



NORTH AMERICA OVERVIEW

Discover the
possibilities
with Sompo



Expert partners behind every possibility

Businesses are constantly evolving, and so are their risk management needs. At Sampo, we help clients **discover what's possible** through exceptional service and collaborative partnerships built on decades of experience. Our specialists bring together underwriting expertise, deep local knowledge, and broad global reach to craft solutions designed around what matters most to you.

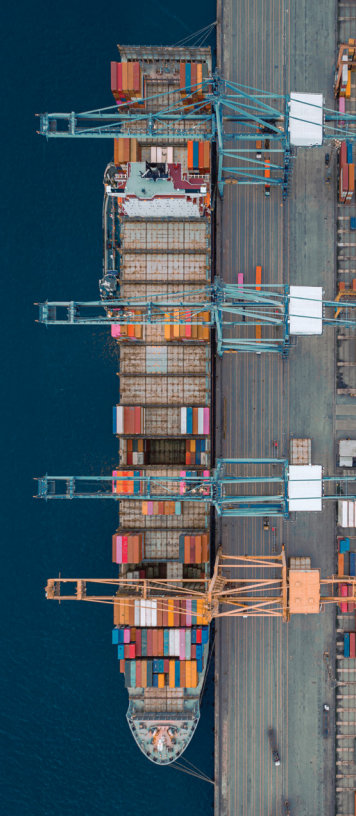
Sampo's diverse product portfolio, extensive licensing capabilities, expansive distribution networks, and highly collaborative approach are powered by one essential factor—our people. Together, they enable businesses across North America to discover new possibilities with a trusted partner committed to delivering more than coverage.

Possibilities that move you forward

Our commitment to our clients runs deep. Every engagement is designed to help you move forward with confidence, and to discover the possibilities with Sampo. We do this by:

- Leveraging **global insight** and **local expertise** to address specific appetite needs
- **Technical expertise** and depth of experience by specialty
- Delivering consistent, responsive **service and support**
- Taking a proactive approach—going the extra mile to **simplify challenges** before they arise

Comprised of expert underwriters, actuaries, risk control specialists and claims professionals, our team has deep expertise in their specialized classes or lines of business to serve clients of various sizes and complexity. Our sophisticated risk management practices deliver tailored solutions to empower clients' success.



By Product

- Accident & Health
- Agriculture
- Aviation / Aerospace
- Builders Risk
- Casualty
- Crisis Management
- Cyber
- Energy
- Engineered Risk
- Environmental
- Inland Marine
- Management Liability
- Middle Market Package
- Ocean Marine
- Political & Financial Risk
- Professional Liability
- Property
- Railroad Liability
- Surety
- Physicians and Surgeons
Medical Professional Liability
- And more

Multinational

Our Multinational Business Unit provides companies with international exposures, an industry-leading platform for risk management. Leveraging Sampo's licensing capabilities worldwide, including a network of partner carriers, we offer a convenient, consistent approach to accessing reliable commercial property & casualty insurance, compliant with local regulations in over 160 countries.

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.



By Industry

- Architects and Engineers
- Construction
- Energy
- Financial Services
- Healthcare
- Hospitality
- Legal
- Life Sciences
- Manufacturing
- Private Equity
- Real Estate
- Technology
- Transportation and Logistics
- And others

Risk control

Sompo's North America Risk Control team brings deep industry expertise, advanced credentials, and a proven commitment to service — demonstrated by more than 10,000 client engagements, or "touches," annually.

These interactions span surveys, desktop reviews, training sessions, boiler and machinery inspections, Risk A/T™ Work newsletters, safety calendars, and regulatory and compliance reviews, all reinforcing our dedication to understanding client needs and delivering tailored, effective risk control solutions.

Sompo Holdings - as of 3/31/25¹

\$29.0B² Direct Written Premium (DWP) ³	73,000+ Colleagues	\$101B Total assets
--	------------------------------	-------------------------------

Sompo North America - as of 12/31/25

\$6.6B Commercial P&C Insurance GWP	\$2.6B AgriSompo	1,890⁴ Employees
--	----------------------------	---------------------------------------

68⁵ Net Promoter Score (NPS)	Top 10⁶ US E&S Underwriter	30⁴ Offices
--	--	----------------------------------

¹Includes Sompo International Holdings Ltd. (overseas commercial and consumer (re)insurance business operating across NA, South America, United Kingdom, Continental Europe and Asia Pacific, SJI (Sompo Japan Insurance) and Sompo Wellbeing (Life Insurance & Nursing Care)

²USD as of 31 March 2025. Not inclusive of Aspen financials.

³Sompo Holdings Inc. does not report on a Gross Written Premium (GWP) basis. Instead, reporting is based on Direct Written Premium (DWP), which is calculated as GWP minus Assumed Premium Written (premiums received from reinsurance agreements)

⁴As of the Aspen acquisition transaction date

⁵NPS (Net Promoter Score) based on a scale of 0-100, creators of NPS, Brian & Company suggest a score of 65 is excellent and 80 is world class.

⁶Top 10 US E&S Underwriters by Liability

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™**

Financial Rating:

A+ (Strong) Standard & Poor's

A+ (Superior) A.M. Best

A1 Moody's



"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 with excellent financial strength as evidenced by ratings of A+ (Superior) from A.M. Best (XV size category) and A+ (Strong) from Standard & Poor's. Shares of Sompo Holdings, Inc. are listed on the Tokyo Stock Exchange.

**To learn more, please follow us on
Linkedin or visit somp-intl.com**