

FINANCIAL STRENGTH RATINGS: A+ A.M. Best | A+ Standard & Poor's | A1 Moody's

EVEREST is a leading international reinsurance and insurance group with an extensive distribution network that spans five continents. With roots dating back to 1973, Everest has developed a global footprint and deep client relationships that are largely unmatched by its peers. The Company's principal business strategies seek to leverage its strengths to optimize returns over the underwriting cycle, thereby creating value for its shareholders and business partners.

COMPETITIVE STRENGTHS

- Strong brand recognition
- Top ratings
- Experienced long-term management team
- Diversified business platform—
Reinsurance and Insurance
- Disciplined focus on profitable growth
- Global reach; worldwide distribution capabilities
- Efficient operating structure

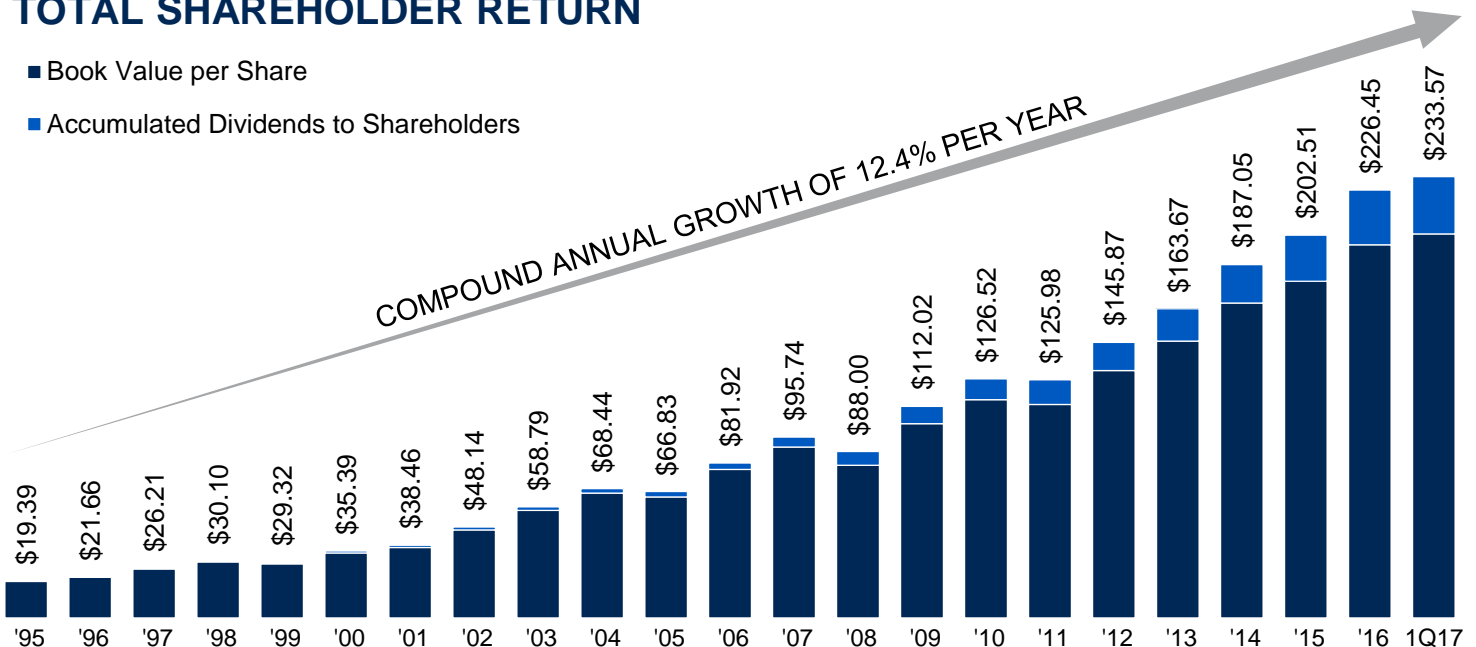
STRONG LONG-TERM PERFORMANCE *(Compound Annual Growth Rate)*

| Key Profitability Measures | 5-Year (2012 to 2016) | 10-Year (2007 to 2016) | Since Inception (1996 to 2016) |
|----------------------------|--------------------------|---------------------------|-----------------------------------|
| Combined Ratio* | 86.6% | 92.4% | 95.8% |
| Pretax Operating ROR | 21.5% | 17.7% | 15.2% |
| Operating ROE | 14.6% | 11.9% | 11.8% |
| Shareholder Value | 13.6% | 11.0% | 12.4% |

