

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 brokers 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

From Main Street to multi-nationals, our Excess Casualty team focuses on complex accounts and is committed to meeting the varied casualty exposure needs of our wholesalers and their customers. By applying constant and thoughtful attention to changes in the market, we provide significant capacity, a consistent underwriting approach and timely coverage responses.

Serving a wide array of commercial operations, at Endurance, you will find a highly skilled and creative “go to” underwriting partner, experienced technical support staff, and capable claims personnel ready to support all accounts.

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

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 Company**
767 Third Avenue, New York, NY 10017
- **Endurance Risk Solutions Assurance Co.**
767 Third Avenue, 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

LOS ANGELES

725 S. Figueroa Street
Suite 2100
Los Angeles, CA 90017
DIRECT 213 270 7000

CHICAGO

10 S. Wacker Drive
Suite 2970
Chicago, IL 60606
DIRECT 312 980 5300

NEW YORK

767 Third Avenue
5th Floor
New York, NY 10017
DIRECT 212 209 6500

EXCESS CASUALTY DIRECTORY

EXCESS CASUALTY UNDERWRITERS

LOS ANGELES

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CHICAGO

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NEW YORK

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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.

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.