

Sompo GRS Insights

We are pleased to introduce the next installment of our quarterly newsletter, *Sompo GRS Insights*, a forum dedicated to sharing news, tips, trends, recent successes and new developments at Sompo Global Risk Solutions impacting our brokers and insureds.

As always, we appreciate your continued support and thank you for selecting Sompo Global Risk Solutions to be part of your risk and insurance programs.

ABOUT US

Sompo Global Risk Solutions offers comprehensive multi-line capabilities targeted at select industry verticals. Servicing middle market and large accounts domiciled in the U.S. and with minimum annual P&C premiums of \$250K, we work through a network of retail brokers who share our commitment to long-term partnerships built on white glove service.

We currently serve the following industries:

- Financial Institutions
- Professional Services
- Real Estate & Hospitality

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Welcome to our year-end edition of *Sompo GRS Insights*.

As I reflect on 2017, I am extremely proud of the exceptional results that we have achieved in such a short period of time. Our success is a direct reflection of the market's confidence in our ability to deliver the very best products and services and the overwhelming support we continue to receive from our business partners.

As we seek additional ways to assist our clients to improve and differentiate their businesses, Sompo GRS has enhanced our industry and product teams which now include dedicated middle market underwriters resources, and introduced several new risk management initiatives in 2017. These include a partnership by our Claims team with leading law firms to identify potential risk transfer opportunities by offering our General Liability clients complimentary initial review of contracts, leases, and key documents. At the same time, we have built a dedicated team of Loss Control specialists and have introduced a significant number of tools and best practices for our Property accounts to prevent losses before they happen. We will continue to develop consultative risk management capabilities to complement our innovative underwriting solutions.

This past year, we also conducted our first client satisfaction survey to evaluate our insurance, loss control and claims services. With over 20% of our clients participating, survey highlights included 90% of respondents citing they would recommend Sompo GRS to their peers. In addition, the vast majority of respondents rated us "Above Average or Excellent" on criteria they use to select an insurance carrier — scoring us highest in the areas of long-term relationship, underwriting service/responsiveness, financial strength/ratings, and industry-specific knowledge. I am extremely pleased by these results, and we remain committed to ensuring that every account receives white glove service and that we are meeting our clients' long-term insurance needs.

In closing, 2017 was a year of strong growth and positive change for Sompo International and for GRS. As we look to 2018 and beyond, we remain committed to the markets we serve, are excited by the opportunities for attractive growth, and, with your support, will continue to build on our momentum.

We encourage you to contact our team at any time with questions or suggestions. Again, thank you for choosing Sompo GRS and remember, the best is yet to come!

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NEW AND NOTEWORTHY

Sompo GRS Hosts Inaugural Client Advisory Board

Sompo GRS hosted its inaugural Client Advisory Board event on November 1-3 in Miami, FL. This year's event theme "Building Better Together" brought together participants from the Real Estate & Hospitality sector to discuss emerging industry trends; obtain input on new products, enhancements, and services; share perspectives on legal, loss control, and claims' thought leadership topics; and foster networking among peers. Representatives from over 30 Sompo GRS client and partner companies attended the event which featured lively discussions from leading experts in the industry as well as presentations from Sompo International executives, Jack Kuhn, CEO Global Insurance and Michael Chang, CEO Sompo Global Risk Solutions.

Lisa Davis Joins St. John's School of Risk Management Board of Directors

Lisa Davis, President of Sompo America, was recently appointed to St. John's School of Risk Management, Insurance & Actuarial Sciences, Board of Directors. Lisa views her position on the board as an opportunity to encourage college-age students to pursue a career in insurance. The School of Risk Management is a global leader in risk and insurance education and training and draws candidates from all regions of the world. Sompo International is the first Japanese company to have representation on the Board.

Coming January 2018! *Risk A/TSM Work Loss Control Newsletter*

Sompo International is launching a new bilingual (English/Spanish) newsletter dedicated to loss control best practices. Spearheaded by Victor Sordillo, SVP, Loss Control Services, *Risk A/TSM Work*, will share safety and loss control tips important to our brokers and insureds. You may be wondering about the title... *Risk A/TSM Work* is our proprietary risk management approach which promotes informed risk analysis based on two behavioral factors — **Aptitude** and **Tolerance**.

Read About Holiday Safety Tips on Sompo GRS LinkedIn

With the holiday season upon us, Sompo GRS would like to remind everyone to follow safe gift giving protocols. Consider the safety and age range of the toys and gifts you purchase — especially for infants and young children. For additional safe gift giving guidelines please read our recent post on at: www.linkedin.com/company/sompo-global-risk-solutions.

