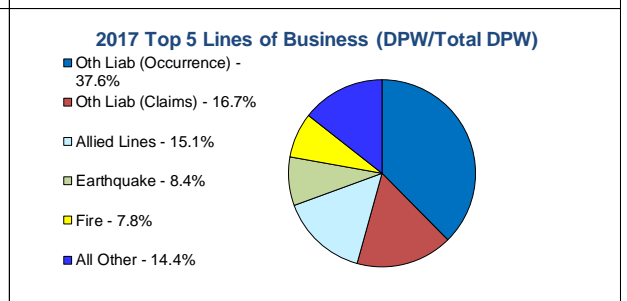
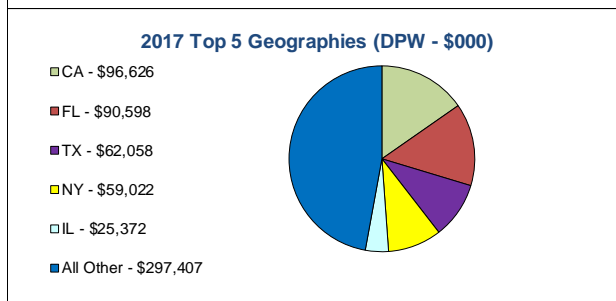
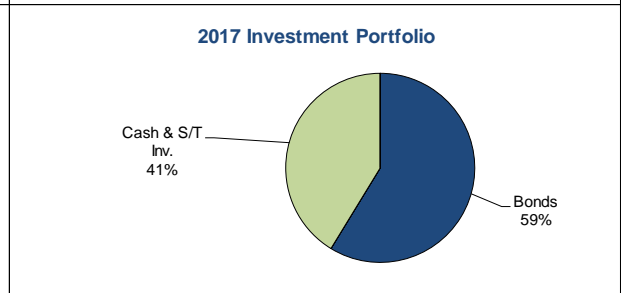
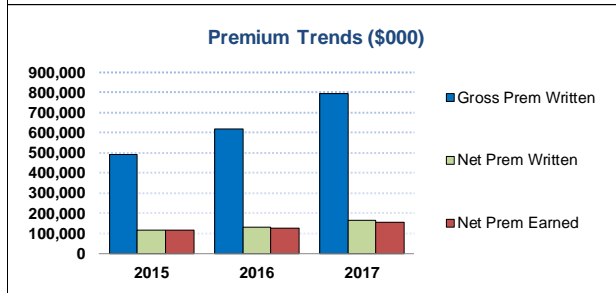
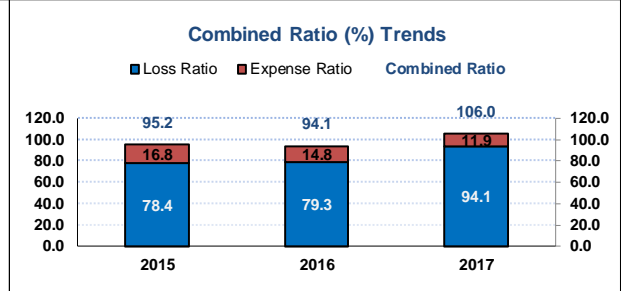
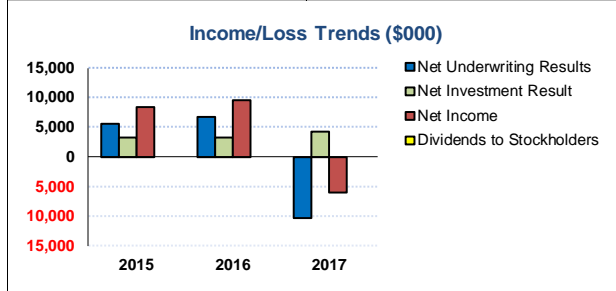




