Hedge Funds
- Private Equity Firms
- Money Center Banks
- Community Banks
- Investment Banks
- Consulting Firms
- Law Firms
- Accounting Firms
- Engineering Firms
- Architectural Firms

REAL ESTATE & HOSPITALITY

With minimum annual premiums of \$250K, Sompo GRS provides coverage across all lines of business to Real Estate & Hospitality owners, investors, managers and servicing companies, targeting the following classes:

- Real Estate Funds
- 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
- Gaming/Casinos
- Parking Operators

U.S. JAPANESE INTEREST ACCOUNTS

Sompo GRS provides coverage to our Japanese clients with operations in the U.S. With minimum annual premiums of \$100K, we focus on the following classes:

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

Industry/Client Segment Leaders

Real Estate, Hospitality, Financial Institutions and Professional Services

James Martuscelli

Executive Vice President,
Chief Industry Vertical Officer
T +1.646.677.8712
E jmartuscelli@sompo-intl.com

Jason Dockery

Senior Vice President,
Real Estate & Hospitality Leader
Eastern Region
T +1.919.410.3532
E jdockery@sompo-intl.com

Barbara Frare

Senior Vice President,
Real Estate & Hospitality Leader
Western Region
T +1.312.980.5297
E bfrare@sompo-intl.com

Nelson Telemaco

Senior Vice President,
Financial Institutions P&C and
Professional Services P&C Leader
T +1.646.681.0185
E ntelemaco@sompo-intl.com

Japanese Interest Accounts

Lisa Davis

Executive Vice President,
President, U.S. Japanese
Interest Accounts
T +1.704.972.7296
E ldavis@sompo-us.com

ADDITIONAL CONTACTS

Business Development

Ionel Rizea

Executive Vice President,
Chief Business Development
and Operations Officer
T +1.917.281.0728
E irizea@sompo-intl.com

Actuarial

Edward Chiang

Senior Vice President,
Chief Pricing Actuary
T +1.212.471.2829
E echiang@sompo-intl.com

Operations

Puja Rana

Vice President,
Operations
T +1.212.471.1750
E prana@sompo-intl.com



Product	Capacity	Product Leaders
<p>Property</p> <ul style="list-style-type: none"> • Single location as well as large schedules of locations in Cat and non-Cat prone areas 	<p>AOP: Up to \$500M Critical Cat: \$25M</p>	<p>Shaun Gonzales Senior Vice President, Property Product Leader T +1.646.681.0193 E sgonzales@sompo-intl.com</p>
<p>Primary Casualty</p> <ul style="list-style-type: none"> • Commercial Auto • General Liability • Workers Compensation 	<p>Auto: \$1M, can increase based on risk General Liability: \$1M, can increase based on risk (admitted only) Workers Compensation: Statutory limits</p>	<p>Nilo Enriquez Senior Vice President, Casualty Product Leader T +1.212.471.2810 E nenriquez@sompo-intl.com</p>
<p>Middle Market/Package</p> <ul style="list-style-type: none"> • Property • General Liability • Workers Compensation • Commercial Auto • Lead Umbrella 	<p>Property: Up to \$500M General Liability: \$1M, can increase based on risk (admitted only) Workers Compensation: Statutory limits Commercial Auto: \$1M, can increase based on risk Lead Umbrella: \$25M</p>	<p>Matt Burns Senior Vice President, Middle Market Leader T +1.646.677.8711 E mburns@sompo-intl.com</p>
<p>Lead Umbrella and Lead Excess Liability</p> <ul style="list-style-type: none"> • Standalone customized Umbrella, Excess Liability/follow form, and consideration for other forms including Claims-Made • Enhanced coverages can include: Most Favorable Jurisdiction, Incidental Professional and Expanded Pollution Exception • Business Crisis Response Coverage up to \$250K 	<p>\$25M; Up to \$50M total capacity available when combined with other Sompo International Insurance Excess Casualty business units Admitted and non-admitted paper</p>	<p>Lynn Parks-Carter Executive Vice President, Lead Umbrella Product Leader T +1.213.270.7007 E lparkscarter@sompo-intl.com</p>
<p>Environmental</p> <ul style="list-style-type: none"> • Site Environmental Impairment Liability • Contractors' Pollution Liability • Environmental Excess Liability 	<p>\$25M; Admitted (using deregulation where allowed by law) and non-admitted paper</p>	<p>Josh Pillion Senior Vice President, Environmental Product Leader T +1.213.270.7014 E jpillion@sompo-intl.com</p>
<p>Builders' Risk</p> <ul style="list-style-type: none"> • Both mono-line and marine packages • Full suite of AAIS Inland Marine forms and proprietary products 	<p>Capacity varies by class and, depending on risk specifics, can range from \$5M any one item to \$100M any one location</p>	<p>Michael Buckley Senior Vice President, Inland Marine T +1.469.872.7132 E mbuckley@sompo-intl.com</p>

