



U.S. Insurance

We partner with insureds who seek committed long-term relationships with a carrier offering breadth and depth of expertise, exceptional financial strength and global reach. Servicing clients ranging from small businesses to multi-nationals, Sompo International's U.S. insurance team offers a diversified set of specialty insurance products through our network of wholesale and retail brokers. By carefully monitoring changes in the market and truly understanding clients' risk exposures, we offer tailored solutions and responsive service.

Sompo Pro, U.S.

Open to risks across the U.S., our Sompo Pro team is armed with broad underwriting authority and flexible and creative solutions, and we are especially adept at serving sophisticated operations with unique coverages.

We partner with select wholesale and retail professional liability brokers to monitor and address emerging trends in the industry and provide superior service to our clients.

Coverage Features

SIGNIFICANT CAPACITY

- \$25M in capacity (actual deployed will vary by risk)
- Primary and excess attachments considered across all product lines

MINIMUM PREMIUMS AND SELF-INSURED RETENTIONS (varies by class):

- \$5,000 minimum premium
- \$5,000 minimum SIR

ADDITIONAL COVERAGE FEATURES

- Security/privacy coverage available across all forms
- Punitive damages with most favorable venue language where allowed by law
- True worldwide coverage
- Broad definition of covered services
- Flexible policy formats allow for manuscript language
- Media coverage inclusive of personal and proprietary rights injuries
- Favorable consent to settle clause
- Discrimination and dishonesty defense coverage
- Admitted and Non-Admitted options*

TARGET CLASSES

- Miscellaneous Professional Liability: Management and financial consultants, Marketing and sales, Regulatory compliance management, Real estate, Trustees (all other service providers considered)
- Network Security and Privacy Liability: All classes considered for coverage
- Lawyers' Professional Liability: Over 20 attorneys, maximum \$10M limits both excess and primary including quota share participations
- Premier Insurance Services Liability: Insurance agents and brokers, including MGAs and MGUs; Third-party administrators; Employee benefits and pension plan administrators; Loss control consultants and risk managers
- Technology E&O Liability: Software developers; Systems analysts; Programmers; Data processors; Information systems managers; Web designers and developers
- Architects & Engineers Liability: Practice only policies
- Accountants' Professional Liability: Will consider primary and excess for accounting firms with \$10M or more in gross annual revenues

SUBMISSION REQUIREMENTS

- Standard professional liability applications and supplements (other carriers applications are acceptable)
- 5 years of currently valued carrier loss runs
- Copies of standard client contracts

* Endurance American Specialty Insurance Company, an operating subsidiary of Sompo Holdings, Inc., is a surplus lines insurance company, and its products are only available through licensed excess and surplus lines brokers.

* Endurance American Insurance Company and Endurance Risk Solutions Assurance Co., operating subsidiaries of Sompo Holdings, Inc., are our admitted companies, providing excess liability coverage in most states.

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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.

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