

**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

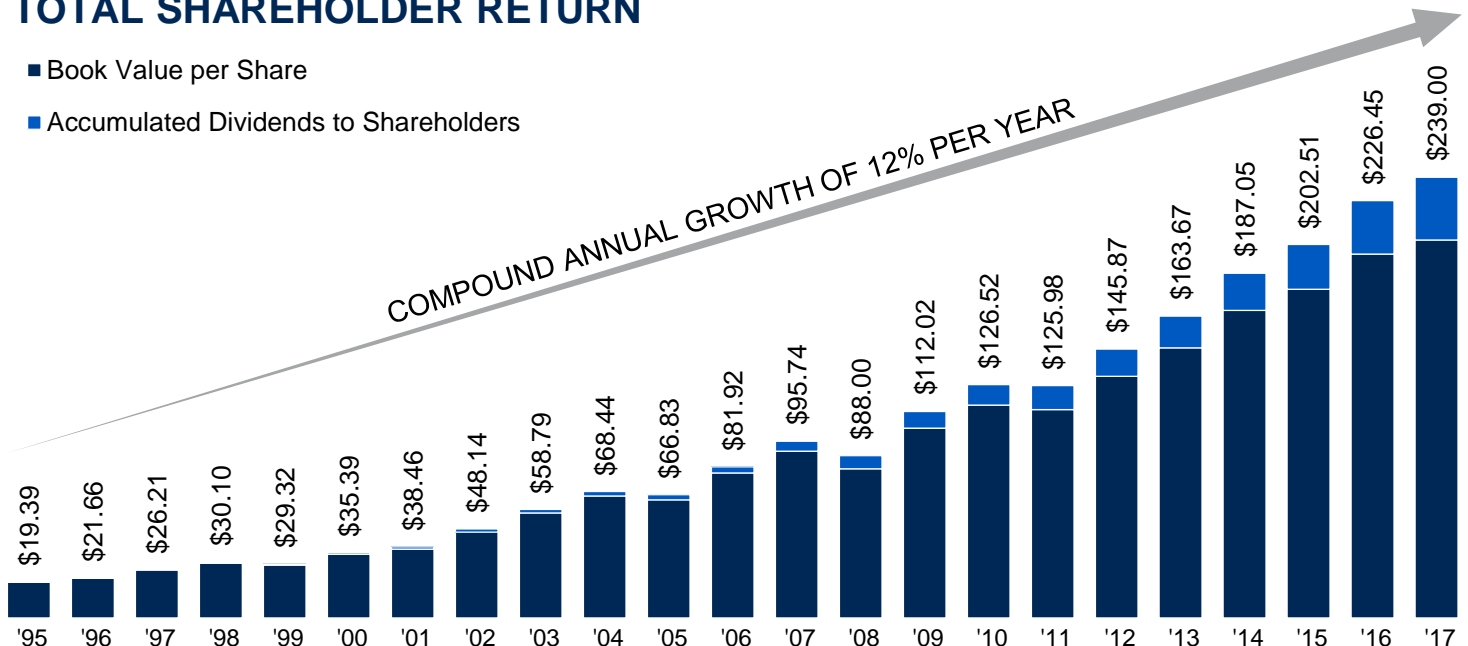
## STRONG LONG-TERM PERFORMANCE

Key Profitability Measures	5-Year (2013 to 2017)	10-Year (2008 to 2017)	Since Inception (1996 to 2017)
Combined Ratio*	89.3%	93.9%	96.4%
Pretax Operating ROR	18.9%	15.9%	14.7%
Operating ROE	13.0%	10.9%	11.5%
Shareholder Value <i>(Compound Annual Growth Rate)</i>	11.3%	10.0%	12.1%

