



EVEREST

Everest Elevation® Architects and Engineers

Program Highlights

- Up to \$10M Limits
- Contract Review Services
- Admitted Form
- Primary, Excess and Project-Specific Policies Available
- In-House Dedicated Claim Specialist



Joshua Kranz
National Practice Leader,
Professional Liability

“Everest A&E is a go-to market for design professionals and their brokers. Our team of experienced underwriters consistently provide quick service, thoughtful responses and solutions tailored to each insured. From our in-house dedicated claims counsel, to innovative products and a robust suite of risk management services, our team ensures industry-leading coverage and support.”

Meet the Team



Ed Stitz
Senior Underwriter



Jaime Dickson
Underwriter



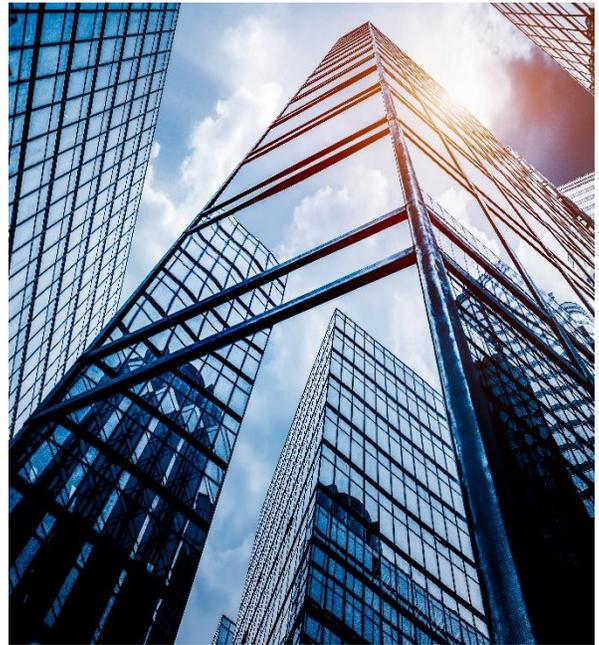
Lien Hope
Underwriter

Everest Elevation® Architects and Engineers Professional Liability Policy

Everest Insurance® introduces our new **Everest Elevation® Architects and Engineers Professional Liability Policy** designed to address the coverage needs of our design professional clients. Everest Elevation® provides comprehensive coverage in a streamlined format.

“After listening to feedback from our brokers and insureds, Everest has built a best-in-class product that allows design professionals to feel secure in their practice while offering comprehensive protection in the event of a claim.”

-- Joshua Kranz, National Practice Leader



Policy Form Highlights

- Pollution Incident Insuring Agreement with 1st Party Clean Up Cost
- Third Party Cyber and Security Incident Response
- Crisis Event
- Subpoena Expenses
- Litigation Participation Expenses
- ADA/FHA/OSHA Regulatory Actions
- Robust Risk Management Services, including Contract Review
- Peer Review Expense Reimbursement
- Mediation Credit
- ERP Retirement Services
- Pre-Claims Assistance
- Broad Definition of Professional Services
- Choice of Defense Counsel with Insurer's Consent
- Coverage on both an Admitted and Non-Admitted basis

Risk Management

Everest A&E is here for our design insureds every step of the way. Risk management is important to your firm and it's important to us. We provide free contract review services and pre-claims assistance. We want to support your firm for the long term.

Claims Success Story

Our insured was retained by the project architect to provide structural engineering services for an assisted living facility. Following completion of construction, the truss designer / manufacturer / installer claimed it was owed \$500K for unpaid change-orders. The general contractor asserted it was due \$330K in liquidated damages and costs from the project owner. The project owner placed the architect on notice. In turn, the architect demanded contribution from our insured. The truss designer asserted that their delay costs were due to the insured's deficient design and failure to timely respond to submittals.

We immediately engaged counsel and worked closely to develop a multi-pronged strategy. We argued that the owner rushed the project and bypassed necessary approvals, which led to multiple re-designs during the process of construction. We also asserted that the project architect was responsible for coordination and was aware that construction was proceeding without approval for a roof truss. Finally, we pointed out that not only did the truss designer fail to meet its contractual obligations, but its sub consultant also fell below the standard of care.

Due to the swift, thorough response of our experienced defense team, we secured a full release for our insured and contributed \$500 as part of a global settlement. The claim was fully resolved five months after submission.



“The A&E claims are managed by Stephanie Reda, Esq. Her background provides a strong understanding of the complexities and challenges of design and construction related claims and litigation. Her industry knowledge and hands-on approach to claims handling has made her a trusted resource for insureds.”

**- Joshua Kranz
National Practice Leader,
Professional Liability**

Everest Insurance®

Everest Specialty Underwriters



Contact Information

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Submissions may be provided:

By Email:
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Claims

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Claims may be submitted:

By Email (preferred method):
everestnationalnjclaim@everestire.com

By Mail:
Casualty Claims Department
Everest National Insurance Company
P.O. Box 830
477 Martinsville Road
Liberty Corner, NJ 07938

By Facsimile:
(866) 283-4856

The **Financial Lines Claims Team** is led by a management team with over 60 years of combined claims experience. The team has worked together to attract and build a knowledgeable and experienced claims group dedicated to responsiveness to clients and moreover, to guiding them through what can often be a complex litigation environment. The Financial Lines Claims team leaves its clients with a strong sense of confidence in their ability to lead clients in the event of a future claim.

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Always Ascend with an Experienced Team



Everest Insurance®

Everest Specialty Underwriters



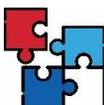
One Everest

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 2019 Highlights

\$9.1 Billion

Full-Year GWP (up 8% YoY)

\$27.3 Billion

Assets

\$21.34

Full-Year after-tax operating EPS

\$1.0095 Billion

Full-Year Net Income

95.5%

Full-Year Combined Ratio

\$9.13 Billion

Shareholders' Equity
(up 15.5% since YE 2018)

6.5%

Debt-to-Capital Ratio

12%

Annualized 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)
A member of the S&P500

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Always Ascend with an Experienced Team