ENDURANCE AMERICAN SPECIALTY INSURANCE COMPANY

Dollars in 000

	2015	2016	2017		2015	2016	2017
Total Assets	321,801	373,160	453,713	RBC Ratio (%)	716.6	604.2	363.8
Total Liabilities	223,899	267,879	353,739	2yr Res Development	-4,084	3,983	9,021
Policyholder Surplus	97,902	105,281	99,974	2yr Dev / Surplus (IRIS #12)	-4.4%	4.4%	9.2%
Cash & Invested Assets	177,377	212,703	179,546	Affiliated Common Stck	0	0	0
Cash & Invested Assets/ Total Asset	55.1%	57.0%	39.6%	Affiliated CS / Surplus	0.0%	0.0%	0.0%
Net Cash from Operations	-5,408	40,288	-31,698	Net Reins Recoverable	668,564	849,453	1,132,154
Loss & LAE Reserves	113,892	135,133	163,041	Net Reins Rec / Surplus	682.9%	806.8%	1132.4%
Loss & LAE Reserves/Surplus	116.3%	128.4%	163.1%	AMB / S&P Ratings	A / A	A+ / A	A+ / A
GPW to PHS (IRIS #1)	501.6%	587.0%	795.9%				
NPW to PHS (IRIS #2)	121.3%	122.8%	164.0%				



Total NY State DPW	\$59,022
Total US ex Terr DPW	\$631,083

Total All Lines	\$631,254
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Endurance American Specialty Insurance Company was incorporated in the State of Delaware in September 1982 as Traders and Pacific Insurance Company, a subsidiary of OneBeacon. Financial control has been under Endurance Specialty Holdings Limited since August 2005. The company adopted its current name in June 2006. The company has been eligible to write surplus lines business in New York since June 1, 2006. As of December 31, 2017, Endurance American Specialty was a Delaware domestic surplus lines insurer and operated on a non-admitted basis in fifty states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.

The company is a participant in an intercompany pooling agreement with two affiliates. Endurance American Specialty cedes 100% of its premiums to Endurance American Insurance Company, the lead member of the pool. Endurance American Specialty then receives a 27.0% share of the pool's combined results, which includes lines of business not directly written by the company, such as surety. As such, the financial strength of Endurance American Specialty is heavily dependent upon the underwriting performance of its fellow pool members.

ULTIMATE PARENT – Sompo Holdings, Inc

Corporate Profile		Highlights (\$000)	2016	2017
Address:	Sompo Holdings, Inc 26-1 Nishi-Shinjuku 1-chome, Shinjuku-ku Tokyo, 160-8338, Japan	Total Assets	90,637,880	107,101,750
Website:	www.sompo-hd.com	Total Liabilities	75,931,524	90,324,910
Ticker Symbol:	N/A	Shareholders' Equity	14,706,347	16,776,840
2017 Form 10-K:	N/A	Net Income	1,335,938	1,542,300
		Debt	1,254,405	6,119,291
		Debt / Equity	8.5%	36.5%
		Dividends Paid	270,559	294,970
		Dividends / Net Income	20.3%	19.1%

Top 5 Unaffiliated Reinsurers for Endurance Amer Spclty Ins Co. by Gross Recoverables

Dollars in 000

Rank	Reinsurer	Gross Recoverables	Assumed Premium (As-Reported by Reinsurer)	Premiums Ceded (As-Reported By Cedant)
1	-	-	-	-
2	-	-	-	-
3	-	-	-	-
4	-	-	-	-
5	-	-	-	-

Sompo Holdings, Inc. is engaged in business in four segments: domestic property and casualty insurance, domestic life insurance, nursing care & healthcare and overseas insurance businesses.

Important Information Regarding Financial Summaries

This financial summary contains information helpful to New York excess lines brokers in meeting their non-delegable duty to use “due care” in the selection of a financially secure excess line insurer. Definitions of the financial terms used in the summaries appear as pop-up boxes when hovering your mouse over the corresponding text. For additional guidance on assessing insurance company financial statements, please reference “ELANY COMPLIANCE ADVISOR: FUNDAMENTALS OF INSURANCE COMPANY FINANCIAL ANALYSIS”.

The Excess Line Association of New York has compiled the insurance company financial information from the Annual Statutory Financial Statements. All ratios, charts, and graphs are based on the compiled information. We have made every effort to ensure all information transcribed for these pages is correct. However, the Excess Line Association of New York cannot attest to the accuracy of data provided by its sources, nor do we make any warranties, either expressed or implied, regarding the accuracy or completeness of information presented in this document. We assume no responsibility for loss or damage resulting from the use of this information.