Products & Capacity

Product	Capacity	Product Leaders
<p>Marine Cargo and Hull Liability</p> <ul style="list-style-type: none"> • Marine Cargo, War Risk and Strikes, Riots & Civil Commotions • Stock Throughput • Freight Forwarders Cargo Liability • Marine Liability • Blue Water Hull • Brown Water Hull & PI 	<p>Cargo: \$25M primary or excess Marine Liability: \$25M Blue/Brown Water: \$10M</p>	<p>Chris Smith Executive Vice President, Ocean Marine & Inland Marine T +1.917.281.0715 E chsmith@sompo-intl.com</p>
<p>Cyber</p> <p>First and third-party liability coverages, planning and responsive services for:</p> <ul style="list-style-type: none"> • Data breach • Systems outage • Cyber extortion • Other network related event 	<p>\$25M</p>	<p>Brad Gow Global Cyber Product Leader T +1.914.468.8059 E bgow@sompo-intl.com</p>
<p>Professional Lines</p> <ul style="list-style-type: none"> • D&O (ABC, Side-A, and Side-A DIC coverage) • EPL • E&O • Fiduciary 	<p>\$25M; Target Attachment within the first \$100M</p>	<p>Fred Cooper Executive Vice President Financial Institutions & Commercial Management Liability T +1.908.376.2405 E fcooper@sompo-intl.com</p>
<p>Surety</p> <ul style="list-style-type: none"> • Contract Performance & Payment Bonds for general, heavy and trade contractors • Performance bonds for developers, transportation, trash hauling contractors • License & Permit Bonds • Probate & Court Bonds 	<p>Aggregate Bond Program limits up to \$50M</p>	<p>Brian Beggs Executive Vice President, Surety T +1.646.681.0192 E bbeggs@sompo-intl.com</p>
<p>Weather</p> <ul style="list-style-type: none"> • Tailored weather risk management products linked to: <ul style="list-style-type: none"> – Weather driven commodity prices – Variations in weather conditions such as rainfall, snowfall and temperature 	<p>\$50M; Can increase based upon risk</p>	<p>Martin Malinow President, Sompo Global Weather T +1.917.281.0701 E mmalinow@sompo-intl.com</p>

To learn more, visit us at: www.SompoGRS.com

Our Claims Commitment

Outstanding claims service is a key service differentiator with clients and brokers. Sompo GRS is committed to delivering:

- Fair and appropriate outcomes for our insureds
- Efficient service, timely responses and fast payment of agreed claims
- Value-added expertise from client facing and technically proficient claims professionals
- 24/7 claims reporting hotline with operator assistance
- Superior technology to enable advanced management and assessment of exposure data

We achieve this by establishing our claims team as an integral component of the underwriting process and aligning our claims professionals with each of our specialty product lines and geographies.

**For more information on our Claims Services,
please contact:**

Christopher Adolph

Vice President, Property Claims Leader
T +1.213.270.7801
E cadolph@sompo-intl.com

Rose M. J. Charles, Esq.

Vice President, Casualty Claims Leader
T +1.908.376.2490
E rcharles@sompo-intl.com

J. Scot Corrigan

Vice President, Workers'
Compensation Claims Leader
T +1.213.270.7019
E scorrigan@sompo-intl.com

Bill Barry

Vice President, Head of Account Management
T +1.908.376.2448
E wbarry@sompo-intl.com



Risk Transformation Services: Our Unique Risk A/TSM Approach

Risk taking is essential to a successful organization – without risk there is no reward. Working collaboratively with our dedicated underwriters and claims specialists, we deliver the next generation of loss control consultation with a focus on the industries and client groups we serve.

Sompo International's Risk A/TSM approach promotes informed risk management through behavioral-based risk analysis since most accidents, whether rooted in inadequate design or unsafe activities, are based on two human factors: aptitude and tolerance.

Aptitude: How well does an organization understand the risks they are taking and the consequences of their actions?

Tolerance: How willing is the organization to accept their risks and the consequences of their actions?

We start by tailoring best practices, case studies, scenario analysis, and lessons learned to each client to educate our insureds on the costs and benefits of the specific risk exposures related to their environment, products and the services that they offer. Then we work with clients so that they fully understand their distinct risk/reward tradeoff, can moderate their actions to suitable tolerance levels and appropriately manage their exposures.

For more information on our Risk Control Services please contact:

Christine Sullivan, CSP

Senior Vice President,
Risk Control Leader
Sompo GRS
T +1.469.872.7134
E csullivan@sompo-intl.com

Jason Winslow

Manager, Risk Control Leader
Sompo GRS U.S. Japanese
Interest Accounts
T +1.704.972.1054
E jwinslow@sompo-us.com

Victor Sordillo, PE, CSP, MBA

Senior Vice President,
Risk Control Leader
Sompo International Insurance
T +1.908.376.2499
E vsordillo@sompo-intl.com





About Sampo Holdings

The Sampo International companies are wholly owned subsidiaries of Sampo Holdings, Inc., whose broad licensing capabilities, diverse products and distribution networks, and market leading technology make Sampo a preferred partner for clients around the globe.

Sampo's core business encompasses one of the largest property and casualty insurance groups in the Japanese domestic market and it has an extensive global footprint with nearly 80,000 employees in 228 cities in 32 countries across 6 continents.

About Sampo International

Sampo International is a global specialty provider of property and casualty insurance and reinsurance. Sampo 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

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

SOMPO INTERNATIONAL U.S. LOCATIONS:

Atlanta, Georgia
Charlotte, North Carolina
Chicago, Illinois
Dallas, Texas
Florham Park, New Jersey
Los Angeles, California
Nashville, Tennessee
New Hyde Park, New York
New York City, New York
San Francisco, California
St. Louis, Missouri