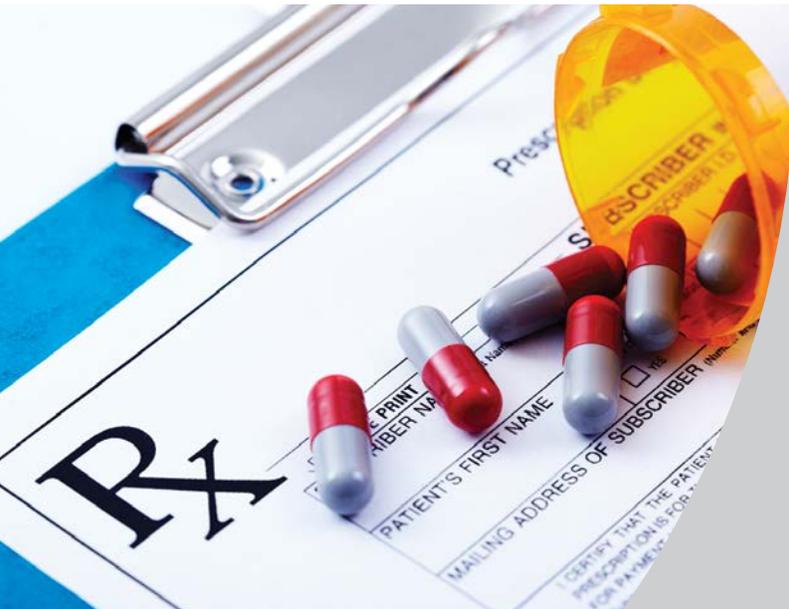




**SOMPO
INTERNATIONAL**

INSURANCE



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.

Healthcare Liability, U.S.

Today's healthcare industry is faced with a complex regulatory landscape and challenging market conditions that impact the way providers manage, retain and transfer risk. To address these significant and dynamic exposures, Sompo International Insurance's U.S. Healthcare Liability practice offers a range of specialized primary and excess professional liability products to community-based hospitals, integrated delivery systems, physician groups and allied healthcare organizations. We also work closely with our Commercial Management Liability practice to offer healthcare D&O coverage as well as other financial products.

We seek to gain in-depth knowledge of our clients' risk profiles to develop and deliver customized solutions. With decades of experience, our team is committed to the healthcare market and is well-positioned to collaborate with brokers and clients to meet ever-changing risk needs.

Our U.S Healthcare Practice is recognized for our Risk Mitigation Recognition program which is unique in its utilization of external quality and patient safety evaluation criteria. This program enhances our underwriters' ability to tailor each client program based on the insured's quality and patient safety investment as well as venue, services, and loss experience.

Coverage Features

TARGET CLASSES

- Community-based hospitals, integrated delivery systems, physician groups and allied healthcare organizations

SIGNIFICANT CAPACITY & TARGET ATTACHMENTS

Target attachments are customized for each client based on risk and location.

- Self-insured hospitals and integrated delivery systems: \$25M excess capacity
- Insured hospitals, allied healthcare organizations and physician groups: \$1M/\$3M primary, \$10M excess umbrella capacity

UNDERWRITING CAPABILITY

- Primary, excess and umbrella forms as well as facultative reinsurance
- Non-admitted A+ (Superior) rated paper: Endurance American Specialty Insurance Company*

CLAIMS & RISK MANAGEMENT CAPABILITIES

- Dedicated claims team with specialized healthcare expertise
- Clinical risk management and loss prevention services

* 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.

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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 Company, which holds more than \$60 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.