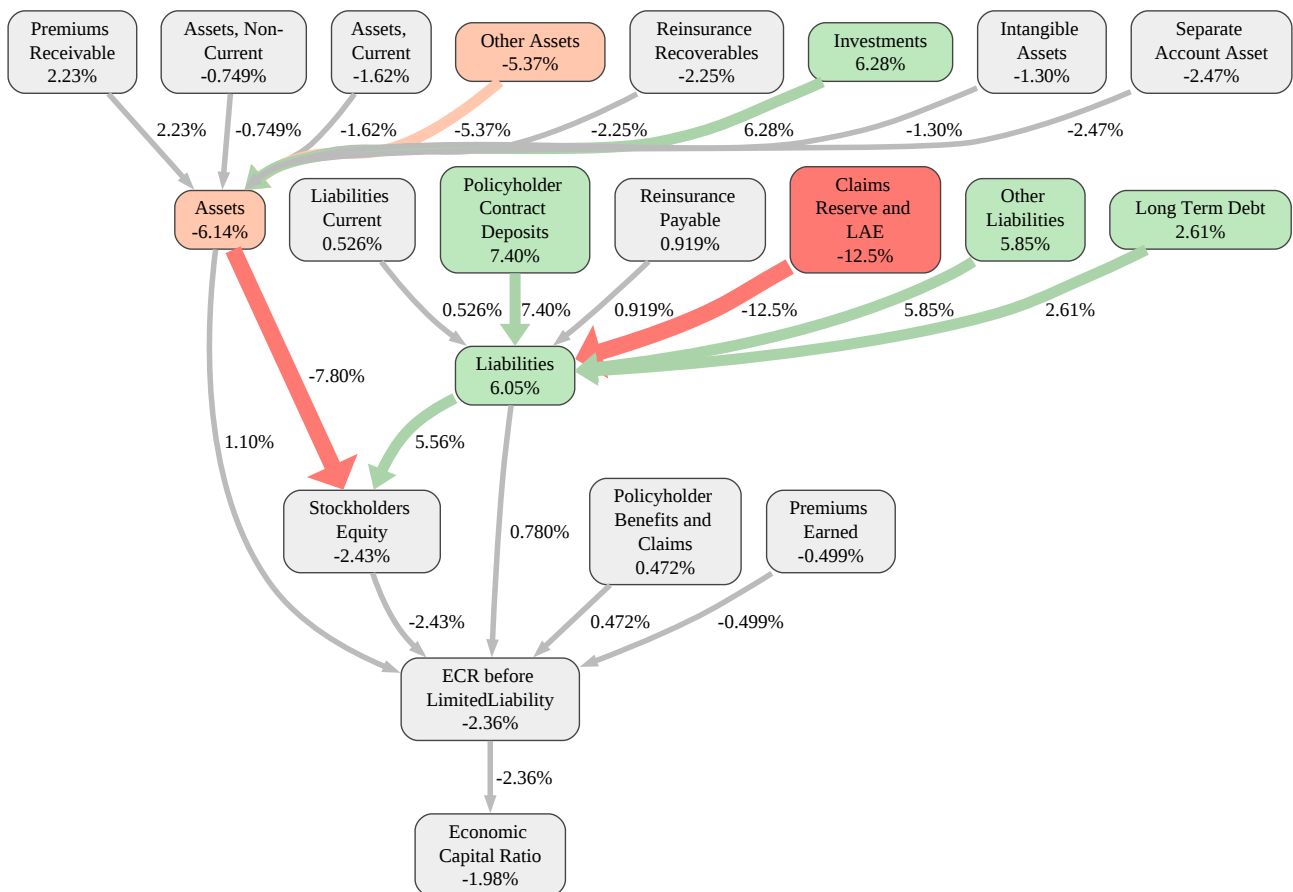




The relative strengths and weaknesses of Everest Group LTD are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

