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New Marine Workers' Compensation Carrier Announcement: Everest National Insurance Company

All Risks, Ltd. is pleased to announce that we joined with Everest National Insurance Company to expand our Workers' Compensation capabilities for the Marine industry to retail insurance agents and brokers nationwide. This will give agents access to Workers' Compensation, United States Longshore & Harbor Workers (USL&H) and Marine Employers Liability (MEL) on one policy in all states.

To help retail agents capture more of the Marine marketplace, Everest also offers an expanded underwriting appetite and more comprehensive risk management services. Our rate filings and policy forms with Everest will allow us to provide a much-improved offering to our customers and their clients. Rest assured, we are well-positioned to seamlessly transition your existing marine business to Everest, and we believe this partnership will offer you a wider range of Marine WC options.

All Risks and Everest are committed to effectively serving this industry segment. To best serve the unique needs this niche demands, they will be delivering:

- Dedicated claims personnel committed to providing a high level of customer service
- Dedicated loss control and premium audit services
- All Risks' underwriting expertise in the Marine WC/USL&H space
- Various billing plans to provide your insureds with options

All Risks has worked with Everest on program business for more than 20 years. The expansion of the WC/USL&H/MEL program is another example of our commitment to grow our product offerings and Everest's commitment to expand into the Marine space. Everest National Insurance Company has been assigned a rating of "A+ XV" by A.M. Best.

Throughout this transition, your All Risks Underwriting Team will remain the same and will continue to provide you with the quality service you have come to expect. If you have any questions on these changes, please do not hesitate to contact any member of the Marine Program Team.

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Submissions can be sent to programs@allrisks.com.

Additional information on Everest Re Group companies, our people, and our products can be found on our website at <u>www.everestre.com</u>. All issuing companies may not do business in all jurisdictions. All coverage is subject to the language of the policy as issued.