

**Key contacts****David Williamson**

Vice President,  
Head of Programs and Fronting  
Solutions  
(416) 305-3620  
[dave.williamson@everestcanada.com](mailto:dave.williamson@everestcanada.com)

**Lauren Fischer**

Senior Underwriter  
(416) 487-0053  
[lauren.fischer@everestcanada.com](mailto:lauren.fischer@everestcanada.com)

**Priya Raghavendra**

Underwriter  
(416) 480-7345  
[priyadarshini.raghavendra@everestcanada.com](mailto:priyadarshini.raghavendra@everestcanada.com)

**Everest Insurance Company of Canada****Programs**

We are a leading insurer of program business; forming strong relationships with our program administrators, demonstrating knowledge in specific specialty markets. Our products are delegated to meet the specific needs of each customer and the evolving marketplace.

Everest's program administrators are integral to our success, and we are committed to working together to bring the best possible solutions to the market.

**Program types and distribution models****Affinity program**

- Homogenous classed risks
- Preference to write 100% or lead market position
- Multi-line coverage offering
- Everest wordings, approved manuscript or IBC based wordings

**General MGA with Delegated Underwriting Authority (DUA)**

- Several eligible IBC classes as defined in the DUA Agreement
- Small percentage of property and/or casualty
- Mono-line or multi-line coverage offering
- IBC based wordings

**Fronted program**

- Affinity or MGA program characteristics
- Everest provides administrative services of program such as, premium processing, policy wordings, claims handling, program management
- Everest may provide capacity alongside Reinsurers

**Connect with us**

## Why choose Everest

- ✓ Customers in more than 100 countries across 6 continents
- ✓ Industry-leading talent and superior product breadth
- ✓ Intimate customer knowledge and expertise in our chosen market
- ✓ Ability to bring bespoke solutions to complex and unique risk-transfer needs – local underwriting and claims authority
- ✓ Service oriented culture driving steady execution across an agile, nimble, and entrepreneurial platform
- ✓ Stable partnership through the cycle, backstopped by meaningful capacity and superior financial strength

## Everest Insurance Company of Canada Programs

### Line of coverage available

- Property, Inland Marine, Equipment Breakdown, Crime, General Liability, Automobile, Umbrella / Excess Liability, Professional Liability, Malpractice, Non-profit D&O

### Submission requirements

- History of the program/MGA, principals and underwriting staff, minimum 5 year loss and exposure data, current underwriting guidelines and details on claims handling process

### Minimum requirements

- \$1,000,000 minimum annual GWP for affinity programs
- \$5,000,000 minimum annual GWP for MGA DUA agreements
- Preference is for established programs with at least 5 years of profit/loss experience; can consider start-up programs subject to the experience of the Producer, marketing plan and current market conditions

### Prohibited classes

- Mining, petrochemical, railroads, cannabis-related operations, long tail products exposure, personal lines
- Cautious approach on CAT exposed property