

## FRANCE

# Commercial insurance offering

## Products and capabilities

We are Sompo, a global provider of commercial and consumer property, casualty, and specialty insurance and reinsurance. Combining unique expertise, financial strength and an entrepreneurial mindset, we're set for growth in France. Our culture is underwriting driven, client-focused and based in ethics, integrity and long-term partnerships: We empower our people to tailor solutions that work for our clients and are accretive to our bottom line.

In France, we're represented with a team in Paris.

## About Sompo

USD year end as of December 31, 2023

**\$42.2B**

Total assets

**\$15.5B**

Gross Written Premium

**\$10.2B**

Insurance GWP

**\$14.4B**

Commercial P&C GWP

**\$1.1B**

Consumer GWP

**\$4.2B**

Reinsurance GWP

## About Sompo Holdings

USD as of March 31, 2024

**\$98B**

Total assets

**\$31.8B**

Group Gross Premiums

**46**

Licensed entities in 46 countries

**8630**

Traded on the Tokyo Stock Exchange

## Contacts

### Marilyn Faugas

Country Manager, Insurance France

T +33 (0) 6 24 58 25 00

[mfaugas@sompo-intl.com](mailto:mfaugas@sompo-intl.com)

### Redouane El Oulhani

Head of Distribution & Client Relationship Management, Insurance France

T +33 (0) 6 35 14 18 97

[reloulhani@sompo-intl.com](mailto:reloulhani@sompo-intl.com)

### Maxime Vroman

Head of Claims, Insurance France

T +33 (0) 1 59 02 02 99

[mvroman@sompo-intl.com](mailto:mvroman@sompo-intl.com)

### Eric Chaumette

Risk Engineer, Insurance France

T +33 (0) 7 86 45 73 02

[echaumette@sompo-intl.com](mailto:echaumette@sompo-intl.com)

## Casualty

PRODUCT	TARGET CLASSES <i>(includes but not limited to)</i>	PRODUCT/CAPACITY	CONTACTS
<b>Casualty</b>	<ul style="list-style-type: none"> <li>• Manufacturing</li> <li>• Construction</li> <li>• Food &amp; beverage</li> <li>• Life science (except out-of-scope classes)</li> <li>• Chemical</li> <li>• Utilities</li> <li>• Retail</li> <li>• Services</li> <li>• Automotive &amp; transportation</li> </ul> <p>Out of scope classes:</p> <ul style="list-style-type: none"> <li>• Pharmaceutical companies (as main activity)</li> <li>• Permanently implanted devices</li> <li>• Medical malpractice, healthcare</li> <li>• Aircraft &amp; critical aircraft products</li> <li>• Tobacco products</li> </ul>	<p>Primary and excess layer offerings for public, product and professional liability. Where standard market practice to reflect local legal environment, coverage can be extended to include recall, pure financial losses, excess motor or employers liability.</p> <p>Up to EUR 25M</p>	<p><b>Nicolas Lewandowski</b>  <i>Head of Casualty, Insurance France</i>  <b>T</b> +33 (0) 6 3421 12 32  <a href="mailto:nlewandowski@sompo-intl.com">nlewandowski@sompo-intl.com</a></p>

