



## U.S. Insurance

We partner with insureds who seek committed long-term relationships with a carrier offering breadth and depth of expertise, exceptional financial strength and global reach. Servicing clients ranging from small businesses to multi-nationals, Sompo International's U.S. insurance team offers a diversified set of specialty insurance products through our network of wholesale and retail brokers. By carefully monitoring changes in the market and truly understanding clients' risk exposures, we offer tailored solutions and responsive service.

## Surety, U.S.

### OVERVIEW

Sompo International's Surety team has extensive experience in all surety products and has the expertise to underwrite a wide range of exposures – from traditional to hard-to-place accounts – to meet the varying needs of our clients. Our detailed analysis and consistent underwriting approach coupled with responsive service and respected claims handling make us the market choice for key producers.

With the acquisition of the operating subsidiaries of Lexon Surety Group LLC, Sompo International is now one of the 10 largest surety companies in the U.S. marketplace. We utilize a nationwide network of independent agents and brokers and our surety products are available in 50 states, Washington D.C., Guam, the Northern Mariana Islands, the U.S. Virgin Islands, and Puerto Rico.

### TARGET CLIENTS

We offer a full spectrum of surety products for a broad range of target industries including:

- General, trade, environmental, and heavy construction contractors and sub-contractors
- National/regional home builders and developers
- National and international publicly traded and privately held companies
- Financial services companies
- Service companies with an emphasis on transportation, waste, and security sectors
- Energy companies in the oil, gas, and coal sectors

### PRODUCTS

We offer a full suite of surety products including:

- Performance & Payment Bonds
- License & Permit Bonds
- Probate & Court Bonds
- Non-Construction Performance Bonds
- U.S. Customs Bonds
- Additional Commercial & Contract Surety Bonds

### CAPACITY

- Aggregate Bond Program limits up to \$180M for qualified clients

### UNDERWRITING/ CLAIMS CAPABILITIES

- Consistent and detailed underwriting approach
- Dedicated claims team with specialized surety expertise
- Extensive experience working with contractors and surety agents
- Emphasis on responsive service

### NATIONWIDE AGENT NETWORK

We work through a nationwide network of knowledgeable and experienced independent agents and brokers and can connect you with the agency best suited to handle your specific need.

### FINANCIAL STRENGTH

- Group rating of A+ (Superior) from A.M. Best (XV size category)
- U.S. Treasury listed carrier with a US Treasury combined underwriting limitation close to \$100M

## KEY CONTACTS

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## About Sompo International

Sompo International Holdings Ltd., a global specialty provider of property and casualty insurance and reinsurance, underwrites agriculture, professional lines, property, marine, energy, casualty and other specialty lines of insurance and catastrophe, property, casualty, professional lines, weather risk and specialty lines of reinsurance. Sompo International is a wholly owned subsidiary of Sompo Holdings, Inc., whose core business encompasses one of the largest property and casualty insurance groups in the Japanese domestic market.

## Our Financial Strength

Sompo International's operating subsidiaries have balance sheets comprising high quality assets and excellent liquidity. We maintain ratings of A+ (Superior) from A.M. Best (XV size category) and A+ (Strong) from Standard & Poor's. In addition, we are part of Sompo Holdings, Inc., which holds more than \$100 billion in total assets.

