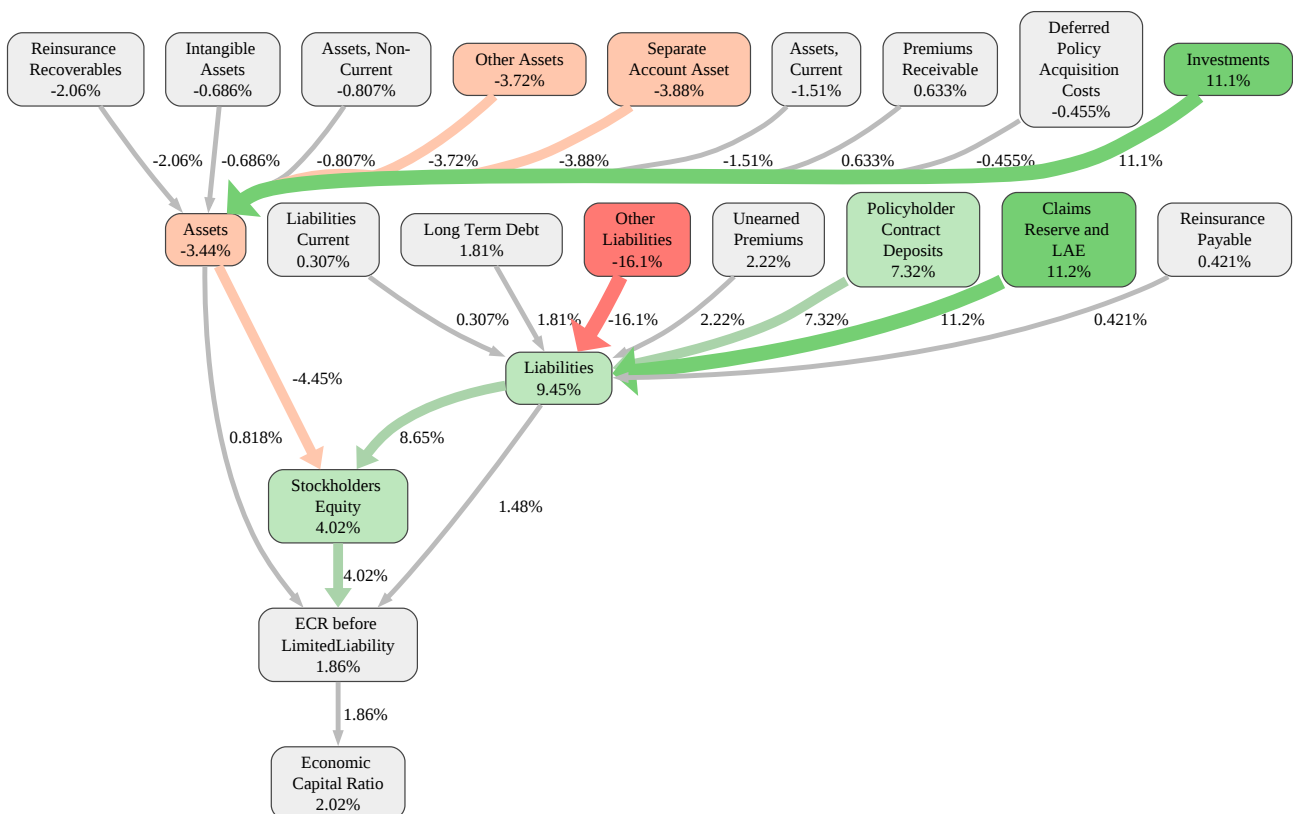




The relative strengths and weaknesses of Everest Group LTD are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

