

Key contact

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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

Commercial Property

We offer monoline property solutions to upper middle-market and risk management customers. Our underwriting professionals understand exposures faced by these customers and can help provide meaningful lead or follow capacity on large and complex risks

The group can write up to a maximum of \$40M our share for qualified business: including primary or excess participation, or a combination of both and boiler and machinery cover when written in combination with the property capacity. Our hazard grade classifications of the occupancies will determine the available capacity per risk.

Occupancies (preferred)

- Commercial real estate
- Non-frame residential
- Schools and universities
- Hospitals
- Government agencies
- Public sector and
- Casinos
- Healthcare facilities
- Movie theatres
- Convention centers
- Religious institutions
- Shopping malls
- Communications
- Warehousing
- Airports
- Nursing homes
- Restaurants
- Hotels

Light manufacturing

- Furniture manufacturing
- Machine hops
- Auto parts manufacturing and dealers
- Printing and publishing
- Glass manufacturing
- Pharmaceuticals
- Food processing
- Plastics manufacturing
- Metal workers
- Wineries
- Breweries
- Bakeries
- Bottling

Heavier classes

- Power generation
- Agricultural
- Forestry
- Fisheries
- Grain elevators
- Residential frame
- Wood working
- Recycling waste
- Tire recycling
- Cement manufacturing
- Steel and aluminum
- Flour and rice mills
- Pulp and paper
- Sawmills
- Lumber yards

Connect with us



**Additional contacts****Neil Smaddar**

Senior Property Specialist

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Senior Underwriter

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Commercial Property**Submission requirements**

- Statement of values with complete address and COPE (Construction, Occupancy, Protection, Exposure). Preferably in Excel format, an example can be provided.
- 5-year loss history (gross losses less applicable deductibles and expenses at the time of the claim).
- If a manufacturing risk, then engineering reports preferably no greater than 5 years.
- Preferable working time 30 days prior to renewal.

Prohibitive classes

- Mining (underground)
- Petrochemical
- Oil refineries and upgraders
- Mortgage impairment
- Railroads
- Cannabis-related operations

Minimum requirements

- \$50,000 minimum premium for our share
- Only Canadian locations