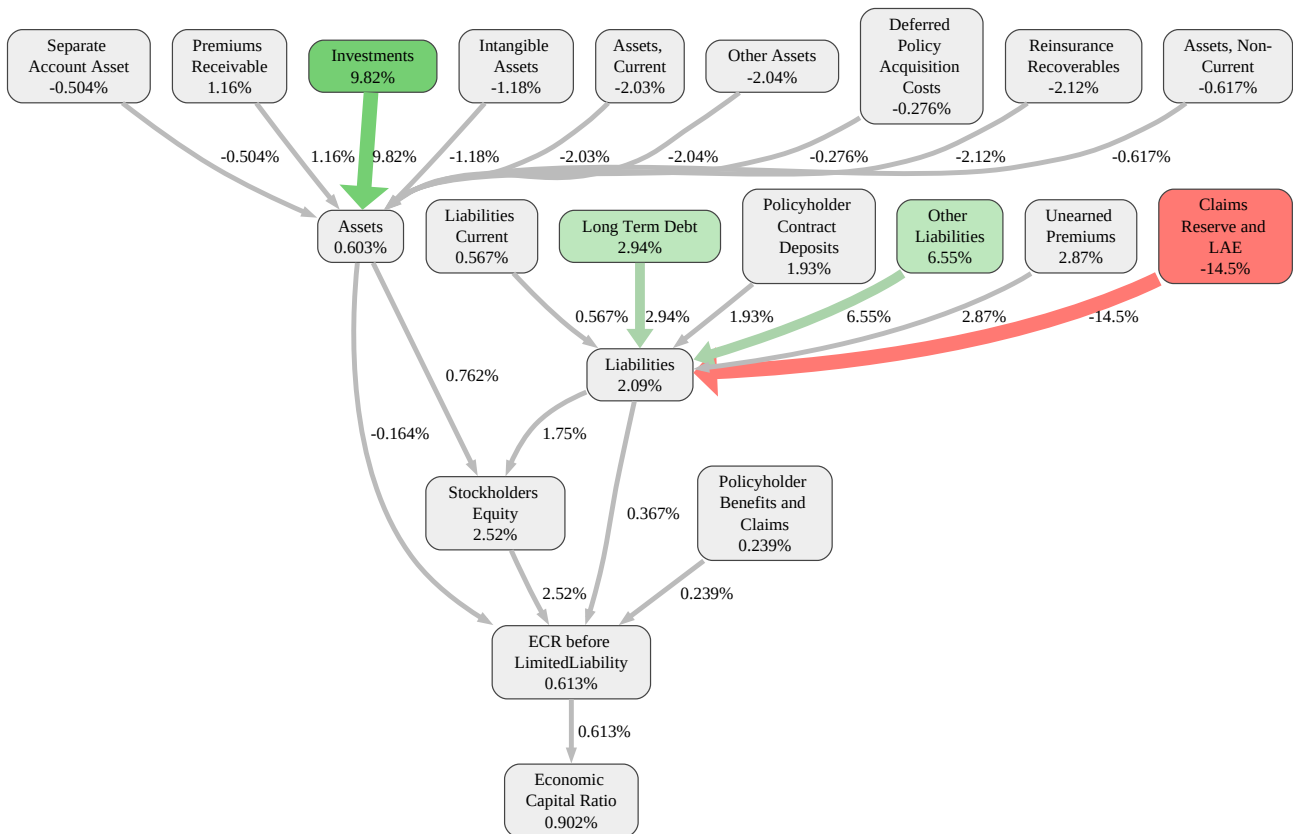




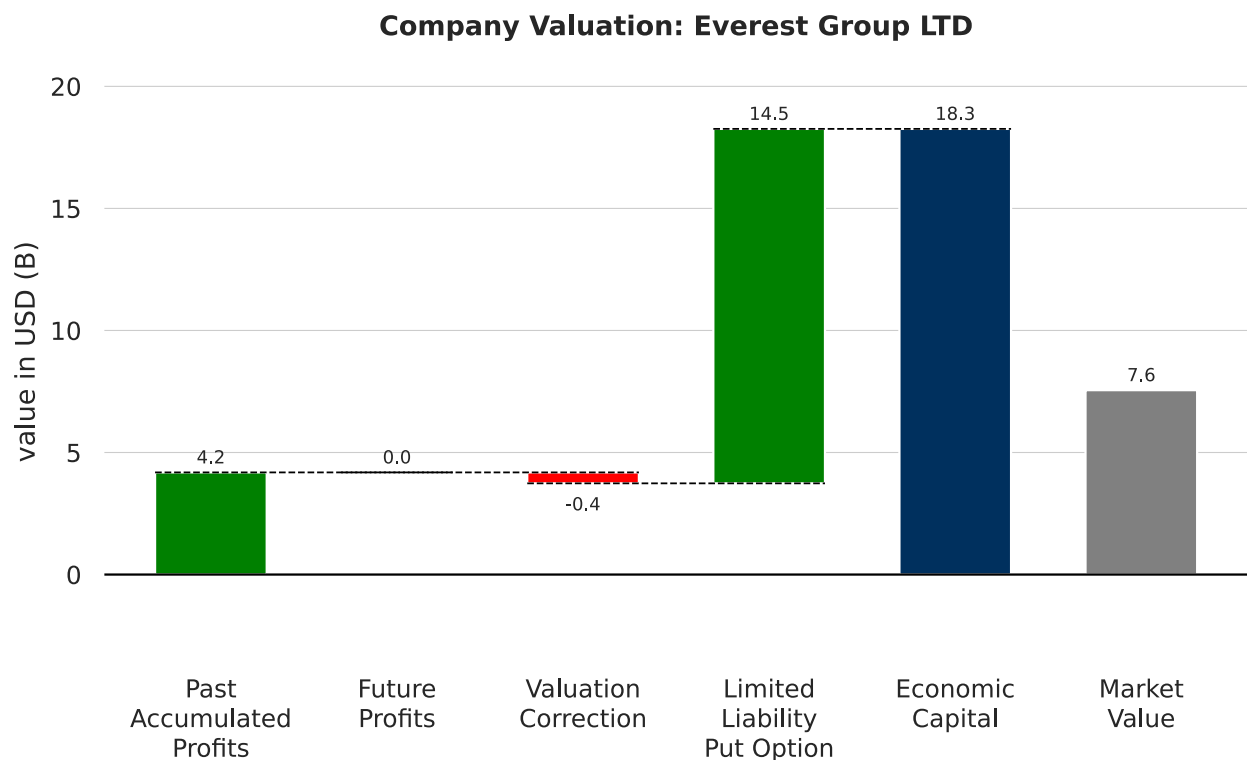
The relative strengths and weaknesses of Everest Group LTD are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Everest Group LTD compared to the market average is the variable Investments, increasing the Economic Capital Ratio by 9.8% 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 94%, being 0.90% points above the market average of 93%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	382,283
Claims Reserve and LAE	11,935,335
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	411,587
General and Administrative Expense	318,817
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	696,092
Investments	18,626,535
Liabilities Current	0
Long Term Debt	0
Other Assets	2,038,295
Other Compr. Net Income	57,123
Other Expenses	1,297,705
Other Liabilities	1,050,622
Other Net Income	0
Other Revenues	-25,861
Policyholder Benefits and Claims	4,522,581
Policyholder Contract Deposits	0
Premiums Earned	5,937,840
Premiums Receivable	1,844,881
Reinsurance Payable	236,047
Reinsurance Recoverables	288,211
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	2,000,556

Output Variable	Value in 1000 USD
Assets	23,591,792
Liabilities	15,222,560
Expenses	6,139,103
Revenues	6,608,071
Stockholders Equity	8,369,232
Net Income	468,968
Comprehensive Net Income	497,530
BaseVar	286,163,363
ECR before LimitedLiability	19%
Economic Capital Ratio	94%



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.