

## 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.

## Property Insurance: **Earthquake,** Specified Wind & Flood

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Many commercial insureds look to the specialty arena to cover their catastrophe exposures. Endurance considers all types of commercial occupancies for catastrophe protection based on individual risk characteristics. We specialize in risks that are written with multiple layers of coverage provided by multiple insurance carriers. We entertain single location risks as well as large schedules of location and consider risks throughout the country including those located in catastrophe prone areas.

### 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

### EARTHQUAKE COVERAGE FEATURES

#### SIGNIFICANT CAPACITY

- \$25M maximum capacity earthquake. All states and areas including: California, New Madrid, Pacific Northwest and Hawaii
- Primary, buffer or excess of PML capacity
- Flexible in use of limits – ability to participate in more than one layer of coverage

#### MINIMUM PREMIUM

- All locations including California excess of PML - \$1,500 gpm
- Subject to minimum policy premium of \$10,000
- Primary Earthquake – Subject to minimum policy premium of \$50,000 (California Earthquake Zones A & B) / \$25,000 (All other).

#### SUBMISSION REQUIREMENTS

- 5-year loss history
- 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
- California single location risks built prior to 1975 require documentation of seismic upgrades for underwriting consideration



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 Avenue, 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 Avenue, New York, NY 10017 and Endurance Risk Solutions Assurance Co., 767 Third Avenue, New York, NY 10017 are our admitted companies, providing liability coverage in most states.

## Property Insurance: Earthquake, Specified Wind & Flood

### WIND COVERAGE FEATURES

#### SIGNIFICANT CAPACITY

- \$5-\$10M maximum capacity
- Risks are considered on a case by case basis
- Wind attachment and capacity is based on the individual underwriting merits of the account
- Subject to minimum policy premium of \$25,000

#### UNDERWRITING REQUIREMENTS

- Construction must be joisted masonry or better, no frame
- Risks within 1/2 mile from the coastline must be of superior construction
- No island exposures, except Hawaii

#### SUBMISSION REQUIREMENTS

- 5-year loss history
- 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

## Property Insurance: Earthquake, Specified Wind & Flood

### FLOOD COVERAGE FEATURES

#### STAND ALONE OTHER THAN ZONE A

##### SIGNIFICANT CAPACITY

- \$25M maximum capacity
- Offer primary, buffer or excess capacity
- Subject to minimum policy premium of \$10,000

##### SUBMISSION REQUIREMENTS

- Loss history
- 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

#### STAND ALONE ZONE A

##### SIGNIFICANT CAPACITY

- \$5-\$10M maximum capacity
- Primary or buffer
- Minimum deductible is equivalent to NFIP
- Subject to minimum policy premium of \$25,000

##### SUBMISSION REQUIREMENTS

- 5-year loss history
- 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
- Elevation
- Occupancy

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.



## PROPERTY INSURANCE: 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.

# PROPERTY DIRECTORY

## PROPERTY UNDERWRITERS

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