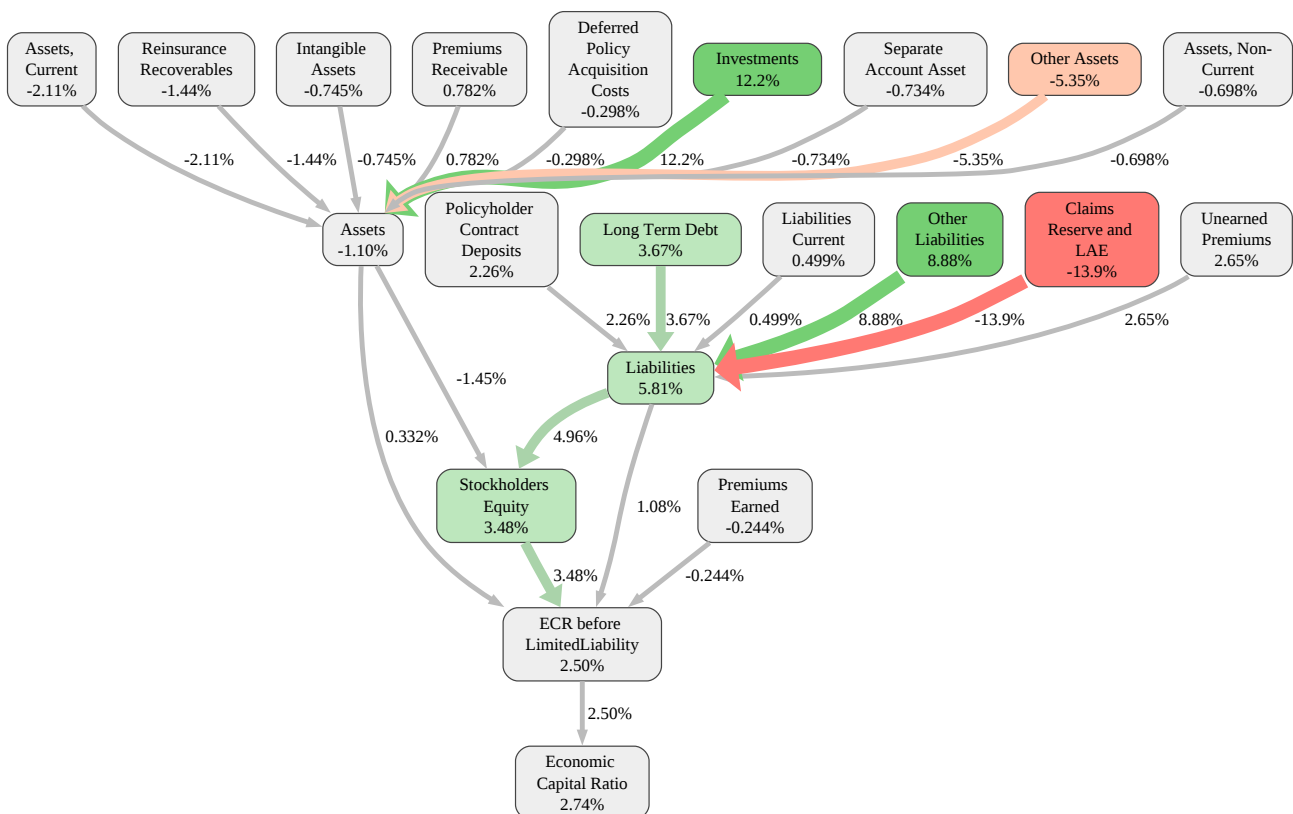




The relative strengths and weaknesses of Everest Group LTD are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

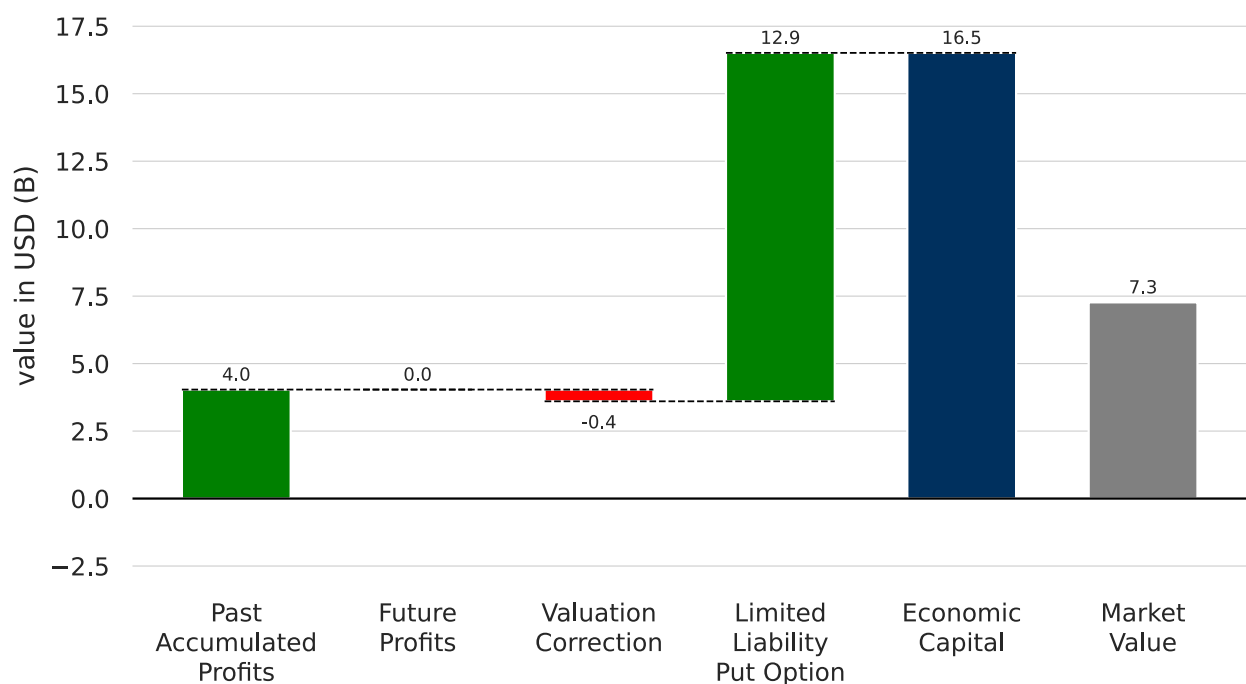
The greatest strength of Everest Group LTD compared to the market average is the variable Investments, increasing the Economic Capital Ratio by 12% points. The greatest weakness of Everest Group LTD is the variable Claims Reserve and LAE, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 96%, being 2.7% points above the market average of 93%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	263,459
Claims Reserve and LAE	10,367,387
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	344,052
General and Administrative Expense	302,722
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	465,869
Investments	17,483,089
Liabilities Current	0
Long Term Debt	0
Other Assets	1,553,146
Other Compr. Net Income	14,991
Other Expenses	1,355,651
Other Liabilities	1,088,911
Other Net Income	0
Other Revenues	8,011
Policyholder Benefits and Claims	3,139,629
Policyholder Contract Deposits	0
Premiums Earned	5,320,466
Premiums Receivable	1,485,990
Reinsurance Payable	212,264
Reinsurance Recoverables	191,768
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	1,577,546

Output Variable	Value in 1000 USD
Assets	21,321,504
Liabilities	13,246,108
Expenses	4,798,002
Revenues	5,794,346
Stockholders Equity	8,075,396
Net Income	996,344
Comprehensive Net Income	1,003,840
BaseVar	230,282,581
ECR before Limited Liability	21%
Economic Capital Ratio	96%

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.