

NORTH AMERICA

Environmental Casualty



In a world of increasingly complex environmental exposures, our Environmental Casualty product delivers confidence backed by 15+ years of leading Environmental expertise. At its core is our GLEE policy—an integrated solution combining general liability, pollution liability, and professional liability into a single, streamlined form. With deep underwriting expertise and a flexible approach, we assess site, operational, and contractual risks to deliver precise, tailored coverage.

A flexible menu of options supports both facility and service contractor risks. We partner closely with brokers and clients to design customized solutions for our clients, with seamless coverage available across the United States and Canada.

General Liability & Environmental Exposures (GLEE)

Combined Primary GL / Pollution / Professional package with ability to customize coverage to our clients' exposures.

General Liability & Environmental Exposures (GLEE) Excess

Follow form coverage can be offered over GLEE or GLEE equivalents, Auto, Foreign Liability, and Employer's Liability. Sompo will consider supported or unsupported placements (lead or non-lead) and quota share structures.

Minimum premium: Facilities - \$15,000, Services - \$10,000

Coverage overview

- General Liability (Occurrence or Claims-Made): Includes standard commercial GL coverage with Employee Benefits Administration Liability
- Integrated Pollution Liability (Occurrence or Claims-Made): Combines Contractors, Products, and Transportation Pollution, including Products Pollution, Hostile Fire, and Emergency Response
- Site Pollution Liability (Claims-Made): Covers on- and off-site clean-up, bodily injury, and property damage
- Professional Liability (Claims-Made)

Capacity: GLEE 1M/2M, GLEE Excess \$15M

Value Added Services**MULTINATIONAL BUSINESS UNIT**

Offers companies with business operations in multiple countries an industry-leading platform for managing risk. Leveraging licensing capabilities from Sompo companies around the world and a growing network of third-party partners, our Multinational platform offers a convenient, consistent approach to accessing global coverage that is compliant with local regulations in over 160 countries.

CLAIMS

Environmental claims can escalate quickly due to complex cleanup needs, evolving regulations, and long-tail exposures—making specialized expertise essential. Sompo delivers fair outcomes, efficient handling, and technical insight through dedicated environmental experts, with claims integrated into underwriting to ensure seamless, proactive management from start to finish.

RISK CONTROL

With deep industry expertise entrenched across products and geographies, we lead with plan-based business strategies that assess and prepare clients for any dangers, hazards, or other potentials for disaster — physical or otherwise — that can impact their operations, reputation or financial stability.

ENVIRONMENTAL SOLUTIONS & LOCAL EXPERTISE

Sompo offers a comprehensive suite of environmental products designed to address the full spectrum of pollution risks, including Environmental Liability (ELL), Contractors Pollution Liability (CPL), Storage Tank Liability (STL), and CPL/Professional (CP3). Equally important is our strong local presence and placement capability. With offices across the U.S., Canada, and the UK—and the ability to support placements in Puerto Rico and across Latin America—we combine global expertise with regional insight.

Services target classes

35% or more of revenues are derived from environmental contracting or consulting services, including:

ENVIRONMENTAL CONSULTING & TECHNICAL SERVICES

- Environmental consulting (ESAs, compliance, engineering, permitting, regulatory, testing, monitoring)
- Geology / hydrogeology consulting or mapping
- Industrial hygiene, indoor air quality, radon consulting
- Health and safety training and consulting
- Waste management consulting

REMEDIATION, ABATEMENT & ENVIRONMENTAL CONTRACTING

- Asbestos, lead, mold, and PCB abatement/remediation
- Environmental construction, demolition, and site restoration
- Hazmat clean-up, emergency response, and storage
- Dredging and drilling/sampling (non-oil & gas)
- Groundwater treatment and recovery

ENERGY, INFRASTRUCTURE & SPECIALTY ENVIRONMENTAL CONSTRUCTION

- Alternative energy (wind, solar, water) consulting and contracting
- Barrier/liner construction (e.g., landfill systems)
- Wetlands contracting, design, and consulting
- Wastewater/sewage treatment plant design and construction
- Mobile incineration and specialized waste disposal

STORAGE TANKS & INDUSTRIAL SYSTEMS

- UST/AST design, installation, removal, maintenance, and testing
- Piping pressure testing and related consulting

WASTE & MATERIALS MANAGEMENT

- Waste brokering (hazardous, medical, CD, mixed waste)
- Environmental lab analysis and lab packing

Facilities target classes

Manufacturers, Distributors and Facility Operators:

CHEMICAL & SPECIALTY MATERIALS MANUFACTURING

- Chemicals (organic and specialty)
- Adhesives, resins, solvents
- Coatings, paints, inks, pigments
- Fuel additives, ethanol, biodiesel
- Lubricants, oils, waxes, polishes
- Soap and detergent manufacturing

PLASTICS, PACKAGING & INDUSTRIAL MATERIALS

- Plastics and rubber goods
- Packaging (plastic and glass containers)
- Liners and membranes
- Paper and pulp products
- Raw minerals and related processing

ENVIRONMENTAL SERVICES, WASTE & ENERGY OPERATIONS

- Waste treatment, storage, and disposal (landfills, recycling, incineration, transfer stations)
- Waste-to-energy operations
- Drum reconditioning
- Equipment manufacturing for pollution control, monitoring, or remediation

OTHER/ MISCELLANEOUS

- Storage tank manufacturers
- Distributors of chemicals and related materials
- Wood preserving and treatment operations
- Industrial manufacturing (metals, component parts, etc)

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.M. Best (Superior)
S&P (Strong)