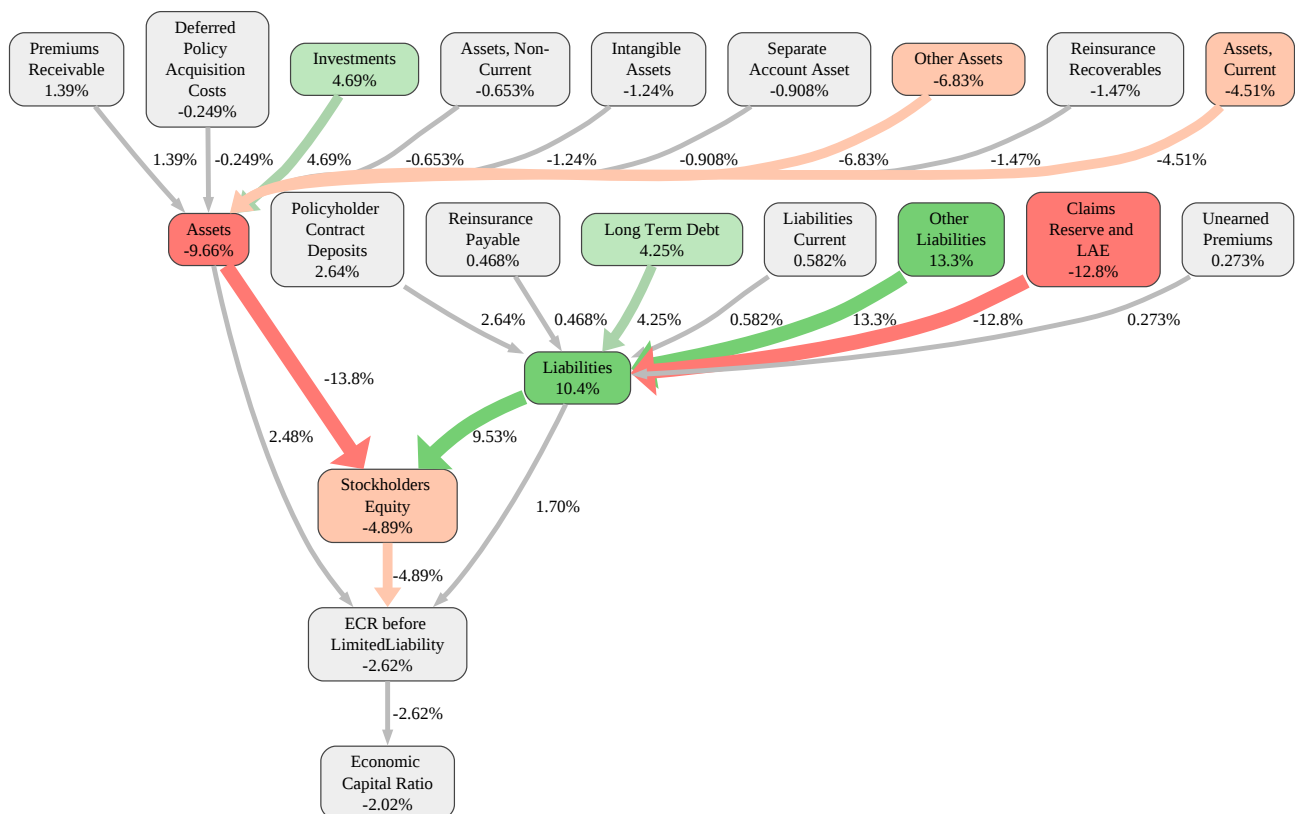




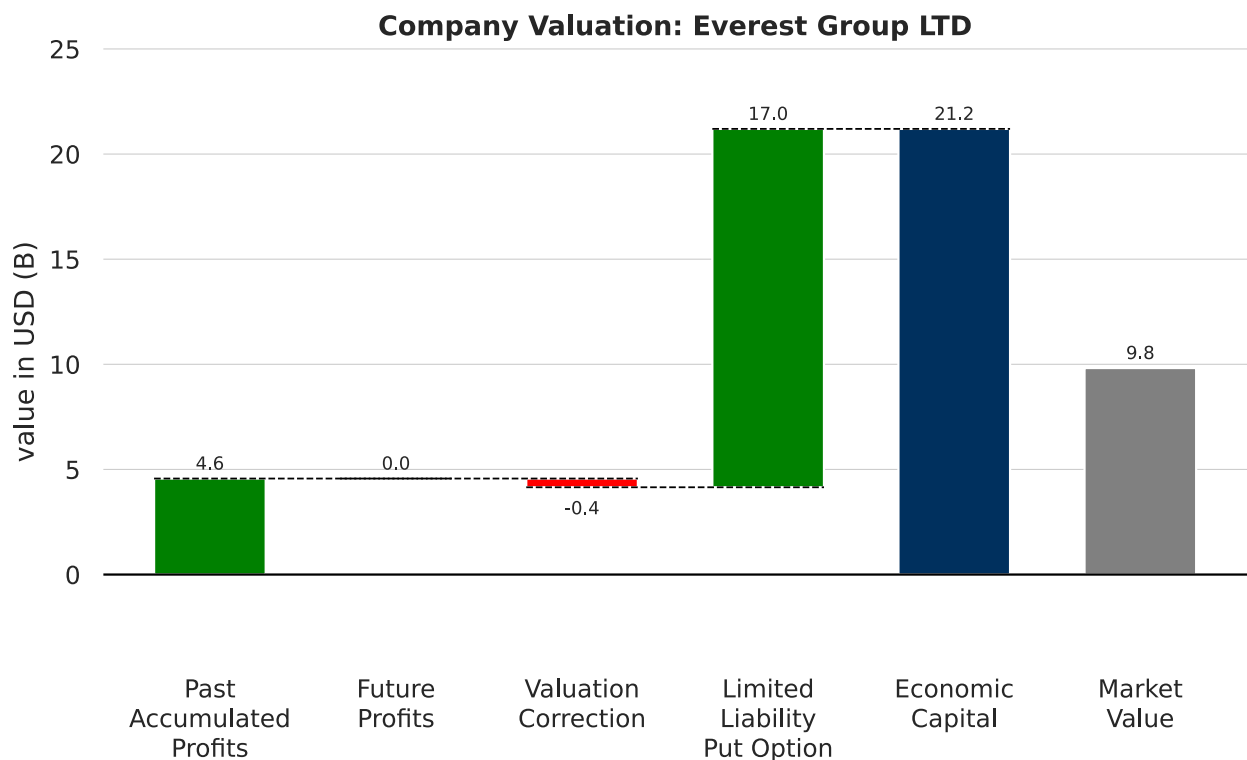
The relative strengths and weaknesses of Everest Group LTD are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Everest Group LTD compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 13% points. The greatest weakness of Everest Group LTD is the variable Claims Reserve and LAE, reducing the Economic Capital Ratio by 13% points.

The company's Economic Capital Ratio, given in the ranking table, is 93%, being 2.0% points below the market average of 95%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	612,997
Claims Reserve and LAE	13,653,905
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	581,863
General and Administrative Expense	440,899
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	832,143
Investments	20,748,500
Liabilities Current	0
Long Term Debt	0
Other Assets	2,675,887
Other Compr. Net Income	490,709
Other Expenses	1,857,911
Other Liabilities	1,178,158
Other Net Income	0
Other Revenues	-4,660
Policyholder Benefits and Claims	4,922,898
Policyholder Contract Deposits	0
Premiums Earned	7,403,686
Premiums Receivable	2,259,088
Reinsurance Payable	302,328
Reinsurance Recoverables	445,716
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	3,056,735

Output Variable	Value in 1000 USD
Assets	27,324,051
Liabilities	18,191,126
Expenses	7,221,708
Revenues	8,231,169
Stockholders Equity	9,132,925
Net Income	1,009,461
Comprehensive Net Income	1,254,816
BaseVar	451,348,610
ECR before Limited Liability	18%
Economic Capital Ratio	93%



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.