

ENDURANCE RISK SOLUTIONS – BERMUDA

Working with major retail and wholesale brokers, Endurance Risk Solutions focuses on large accounts with sophisticated risk management practices and high retention limits.

We offer specialized solutions in the following product lines:

- Healthcare Liability
- Professional / Management Liability
- Excess Casualty

Healthcare Liability Insurance – Bermuda

Endurance's Healthcare Liability Practice offers medical professional liability coverage for hospitals.

The Healthcare Liability Practice can provide either direct insurance or reinsurance to captive insurance companies. We target sophisticated purchasers who assume a large portion of their own risk, practice strong clinical risk management and claims management and purchase large limits. We, like our clients, value long term relationships.

FINANCIAL STRENGTH

- Group ratings of A (Excellent) from A.M. Best (XV size category) and A (Strong) from Standard & Poor's (S&P)
- Enterprise Risk Management rating of Excellent from S&P
- Strong group balance sheet with high quality assets and exceptional liquidity

Coverage Features

SIGNIFICANT CAPACITY

- US \$25M capacity

TARGET ATTACHMENT

- Attachment points and programs customized for each client

UNDERWRITING CAPABILITY

- Extensive captive experience reinsuring more than 90 healthcare captives
- Follow form or stand-alone excess
- Affirmative punitive damages coverage
- Risk mitigation recognition program

TARGET CLASSES

- Multi-hospital systems
- Academic medical centers
- Pediatric and other specialty hospitals

SUBMISSION REQUIREMENTS

- Signed application
- Minimum 10-years prior exposure data
- Minimum 10-years historical ground up, uncapped, individual loss data
- Audited financial statements including captive or self-insured trusts
- Description of claims, quality and risk management departments
- Latest actuarial study

CLAIMS AND RISK MANAGEMENT CAPABILITIES

- Highly skilled claims team with specialized healthcare experience
- Claims database with over 2 million data points



ENDURANCE RISK SOLUTIONS – BERMUDA

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About Endurance

The insurance and reinsurance subsidiaries of Endurance Specialty Holdings Ltd., a NYSE listed company, provide insurance and reinsurance products focused on the underwriting of specialty lines. Our clients are serviced by over 700 employees located in Bermuda, Europe, Asia and throughout the United States.

Each of our specialty teams is led by and staffed with experienced professionals who have a deep expertise in the class or line of business they service. The result is an informed partnership between our clients and Endurance.

Endurance's Specialty Focus

Our multi-disciplined teams bring industry knowledge, specialized analytic capability, and passion for our business to each of our product lines. We believe that our focus and commitment to specialty markets enable us to thoroughly understand our clients' needs so that we can better anticipate and manage their risks. We build loyalty from our clients — risk managers, insurance buyers and their brokers — through responsive and consistently high quality underwriting, actuarial and claims services. At Endurance, we take our name seriously — we focus on innovative and sustainable solutions.

To learn more, visit us at: www.endurance.bm
