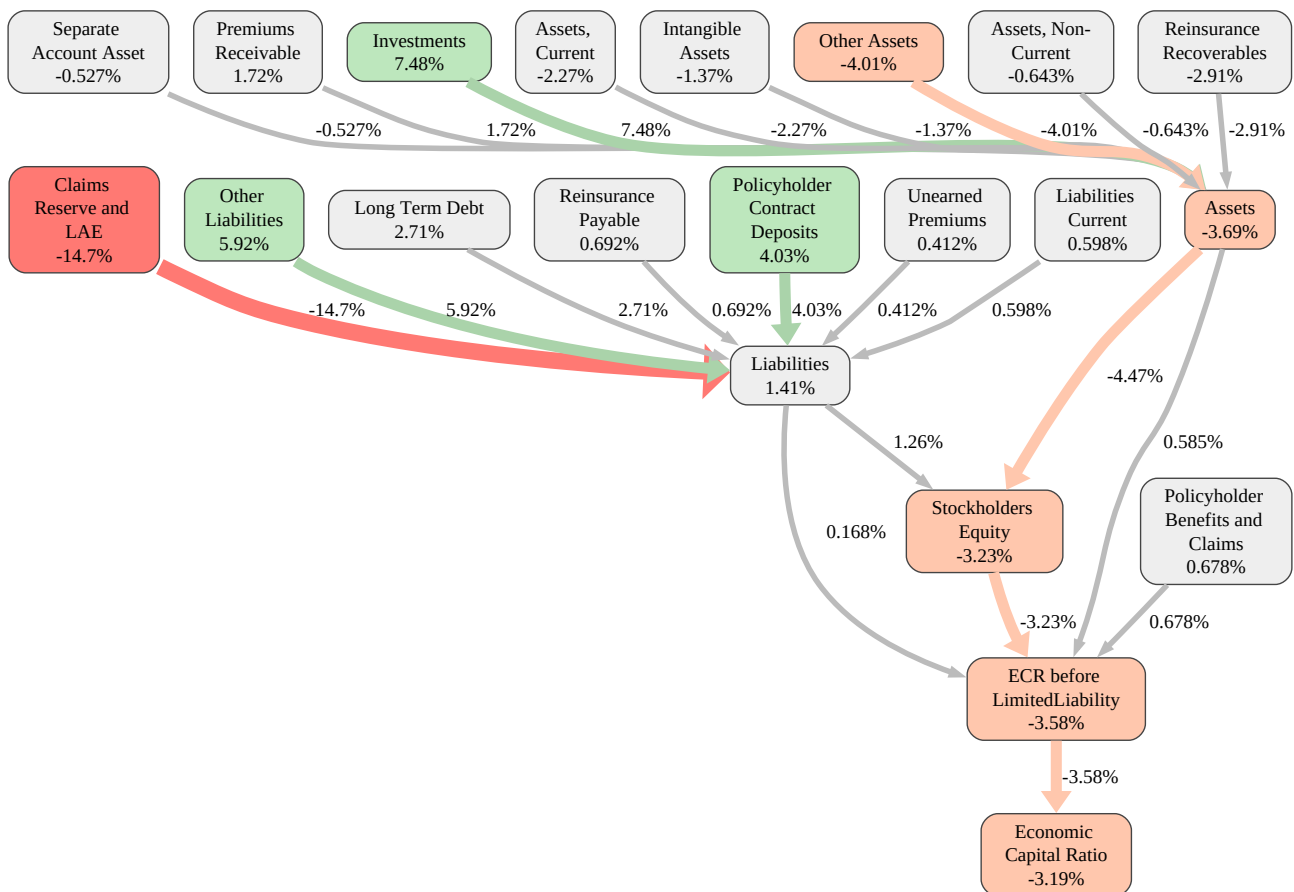




The relative strengths and weaknesses of Everest Group LTD are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

