



SOMPO INTERNATIONAL

INSURANCE



Surety, U.S.

Sompo International's U.S. Surety team has extensive experience in all lines of surety and has the expertise to underwrite a wide range of exposures 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. Sompo International is 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.

SOMPO'S COMMITMENT TO U.S. SURETY

- Added over \$500M in capital to our 2 main writing companies (Endurance Assurance Corporation & Endurance American Insurance Company)
- 18 new field underwriters added to our team since 2019
- 8 underwriting trainees added to our team since 2019
- 6 summer interns hosted since 2020
- 41 total new surety employees in the last 2 years
- Significant financial investment in our systems (internal and external) with an agent portal in development for 2022
- New small contractor program utilizing credit scores and offering automatic approvals planned for late 2021

TARGET CLIENTS

A broad range of 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
- Energy companies in the renewables space (solar, wind, hydro) and in oil and gas
- Hardrock mining and waste companies (hauling and landfill closure/post-closure)

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 \$200M for qualified clients

UNDERWRITING/CLAIMS CAPABILITIES

- Consistent and detailed underwriting approach
- Extensive underwriting experience in all of our business segments
- Emphasis on responsive service
- Dedicated claims team with specialized surety expertise

FINANCIAL STRENGTH

OVER
\$215M
COMBINED

U.S. TREASURY LISTING
(increase over \$35M from 2020)

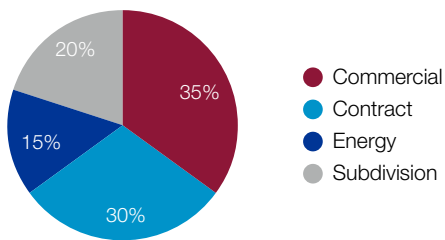
A+

FINANCIAL RATINGS
Standard and Poor's (Strong)
A.M Best (Superior and
Financial Size Category XV)

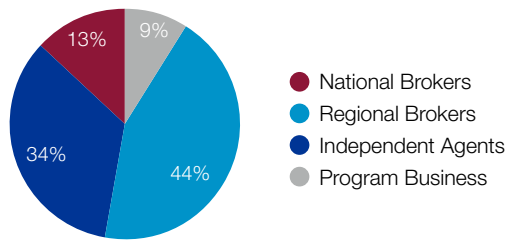
U.S. Surety Gross Premiums Written = \$150 Million

12 Months Ended December 31, 2020

Production by Line of Business



Production by Producer Partners



KEY CONTACTS

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Inquiries regarding new agency
appointments should be directed to
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About Sompo International

Sompo International Holdings Ltd. (Sompo International) is a global specialty provider of property and casualty insurance and reinsurance, headquartered in Bermuda. Sompo International companies are wholly owned subsidiaries of Sompo Holdings, Inc., whose core business encompasses one of the largest property and casualty insurance groups in the Japanese domestic market. Sompo International is a company driven by its core values, a carrier that holds promise, trust and the commitment to protect at the center of everything it does.

