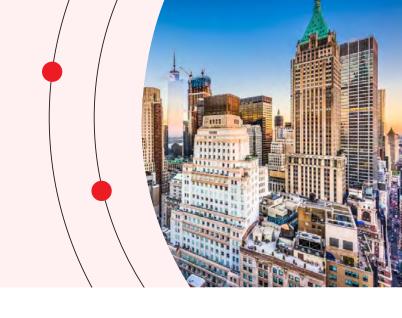


NORTH AMERICA

Large Commercial Surety



Sompo's Large Commercial Surety unit provides client solutions for simple or complex surety needs. Through our broker and agent partners, we support clients across a wide array of industries, public and private, as well as global. As a top-tier surety carrier, we can provide significant capacity and expertise backed by quality underwriting companies and financial strength. Our international presence and support from our Japanese parent provide a strong global platform for servicing our clients' North American bond needs.

Sompo U.S. Surety Highlights:

- "A+" A.M. Best Group rating (Superior) (XV size category)
- · "A+" S&P Credit Rating
- Top 15 U.S. surety company
- Combined Treasury Listing: \$425M
- Experienced Commercial, Contract, and Small Accounts teams
- · Added ability to write in Canada and UK
- Added ability to accept cash and letters of credit when required
- New Digital Hub agency portal for transactional bonds
- Four Underwriting companies:
 Endurance Assurance Corporation, Endurance
 American Insurance Company, Lexon Insurance
 Company, Bond Safeguard Insurance Company



Financial Rating:
Standard & Poor's (Strong)
A.M. Best (Superior and
Financial Size Category XV)

Key Markets Served

- · Oil & Gas
- Renewables
- Hard Rock Mining
- Homebuilders
- Environmental

- Private Equity
- Manufacturing
- Waste
- Healthcare
- Service contracts

Bond Capabilities

- · License & Permit bonds
- · U.S. Customs bonds
- · Healthcare provider bonds
- Court bonds
- Workers' compensation bonds
- Supply bonds
- Maintenance/ Warranty bonds

- · Lost instrument bonds
- Tax bonds
- · Subdivision bonds
- Performance & Payment bonds
- · Miscellaneous bonds
- Closure/post-closure & Decommissioning bonds

Program Appetite

- · Large account business with capacity up to \$500M
- Targeted minimum premium of \$50,000

Key Strengths

- Built to last. Our underwriting approach is consistent and built for long-term partnerships. We are a trustworthy market with sound decision making surrounding risk.
- Solutions-oriented. We are willing to consider a wide variety of opportunities and seek to formulate creative solutions.
- Responsive. Our goal is to provide quick acknowledgment and timely turnaround terms. We have an organizational structure that allows us to be nimble and collaborative.
- In-house expertise. We are staffed with home office and regional experts in all our targeted industries.

Large Commercial Surety



Surety Claims Capabilities

Dedicated team of experienced surety claims professionals with expertise in dispute resolution and loss mitigation with an extensive background in claims litigation, surety, corporate and environmental law utilizing common sense and value engineering to obtain fair and fast resolutions throughout the entire claim adjustment process.

Claims Submissions by Phone:

T +1 877 676 7575

Claims Submissions by Email:

LexonClaimAdministration@sompo-intl.com

Claims Submissions by Mail:

12890 Lebanon Road Mount Juliet, TN 37122 **T** +1 615 553 9500

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 whollyowned 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.