



Europe Specialty Insurance

Sompo International's European platform works through our broad distribution network in Continental Europe to offer multiline capabilities and exceptional financial strength to accounts specifically tailored to the needs of our European clients. We seek business partners who, like ourselves, value committed long-term relationships. Along with our London Market Insurance team, we focus on the following lines of business:

- Accident & Health
- Aerospace
- Casualty
- Energy
- Financial Institutions
- Management Liability
- Marine
- Political & Financial Risk
- Professional Indemnity
- Property
- Transaction Risk

Within each of these product areas, we pride ourselves on truly understanding our clients' risk exposures, tailoring risk management solutions and providing responsive and skilled claims handling.

Europe Specialty Insurance - Transaction Risk Insurance

Sompo International's Transactional Risk Insurance (TRI) team provides coverage to protect parties on either side of a merger or acquisition (M&A) transaction against losses arising from Warranties & Indemnities (W&I) breaches and other risks.

Common transactional risks relate to ownership of equity and assets, tax liabilities, financial statement accuracy, intellectual property, employee benefits and regulatory compliance.

Coverage includes:

- Third party liability for sellers, defense costs and losses resulting from claims by the buyer for a breach of an insured warranty or a claim under an insured indemnity; misrepresentations in W&I relating to ownership, infringement, inaccuracies, etc.
- First party damage insurance to recover losses and defense costs, enabling buyers to enhance their negotiating position by reducing the indemnity ceiling and escrow requirements.

Our experienced and dedicated underwriting team has the expertise to provide clients with highly customized coverage and quick turnaround.

Our team delivers sophisticated and effective solutions, tailored to the needs of each individual exposure, across all European jurisdictions and industry sectors. Combined with the ability and appetite to provide a wide range of buyer-side and seller-side transaction risk insurance products and backed by the exceptional financial strength of Sompo's balance sheet, we provide a market-leading offering for our clients.

TARGET CLASSES

All industry sectors:

- Clients domiciled or conducting their key target business in Continental Europe
- Publicly traded, private and not-for-profit entities
- Large and Small/Medium Enterprise (SME) companies

PRODUCTS

- Buyer-side W&I Insurance
- Seller-side W&I Insurance
- Seller-induced Buyer-side W&I Insurance
- Tax Liability Insurance (TLI)

COVERAGE FEATURES

- €40M (\$50M or equivalent in other European currencies) in capacity for W&I Insurance
- Primary and excess attachments considered across all products
- Local products in local language (French, German, Italian and Spanish) and English
- Worldwide coverage for European and global risks
- A pragmatic and flexible underwriting approach
- A locally empowered underwriting team
- Market leading wordings with a limited catalogue of mandatory exclusions

CLAIMS CAPABILITIES

- Dedicated TRI claims team, assisted by a European panel of renowned M&A lawyers
- International and European claims handling expertise
- Confidential, result-oriented and speedy claims resolution

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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.

