

U.S. INSURANCE OPERATIONS

We look to serve insureds that seek a committed, reliable long-term partner with a breadth of capability. Our team focuses on complex accounts and is committed to serve the varied property and casualty exposure needs of our wholesalers and their customers. By carefully monitoring changes in the market and truly understanding your risk exposures, we can better work with you to keep placement recommendations timely and responsive.

Endurance U.S. Insurance

Endurance's U.S. Insurance business offers the following coverages: Property Catastrophe, All/Risk Property, Excess Casualty, Primary Casualty and Miscellaneous Errors and Omissions. We operate out of branch offices across the U.S.

We issue policies and endorsements under the names of the following companies:

- Endurance American Specialty Insurance Company, 767 Third Ave. New York, NY 10017 is our non-admitted company currently writing surplus lines with eligibility in 48 states plus the District of Columbia. Endurance American Specialty Insurance Company is a surplus lines insurance company, and its products are only available through licensed excess and surplus lines brokers.
- Endurance American Insurance Company, 767 Third Ave. New York, NY 10017 and Endurance Risk Solutions Assurance Co., 767 Third Ave, New York, NY 10017 are our admitted companies, providing liability product coverage in most states.

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.enhinsurance.com

ALL-RISK PROPERTY TEAM

LOS ANGELES

725 S. Figueroa Street, Suite 2100
Los Angeles, CA 90017
DIRECT 213.270.7000
FAX 213.270.7800

Larry Rofe, CPCU

Vice President, Property
DIRECT 213.270.7027
EMAIL lrofe@enhinsurance.com

Kent Piper

AVP – Property
DIRECT 213.270.7023
EMAIL kpiper@enhinsurance.com

Rebecca Cuevas

Director, Property
DIRECT 213.270.7724
EMAIL rcuevas@enhinsurance.com

CHICAGO

10 S. Wacker Drive, Suite 2970
Chicago, IL 60606
DIRECT 312.980.5305
FAX 312.980.5302

Mary Frances Resheske

Assistant Vice President, Property
DIRECT 312.980.5320
EMAIL mresheske@enhinsurance.com

John Owens

Executive Underwriter, Property
DIRECT 312.980.5280
EMAIL jowens@enhinsurance.com

SEATTLE

1501 4th Avenue, Suite 1550
Seattle, WA 98101
DIRECT 206.268.3701
FAX 206.268.3701

Carl Heckman

Vice President, Property
DIRECT 206.268.3705
EMAIL checkman@enhinsurance.com

Jim Carroll

Executive Underwriter, Property
DIRECT 206.268.3714
EMAIL jcarroll@enhinsurance.com

All-Risk Property Insurance

Endurance provides all-risk property insurance nationwide and can be accessed through a highly select network of top wholesale brokers. We bring significant capacity and a creative underwriting approach to every placement. This practice is led by Larry Rofe, with 37 years of industry expertise and a strong focus on complex, all-risk accounts. He is supported by highly experienced underwriters, as well as technical support staff and claims personnel.

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

- In-house capacity of \$35M – ability to expand limits using facultative reinsurance
- Minimum premium of \$50,000 on primary accounts and \$25,000 on excess accounts
- Minimum deductible of \$10,000

UNDERWRITING CAPABILITY

Nationwide Schedules

- Can offer excess capacity on larger accounts
- Primary coverage may be considered based on the individual merits of the risk
- Can offer earthquake and flood

BUSINESS CLASSES

Broad list of business considered – wide range of property exposures considered with a preference for occupancies with a predominance of physical damage exposures. Desired occupancies include:

- Office buildings
- Shopping centers
- Real estate schedules
- School districts
- Municipalities
- Retail
- Builders' risks with the exception of wood frame construction

SUBMISSION REQUIREMENTS

- 3-year loss history
- Statement of values provided in an electronic format to include: address with zip code, construction, occupancy, year built, # of stories, square footage of building(s) and values by coverage