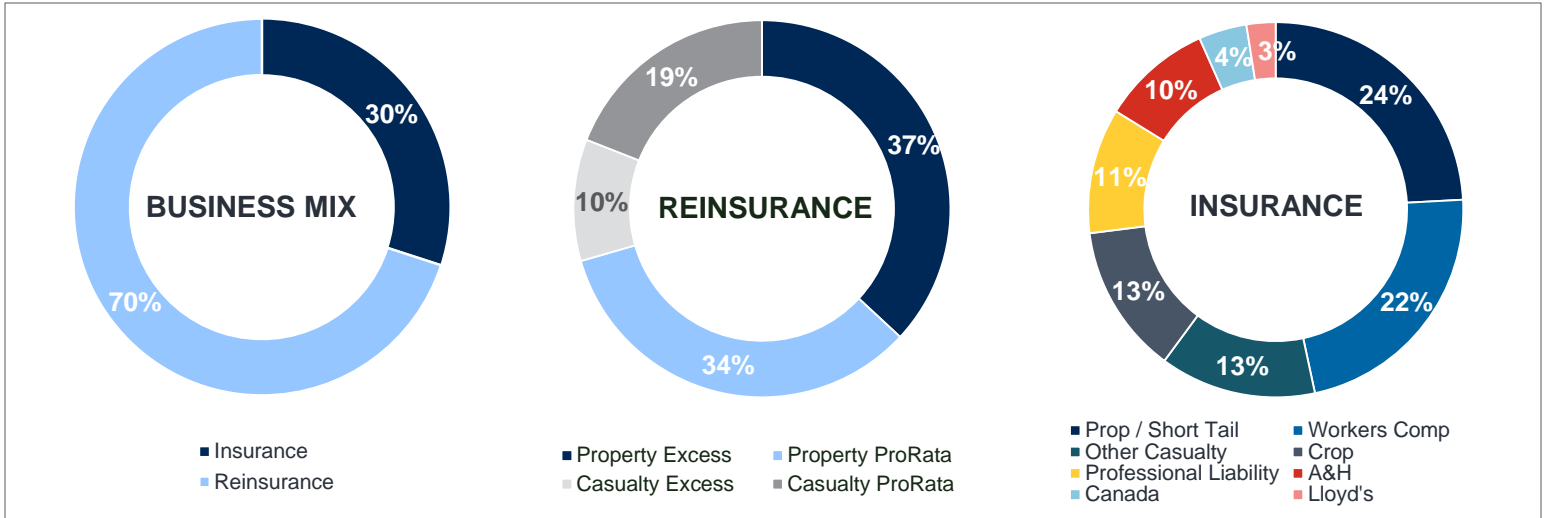
*Weighted Average

TOTAL SHAREHOLDER RETURN

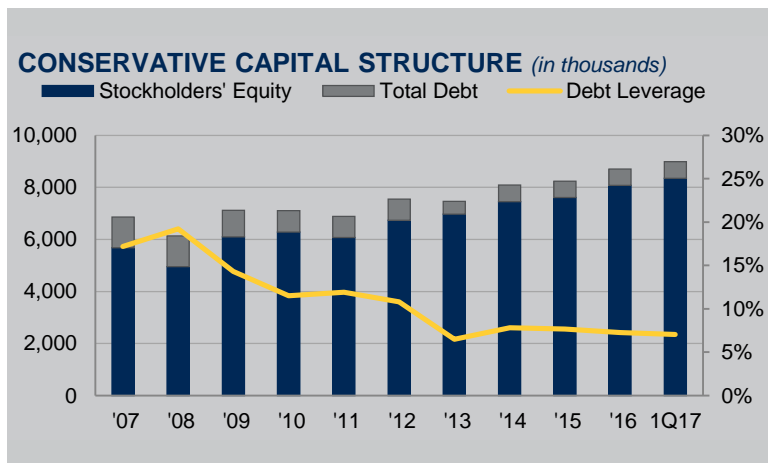
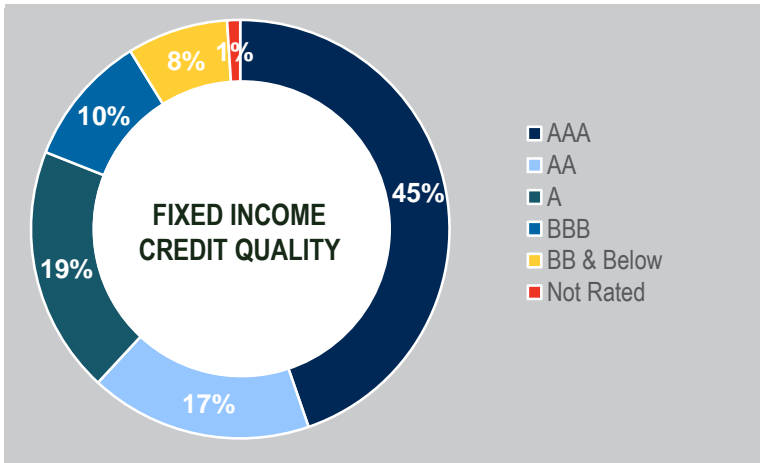
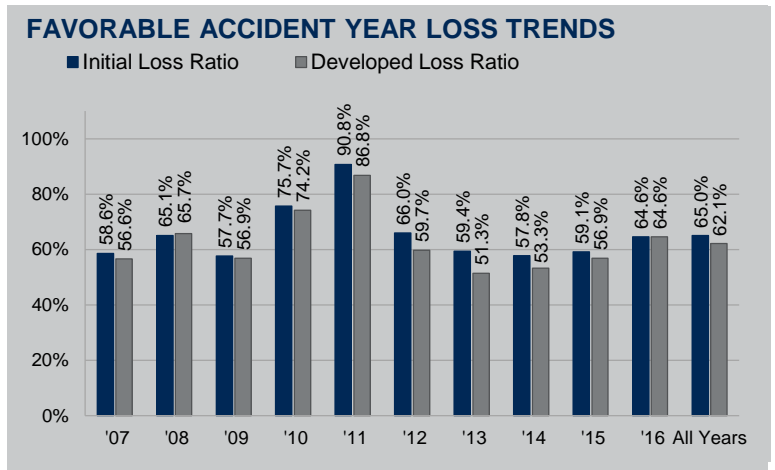
