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Endurance was founded on a culture of risk management. Enterprise Risk Management is woven into our DNA.

RISK MANAGEMENT CULTURE



At Endurance, we view our risk management capabilities as a competitive advantage. As a cornerstone of our operating principles, we continue to hone our ability to analyze and manage the risks to which Endurance is exposed, contributing to greater long-term financial stability. Risk management is a discipline that we have woven into our tools, processes and behaviors. The result is more effective evaluation of risk, more informed business decisions and, ultimately, a superior risk-adjusted return on Endurance's capital.

Our approach to risk management transcends the application of analytic models and tools, and is supported by our communication and governance structure, organizational accountabilities and a commitment to transparency. Structured and informal collaboration across our underwriting, actuarial, claims and investment disciplines enables us to more quickly identify and respond to changes in the market, regulatory and economic environments in which we operate. Clients, regulators and the investment community appreciate the visibility we provide into our underwriting process, claims management and financial position.

Our leadership in risk management was recognized by Standard & Poor's with an Enterprise Risk Management opinion of Excellent, the highest ranking provided. Endurance is one of only eight property and casualty companies in Bermuda and the United States to receive this rating, a significant validation of our approach to managing risk.