## Financial Lines &amp; Cyber

PRODUCT	TARGET CLASSES <i>(includes but not limited to)</i>	PRODUCT/CAPACITY	CONTACTS
<b>Cyber</b>	<p>Medium to large global corporations from a wide range of international territories. Industry segments include:</p> <ul style="list-style-type: none"> <li>• Food and beverage</li> <li>• Hospitality</li> <li>• Manufacturing</li> <li>• Real estate / construction</li> <li>• Financial institutions</li> <li>• Professional services</li> <li>• Media</li> <li>• Information technology</li> <li>• Retail</li> <li>• Wholesale</li> </ul> <p>Out of scope classes:</p> <ul style="list-style-type: none"> <li>• Airlines / airports / ports</li> <li>• Public / governmental entities / Non-for-profit entities</li> <li>• Political risks</li> <li>• Crypto exposures / payment processors</li> <li>• Gambling / casinos / adult contents</li> </ul>	<p>Incident Response Costs</p> <ul style="list-style-type: none"> <li>• Digital Asset Loss</li> <li>• Direct &amp; Contingent Business</li> <li>• Interruption</li> <li>• Extortion Events</li> <li>• Network Security &amp; Privacy</li> <li>• Liability</li> <li>• Media Liability</li> <li>• Regulatory Defence</li> <li>• PCI Fines &amp; Penalties</li> </ul> <p>Up to EUR 10M</p> <p>Ability to combine with Professional Indemnity</p>	<p><b>Victor Renaudin</b>  <i>Head of Financial Lines, Insurance France</i>  <b>T</b> +33 (0) 6 2787 36 65  <a href="mailto:vrenaudin@sompo-intl.com">vrenaudin@sompo-intl.com</a></p>

## Financial Lines &amp; Cyber (continued)

PRODUCT	TARGET CLASSES <i>(includes but not limited to)</i>	PRODUCT/CAPACITY	CONTACTS
<b>Financial Institutions</b>	<p>Financial institutions clients including the following sectors:</p> <ul style="list-style-type: none"> <li>• Commercial banks</li> <li>• Retail banks</li> <li>• Investment managers &amp; advisors</li> <li>• Hedge fund managers</li> <li>• Insurance companies</li> <li>• Stockbrokers</li> <li>• Corporate finance advisors</li> <li>• Financial service providers</li> <li>• Clearing &amp; settlement houses</li> </ul>	<p>Primary and excess coverage across the following products:</p> <ul style="list-style-type: none"> <li>• Professional Liability</li> <li>• Comprehensive Crime</li> <li>• Directors &amp; Officers (D&amp;O)</li> <li>• Pension Trustee Liability</li> <li>• Public Offering of Securities</li> </ul> <p>Up to EUR 20M</p>	<p><b>Victor Renaudin</b>  <i>Head of Financial Lines, Insurance France</i>  <b>T +33 (0) 6 2787 36 65</b>  <a href="mailto:vrenaudin@sompo-intl.com">vrenaudin@sompo-intl.com</a></p>
<b>Management Liability</b>	<p>All industry sectors:</p> <ul style="list-style-type: none"> <li>• Publicly traded, private and not-for-profit entities of any size</li> <li>• Clients with shares traded on any international exchange including full U.S. listings and all levels of ADR</li> </ul> <p>Not in appetite:</p> <ul style="list-style-type: none"> <li>• Cannabis or CBD related</li> <li>• Psychedelics</li> <li>• Mortgage brokers</li> <li>• Professional sport</li> </ul>	<p>Primary and excess coverage across the following products:</p> <ul style="list-style-type: none"> <li>• Management Liability</li> <li>• Commercial Crime</li> <li>• D&amp;O including Side-A and Side-A DIC</li> <li>• Employment Practices Liability</li> <li>• Pension Trustee Liability</li> <li>• Public Offering of Securities</li> </ul> <p>Up to EUR 20M</p>	<p><b>Victor Renaudin</b>  <i>Head of Financial Lines, Insurance France</i>  <b>T +33 (0) 6 2787 36 65</b>  <a href="mailto:vrenaudin@sompo-intl.com">vrenaudin@sompo-intl.com</a></p>
<b>Professional Indemnity</b>	<p>Small local to large global corporations or professionals from a wide range of international territories. Extended array of activities in scope, including the following sectors:</p> <ul style="list-style-type: none"> <li>• Accountants</li> <li>• Legal professions</li> <li>• Architects &amp; engineers</li> <li>• Design &amp; construction</li> <li>• Information technology</li> <li>• Real estate</li> <li>• Insurance intermediaries</li> <li>• Recruitment &amp; HR consultants</li> <li>• Multimedia</li> <li>• Miscellaneous</li> </ul>	<p>Primary and excess coverage:</p> <ul style="list-style-type: none"> <li>• Worldwide exposure</li> <li>• Multinational programs</li> <li>• Claims Made or Loss Occurrence (Germany)</li> <li>• Optional limit reinstatement</li> <li>• Optional Office Liability</li> <li>• Delegated Authority Programs</li> </ul> <p>Up to EUR 20M</p>	<p><b>Victor Renaudin</b>  <i>Head of Financial Lines, Insurance France</i>  <b>T +33 (0) 6 2787 36 65</b>  <a href="mailto:vrenaudin@sompo-intl.com">vrenaudin@sompo-intl.com</a></p>

