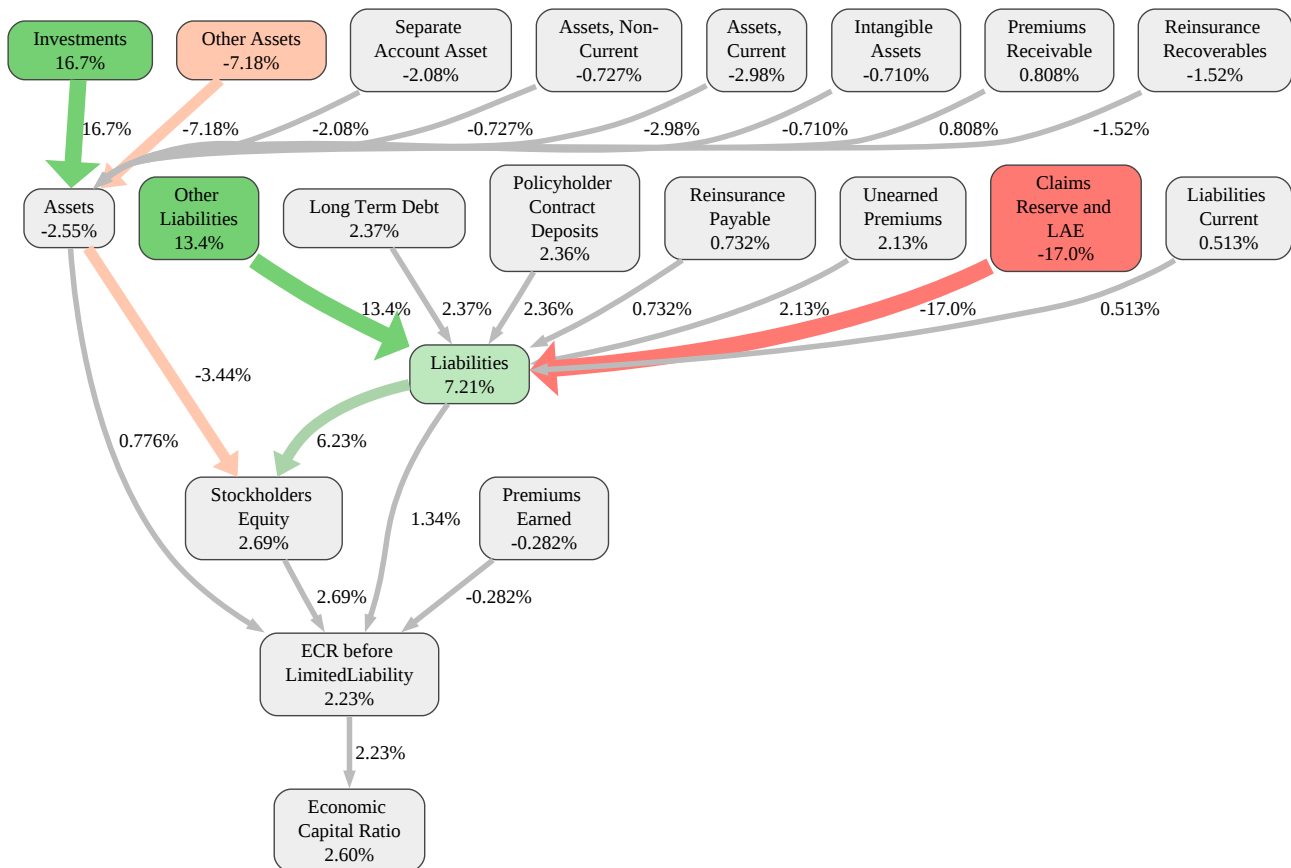




The relative strengths and weaknesses of Everest Group LTD are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

