

Everest Insurance®

Everest Specialty Underwriters



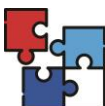
One Everest

The strategy at Everest Insurance® capitalizes upon our global reach, flat organizational structure, financial strength, strong balance sheet, unique and scalable infrastructure, and talented team of insurance professionals.

The Everest Advantage



Long-Term Relationships



Collaboration



Culture



Execution

Our Commitment

Our commitment to be timely in our response, creative in our offering and diligent in our effort to achieve mutual success with our business partners.

Everest National Insurance Company, an A+ rated carrier within the Everest Insurance® group of insurance companies, was established in 1991. Today we have over 600 insurance company employees in 18 offices across the United States, Canada, Bermuda, London and Ireland.

The technically proficient integrated claims team consists of professionals with an average of 20+ years of industry experience.

Everest Re Group Statistics 2017 Highlights

\$7.2 Billion
GWP
(up 19% YoY)

\$23.6 Billion
Assets
(up 10.6% vs. Year-End 2016)

\$9.10
After-tax Operating EPS

85.0%
Calendar Year Attritional
Combined Ratio

\$8.4 Billion
Shareholders' Equity

7%
Debt-to-Capital Ratio

5.8%
Net Income ROE

Everest Re Group Financial Strength Ratings

A.M. Best: **A+ XV**

S&P: **A+**

Moody's: **A1**

Everest Re Group (NYSE: RE)

everestre.com

Everest Insurance® markets property, casualty, specialty and other lines of admitted and non-admitted direct insurance on behalf of Everest Re Group, Ltd., and its affiliated companies. Additional information on Everest Re Group companies can be found at the Group's web site at www.everestre.com. All issuing companies may not do business in all jurisdictions. This literature is descriptive only. All coverage is subject to the language of the policy as issued.



Everest Insurance®

Everest Specialty Underwriters



Surety

Finding an experienced group of underwriters focused on understanding your business and creating innovative solutions to achieve objectives is paramount to any leader. The Everest Insurance® team is committed to a personalized, collaborative approach framed to meet the challenging contract and commercial surety needs of businesses across diverse segments.

- Stable underwriting relationships
- Communication
- Understanding
- Informed decisions
- Sensible choices
- Protection
- Managing Risk
- Reduced Financial Risk
- Continuity
- Know your rights and responsibilities

Customer Profile: General contractors, trade contractors, heavy civil and engineering contractors, manufacturing & distribution companies and Fortune 500 companies

Coverage Features: Significant capacity, footprint in key local markets, an underwriting team focused on finding relationship-oriented, customer-focused solutions that address a company's surety needs today and well into the future

Capacity: Up to \$100 million per bond, aggregate programs of \$400 million

Contact Information

Tony Romano

Vice President, Head of Surety
(646) 828-5001
tony.romano@everestre.com

Dennis Fitzpatrick

Vice President, Surety
(646) 828-5002
dennis.fitzpatrick@everestre.com

Jim Dervin

Vice President, Surety
(214) 542-2365
jim.dervin@everestre.com

Douglas Kohler

Director, Surety
(857) 283-9715
douglas.kohler@everestre.com

everestre.com

Always Ascend with an Experienced Team