## Property &amp; Energy

PRODUCT	TARGET CLASSES <i>(includes but not limited to)</i>	TARGET CLASSES <i>(continued)</i>	CONTACTS
<b>Property Retail</b>	<p>We focus on large corporate and multinational businesses with a turnover of EUR 400m upwards</p> <p><b>Manufacturing:</b></p> <ul style="list-style-type: none"> <li>• Metal manufacturing</li> <li>• Electrical manufacturing</li> <li>• Plastics manufacturing</li> <li>• Automotive manufacturing (OEM &amp; suppliers)</li> <li>• Aircraft, aerospace &amp; shipping (shipyard)</li> <li>• Food &amp; beverage manufacturing</li> <li>• Textile</li> <li>• Printing</li> <li>• Health &amp; medical equipment manufacturing</li> <li>• Semiconductor &amp; related devices</li> <li>• Molten material</li> <li>• Pulp &amp; paper, forrest products</li> <li>• Chemicals &amp; pharmaceuticals</li> <li>• Cement &amp; gypsum manufacutring</li> <li>• Agriculture processing</li> <li>• Power generation</li> </ul> <p><b>Retail:</b></p> <ul style="list-style-type: none"> <li>• Large retail chains</li> <li>• Shopping centres</li> </ul> <p><b>Services and Infrastructure:</b></p> <ul style="list-style-type: none"> <li>• Healthcare, hospitals &amp; education</li> <li>• Municipals, institutionals</li> <li>• Telecommunications (excl. T&amp;D lines)</li> </ul> <p><b>Transport &amp; Logistics:</b></p> <ul style="list-style-type: none"> <li>• Railway stations &amp; maintenance depots (excl. rolling rock)</li> <li>• Airport</li> </ul>	<p><b>Real Estate:</b></p> <ul style="list-style-type: none"> <li>• Offices</li> <li>• Entertainment &amp; stadiums</li> <li>• Leisure &amp; hospitality</li> </ul> <p><b>Out of scope classes:</b></p> <ul style="list-style-type: none"> <li>• Nuclear risks</li> <li>• Terrorism</li> <li>• Offshore, T&amp;D lines (off premises)</li> <li>• Spacecraft, satelites</li> <li>• Animals, growing crops and livestock</li> <li>• Standalone MB/MB BI, NatCat, CBI, cyber and non-damage BI coverages</li> <li>• Saw mills</li> <li>• Grain mills / grain elevators</li> <li>• Recycling</li> <li>• (Char)coal production</li> <li>• Standalone refrigerated warehousing</li> <li>• Rolling stock &amp; civil structures</li> </ul>	<p><b>Jérôme Décima</b>  <i>Head of Property, Insurance France</i>  <b>T</b> +33 (0) 6 48 36 05 61  <a href="mailto:jdecima@sompo-intl.com">jdecima@sompo-intl.com</a></p>
		<b>PRODUCT/CAPACITY</b>	
		<p>Property damage and business interruption, incl. machinery breakdown – AllRisk and named perils.</p> <p>Primary, quota-share and excess of loss placements.</p> <p>Up to EUR 100M</p>	
<b>Energy</b>	<p><b>Downstream:</b> Heavy chemicals</p> <p><b>Power generation:</b> Conventional gas &amp; steam</p> <p><b>Renewables:</b> Wind, solar, hydro, etc.</p>	<b>PRODUCT/CAPACITY</b>	
		<ul style="list-style-type: none"> <li>• Fully integrated approach</li> <li>• All risks of physical damage</li> <li>• Loss of production income</li> <li>• Business interruption</li> <li>• Construction all risks</li> <li>• Delay in start up</li> </ul> <p>Up to EUR 150M</p>	<p><b>Jérôme Décima</b>  <i>Head of Property, Insurance France</i>  <b>T</b> +33 (0) 6 48 36 05 61  <a href="mailto:jdecima@sompo-intl.com">jdecima@sompo-intl.com</a></p>

