



SOMPO
INTERNATIONAL
INSURANCE

Sompo International U.S. Insurance

Products and Capabilities





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

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

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, MGUs and contract binding agents, 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
Property – E&S	All types of commercial occupancies for catastrophe protection based on individual risk characteristics Products include: <ul style="list-style-type: none"> • All risks • Named peril • Single catastrophe peril including windstorm, flood and earthquake 	\$25M non-catastrophe risks depending on risk characteristics \$10M catastrophe risks	Wholesale	John Lavin Executive Vice President E&S Property T +1.678.504.1455 E jlavin@sompo-intl.com
Commercial Property	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	Mark Maritzen Executive Vice President Commercial Property T +1.917.281.0722 E mmaritzen@sompo-intl.com
Middle Market Property	U.S. domiciled companies across a broad range of industries, including but not limited to: <ul style="list-style-type: none"> • Light & Heavy Manufacturing • Food Processing • Metal Working • Warehousing • Retail Stores • Wholesale Suppliers • Hospitals & Healthcare • Educational Institutions • Transportation 	Fire: \$500M Critical Flood and High Hazard Earthquake: \$10M Capacity available from ground up; varies by account	Retail	Pat Mulhall Senior Vice President Middle Market Property T +1.212.471.2820 E pmulhall@sompo-intl.com
Inland Marine	<ul style="list-style-type: none"> • Builder's Risk • Infrastructure • Contractor's Equipment • Transportation & Logistics • Commercial Output Policies • Dealers Coverage • Communication Equipment • Renewable Energy • Species • Regional Museums • Medical Equipment • Collectibles • Inland Marine Participation Policies • Inland Marine Excess Policies 	Capacity varies by class and, depending on risk specifics, can range from \$5M any one item to \$100M any one location	Wholesale/Retail/ MGUs	Christopher Smith Executive Vice President Ocean Marine & Inland Marine T +1.917.281.0715 E chsmith@sompo-intl.com
Ocean Marine	<ul style="list-style-type: none"> • Marine Liability • Cargo • Blue Water Hull • Brown Water Hull 	Marine Liability: \$25M Cargo: \$20M Blue Water Hull: \$10M Brown Water Hull: \$10M	Wholesale/Retail	Christopher Smith Executive Vice President Ocean Marine & Inland Marine T +1.917.281.0715 E chsmith@sompo-intl.com

