

Commercial Property Risk Control

Services for Somo Policyholders

Many commercial property losses can be avoided through the diligent application of sound risk control engineering processes. With a collaborative approach to assist our clients with their safety and risk management efforts, Somo's Property Risk Control specialists deliver practical risk management programs tailored to each client's business operations, market environment and priorities. We help clients identify risk improvement objectives and customize our recommendations to assist in protecting their business value and staying ahead of the unexpected.

Our experienced Property Risk Control professionals are industry leaders who actively participate in key trade associations such as the National Fire Protection Association (NFPA), Society of Fire Protection Engineers (SFPE), American Fire Sprinkler Association (AFSA), Fire Protection Agency (FPA) Business Continuity Institute (BCI), Gesamtverband der Deutschen Versicherungswirtschaft (GDV) and Verband der Sachversicherer (VdS).

With deep industry knowledge built from extensive experience, our Property Risk Control teams work closely with our dedicated underwriters and claims specialists to help monitor emerging trends and minimize loss potential.

Risk Control Services

On-site Surveys

Somo's Property Risk Control team's recommendations are based on on-site surveys and aligned with internationally recognized standards set by leading industry associations. We work with each insured to tailor our recommendations and identify cost-effective solutions for mitigating risks and protecting their property.

Our Property Risk Control evaluations and recommendations are written in concise, plain language, focusing on exposures that can result in property losses such as:

- Fire initiation
- Fire spread
- Improper construction
- Fire protection systems adequacy
- Special hazards
- Natural hazard exposure

We also conduct loss investigations and analysis to help determine cause and prevent recurrence.

Construction Projects & Plan Reviews

As our clients' business changes or grows, our Property Risk Control specialists can:

- Perform a review of a variety of project specifications
- Review new construction project proposals
- Provide account-wide risk control analysis
- Provide consulting assistance when fire protection acceptance testing is performed
- Perform sprinkler reviews

We help our insureds assess their proposed and planned changes and offer advice for optimizing their risk control capital.

Fire Protection Impairment Management

Somo's Property Risk Control professionals track all client-reported fire protection system impairments and support local and corporate risk management teams with follow-up reviews of these events.



Equipment Breakdown Inspection Services*

Many commercial equipment breakdown losses can be mitigated through the diligent application of sound risk control engineering practices. Boiler and pressure vessel inspections are performed by licensed Sompo inspectors who are commissioned by the National Board of Boiler and Pressure Vessel Inspectors. Our inspectors conduct comprehensive site evaluations that assist our customers with mitigating unexpected outages, costly equipment breakdowns, and help protect critical equipment assets.

*Equipment Breakdown Inspection Services specific to North American.

Additional Value-Added Services

In addition to providing customized evaluations based on each client's unique risk management exposures, our Property Risk Control specialists can deliver a range of services that meet our client's specific safety and risk management standards including:

- Fire exposure identification
- Evaluation of system controls
- Security adequacy
- Natural hazard identification
- Hot Work tags and forms
- Infrared Thermography Service
- Business Continuity & Emergency Planning

We also offer on-site training on any of the above services tailored to each client's business and specific loss prevention and risk control requirements.

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About Sompo

We are Sompo, a global provider of commercial and consumer property, casualty, and specialty insurance and reinsurance. Building on the 135 years of innovation of our parent company, Sompo Holdings, Inc., Sompo employs approximately 9,500 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.

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

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