## Marine

PRODUCT	TARGET CLASSES <i>(includes but not limited to)</i>	PRODUCT/CAPACITY	CONTACTS
<b>Cargo</b>	<ul style="list-style-type: none"> <li>• Manufacturing &amp; processing industries</li> <li>• Machinery &amp; technology sector</li> <li>• Consumer goods</li> <li>• Textiles</li> <li>• Chemicals</li> <li>• Pharmaceuticals</li> <li>• Hard &amp; soft commodities</li> <li>• Oil &amp; gas (LNG/LPG)</li> <li>• Project Cargo, including DSU/ALOP - owner or contractor-controlled projects</li> <li>• Freight forwarder's &amp; carrier's liability</li> </ul>	<ul style="list-style-type: none"> <li>• Cargo Open Policy</li> <li>• Stock Throughput</li> <li>• Project Cargo including Delay in Start-Up / ALOP</li> <li>• Freight Forwarder's and Carrier's Liability (FFCL), including Shipper's Interest</li> </ul> <p>Cargo &amp; FFCL: up to USD 50M</p> <p>Project Cargo: up to USD 75M</p>	<p><b>Cédric Guillon Verne</b>  <i>Head of Marine, Insurance France</i>  <b>T +33 (0) 6 31 20 61 49</b>  <a href="mailto:cguillonverne@sompo-intl.com">cguillonverne@sompo-intl.com</a></p>
<b>Specie / Fine Art</b>	<p><b>Specie:</b></p> <ul style="list-style-type: none"> <li>• Watchmaking industry &amp; luxury products</li> <li>• Vault secured specie &amp; precious metals</li> <li>• Wholesale Jewellers Block</li> </ul> <p><b>Fine Art:</b></p> <ul style="list-style-type: none"> <li>• Museums &amp; exhibitions</li> <li>• Auction houses &amp; galleries</li> </ul>	<ul style="list-style-type: none"> <li>• General Specie</li> <li>• Jewellers Block</li> <li>• Cash in Transit / CMS</li> <li>• Fine Art</li> </ul> <p>Up to USD 50M</p>	<p><b>Cédric Guillon Verne</b>  <i>Head of Marine, Insurance France</i>  <b>T +33 (0) 6 31 20 61 49</b>  <a href="mailto:cguillonverne@sompo-intl.com">cguillonverne@sompo-intl.com</a></p>
<b>Blue &amp; Brown Water Hull</b>	Vessels of all sizes and types including mega yachts	<p>Hull &amp; Machinery: Up to USD 50M</p> <p>Builders' Risk: Up to USD 75M</p> <p>Marine Hull War: Up to USD 50M</p> <p>Mortgagee's Interest: Up to USD 50M</p>	<p><b>Cédric Guillon Verne</b>  <i>Head of Marine, Insurance France</i>  <b>T +33 (0) 6 31 20 61 49</b>  <a href="mailto:cguillonverne@sompo-intl.com">cguillonverne@sompo-intl.com</a></p>
<b>Marine Liability</b>	<ul style="list-style-type: none"> <li>• P&amp;I clubs</li> <li>• Ship repairers</li> <li>• Charterers</li> <li>• Terminal operators</li> <li>• Mortgagee additional perils</li> </ul>	<p>P&amp;I: Up to USD 50M</p> <p>Other Marine Liability: Up to USD 25M</p>	<p><b>Cédric Guillon Verne</b>  <i>Head of Marine, Insurance France</i>  <b>T +33 (0) 6 31 20 61 49</b>  <a href="mailto:cguillonverne@sompo-intl.com">cguillonverne@sompo-intl.com</a></p>

