

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



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ENH Managers Inc.

ENH Managers Inc. is a managing agency that underwrites business produced on a wholesale platform on behalf of Endurance. Our experienced underwriting team helps clients place unique risks that others will not write, often due to their size. Target accounts exhibit a low exposure to frequency and moderate exposure to severity. Examples include new entities and products, unusual exposures (including recreational), risks with location restrictions and nonstandard classes of business.

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

Casualty Business

- In-house limits available up to \$1M per occurrence / \$2M aggregate.
- Attachment points will be first dollar or over a small (\$2500 or less) deductible.

Property Business

- Writes risks with TIV's of up to \$5M per location. This capacity, while generally utilized on a primary basis, will also be utilized infrequently on a quota share or first loss basis.

Restrictions

- **Earthquake:** Will not write earthquake in earthquake exposed areas.
- **Wind:** If wind coverage is available by pool or association, will exclude the peril altogether. If wind is not available by pool or association in wind-exposed areas, deductibles (typically 5% to 10% of TIV, including loss of use) will be used to mitigate exposure. Additionally, will generally require brick construction or better in wind exposed areas.

UNDERWRITING CAPABILITIES

- Highly experienced underwriting team, adept at understanding, handling and supporting complex and challenging accounts.
- Service-oriented team provides wholesalers and brokerages with prompt claims and coverage responses.
- Appointing only a select number of wholesalers and brokerages builds long-term relationships and provides them with a competitive advantage.

MINIMUM PREMIUM

- Minimum policy premium of \$2,500

POLICY FORMS

- Generally follow ISO, with additional company specific exclusions and coverage parts.

SUBMISSION REQUIREMENTS

- Standard applications and supplements
- 5 years of currently valued carrier loss runs
- Complete outline of all operations
- 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.