

UNITED STATES

Surety



Sompo's U.S. Surety team partners with a nationwide network of independent agents and brokers to deliver surety bonding solutions for all types of businesses ranging from small to multinational. As one of the top 15 surety companies in the U.S., Sompo's team has extensive experience in all lines of surety including Contract, Commercial and Transactional. Our team will bring a consistent underwriting approach that will include detailed analysis tailored for your specific surety solution and will couple that with a dedicated and responsive Surety Claims team with specialized surety experience. Sompo offers a full suite of bond products in all 50 states and Puerto Rico.

Sompo U.S. Surety Highlights

- **Top 15** Surety Company in the U.S.
- **Added over \$1 Billion of new capital** to Sompo's two main underwriting companies (EAC, EAIC)
- **4 Underwriting Companies include:** Endurance Assurance Corporation, Endurance American Insurance Company, Lexon Insurance Company, Bond Safeguard Insurance Company
- New commercial transactional Digital Hub
- Added ability to write in Canada and UK
- Added SBA capability with dedicated support team
- Commercial reverse flow business
- Co-surety participation capabilities
- Dedicated legal resources

Target Clients and Industries

- General trade, environmental, and heavy construction contractors and subcontractors
- National / regional home builders and developers
- Service contractors

- National and international publicly traded and privately held companies
- Retailers and wholesalers
- Healthcare companies
- Energy Companies including: Renewables (EPC, solar, hydro), oil and gas, power, utilities
- Hard rock mining
- Waste companies
- Small Contractors (Small Contractor Program)

Capacity

Significant aggregate bond program capacity of up to \$500M bonded is available for qualified clients. Additional capacity available through cosurety and shared surety relationships.

Products

- Performance and payment bonds; maintenance, supply, and supply and install
- License and permit bonds
- Probate and court bonds
- U.S. Customs Bonds
- Reclamation, closure, plugging and abandonment, decommissioning interconnection, and PPA bonds
- Additional contract, commercial and various transactional bonds

\$425M

Combined

U.S. Treasury
Listing**A+**

Financial Rating:

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

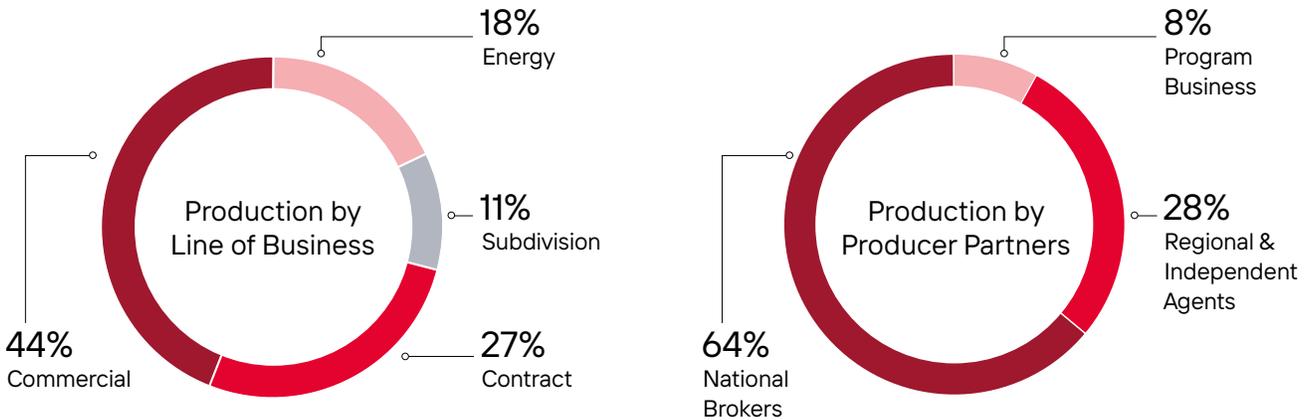
Surety

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.

U.S. Surety GWP = \$221M

USD as of 12 months ended December 31, 2025.



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 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.

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