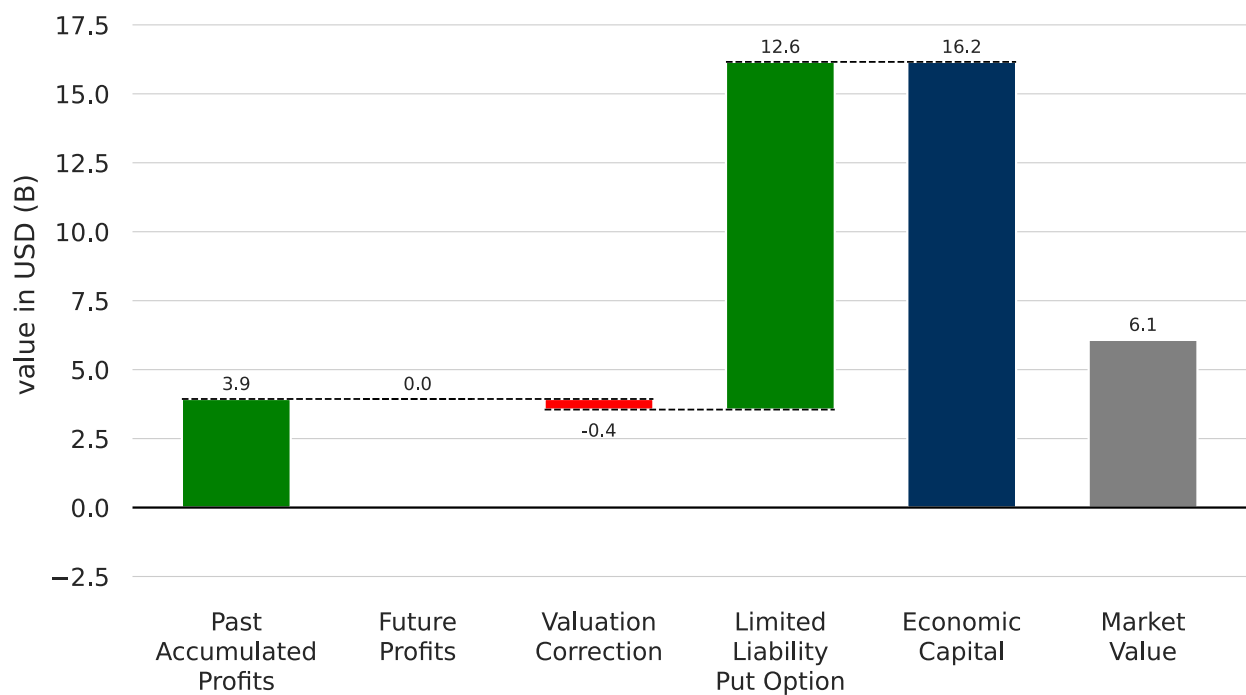
The greatest strength of Everest Group LTD compared to the market average is the variable Investments, increasing the Economic Capital Ratio by 17% points. The greatest weakness of Everest Group LTD is the variable Claims Reserve and LAE, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 96%, being 2.6% points above the market average of 93%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	236,436
Claims Reserve and LAE	9,780,633
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	398,408
General and Administrative Expense	263,821
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	614,616
Investments	17,435,937
Liabilities Current	0
Long Term Debt	0
Other Assets	1,194,883
Other Compr. Net Income	-168,718
Other Expenses	1,361,771
Other Liabilities	1,292,001
Other Net Income	0
Other Revenues	6,838
Policyholder Benefits and Claims	2,906,534
Policyholder Contract Deposits	0
Premiums Earned	5,169,135
Premiums Receivable	1,397,983
Reinsurance Payable	143,773
Reinsurance Recoverables	154,177
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	1,728,745

Output Variable	Value in 1000 USD
Assets	20,817,824
Liabilities	12,945,152
Expenses	4,532,126
Revenues	5,790,589
Stockholders Equity	7,872,672
Net Income	1,258,463
Comprehensive Net Income	1,174,104
BaseVar	254,244,226
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.