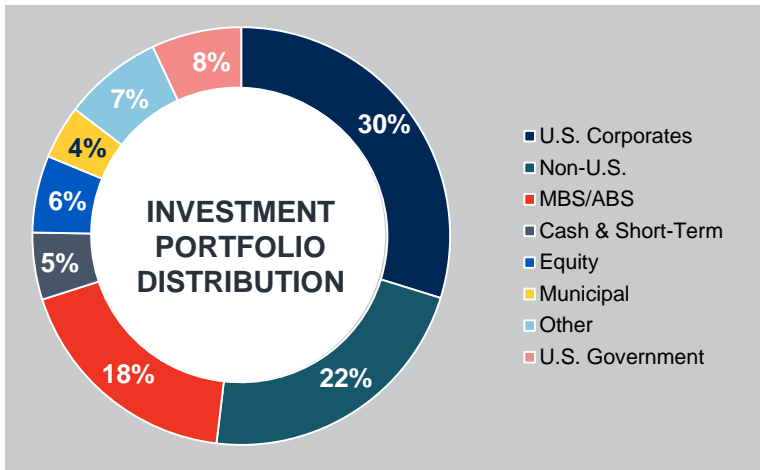
- Book Value per Share
- Accumulated Dividends to Shareholders



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HIGH QUALITY BALANCE SHEET*



* Figures are as of 1Q'17