SOMPO

NORTH AMERICA

Engineered Risk

Sompo's Engineered Risk team offers a flexible and consistent underwriting approach providing first-party property coverage for Contractor All Risk (CAR), Erection All Risk (EAR) and Civil infrastructure occupancies in North America. Our team of experienced underwriting, claims and risk control professionals have an in-depth knowledge of the construction industry and its unique exposures. We take a collaborative approach to offering tailored solutions, responsive service and risk mitigation strategies to meet your individual needs.

Target classes

Our Engineered Risk team focuses on project-specific (single location) accounts for the following occupancies:

- CAR
  - Commercial and residential buildings
  - Stadiums and convention centers
- EAR
  - Manufacturing industries such as steel, cement, pulp & paper, mining
  - Oil, gas and specialty chemical
  - Power (traditional and renewables)
- Civil
  - Airports, roads, railways, pipelines, transmission lines and urban infrastructure

Capacity

- $150M depending on occupancy, peril and location

Coverage features

- All risk, including commissioning and testing
- Delay in completion
- Advance loss of revenues
- Interim operation
- Natural perils

Underwriting and claims capabilities

- Consistent, flexible, and responsive underwriting approach
- Experienced underwriting team with knowledge andability to provide custom builders' risk solutions
- Dedicated and experienced claims and risk control teams with specialized builders' risk expertise
- Collaborative approach to identifying and mitigating risks
- Ability to write ground up quota share or excess layers with manuscript wordings

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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 ofbusiness in which they specialize. It is this focus and dedication that enables us to anticipate and manage our clients' risks, delivering tailored solutions to addresstheir 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.

Multinational capabilities

Access to over 160 countries worldwide via Sompo's own offices and a multinational network of affiliated partners.

About Sompo

We are Sompo, a global provider of commercial and consumer property, casualty, and specialty insurance and reinsurance. Building on the 138 years of innovation of our parent company, Sompo Holdings, Inc., Sompo employs approximately 10,000 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.

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

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