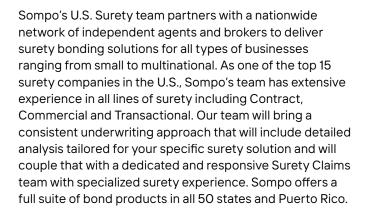


UNITED STATES

Surety



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

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 \$400M 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 interconenction, and PPA bonds
- Additional contract, commercial and various transactional bonds

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.





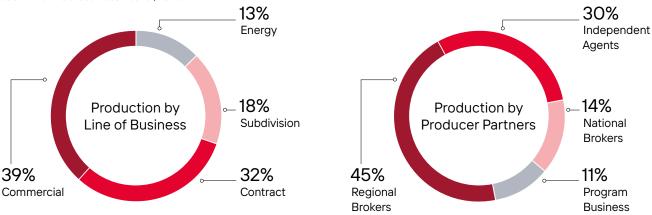
Financial Rating:

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

U.S. Surety GPW = \$195M

USD as of 12 months ended December 31, 2023.





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About Sompo

We are Sompo, a global provider of commercial and consumer property, casualty, and specialty insurance and reinsurance. Building on the 130 years of innovation of our parent company, Sompo Holdings, Inc., Sompo employs approximately 9,000 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!**

"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.