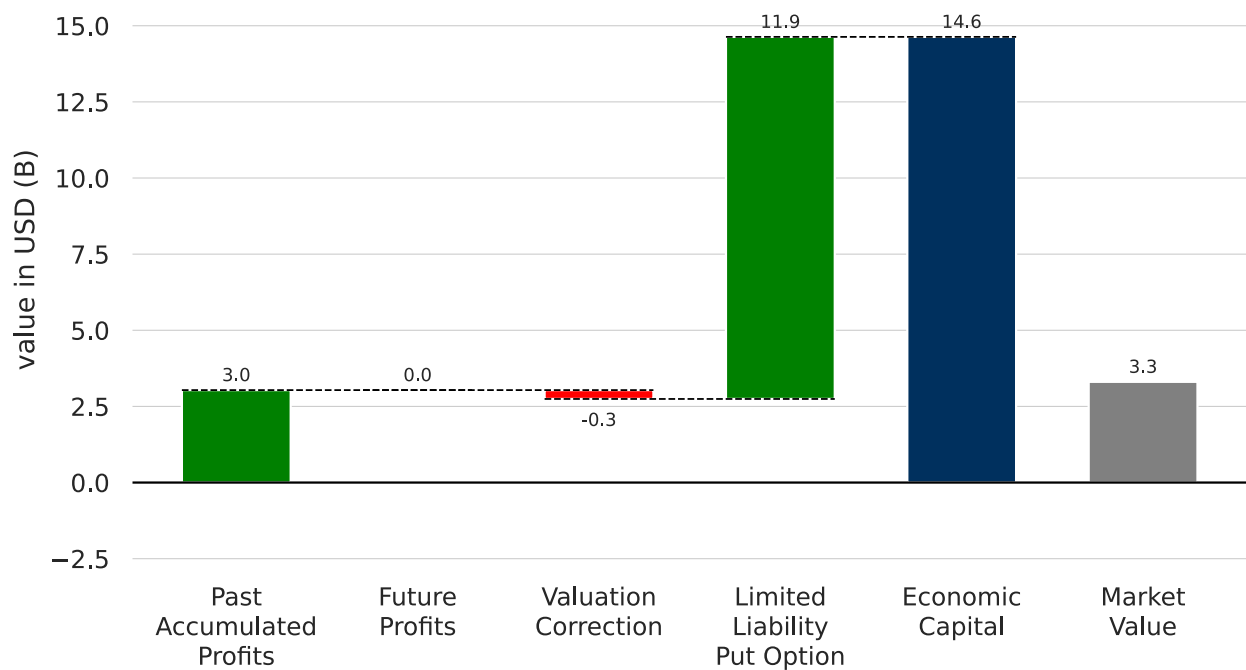
The greatest strength of Everest Group LTD compared to the market average is the variable Claims Reserve and LAE, increasing the Economic Capital Ratio by 11% points. The greatest weakness of Everest Group LTD is the variable Other Liabilities, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 92%, being 2.0% points above the market average of 90%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	202,958
Claims Reserve and LAE	67,187
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	378,026
General and Administrative Expense	198,864
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	626,964
Investments	15,797,381
Liabilities Current	0
Long Term Debt	0
Other Assets	1,352,233
Other Compr. Net Income	34,720
Other Expenses	849,379
Other Liabilities	11,288,123
Other Net Income	0
Other Revenues	-34,350
Policyholder Benefits and Claims	3,726,204
Policyholder Contract Deposits	0
Premiums Earned	4,101,347
Premiums Receivable	1,077,548
Reinsurance Payable	54,092
Reinsurance Recoverables	85,409
Revenues Y+1	0
Revenues Y+2	0
Revenues Y+3	0
Revenues Y+4	0
Revenues Y+5	0
Separate Account Asset	0
Unearned Premiums	1,412,778

Output Variable	Value in 1000 USD
Assets	18,893,555
Liabilities	12,822,180
Expenses	4,774,447
Revenues	4,693,961
Stockholders Equity	6,071,375
Net Income	-80,486
Comprehensive Net Income	-63,126
BaseVar	255,835,847
ECR before LimitedLiability	17%
Economic Capital Ratio	92%

Company Valuation: Everest Group LTD



The RealRate Economic Capital of a company is its Past Accumulated Profits plus its Future Profits plus its Valuation Correction plus its Limited Liability Put Option. Past Accumulated Profits and Future Profits can be negative. The Limited Liability Put Option accounts for the limited liability of the shareholders, so the Economic Capital never falls below zero. Where the company is listed, its market value is shown next to it.