

Side A Directors & Officers Liability

ENDURANCE RISK SOLUTIONS – U.S.

Leveraging relationships with national and regional retail brokers, Endurance Risk Solutions focuses on large accounts with sophisticated risk management practices.

We offer specialized solutions in the following product lines:

- Professional / Management Liability
- Healthcare Liability
- Excess Casualty

Endurance's Management Liability Practice offers lead and excess Side-A DIC Directors & Officers liability insurance in conjunction with AEGIS (Associated Electric & Gas Insurance Services Limited).

Dedicated and designed to protect directors, officers, and other insured persons, this lead and excess Side-A DIC Directors & Officers liability insurance is available to utilities and companies operating in related energy industries that are or expect to become AEGIS members.

FINANCIAL STRENGTH

- We maintain group ratings of A (Excellent) from A.M. Best (XV size category) and A (Strong) from Standard & Poor's
- We are one of only a handful of companies that has achieved the highest Enterprise Risk Management rating of Excellent by Standard & Poor's
- Our group balance sheet is exceptionally strong, with high quality assets and excellent liquidity

SIGNIFICANT CAPACITY

- Up to \$30M for both lead and excess Side-A DIC coverage
- Limits are in addition to existing AEGIS D&O ABC coverage

CLAIMS AND RISK MANAGEMENT CAPABILITIES

- Dedicated Endurance claims team with specialized D&O experience

UNDERWRITING CAPABILITY

- Underwriting team has extensive experience working with utilities and companies operating in related energy industries
- Flexible attachment points based on specific risks
- Admitted paper in nearly every state plus the District of Columbia with state-of-the-art policy forms

CONTINUITY CREDITS

- AEGIS D&O members are eligible for continuity credits when purchasing Side-A coverage from Endurance
- Credits are calculated based on the reinsurance premium flowing to AEGIS, as AEGIS participates in this program as a reinsurer

COVERAGE FEATURES

- Broad Difference in Conditions – DIC applies if the insurer of the underlying policies fails or wrongfully refuses to indemnify the insured persons or is financially unable to pay loss rescinds coverage, does not cover the loss or is subject to the automatic stay under the bankruptcy code
- Broad definition of claim
- Insurer may not rescind the policy in whole or in part for any reason
- Policy cannot be canceled except in the case of non-payment of premium
- Policy exclusions are deleted if any underlying policy covers the loss



SIDE A D&O LIABILITY KEY CONTACTS

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About Endurance

The insurance and reinsurance subsidiaries and branch offices of Endurance Specialty Holdings Ltd., a New York Stock Exchange listed company, provide global insurance and reinsurance products focused on underwriting of specialty lines. Our clients are serviced by more than 840 employees located in Bermuda, Europe, Asia and throughout the United States.

Each of our specialty teams is led and staffed with experienced professionals having 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

At Endurance, understanding our clients' business is our focus. Through our multi-disciplined teams of underwriters, claims and actuarial professionals, we offer in-depth analytic solutions driven by detailed statistical information, including catastrophe aggregate exposures, where appropriate. It is this focus and commitment that enables us to anticipate and manage our clients' risks.

At Endurance, we take our name seriously. We focus on meeting our clients needs with sustainable solutions. We build loyalty – from our clients and their brokers – through responsive and consistently high-quality underwriting, actuarial, legal and claims services.

About AEGIS

AEGIS (Associated Electric & Gas Insurance Services Limited) is a non-assessable mutual insurance company owned by its policyholder-members. Established in Bermuda in 1975, AEGIS is an eligible surplus lines insurer in most jurisdictions in the United States and it is a licensed carrier throughout Canada. AEGIS is also the parent company of AEGIS London Syndicate 1225 at Lloyd's of London. For more information on AEGIS, visit www.aegislimited.com.

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