## Specialty

PRODUCT	TARGET CLASSES <i>(includes but not limited to)</i>	PRODUCT/CAPACITY	CONTACTS
<b>Aerospace</b>	<ul style="list-style-type: none"> <li>• Airline commercial operators</li> <li>• Product manufacturers</li> <li>• Service &amp; repair providers</li> <li>• Airport operators</li> <li>• Air traffic services</li> <li>• Ground service providers</li> <li>• General aviation operators</li> <li>• Lessors, banks &amp; finance houses</li> <li>• Unmanned aerial vehicle sector</li> </ul>	<p>Aviation Product Liability: Up to USD 150M</p> <p>Airport Liability: Up to USD 150M</p> <p>Hull &amp; Liability: Up to USD 150M</p> <p>Liability Only Cover: Up to USD 150M</p> <p>Hull War: Up to USD 22.5M</p> <p>Excess Liability War: Up to USD 40M</p>	<p><b>René Huber</b> <i>Head of Marine &amp; Specialty, Insurance Continental Europe</i> T +41 (0) 44 213 25 72 <a href="mailto:rhuber@sompo-intl.com">rhuber@sompo-intl.com</a></p>
<b>Crisis Management - Political Violence &amp; Terrorism</b>	<p>We write on a global basis, however, we believe our differentiation can be found in our approach to the more challenging emerging territories, notably in the Middle East, Africa and Latin America markets:</p> <ul style="list-style-type: none"> <li>• Commercial real estate</li> <li>• Manufacturing</li> <li>• Energy risks</li> <li>• Power &amp; utilities</li> <li>• Hospitality</li> <li>• Construction</li> <li>• Healthcare</li> <li>• Transportation</li> <li>• Education</li> <li>• Municipalities</li> <li>• Financial services</li> </ul>	<p>Primary, excess or quota share participation for Property Damage and Business Interruption for all products:</p> <ul style="list-style-type: none"> <li>• Strike, Riots &amp; Civil Commotion &amp; Malicious Damage</li> <li>• Revolution, Rebellion, Insurrection, Mutiny &amp; Coup d'état</li> <li>• War &amp; Civil War</li> <li>• Employee &amp; General Terrorism Liability</li> <li>• CBRN (Chemical, Biological, Radiological &amp; Nuclear )</li> <li>• Active Assailant &amp; Workplace Violence</li> <li>• Cyber Terrorism</li> </ul> <p>Up to USD 125M per risk</p>	<p><b>René Huber</b> <i>Head of Marine &amp; Specialty, Insurance Continental Europe</i> T +41 (0) 44 213 25 72 <a href="mailto:rhuber@sompo-intl.com">rhuber@sompo-intl.com</a></p>
<b>Political &amp; Financial Risks</b>	<ul style="list-style-type: none"> <li>• Banks active in International Trade Finance</li> <li>• Commodity finance, in particular oil &amp; gas, metals &amp; mining whether insureds are physical commodity traders or financing banks</li> <li>• Engineering/construction trade sectors</li> <li>• Utilities: power, water and telecoms</li> <li>• Aircraft finance</li> </ul>	<p>Coverage across a full range of political risk and credit insurance products, including:</p> <ul style="list-style-type: none"> <li>• Trade-related Political Risk Insurance including coverage against: <ul style="list-style-type: none"> <li>– Counterparty non-payment</li> <li>– Non-delivery for pre-paid goods</li> <li>– Inability to convert &amp; transfer currency</li> <li>– Embargo</li> <li>– Licence cancellation</li> <li>– Unfair bond calling</li> </ul> </li> <li>• Confiscation, Nationalisation, Expropriation, Deprivation Coverage</li> <li>• Single Risk Credit Insurance</li> </ul> <p>Up to USD 60M per risk</p>	<p><b>René Huber</b> <i>Head of Marine &amp; Specialty, Insurance Continental Europe</i> T +41 (0) 44 213 25 72 <a href="mailto:rhuber@sompo-intl.com">rhuber@sompo-intl.com</a></p>

