

## ENDURANCE WORLDWIDE REINSURANCE

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Endurance Worldwide Reinsurance underwrites property, catastrophe, casualty, aerospace and marine, surety, agriculture and other specialty lines of reinsurance. Our account management approach enables us to offer a broad multi-line capability to underwrite risks across our clients' insurance portfolios, supported by proprietary analytic and modeling tools and databases and the transactional experience of our underwriting, actuarial, legal and claims professionals.

## Agricultural Reinsurance

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Endurance's agricultural reinsurance group specializes in developing risk transfer solutions for crop and livestock risk for businesses associated with the production of food and fiber. Our teams located in the U.S. and UK bring considerable expertise to this sophisticated and rapidly changing worldwide industry.

At Endurance, we work closely with agricultural insurance specialists to identify the key risk management issues facing the industry. Through the use of cutting edge quantitative modelling techniques, we develop innovative products and covers that address today's challenges including climate variability, volatile crop prices and an expanding list of livestock diseases.

We prefer to partner on a project-based, product-development basis and commonly work with the active support of government agencies. We align the depth of our experience with our client's needs, striving to position Endurance as the pre-eminent risk manager within the worldwide agricultural insurance marketplace.

Key elements of our specialty strategy are:

- We are global aggregators of agribusiness production risk associated with natural peril events and offer significant capacity to this market.
- We provide traditional treaty reinsurance, proportional and aggregate stop loss for primary insurance companies writing multiple peril, hail and named peril covers, as well as custom risk transfer mechanisms for agricultural dependent industries with exposure to crop yields or prices.
- Our core competence is quantifying and pricing exposure, and carrying the risk.
- We partner with agricultural specialty insurance companies, banks, credit unions and agricultural cooperatives, to effectively leverage their distribution channels and platforms.
- We consider index-based coverage such as Area Yield and Multivariate Weather Parameters (e.g., precipitation, temperature, and wind speed).
- We aggregate risk exposures across multiple dimensions (by region, peril and growing seasons) on a global basis.
- Risk capacity for individual programs is determined by the 100-year event level impact to surplus.

## AGRICULTURAL KEY CONTACTS

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## About Endurance

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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.

We maintain excellent financial strength and are recognized industry leaders in risk management.

- 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

## Endurance's Specialty Focus

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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.

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To learn more, visit us at: [www.endurance.bm](http://www.endurance.bm)

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