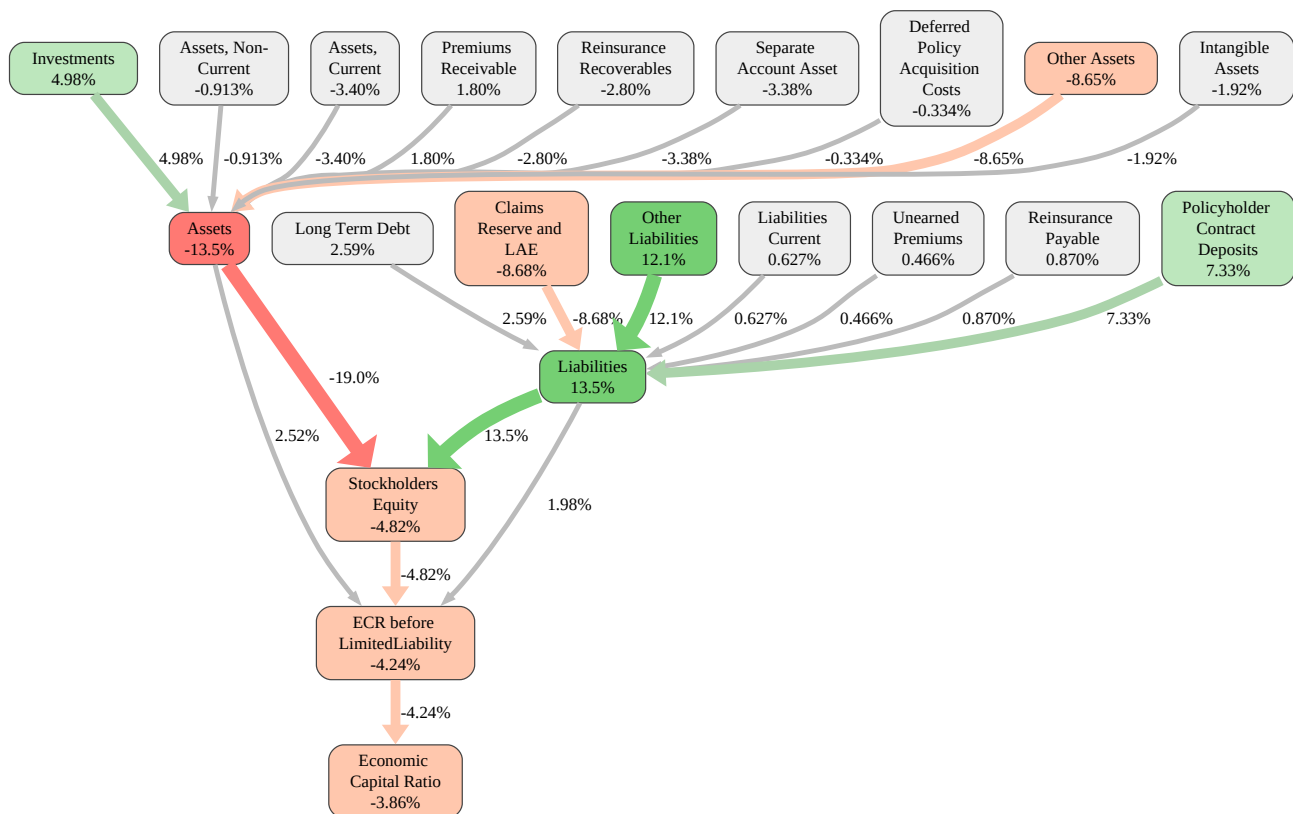




The relative strengths and weaknesses of Everest Group LTD are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

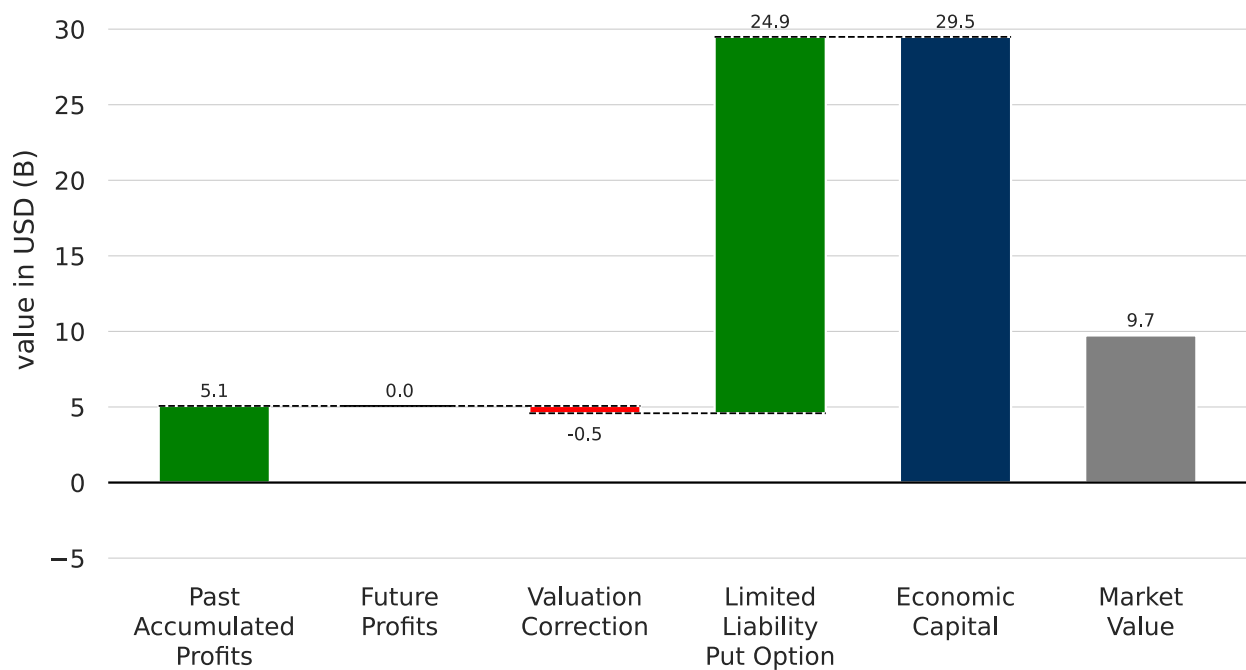
The greatest strength of Everest Group LTD compared to the market average is the variable Liabilities, increasing the Economic Capital Ratio by 13% points. The greatest weakness of Everest Group LTD is the variable Assets, reducing the Economic Capital Ratio by 13% points.

The company's Economic Capital Ratio, given in the ranking table, is 89%, being 3.9% points below the market average of 93%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	757,167
Claims Reserve and LAE	19,045,155
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	872,289
General and Administrative Expense	582,647
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	1,422,835
Investments	29,673,343
Liabilities Current	0
Long Term Debt	0
Other Assets	3,073,441
Other Compr. Net Income	-523,375
Other Expenses	2,513,280
Other Liabilities	3,923,200
Other Net Income	0
Other Revenues	36,987
Policyholder Benefits and Claims	7,391,253
Policyholder Contract Deposits	0
Premiums Earned	10,406,441
Premiums Receivable	3,293,598
Reinsurance Payable	468,114
Reinsurance Recoverables	515,445
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	4,609,634

Output Variable	Value in 1000 USD
Assets	38,185,283
Liabilities	28,046,103
Expenses	10,487,180
Revenues	11,866,263
Stockholders Equity	10,139,180
Net Income	1,379,083
Comprehensive Net Income	1,117,396
BaseVar	811,238,754
ECR before Limited Liability	14%
Economic Capital Ratio	89%

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.