NORTH AMERICA

Railroad

Sompo's dedicated Railroad team applies significant expertise and creativity to complex placements. We provide meaningful capacity and a consistent, creative underwriting approach, supported by superior coverage and expertise to address the needs of our insureds.

Target markets

- Freight Railroads
- Passenger Railroads
- Railcar Lessors and Lessees
- Railroad Contractors
- Suppliers
- Service Providers and Product Manufacturers
- Track Owners and Customers looking for Railroad Protective Liability

Coverage highlights

- Primary and Excess Programs available
- Comprehensive Liability Insurance Policy for Railroads (CLIPR) including, but not limited to, the following standard coverages:
  - FELA
  - Foreign Rolling Stock
  - Bill of Lading
  - Evacuation and Evacuation Expenses
- Blanket Railroad Protective Liability options available (Railroad and Contractor controlled)
- Contingent Liability for railroad equipment (lessors risk) on a claims-made and occurrence basis

Product lines & policy forms

- Claims-made and occurrence (manuscript forms) for Railroad Liability, Tourist Railroad Liability and Contingent Liability
- Occurrence forms (ISO) for Railroad Protective Liability and Comprehensive General Liability (CGL)

Minimum attachment points

- $25,000 SIR for Freight Railroads
- $5,000 deductible for CGL Service Providers and Excursion Railroads

Risk Control

Our industry expertise is entrenched across various products and geographies. The Sompo team leads with plan-based strategies that prepares clients for dangers, hazards and potential disasters that could impact business operations. Our Risk Control team takes a collaborative and practical approach to minimize loss potential.

Claims

Our claims team is an integral component of the underwriting process, specifically aligned with each of our product lines and geographies. Committed to holding the highest industry standards, our in-house claims professionals work with our underwriters, risk control specialists and distribution partners to build a collaborative relationship with each insured to understand each client's changing needs.

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.

Financial Rating

A+	A.M. Best (Superior) S&P (Strong)
A1	Moody's

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