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

PROPERTY CATASTROPHE INSURANCE: KEY CONTACTS

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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 wholesalers 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 Catastrophe Insurance: Earthquake, Wind & Flood

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. Endurance can be accessed through a highly select network of top wholesale brokers.

FINANCIAL STRENGTH

- Group ratings of A (Excellent) from A.M. Best (XV size category) and A (Strong) from Standard & Poor's (S&P)
- Enterprise Risk Management rating of "Excellent" from S&P
- Strong group balance sheet with high quality assets and exceptional liquidity

EARTHQUAKE COVERAGE FEATURES

SIGNIFICANT CAPACITY

- \$35M 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

- California excess of PML – \$1,200 GPM
- All other locations in other states: Excess of PML - \$1,000 GPM
- Subject to minimum policy premium of \$10,000
- California Primary EQ – Subject to minimum policy premium of \$50,000 (EQ Zone 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