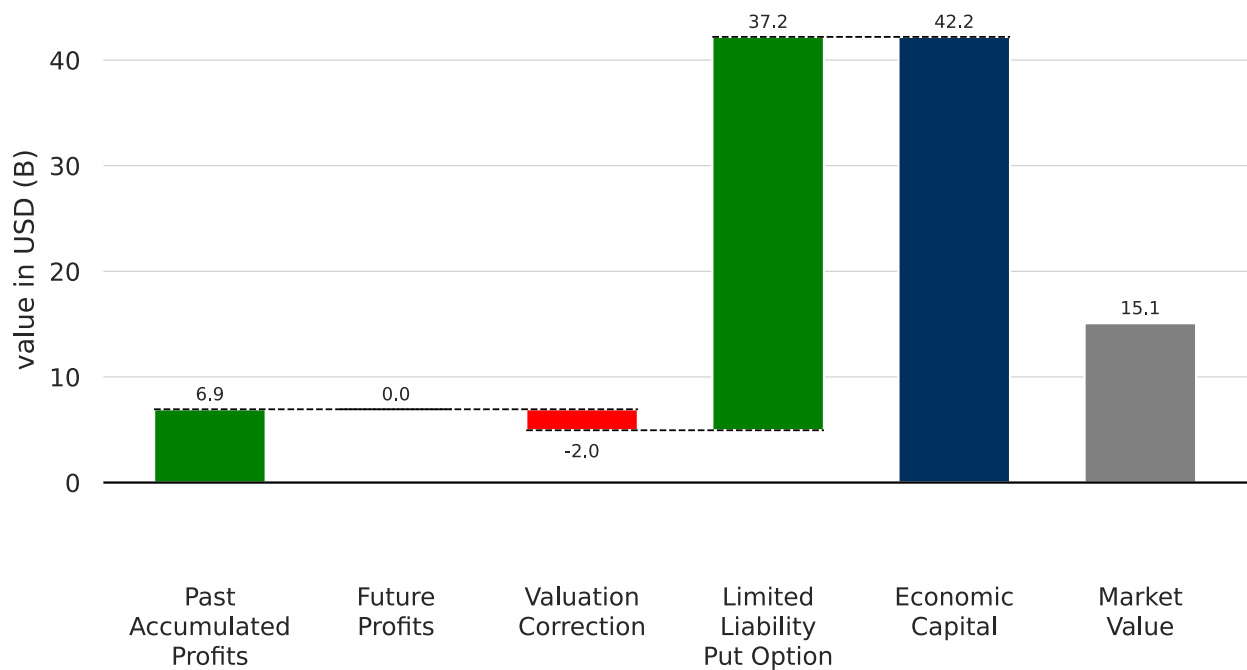
The greatest strength of Everest Group LTD compared to the market average is the variable Investments, increasing the Economic Capital Ratio by 7.5% points. The greatest weakness of Everest Group LTD is the variable Claims Reserve and LAE, reducing the Economic Capital Ratio by 15% points.

The company's Economic Capital Ratio, given in the ranking table, is 85%, being 3.2% points below the market average of 89%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	1,171,000
Claims Reserve and LAE	29,889,000
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	1,461,000
General and Administrative Expense	938,000
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	1,954,000
Investments	41,531,000
Liabilities Current	0
Long Term Debt	0
Other Assets	5,931,000
Other Compr. Net Income	-204,000
Other Expenses	3,664,000
Other Liabilities	4,525,000
Other Net Income	0
Other Revenues	140,000
Policyholder Benefits and Claims	11,305,000
Policyholder Contract Deposits	0
Premiums Earned	15,187,000
Premiums Receivable	5,378,000
Reinsurance Payable	728,000
Reinsurance Recoverables	869,000
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	7,324,000

Output Variable	Value in 1000 USD
Assets	56,341,000
Liabilities	42,466,000
Expenses	15,907,000
Revenues	17,281,000
Stockholders Equity	13,875,000
Net Income	1,374,000
Comprehensive Net Income	1,272,000
BaseVar	429,722,407
ECR before Limited Liability	10%
Economic Capital Ratio	85%

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.