

Procedure for Shareholders and Interested Parties to Communicate with Directors.

Shareholders and interested parties may communicate directly with the Board of Directors or individual directors. All communications should be directed to the Company's Secretary at the following address in the following manner:

Everest Re Group, Ltd. Corporate Secretary
c/o Everest Global Services, Inc.
Westgate Corporate Center
477 Martinsville Road
P.O. Box 830
Liberty Corner, New Jersey 07938-0830

Any such communication should prominently indicate on the outside of the envelope that it is intended for the Board of Directors, for the non-management directors or for any individual director. Each communication addressed to an individual director and received by the Company's Secretary from investors, security holders or any interested party, which is related to the operation of the Company and is not otherwise commercial in nature, will promptly be forwarded to the specified party. Communications addressed to the "Board of Directors" or to the "Non-management Directors" will be forwarded to the Chairman of the Nominating and Governance Committee.