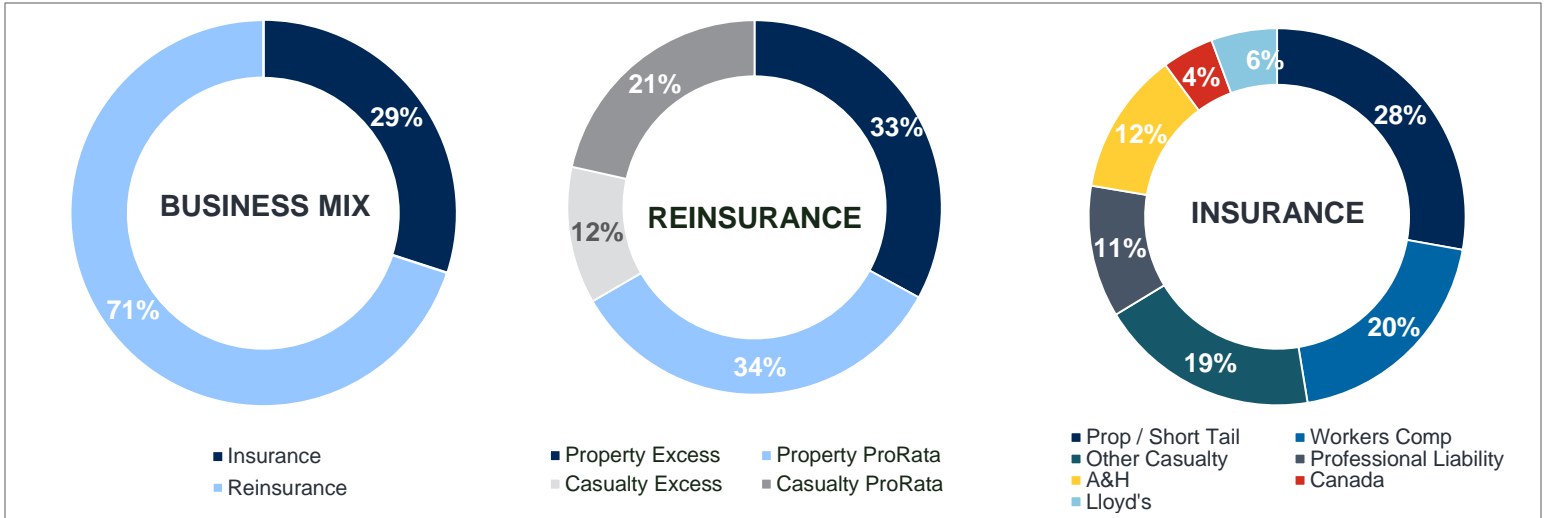
\*Weighted Average

## TOTAL SHAREHOLDER RETURN

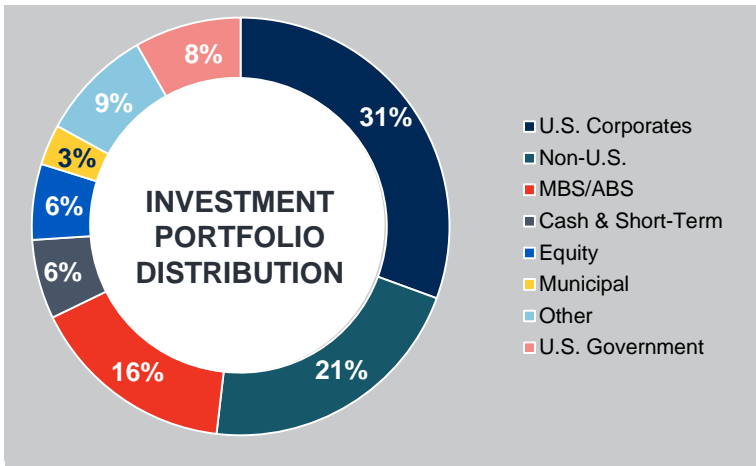
- Book Value per Share
- Accumulated Dividends to Shareholders



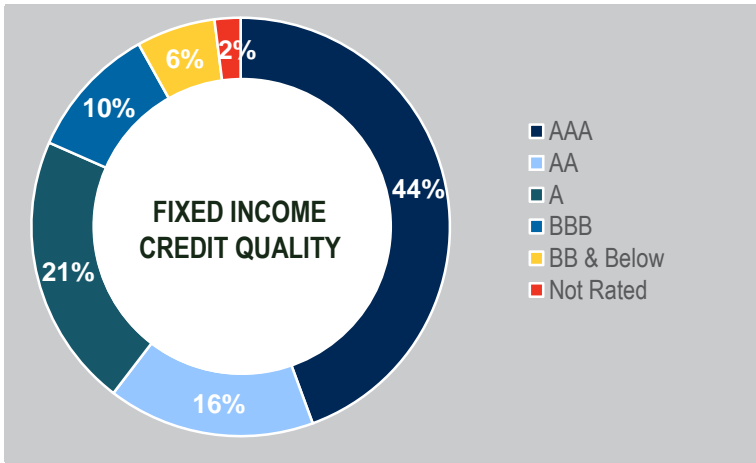
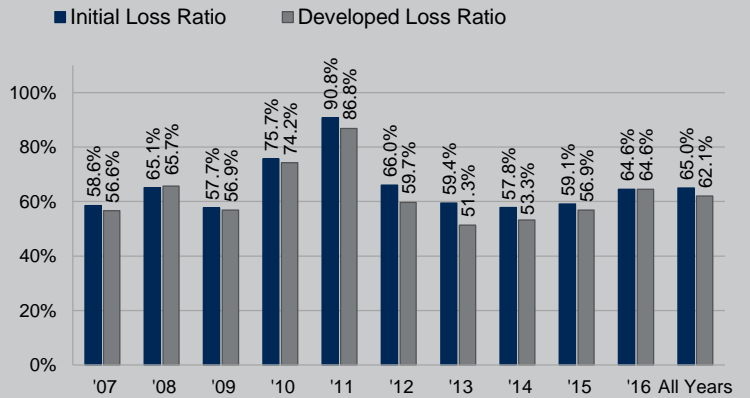
**FINANCIAL STRENGTH RATINGS: A+ A.M. Best | A+ Standard & Poor's | A1 Moody's**



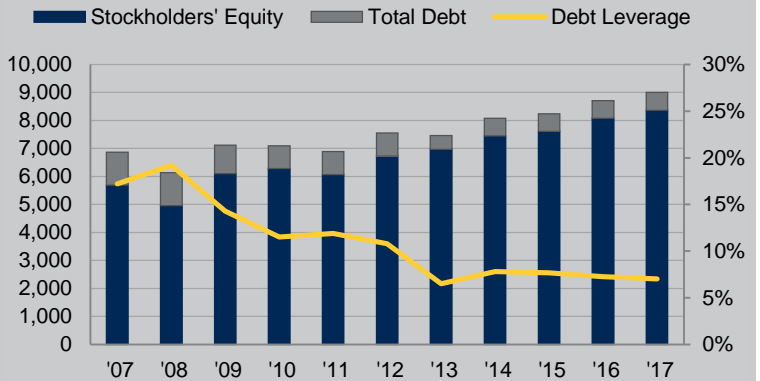
## HIGH QUALITY BALANCE SHEET\*



## FAVORABLE ACCIDENT YEAR LOSS TRENDS



## CONSERVATIVE CAPITAL STRUCTURE (in millions)



\* Figures are as of 4Q'17