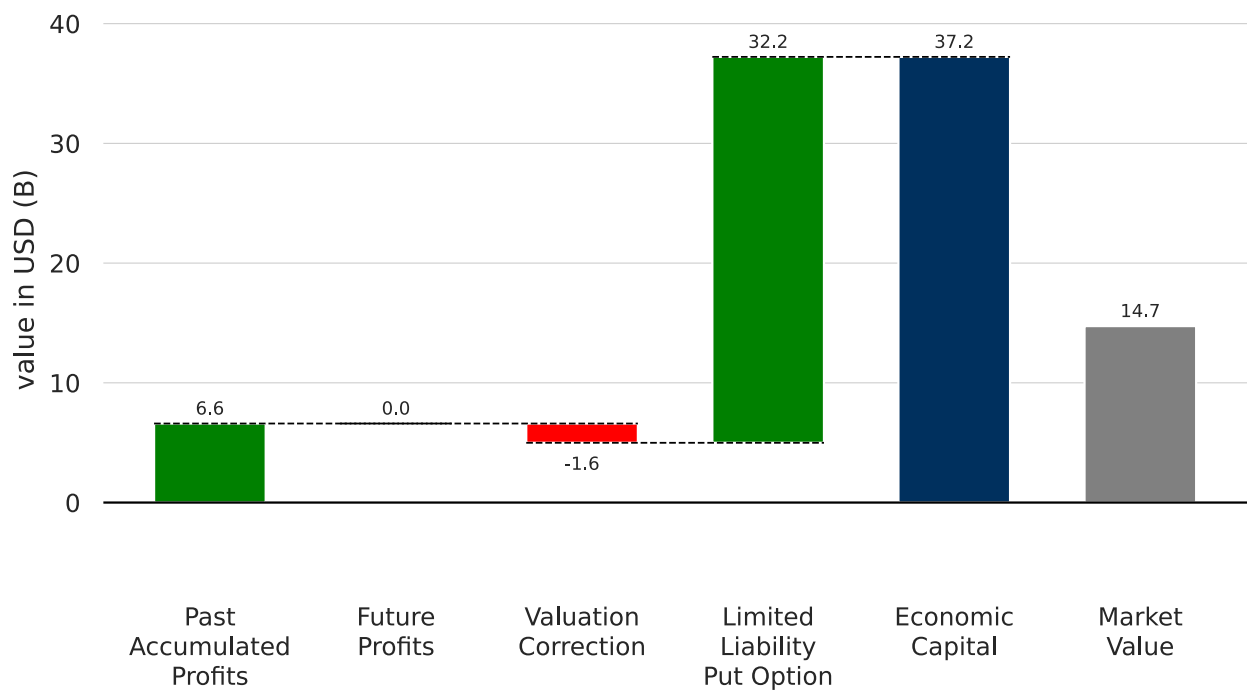
The greatest strength of Everest Group LTD compared to the market average is the variable Policyholder Contract Deposits, increasing the Economic Capital Ratio by 7.4% points. The greatest weakness of Everest Group LTD is the variable Claims Reserve and LAE, reducing the Economic Capital Ratio by 13% points.

The company's Economic Capital Ratio, given in the ranking table, is 87%, being 2.0% points below the market average of 89%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	941,000
Claims Reserve and LAE	24,604,000
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	1,247,000
General and Administrative Expense	846,000
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	1,434,000
Investments	37,142,000
Liabilities Current	0
Long Term Debt	0
Other Assets	4,588,000
Other Compr. Net Income	1,063,000
Other Expenses	2,796,000
Other Liabilities	4,297,000
Other Net Income	0
Other Revenues	-290,000
Policyholder Benefits and Claims	8,427,000
Policyholder Contract Deposits	0
Premiums Earned	13,443,000
Premiums Receivable	4,768,000
Reinsurance Payable	674,000
Reinsurance Recoverables	713,000
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	6,622,000

Output Variable	Value in 1000 USD
Assets	49,399,000
Liabilities	36,197,000
Expenses	12,069,000
Revenues	14,587,000
Stockholders Equity	13,202,000
Net Income	2,518,000
Comprehensive Net Income	3,049,500
BaseVar	387,561,682
ECR before Limited Liability	12%
Economic Capital Ratio	87%

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.