

Open minds. Better solutions.

Sovereign's experienced underwriting and claims professionals across Canada are empowered to create innovative solutions for your specialized insurance needs. When you're facing a complex challenge, our knowledgeable team is committed to solving it!

COMPETITIVE ADVANTAGE

- Canadian owned and operated property and casualty insurer since 1953
- One of Canada's Best Small & Medium Employers for 2012
- Headquartered in Calgary, Alberta with 270 staff operating in eight Regional and services offices from coast to coast
- A.M. Best Financial Strength rating; A – Excellent
- Products and services distributed exclusively through independent brokers
- Capabilities and appetite to entertain unusual, complex and specialty risks
- Regional underwriting authority to be responsive to the immediate needs of our brokers
- Experienced Insurance professionals across Canada who are empowered to create innovative solutions to your specialized needs
- Superior claims handling services
- Loss control services available in selected areas
- International capabilities to provide coverage solutions around the world
- Federally licensed with provincial licenses in all ten provinces, plus territorial licenses in the Northwest Territories, Yukon and Nunavut.
- Strong community orientation – significant supporter of Children's Wish

KEY OPERATING STATISTICS

	2011	2010
OPERATING PROFIT (PRE-TAX)	\$35,804,000	\$23,859,000
GROSS WRITTEN PREMIUM	\$287,849,000	\$283,324,000
RETURN ON EQUITY	14.9%	12.9%

As at December 31, 2011

Rob Wesseling
Chief Operating Officer



TARGET CLASSES/SECTORS

We believe that open minds create better solutions. Our seasoned team of insurance professionals are creative, flexible and responsive. Our range of coverages include:

- Commercial Property
- General Liability
- Umbrella and Excess Liability
- Errors and Omissions
- Directors and Officers liability
- Boiler and Machinery
- High valued personal lines products in select regions of Canada

Given the team's broad experience, we will not limit ourselves in the traditional sense of preferred products or classes. We will entertain a broad range of risk exposures which include but are not limited to:

- Blanket Breakdown
- Broker branded programs
- Contractors and Construction Projects
- Commercial Automobile
- Energy
- Manufacturing
- Renewable energy
- Surety
- Technology
- Wholesalers

For more information on Sovereign, contact your local regional office, or visit our website at www.sovereigngeneral.com

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THE **SOVEREIGN**
GENERAL INSURANCE COMPANY

