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Investment in leading-edge technology benefits our clients through more efficient underwriting, risk analysis and claims servicing.

## MODELING & ANALYTICS



Our proprietary risk analysis technology provides us with a competitive advantage, supporting superior service to our clients through more accurate and consistent evaluation and pricing of risk exposures.

Endurance employs leading actuarial and risk management professionals to develop insights into the complex risks inherent in each of our specialty businesses. By constantly challenging our assumptions, we refine our proprietary actuarial and risk models, thereby allowing us to offer more sophisticated risk management solutions to our clients. We utilize advanced tools to analyze exposures, leading to more thoughtful risk selection and the creation of added value for our clients.

ARMtech, our crop insurance subsidiary, was a pioneer in developing interactive tools that provide more accurate and timely underwriting and claims servicing for their agents and insureds. We are investing in the development of web-enabled technology in other areas of our business, which will allow clients and brokers to more easily benefit from our proprietary data and analysis capabilities. Further, the flexible design of our insurance underwriting technology enables efficient and rapid integration of new product lines, supporting the extension of our specialty portfolio to address diverse client needs and market opportunities.

