

Endurance GRS Insights

We are pleased to introduce our new quarterly newsletter *Endurance GRS Insights*, a forum dedicated to sharing news, tips, trends, recent successes and new developments at Endurance Global Risk Solutions impacting our brokers and insureds.

As always, we appreciate your continued support and thank you for selecting Endurance Global Risk Solutions to be part of your risk and insurance programs.

About Us

Endurance Global Risk Solutions offers comprehensive multi-line capabilities targeted at select industry verticals. Servicing middle market and large accounts domiciled in the U.S. and with minimum annual P&C premiums of \$250K, we work through a network of retail brokers who share our commitment to long-term partnerships built on white glove service.

We currently serve the following industries:

- Financial Institutions
- Professional Services
- Real Estate & Hospitality

Contact Us

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If you would like to subscribe to *Endurance GRS Insights*, please email Ionel Rizea at irizea@enhinsurance.com

Welcome to the inaugural edition of *Endurance GRS Insights!* As you may know, Endurance Global Risk Solutions (GRS) is a newly launched business unit within Endurance which offers broad multi-line coverage to clients in the **Financial Institutions, Professional Services and Real Estate and Hospitality industries.**

Since joining Endurance earlier this year we have made tremendous progress, building a team of industry leading talent with deep expertise in their respective industry verticals, quickly and successfully developing a broad suite of product offerings, including Property, GL, Umbrella, Package, Environmental and Workers' Compensation.

We take a unique approach by offering a suite of P&C products through a multi-disciplinary team to clients who, like us, value long term partnerships. Our industry and product specialists – underwriters, underwriting assistants, loss control specialists, claims accounts managers, and claims adjusters – are focused on delivering superior client service. We are committed to quick turnaround times, knowledgeable responses, and creative solutions tailored to the exposures of each account. In addition, we provide value-added loss control and claims advisory services to our insureds, delivered by our dedicated in-house staff partnering with premier specialty resources to develop programs that have been proven to reduce losses.

We are extremely pleased with our strong start – one that would not have been possible without your support – thank you. We look forward to building on the momentum we have achieved and working with you to grow our business!

I encourage you to contact our team at any time.

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NEW & NOTEWORTHY...

New Suite of Environmental Liability Products

Endurance GRS recently launched a new series of environmental liability insurance products, offering both primary and excess coverage for single sites or property portfolios. These state-of-the-art products include a site environmental impairment liability product, an owner controlled insurance program providing environmental liability coverage for new development, and a new excess environmental product. For more information please contact Josh Pillion at jpillion@enhinsurance.com.

Endurance GRS Launches Workers' Compensation Policy

Further complementing our already broad product portfolio, Endurance GRS launched a Workers' Compensation policy. Our team has extensive experience managing workers' compensation exposures including selection and underwriting of risks, engineering and loss prevention initiatives and expert claims management services. For more information please contact Nilo Enriquez at nenriquez@enhinsurance.com.

Endurance GRS On LinkedIn!

We are excited to announce the launch of our new [Endurance GRS Showcase Page](#) on LinkedIn featuring Endurance GRS news and announcements, thought leadership on trending industry topics, current GRS job opportunities and an executive spotlight highlighting members of the team. We encourage you to follow us at www.linkedin.com/company/endurance-global-risk-solutions.

Moody's Upgrades Endurance Financial Strength Rating

In August, Endurance's principal operating subsidiaries were upgraded to A2 – Stable Outlook by Moody's, reflecting Endurance's increased capitalization and scale as well as improved product and geographic diversification. Endurance maintains financial strength ratings of A (Excellent) from A.M. Best (XV size category) and A (Strong) from Standard and Poor's.

Recent Successes...

We are pleased to share with you examples of our recent account successes:

Industry Class	Product	Premium	Limit	Risk Description
Commercial Real Estate	QS Property	\$3.3M	\$25M Primary Layer	\$17B TIV, Mixed Portfolio
Commercial Real Estate	QS Property	\$450K	\$7.5M Primary Layer	\$3B TIV, Retail Real Estate Portfolio
Residential Real Estate	Workers' Compensation	\$250K	Statutory	Multi-family Residential Portfolio
Residential Real Estate	General Liability	\$1M	Primary	Multi-family Residential Portfolio
Residential Real Estate	Environmental	\$100K	\$1M Limit	Multi-family Residential Portfolio
Hospitality	QS Property	\$600K	\$5M Primary Layer	\$3B TIV, Hotels & Resorts
Commercial Real Estate	General Liability	\$500K	\$1M Primary	Retail Real Estate Portfolio
Commercial Real Estate	Umbrella	\$100K	\$25M Limit	Retail Real Estate Portfolio
Financial Institution	QS Property	\$200K	\$5M Limit	\$4B TIV, Mixed Portfolio
Hospitality	QS Property	\$900K	\$16M Limit	\$3B TIV, Hotels
Commercial Real Estate	Umbrella	\$750K	\$25M Limit	Office/Retail Real Estate Portfolio
Commercial Real Estate	QS Property	\$1.3M	\$6.25M Limit	\$4B TIV, Mixed Portfolio of Office/Industrial
Social Club	General Liability	\$150K	\$1M Primary	Alumni University Club
Commercial Real Estate	QS Property	\$3.5M	\$25M Limit	\$9.5B TIV; Mixed Portfolio
Financial Institution	QS Property	\$150K	\$25M Limit	\$6.5B TIV, Financial Institution
Commercial Real Estate	Package	\$250K	\$100M/\$1M Limit	Mixed Portfolio
Commercial Real Estate	Umbrella	\$200K	\$25M Limit	Mixed Portfolio
Commercial Real Estate	General Liability	\$1.6M	\$1M Limit	Mixed Portfolio

Did You Know...? Loss Control Tips...

As many of you know, equally important to our accident frequency and severity reduction goals is working with our clients to truly improve their safety culture. Too often, safety is addressed on an “as needed” basis in response to an incident, OSHA citation, regulatory non-compliance or other event. We recently had the opportunity to speak with Bob Veazie, President of People Powered Leadership (PPL), a subject matter expert on Commitment Based Safety™ (CBS), a concept that when effectively managed and implemented can provide outstanding results in employee accident reduction, safety awareness and commitment to a safe work environment.

Bob's CBS methodology is an advanced practical application of Behavior Based Safety – a team approach where employees observe each other to identify hazards and risky behaviors and provide feedback to ensure safe practices are followed. The CBS methodology encompasses a combination of individual commitment to manage one's own risks, interdependence (actively caring), and generative leadership, ensuring that all employees are involved in managing safety together. What leader wouldn't want a daily discipline practiced by every employee to manage the key risks around them – increasing their mindfulness to these risks every day?

The focus of Bob's CBS methodology is on transformational change (a larger number of people owning their own risks and actively caring for each other) instead of transactional change (the number of observations). The goal is for safe behavior to become a way of life and for informal feedback to replace formal observations. How often do your employees speak up if they see someone at risk? Are your employees accountable for safety every day? Equally important, is your management team?

Please feel free to contact Glen O'Connor at goconnor@enhinsurance.com to learn more about Commitment Based Safety and how to incorporate it within your organization.