



EXPERTISE ... AGILITY ... INNOVATION

As a leading global provider of weather risk management products, Endurance's Global Weather team is dedicated to customizing weather protection solutions to our clients' unique weather-driven challenges.

With a depth of experience borne out of innovating weather risk management products since the market's inception in the late 1990s, we not only offer our clients WeatherLock® and CommodityFlex® products but also provide key analysis and transaction structuring services. Our ability to execute within a short timeframe enables our clients to move quickly on opportunities that require speed and precision in a dynamic marketplace.

ENDURANCE GLOBAL WEATHER

Endurance's Global Weather team writes tailored weather-driven risk management derivatives and (re)insurance products indexed to weather and commodity prices. Weather indices, as measured and reported by global meteorological agencies, are based on weather variables such as temperature, precipitation, snowfall, windspeed and solar irradiance. Commodity price indices, published by exchanges and other independent organizations, include natural gas and power across key energy markets and agricultural prices such as corn, wheat and cotton.

Our contracts are written on a global basis and in a variety of major currencies ranging in duration from several days to several years.

TAILORED PRODUCTS

Endurance Global Weather offers significant transactional capacity and an array of financial products including:

- WeatherLock®: A suite of products with payments structured to address volatility primarily in weather-driven volumes. These products can be customized to our client's specific needs and include:
 - TempLock®
 - RainLock®
 - WindLock®
 - SolarLock®
 - RiverLock®
 - ENSOLock®
 - GenLock®/DemandLock®
 - ConstructionLock®
 - HydroLock®
 - SnowLock®

- CommodityFlex®: A suite of products where payments are driven by the interaction of both weather and commodity price indices, providing a greater degree of payment specificity for weather-driven commodity businesses like energy and agriculture. These include:
 - PowerFlex®
 - GasFlex®
 - OilFlexSM

TARGET MARKETS

Our team works with corporations and municipalities seeking to mitigate their financial exposure to variations in weather conditions and weather-driven commodity prices. We also provide products specifically designed for project finance that protect against weather-related risks to return targets and debt service coverage.

We have significant experience creating value-added solutions for our clients, worldwide, in the following industries:

- Energy (Gas, Power and Oil)
- Construction
- Transportation
- Renewable Energy (Wind, Solar and Hydro)
- Retail
- Agriculture



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ABOUT ENDURANCE

Endurance Specialty Holdings Ltd., a New York Stock Exchange listed insurance and reinsurance company domiciled in Bermuda operates through its subsidiaries on a global basis. Endurance writes property, marine and energy, agriculture, professional lines, casualty and other specialty lines of insurance and property, catastrophe, casualty, professional lines and specialty lines of reinsurance.

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), A (Strong) from Standard & Poor's and A2 from Moody's
- "Strong" ERM rating - Only 20% of all insurance companies receive this distinction
- Our group balance sheet is exceptionally strong, with high quality assets and excellent liquidity underpinned by disciplined capital management.

ENDURANCE'S SPECIALTY FOCUS

With a strong commitment to the specialty markets, each of our teams is led and staffed by experienced underwriters with deep expertise in the class or line of business in which they specialize. It is this focus and dedication that enables us to anticipate and manage our clients' risks, delivering tailored solutions to address their unique exposures.

Our clients know they can count on us today and well into the future. By providing responsive and consistently high quality underwriting, actuarial, legal and claims services, we strive to live up to our name and surpass our clients' expectations.

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