

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

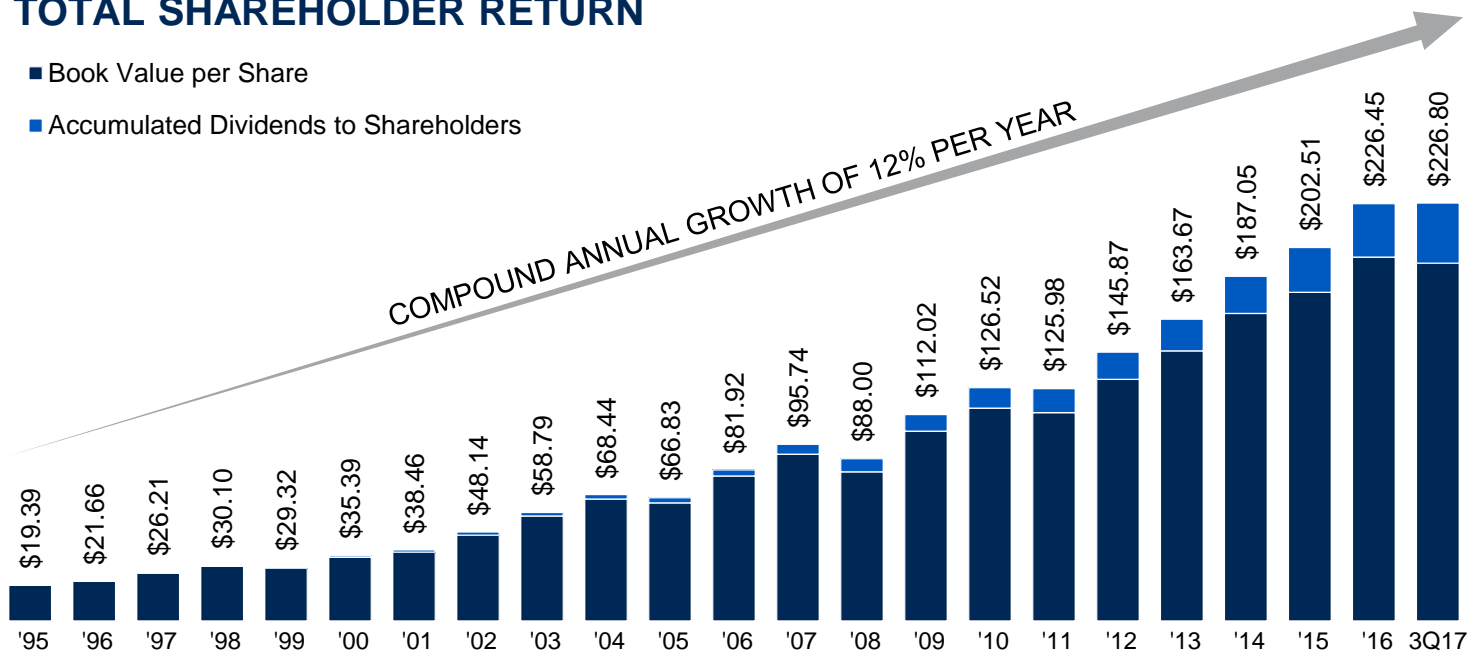
## STRONG LONG-TERM PERFORMANCE *(Compound Annual Growth Rate)*

