

Key contacts
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E&S Primary Casualty

We are an excess and surplus lines writer offering customized casualty solutions on a monoline or account basis. Through a limited wholesale distribution platform in the United States, we offer personalized and collaborative underwriting to meet the everchanging needs of challenging risks.

Coverage features

- ✓ Capacity up to \$2M limit on GL
- ✓ Non-Admitted, Occurrence and Claims- Made
- ✓ Low deductibles & SIR available
- ✓ Excess, Environmental and Multinational coverages available through other Everest business units
- ✓ Call your underwriter to learn more about our Discontinued Products/Operations, and Prior Acts Coverage
- ✓ Rated A+ and licensed in all 50 states and District of Columbia
- ✓ Everest Loss Control included on each risk

Why choose Everest

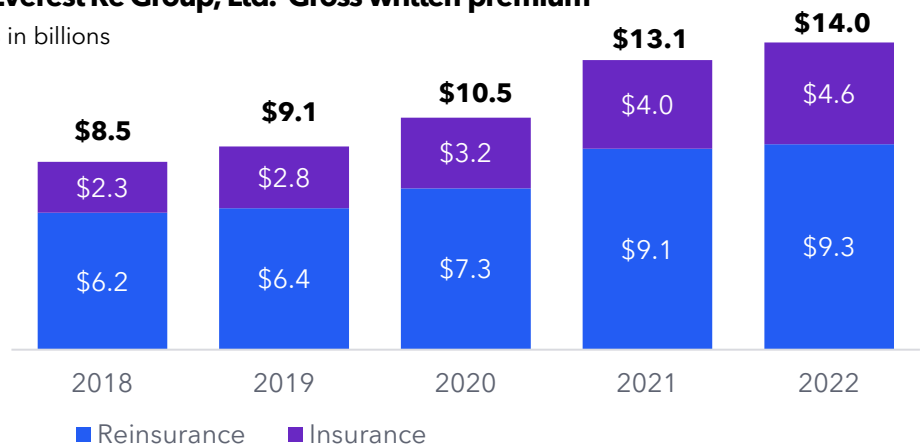
- ✓ Customers in more than 100 countries across 6 continents
- ✓ Breadth of diverse global risk solutions across geographies, disciplines and business lines
- ✓ Preferred partner status earned over decades
- ✓ Financial strength and global capacity tailored to customers' unique needs
- ✓ Agile, nimble and entrepreneurial platform
- ✓ Industry-leading talent and superior products

U.S. Headquarters

100 Everest Way
Warren, NJ 07059
Tel: (908) 604-3000
Tel: (800) 269-6660
Fax: (908) 604-3322

Everest Re Group, Ltd. Gross written premium

\$ in billions



Coverage Features

- ✓ Projects up to \$500M in total construction costs
- ✓ \$150,000 minimum premium
- ✓ Capacity up to \$2M/\$4M/\$4M
- ✓ Defense outside the limit
- ✓ Non-admitted paper utilizing Everest indemnity insurance CO - A+
- ✓ Minimum deductible - \$25,000 per occurrence
- ✓ Excess, environmental and builders risk coverages available through other Everest business units
- ✓ No state restrictions (Except NYS)
- ✓ Everest loss control phone and site survey included
- ✓ Extended completed ops and repair extension through statute of repose

E&S Primary Casualty

Underwriting Profile

General Liability, Minimum Premium \$50,000 (subject to policy type)

- Construction - infrastructure, civil, industrial, commercial (including apartments, student housing, military housing, assisted living and nursing homes, hospitals, correctional facilities, and hotels)
- Street & road (inc bridge), demolition (inc blasting), cell tower, building moving & raising, life safety, heavy equipment
- Products manufacturing, distribution, and sales including industrial products, heavy construction equipment, commercial products, and consumer products
- Hospitality, commercial real estate, habitational real estate requires SIR - \$50,000 Minimum SIR

Commercial Automobile, Minimum Premium \$150,000

- Supported auto where available (minimum premiums apply)
- Monoline coverage for tough classes including non-emergency medical transport, aggregate hauling, commercial and residential waste hauling, and courier services is available
- Telematics through Orion Fleet Intelligence is available



E&S Primary Casualty Projects/Wraps

Apartments		
Preferred	Standard	High Hazard
Retail ownership Commercial grade construction type Non-CD States Under 3 stories	Apt bldgs. constructed for others Frame construction type +3 stories commercial grade type Homogenous multi-projects	Retained ownership-CD States +3 stories frame construction type Non-homogeneous multi-projects Heavy demo exposures included
Industrial / Infrastructure		
Preferred	Standard	High Hazard
Rural / small municipal areas Non-DOT street and road work Low elevation bridge work Manufacturing plants Waste / water treatment facilities	Major metro areas Sewer, water, utility projects Refinery/chemical plants DOT street and road Elevated bridges Railroad / mass transit Homogenous multi-projects	Colorado projects Power line work Pipelines Tunneling / caisson / cofferdam Over water / marine exposures Headline infrastructure projects Non-homogeneous multi-projects Heavy demo exposure included
All Other Commercial		
Preferred	Standard	High Hazard
Commercial grade construction type Non-CD States Low rise office buildings Retail stores / shopping centers Restaurants	CD States Majority frame construction type Grain silos Casinos Schools / Dormitories High rise buildings Homogenous multi-projects	Hospitals Hotels Headline projects, e.g., pro stadiums Non-homogeneous multi-projects Heavy demo exposures included

E&S Primary Casualty

Contact Information

Construction

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***Wholesale Casualty Project/Wrap Underwriter**