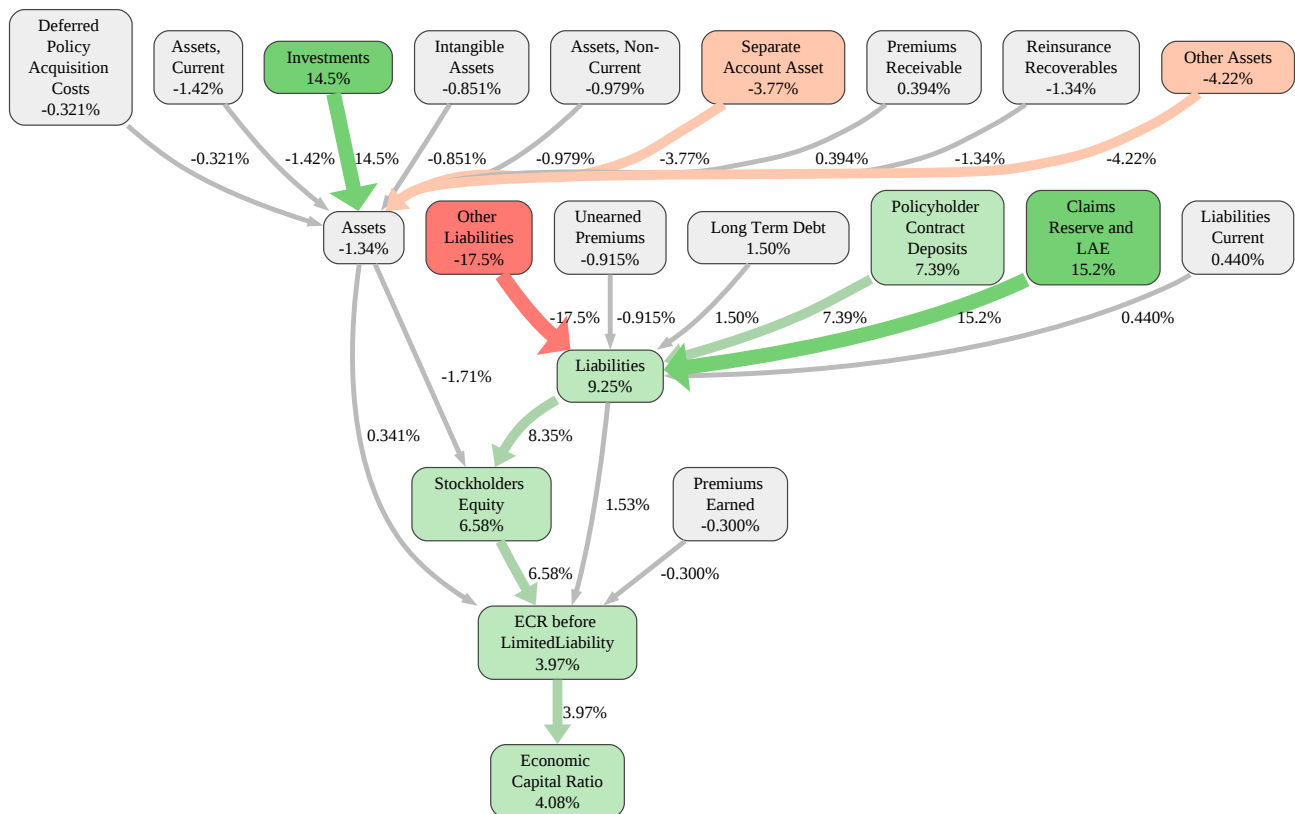




The relative strengths and weaknesses of Everest Group LTD are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

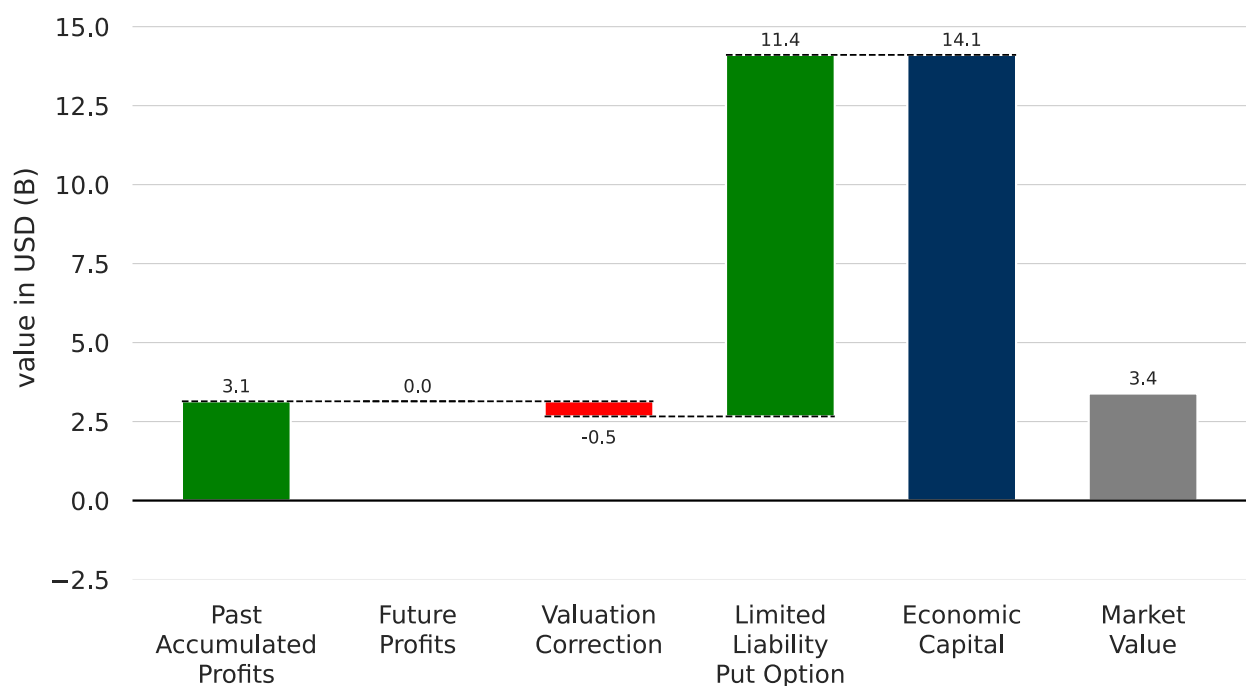
The greatest strength of Everest Group LTD compared to the market average is the variable Claims Reserve and LAE, increasing the Economic Capital Ratio by 15% points. The greatest weakness of Everest Group LTD is the variable Other Liabilities, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 92%, being 4.1% points above the market average of 88%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	170,931
Claims Reserve and LAE	63,002
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	383,769
General and Administrative Expense	181,172
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	755,374
Investments	15,365,019
Liabilities Current	0
Long Term Debt	0
Other Assets	1,510,413
Other Compr. Net Income	60,220
Other Expenses	968,169
Other Liabilities	10,459,501
Other Net Income	0
Other Revenues	15,808
Policyholder Benefits and Claims	2,945,712
Policyholder Contract Deposits	0
Premiums Earned	3,934,625
Premiums Receivable	844,832
Reinsurance Payable	146,732
Reinsurance Recoverables	133,007
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	1,455,219

Output Variable	Value in 1000 USD
Assets	18,407,971
Liabilities	12,124,454
Expenses	4,095,053
Revenues	4,705,807
Stockholders Equity	6,283,517
Net Income	610,754
Comprehensive Net Income	640,864
BaseVar	149,933,082
ECR before Limited Liability	17%
Economic Capital Ratio	92%

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.