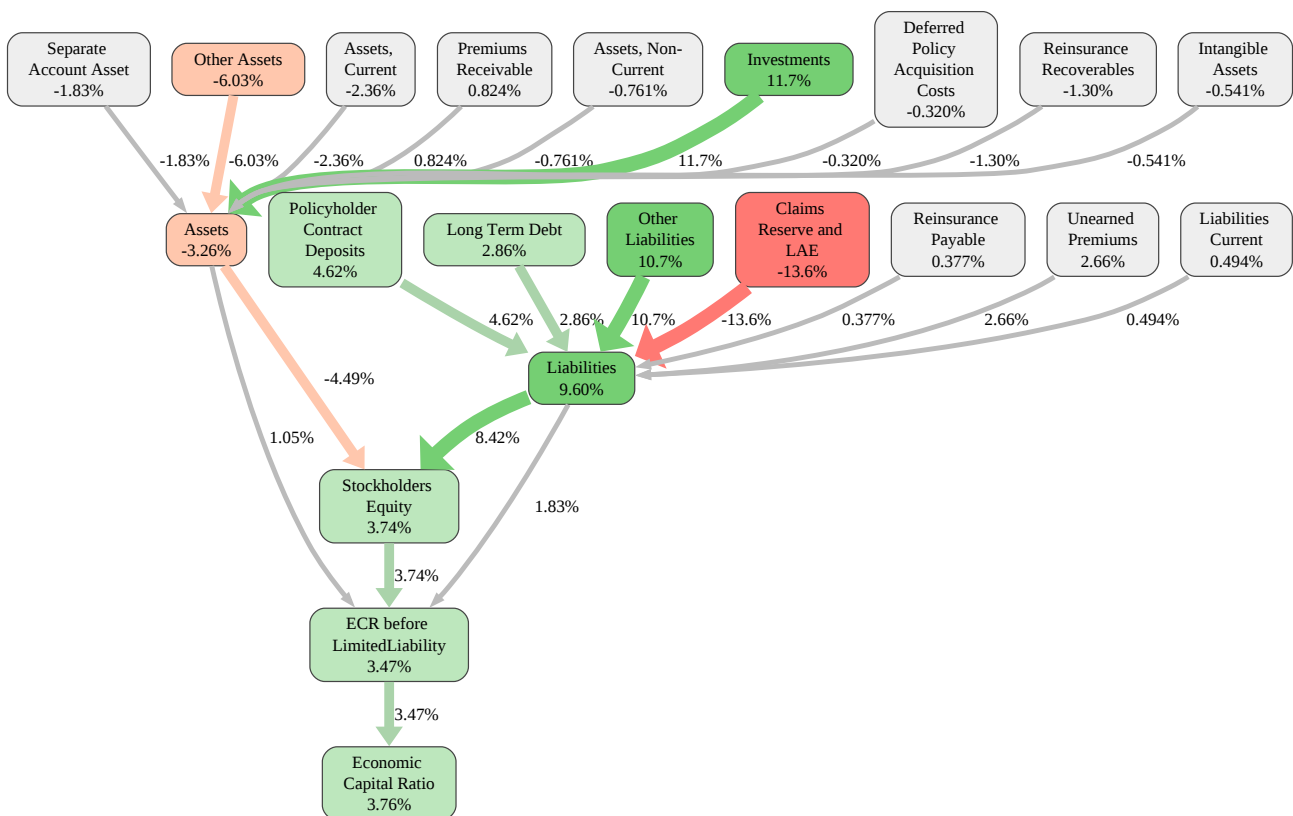




The relative strengths and weaknesses of Everest Group LTD are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

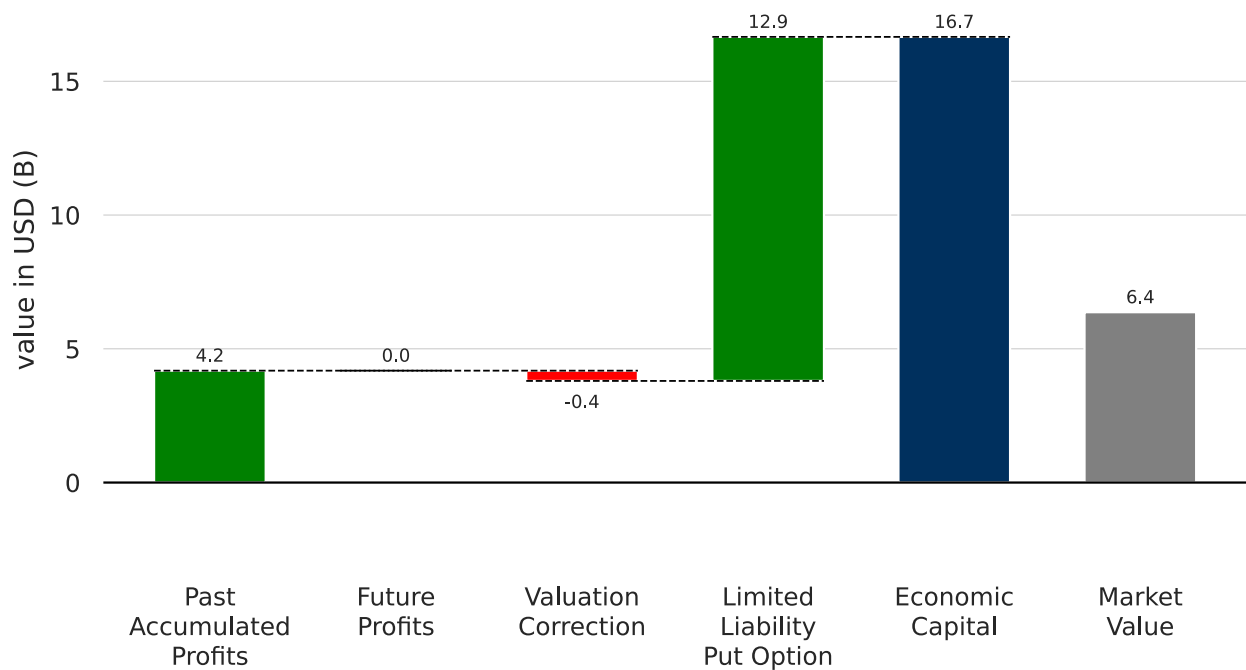
The greatest strength of Everest Group LTD compared to the market average is the variable Investments, increasing the Economic Capital Ratio by 12% points. The greatest weakness of Everest Group LTD is the variable Claims Reserve and LAE, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 97%, being 3.8% points above the market average of 93%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	265,634
Claims Reserve and LAE	10,010,708
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	373,072
General and Administrative Expense	289,238
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	289,678
Investments	17,672,176
Liabilities Current	0
Long Term Debt	0
Other Assets	1,478,576
Other Compr. Net Income	-376,691
Other Expenses	1,372,248
Other Liabilities	1,181,265
Other Net Income	0
Other Revenues	66,752
Policyholder Benefits and Claims	3,101,915
Policyholder Contract Deposits	0
Premiums Earned	5,481,459
Premiums Receivable	1,479,293
Reinsurance Payable	255,366
Reinsurance Recoverables	157,424
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	1,613,390

Output Variable	Value in 1000 USD
Assets	21,426,175
Liabilities	13,060,729
Expenses	4,763,401
Revenues	5,837,889
Stockholders Equity	8,365,446
Net Income	1,074,488
Comprehensive Net Income	886,142
BaseVar	262,287,671
ECR before LimitedLiability	22%
Economic Capital Ratio	97%

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.