PROFESSIONAL LINES

Product	Target Classes (Includes but not limited to)	Maximum Capacity	Distribution Channel	Key Contact
Commercial Management Liability	<p>Products for the classes below include D&O, including Side A; EPLI; Fiduciary and Crime</p> <ul style="list-style-type: none"> • Large to mid-sized publicly traded, private and not-for-profit entities (commercial only) • Multi-hospital systems, community-based hospitals and healthcare facilities • Utilities and companies operating in related energy industries 	\$25M	Retail/Wholesale	<p>Fred Cooper Executive Vice President Financial Institutions & Commercial Management Liability T +1.908.376.2405 E fcooper@sompo-intl.com</p>
Sompo Pro	<ul style="list-style-type: none"> • Miscellaneous Professional • Lawyers' Professional • Technology E&O • Architects & Engineers • Insurance Agents & Brokers • Network Security & Privacy • Accountants' Professional 	<p>\$25M Varies by risk</p>	<p>Retail/Wholesale* <i>* Wholesale only for primary Insurance Agents and Brokers and Architects & Engineers</i></p>	<p>Dan Wadley Executive Vice President Sompo Pro T +1.908.376.2420 E dwadley@sompo-intl.com</p>
Financial Institutions	<p>Public and private financial institutions including:</p> <ul style="list-style-type: none"> • Hedge Funds • Private Equity Funds • Investment Advisors • Mutual Funds • REITS • Banks • Insurance Companies 	\$25M	Retail/Wholesale	<p>Fred Cooper Executive Vice President Financial Institutions & 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
Excess Casualty – E&S	<ul style="list-style-type: none"> • Contracting classes and project-specific business • Products accounts • Service classes • Real estate risks • Institutional business • Transportation 	<p>\$25M with lead limits up to \$10M and the ability to participate in quota share layers</p> <p>Up to \$50M total capacity across Excess Casualty business units</p>	Wholesale	<p>Jarrett Long Executive Vice President E&S Casualty T +1.678.504.1422 E jlong@sompo-intl.com</p>
Excess Casualty – Retail	<ul style="list-style-type: none"> • Consumer Products • Real Estate • Manufacturing • Construction including project policies • Transportation • Financial Institutions • IT/Telecommunications • Hospitality & Entertainment • Hotels/Restaurants/Casinos • Food Manufacturing/Processing 	\$25M; Up to \$50M total capacity across Excess Casualty business units	Retail	<p>Patricia Calderon 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 (Includes but not limited to)	Maximum Capacity	Distribution Channel	Key Contact
Primary Casualty	<ul style="list-style-type: none"> Manufacturers and Distributors – consumer and industrial products Hospitality – bars, taverns, restaurants, night clubs, casinos, resorts 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. Real Estate – commercial and residential Mercantile – mid-size to large retail and wholesale operations 	<p>\$1M per occurrence/ \$2M general aggregate/ \$2M products aggregate</p> <p>Higher limits available for select products</p> <p>Construction: \$2M per occurrence/\$4M general aggregate/\$4M completed operations aggregate</p>	Wholesale	<p>Rich Aldoriso Executive Vice President Primary Casualty T +1.212.209.6544 E raldoriso@sompo-intl.com</p>
Sompo Express	<p>Small businesses including:</p> <ul style="list-style-type: none"> Retail Wholesale Light Manufacturing Construction including General Contractors & Artisans Hospitality & Leisure Restaurants Real Estate Habitational 	<p>Casualty: \$2M per occurrence/\$4M aggregate available on admitted and non admitted basis</p> <p>Property: TIVs of up to \$5M with \$1.5M of binding authority per location</p> <p>Wind: In wind-exposed areas, deductibles typically 1% to 7.5% of TIV</p>	Appointed Wholesale Brokers	<p>Tom Sicard Executive Vice President Interim Head of Sompo Express T +1.908.376.2416 E tsicard@sompo-intl.com</p>
Global Weather	<ul style="list-style-type: none"> Corporations & Municipalities Global Energy Construction Transportation Renewable Energy Retail Agriculture Marine Offshore 	Customized products and multiple contract forms	Wholesale/Retail	<p>Martin Malinow President Sompo Global Weather T +1.917.281.0701 E mmalinow@sompo-intl.com</p>
Healthcare Liability	<ul style="list-style-type: none"> Community-based hospitals Integrated delivery systems Physician groups Allied healthcare organizations 	<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>Kimberly Willis Senior Vice President Healthcare T +1.636.681.1205 E kwillis@sompo-intl.com</p>
Surety	<ul style="list-style-type: none"> General, trade and heavy contractors National and international corporations Construction, service, supply and manufacturing accounts with an emphasis on transportation and waste sectors 	Aggregate Bond Program limits up to \$50M	Retail/Surety Agents	<p>Brian Beggs Executive Vice President Surety T +1.646.681.0192 E bbeggs@sompo-intl.com</p>
Aviation	<ul style="list-style-type: none"> Aircraft Hull Physical Damage Aircraft Liability Non Owned Aircraft Liability Fixed Base Operators Airport Owners Aircraft Manufacturers Aircraft Distributors 	<p>\$25M Hull and Liability</p> <p>\$500M General Liability (varies by specific class)</p>	MGA	<p>Scott Brown President W. Brown & Associates T +1.949.851.2060 E SBrown@wbais.com</p>



BERMUDA

Hamilton, Bermuda

UNITED KINGDOM

London, England

UNITED STATES

New York, New York

Atlanta, Georgia

Chicago, Illinois

Florham Park, New Jersey

Los Angeles, California

New Hyde Park, New York

San Francisco, California

St. Louis, Missouri

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 Japan Nipponkoa Insurance Inc., which holds more than \$60 billion in total assets and has A+ financial strength ratings from both A.M. Best and Standard & Poor's.