



## ENDURANCE INSURANCE, U.S.

We partner with insureds that seek committed long-term relationships with a carrier offering breadth and depth of expertise. Servicing clients ranging from small businesses to multi-nationals, Endurance Insurance's U.S. team offers a diversified set of specialty insurance products through our network of wholesale and retail brokers. By carefully monitoring changes in the market and truly understanding clients' risk exposures, we offer tailored solutions and responsive service.

## PRIMARY CASUALTY – E&S, U.S.

Endurance's Primary Casualty - E&S team brings significant expertise and deep-seated relationships with select appointed wholesale brokers. We offer meaningful in-house capacity, a consistent underwriting approach, timely and efficient turnaround, and a seasoned claims team.

## COVERAGE FEATURES

### CAPACITY AND MINIMUM PREMIUMS

- \$1M per occurrence/\$2M general aggregate/\$2M products aggregate for most risks
- Higher limits available on select products and construction risks
- Minimum policy premiums start at \$50,000 and vary by class of business or territory

### DISTRIBUTION

- Dedicated wholesale distribution through select appointed brokers

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

## TARGET CLASSES

- **Manufacturers & Distributors** – Consumer and industrial products
- **Hospitality** – Bars, Taverns, Restaurants, Nightclubs, Hotel/Motels, Casinos and Resorts (including liquor and A&B exposures)
- **Construction** – Large Wraps, Project-Specific, and Owners' Interest  
– General Contractors and Developers will be considered for Commercial Building Construction, Infrastructure and Residential (Commercial-grade)
- **Real Estate** – Commercial and residential
- **Mercantile** – Mid-to-large retail and wholesale operations including department stores, supermarket chains, etc.

## POLICY FORMS

- Latest ISO Commercial General Liability Forms
- Occurrence or Claims-Made Basis
- Manuscript endorsements tailored to address specific needs and company-specific forms

## UNDERWRITING HIGHLIGHTS

- Non-admitted A (XV) rated paper
- In-house claims service with dedicated claims representatives
- Ability to offer first-dollar, deductibles, or SIR's depending on claims activity

## KEY CONTACTS

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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.