

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.

Endurance U.S. Insurance

Endurance's Insurance business offers the following coverages: Property Catastrophe, All/Risk Property, Excess Casualty, Primary Casualty and Miscellaneous Errors & 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 product coverage in most states.

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.

- 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

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.

PROFESSIONAL LIABILITY INSURANCE KEY CONTACTS

STAMFORD

Gene Mason

Senior Vice President
Professional Liability Leader

DIRECT 914 539 4370

EMAIL gmason@enhinsurance.com

Brad Gow

Vice President

DIRECT 914 539 4377

EMAIL bgow@enhinsurance.com

Cristina De Luca

Executive Underwriter

DIRECT 914 539 4390

EMAIL cdeluca@enhinsurance.com

Yujin Bassetto

Executive Underwriter

DIRECT 914 539 4374

EMAIL ybassetto@enhinsurance.com

Monika Sokal

Underwriter

DIRECT 914 539 4364

EMAIL msokal@enhinsurance.com

300 First Stamford Place, 5th Floor East
Stamford, CT 06902

MAIN 914 539 4360

ATLANTA

Roxanne Westfall

Vice President

DIRECT 770 799 2678

EMAIL rwestfall@enhinsurance.com

Beth Berthelsen

Executive Underwriter

DIRECT 770 799 2673

EMAIL bberthelsen@enhinsurance.com

Amber Amann

Senior Underwriter

DIRECT 770 799 2677

EMAIL aamann@enhinsurance.com

400 Interstate North Parkway, Suite 850

MAIN 770 799 2660

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

Professional Liability Insurance

Endurance offers Errors & Omissions coverage for a wide array of businesses with a focus on several key classes to meet the unique needs of sophisticated clients.

Endurance partners with a select group of the nation's top wholesale professional liability brokers to monitor and address the emerging trends in the industry. Our boutique approach with respect to producers affords us the ability to provide superior service.

Coverage Features

SIGNIFICANT CAPACITY

- In house capacity of \$20M limits on a per risk basis
- Primary and Excess

MINIMUM PREMIUMS AND SELF-INSURED RETENTIONS

(varies by class):

- \$5,000 minimum premium
- \$5,000 minimum SIR

ADDITIONAL COVERAGE FEATURES

- Class-specific policy forms
- Continuity of coverage
- Automatic coverage for subsidiaries
- Personal and advertising injury
- Breach of security
- Blended coverage
- Punitive and Exemplary Damages
- Worldwide coverage
- Network security & privacy coverage
- Intellectual property rights infringement
- Discrimination and dishonesty defense coverage

CLASSES OF BUSINESS

- **Insurance-Related Services:** Insurance agents & brokers, including MGAs and MGUs; Third-party administrators; Employee benefits and pension plan administrators; Loss control consultants and risk managers
- **Law Firms:** With up to 150 attorneys and no patent, securities, personal injury plaintiff AOPs
- **Technology Services:** Software developers; Systems analysts; Programmers; Data processors; Information systems managers; Web designers and developers
- **Miscellaneous Professional Services:** Management and Financial; Marketing and Sales; Regulatory Compliance
- **Architects & Engineers:** Practice only policies
- **Securities Broker/Dealers:** 150 registered representatives or less and no more than \$500M in assets under management
- **Real Estate-Related Services:** Real estate agents & brokers; Property managers; Developers; Construction managers; Escrow agents

SUBMISSION REQUIREMENTS

- Standard professional liability main form applications and supplements (other professional liability carriers' applications are acceptable)
- Company website
- 5 years of currently valued carrier loss runs
- Copies of standard client contracts
- Resumes for principals and key employees