

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.

Excess Casualty Insurance

Today's marketplace presents your retail broker customers and their insureds with sustained challenges in anticipating and covering many casualty exposures. Our experienced underwriting specialists can identify and craft comprehensive and creative coverage to meet those tests.

Serving a wide array of commercial operations, at Endurance you will find a highly skilled "go to" underwriting partner, experienced technical support staff, and capable claims personnel ready to support accounts from Main Street to multi-national.

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 \$50M
- Broad list of business classes considered

INSURANCE SERVICE OFFICE (ISO)

Umbrella Form

- Scheduled underlying policy(ies) followed to the greatest extent possible
- Written as excess over primary or layered in an umbrella/ excess program
- Coverage applied separately to each insured except for limits
- Defense costs provided in addition to limits

ADMITTED AND NON-ADMITTED OPTIONS

Admitted (licensed in most states)

- **Endurance American Insurance Co.**, 767 Third Ave. New York, NY 10017
- **Endurance Risk Solutions Assurance Co.**, 767 Third Ave. New York, NY 10017

Non-Admitted

- **Endurance American Specialty Insurance Company***
767 Third Avenue, New York, NY 10017

OTHER EXCESS CASUALTY HIGHLIGHTS

- Flexible in use of limits – ability to participate in more than one layer of coverage
- Both occurrence and claims-made casualty placements considered

SUBMISSION REQUIREMENTS

- Standard application
- Minimum of five years loss experience
- Complete description of all operations and products

ADDITIONAL COVERAGE AVAILABLE

- Excess capacity over qualified self-insured retention (SIR)
- Absolute aggregate limit on SIR with special considerations
- Named peril and time element pollution
- Long-term construction projects

*Endurance American Specialty Insurance Company is a surplus lines insurance company, and its products are only available through licensed excess and surplus lines brokers.



CASUALTY LOCATIONS

BOSTON

1020 Plain Street
Suite 120
Marshfield, MA 02050
DIRECT 781.837.0233
FAX 786.837.1336

LOS ANGELES

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Suite 2100
Los Angeles, CA 90017
DIRECT 213.270.7000
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CHICAGO

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SEATTLE

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To learn more, visit us at: www.enhinsurance.com