



**SOMPO
INTERNATIONAL**

INSURANCE



Sompo Global Risk Solutions

Sompo Global Risk Solutions offers comprehensive multi-line capabilities targeted at select industry verticals where we have depth of expertise. Servicing middle market and large accounts domiciled in the U.S., we work through a network of retail brokers who share our commitment to long-term partnerships built on white glove service. We take a unique approach, tailoring value added service to clients in the following industries:

- Real Estate & Hospitality
- Financial Institutions
- Professional Services

Environmental

Property owners and managers and construction contractors can face significant risk exposures from both existing and emerging environmental conditions affecting their properties. Whether a single location or an active portfolio of properties, tailored insurance coverage can provide financial and operational security.

With a collaborative approach, empowered underwriters and superior client service, Sompo Global Risk Solutions has the expertise to deliver sophisticated and customized solutions for clients' environmental exposures. Our dedicated underwriters, loss control and claims professionals have decades of experience in the industries we serve and bring deep expertise to each account.

PRODUCTS

We take a unique approach, offering comprehensive coverage across all of our product offerings to the select industry verticals where we have chosen to focus our expertise. We truly understand this complex market and have developed the following products to address our clients' environmental risk exposures:

Site Environmental Impairment Liability (SEIL)

One of the broadest forms in the market, our SEIL product provides flexibility, allowing clients to select the following coverages independently or to bundle them into a comprehensive environmental liability program:

- Pollution Conditions for New & Pre-Existing Conditions
- Non-Owned Disposal Sites (Blanket)
- Biological Agents (Mold, Bacteria, Legionella and Viruses)
- Business Interruption (On-site and Off-site Contingent Coverage with Extra Expense)
- Disinfection Conditions (Bed Bugs and Blood Borne Pathogens)
- First & Third Party Transportation
- Public Relations Expenses
- First Party Diminution of Value

Contractors' Pollution Liability (CPL)

Offered on both a claims made and reported and occurrence basis, this policy form addresses the complex environmental needs of contractors and owners including environmental spills, mold, silica, asbestos, lead, non-owned disposal sites and transportation. Programs can be tailored to address the entire practice of a contractor or project specific Owner Controlled Insurance Programs (OCIPs) or "Wrap Up" based policies with completed operations exposures included.

Environmental Excess Liability

Our follow form Environmental Excess Liability policy was designed to address our clients' need for excess capacity for mono-line Pollution Legal Liability or Contractors' Pollution Liability placements. This short form policy sits over the client's primary or excess environmental placements, ensuring seamless coverage continuity of the underlying program through the Sompo layer with capacity up to \$25M.

SIGNIFICANT CAPACITY

- We offer \$25M in capacity for Environmental Products
- Admitted (using deregulation where allowed by law) and non-admitted paper

VALUE-ADDED SERVICE

Our multi-disciplinary specialty team delivers across our full product capability and our approach is to forge a long-term holistic trading partnership with each account.

We are committed to providing our clients with:

- Empowered industry focused underwriters who have authority at the point of sale.
- Loss control resources specializing in risk management programs tailored to environmental exposures.
- Dedicated in-house claims staff with strategic partnerships with outside counsel specializing in environmental claims.
- Operations teams with deep expertise who truly understand and can quickly respond to client service needs.

KEY CONTACTS

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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 Japan Nipponkoa Insurance Inc., which holds more than \$67 billion in total assets and has A+ financial strength ratings from both A.M. Best and Standard & Poor's.

Our Specialty Focus

With a strong commitment to the specialty markets, 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.

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.