

NORTH AMERICA

E&S Property



The E&S Property team considers various types of commercial occupancies for catastrophe protection based on individual risk characteristics. We entertain a multitude of geographies and occupancies throughout the US. We harness the strength of our strategic wholesale partners to deliver meaningful capacity in a dependable manner, fast turnaround, broad appetite, competitive pricing and responsive claims service. Our expert underwriters and dedicated teams are passionate about simplifying the intricacies of risk, providing a frictionless experience, and consistently elevating the Wholesale channel.

Middle Market and Core Book**TARGET CLASSES**

- Apartments (Excess unless wind/eq only, then primary)
- Auto Dealerships (excluding DOL)
- Condominiums
- Food Processing
- Healthcare (Medical Offices, Assisted Living/Skilled Nursing/ Nursing Homes)
- Hemp (excluding inventory/BI)
- Hotels / Motels / Resorts
- Industrial Lessors (Risk Only)
- Light Chemical Mixing/Tolling
- Malls
- Manufacturing & Warehousing
- Marinas
- Metal Working (including molten material exposure)
- Offices
- Public Entities (Municipalities, Schools, Universities)
- Rail and Infrastructure (excluding Class 1)
- Real Estate
- Recycling Operations
- Religious Institutions
- Restaurants
- Retail
- Technology (including Lithium Ion)
- Vacant Buildings
- Warehousing
- Waterparks
- Wholesale Suppliers / Distribution
- Wood Working / Sawmills

PERILS

- All Risks
- Named Perils
- DIC

GEOGRAPHY

- All 50 states

TIV

- No limitations

Top 10 US E&S Underwriter*

A+

Financial Rating:
A.M. Best (Superior)
S&P (Strong)
A1 Moody's Rating

*S&P Global Market Intelligence Report from 2025

About Sompo

We are Sompo, a global provider of commercial and consumer property, casualty, and specialty insurance and reinsurance. Building on the 137 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.

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