## Accident & Health

PRODUCT	TARGET CLASSES <i>(includes but not limited to)</i>	PRODUCT/CAPACITY	CONTACTS
<b>Accident &amp; Health</b>	<p><b>Personal accident:</b></p> <ul style="list-style-type: none"> <li>Group PA</li> <li>Individual PA</li> <li>Driver PA</li> </ul> <p><b>Travel accident:</b></p> <ul style="list-style-type: none"> <li>Business travel</li> <li>Leisure travel</li> </ul> <p><b>Private medical insurance:</b></p> <ul style="list-style-type: none"> <li>Group PMI</li> <li>Individual PMI</li> <li>International PMI</li> </ul>	<p>Primary</p> <p>Any one life: Up to EUR 5M</p> <p>Any one event: Up to EUR 25M</p>	<p><b>Jean-Marie Guegan</b>  <i>Head of Accident &amp; Health Insurance France</i>  <b>T +33 (0) 6 81 10 54 83</b>  <a href="mailto:jguegan@sompo-intl.com">jguegan@sompo-intl.com</a></p>

## Multinational

Sompo's Multinational Business Unit offers companies, with business operations in multiple countries, an industry-leading platform for managing risk. Leveraging licensing capabilities from Sompo companies around the world and a growing network of third-party partners, our multinational platform offers a convenient, consistent approach to accessing global coverage that is compliant with local regulations in 150 countries.

PRODUCT	TARGET CLASSES <i>(includes but not limited to)</i>	PRODUCT/CAPACITY	CONTACTS
<p><b>Property</b></p> <p><b>General Liability</b></p> <p><b>Marine</b></p> <p><b>Directors &amp; Officers Liability</b></p> <p><b>Errors &amp; Omissions</b></p> <p><b>Cyber</b></p>	<ul style="list-style-type: none"> <li>Clients with a Controlled Master Program (CMP) in their home country and at least one underlying insurance policy in another country</li> <li>Global clients in need of stand-alone local policies outside of their home country, issued separately in each country, but not tied into a CMP</li> <li>Sompo's Japanese clients with interests outside of Japan</li> </ul>	Varies by country and product	<p><b>Matt Hoare</b>  <i>SVP, Multinational Global Markets</i>  <b>T +44 (0) 7810 193 086</b>  <a href="mailto:mhoare@sompo-intl.com">mhoare@sompo-intl.com</a></p>

### About Sompo

We are Sompo, a global provider of commercial and consumer property, casualty, and specialty insurance and reinsurance. Building on the 130 years of innovation of our parent company, Sompo Holdings, Inc., Sompo employs approximately 9,500 people around the world who use their in-depth knowledge and expertise to help simplify and resolve your complex challenges. Because when you choose Sompo, you choose **The Ease of Expertise™**

"Sompo" refers to the brand under which Sompo International Holdings Ltd., a Bermuda-based holding company, together with its consolidated subsidiaries, operates its global property and casualty (re)insurance businesses. Sompo International Holdings Ltd. is an indirect wholly-owned subsidiary of Sompo Holdings, Inc., one of the leading property and casualty groups in the world. Shares of Sompo Holdings, Inc. are listed on the Tokyo Stock Exchange.



Financial Rating:  
A.M. Best (Superior)  
S&P (Strong)

To learn more please follow us on [LinkedIn](#) or visit [here](#).