RECENT ACCOUNT SUCCESSES

We are pleased to share with you examples of our recent account successes:

Industry Class	Product	Premium	Limit	Risk Description
Financial Institutions	GL, WC, Auto, Umbrella, Property	\$300K	\$1M Limit/Statutory/\$1M Limit/ \$25M Limit/\$59M Limit Ground Up	Private Equity
Financial Institutions	Property	\$200K	\$80M Limit Ground Up	Insurance Firm
Commercial Real Estate	QS Property	\$3M	\$25M Limit Primary	Commercial Retail Portfolio
Commercial Real Estate	GL, Auto, Umbrella, Property	\$1M	\$1M Limit/\$1M Limit/\$25M Limit/ \$300M Limit Ground Up	Commercial Retail Portfolio
Commercial Real Estate	GL, Auto	\$800K	\$1M Limit/\$1M Limit	Mixed Portfolio
Commercial Real Estate	Environmental	\$150K	\$10M Limit	Mixed Portfolio
Hospitality	GL, WC, Auto	\$3M	\$1M Limit/Statutory/\$1M Limit	Casino
Commercial Real Estate	GL, WC, Auto, Umbrella, Environmental, Property	\$5.5M	\$1M Limit/Statutory/\$1M Limit/ \$25M Limit/\$10M Limit/\$50M Limit QS	Commercial Retail Portfolio
Commercial Real Estate	Environmental	\$325K	\$5M Limit	Mixed Portfolio
Commercial Real Estate	GL, WC, Auto	\$2M	\$1M Limit/Statutory/\$1M Limit	Mixed Portfolio
Commercial Real Estate	GL, Property	\$550K	\$1M Limit/\$85M Ground Up	Commercial Retail Portfolio
Commercial Real Estate	GL, Auto	\$700K	\$1M Limit/\$1M Limit	Mixed Portfolio
Hospitality	GL, WC, Auto	\$2M	\$1M Limit/Statutory/\$1M Limit	Hotel Portfolio
Commercial Real Estate	GL, WC, Auto	\$500K	\$1M Limit/Statutory/\$1M Limit	Commercial Retail Portfolio
Commercial Real Estate	GL, Umbrella, Property	\$440K	\$1M Limit/\$25M Limit/\$100M Limit	Mixed Portfolio

DID YOU KNOW...?

Holiday Safety Best Practices

'Tis the season for celebrating the holidays with family, friends and co-workers. While festive and fun, there are also many hidden hazards that can create the potential for accidents if we are not vigilant.

Safe holiday decorating tips:

- When stringing lights or other ornaments on an indoor tree make sure that the tree is properly balanced in a secure base to avoid tipping. Always use a ladder that is properly positioned and in good condition and never stand on a chair or box. Also, don't reach too far from the ladder, rather reposition it as necessary.
- When using indoor and outdoor lighting, make sure that the wiring is not damaged and the lights are UL listed for indoor or outdoor application. Be careful not to overload the system, including extensions cords or electrical panels.

Fire safety tips:

- Be cautious when using candles, as any open flame presents a potential fire hazard. Fires can start and spread rapidly when Christmas trees or synthetic home decorations are near an open flame. There are many battery-operated candles that have very low heat releases — consider using those instead.
- Fireplace use increases in the winter months. Prior to initial use, it's important to ensure that the flue has been inspected and cleaned and any repairs made. Combustible materials should be removed from around the hearth and fireplace screens that cover the entire opening should be used to avoid sparks.

Additional holiday safety tips include:

- Don't operate a vehicle or equipment when impaired
- Wear appropriate personal protective equipment when cooking with a deep fryer
- Keep toxic plants such as poinsettias, away from children and pets
- Be aware of your surroundings and report any unusual activity to prevent holiday crime
- Do not let trash accumulate as it creates a potential fire hazard
- Use safe lifting best practices when moving heavy objects
- Use the right tools and personal protective equipment when assembling toys

For more information on holiday safety, please see the following resources:

<http://www.nfpa.org/Public-Education/By-topic/Seasonal-fires/Winter-holiday-safety>

<http://www.nsc.org/learn/safety-knowledge/Pages/holiday-safety-tips.aspx>

<http://www.ehstoday.com/safety/10-holiday-safety-tips>

Contact Victor Sordillo at vsordillo@sompo-intl.com to learn about our Loss Control Safety Best Practices and how to implement them within your organization.