

Everest Insurance®

Everest Specialty Underwriters



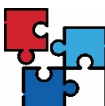
One Everest

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

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®

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Credit and Political Risk

The Credit and Political Risk business unit of Everest Insurance® provides a market leading range of product capabilities with limits and tenors that are among the largest in the industry. These capabilities, coupled with the financial strength of Everest and our experienced team that is empowered to execute quickly, allows Everest to meet the coverage needs of our broker, bank, corporate, and public agency partners.

Political Risk Insurance:

Offerings

- Contract frustration/ sovereign non-honoring
 - Including sub-sovereign and state-owned enterprises
- Equity/ Lenders Political Risk
 - Expropriation
 - Political Violence
 - Currency Inconvertibility
 - Denial of Justice
 - Business Interruption
 - Forced Abandonment
 - Selected Discrimination
 - Forced Divestiture

Capacity: Up to \$150 million/ Tenors up to 15 years

Credit Insurance:

Offerings

- Trade Receivables
- Pre-export Finance
- Confirmation of Letters of Credit
- Non-Trade Structures
- Buyer Non-Payment or Non-performance
- Project Finance (non-payment by an SPV)
- Arbitration Award Default
- Bank-to-Bank Loans
- Buyer Finance
- Working Capital Financing

Capacity: Up to \$50 million/ Tenors up to 7 years

Contact Information

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Always Ascend with an Experienced Team