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%

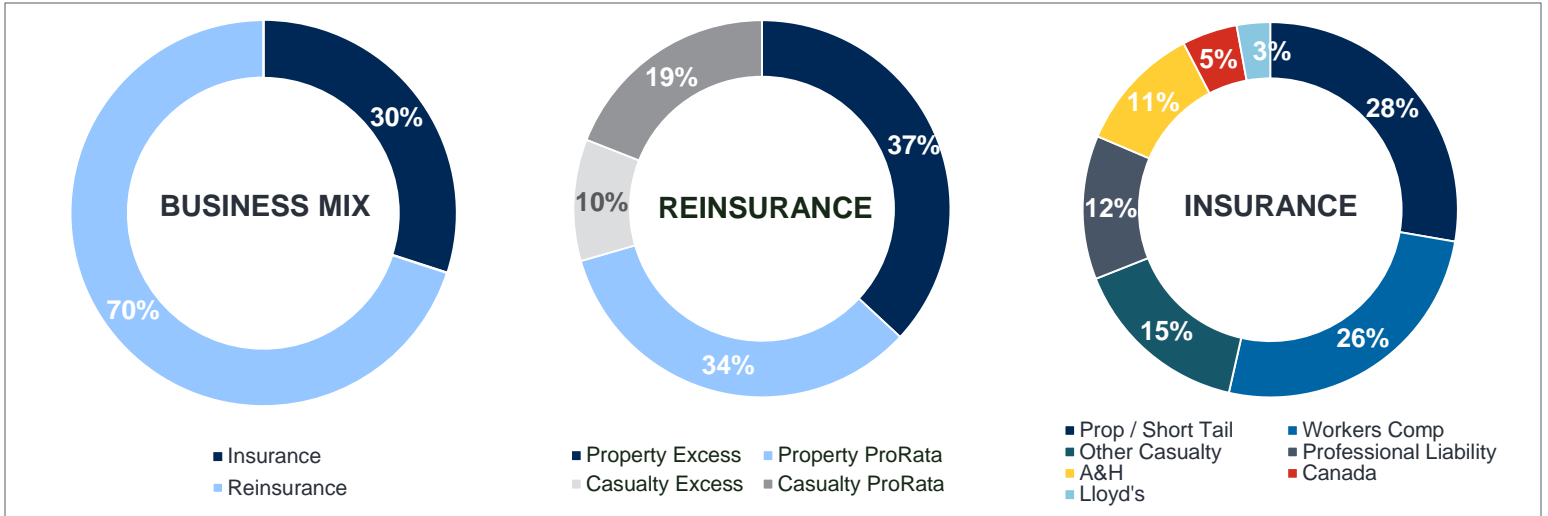
\*Weighted Average

## TOTAL SHAREHOLDER RETURN

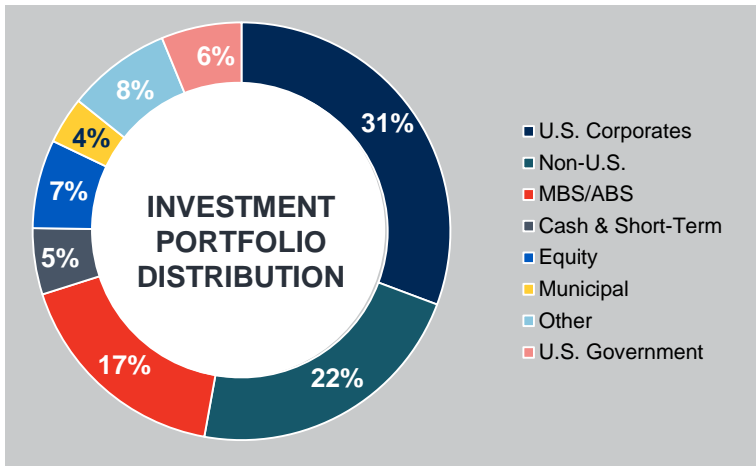
- Book Value per Share
- Accumulated Dividends to Shareholders



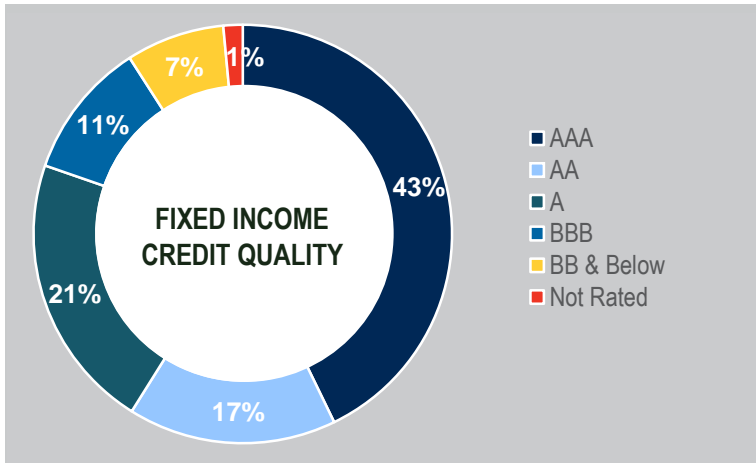
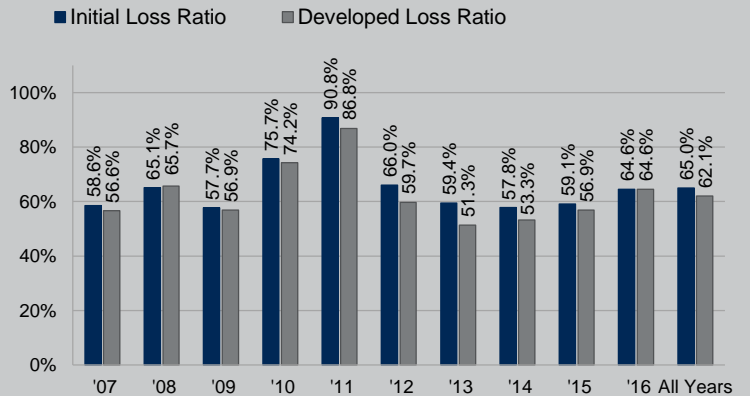
**FINANCIAL STRENGTH RATINGS: A+ A.M. Best | A+ Standard & Poor's | A1 Moody's**



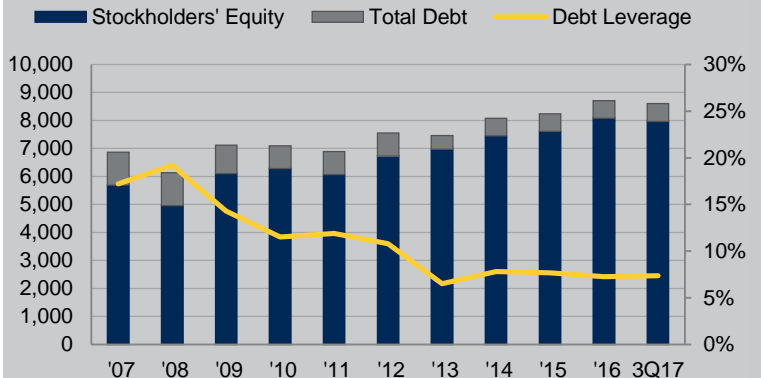
## HIGH QUALITY BALANCE SHEET\*



## FAVORABLE ACCIDENT YEAR LOSS TRENDS



## CONSERVATIVE CAPITAL STRUCTURE (in millions)



\* Figures are as of 3Q'17