

Corporate Profile

EVEREST RE GROUP (NYSE: RE)

www.everestre.com



EVEREST

Everest Re Group, Ltd.

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

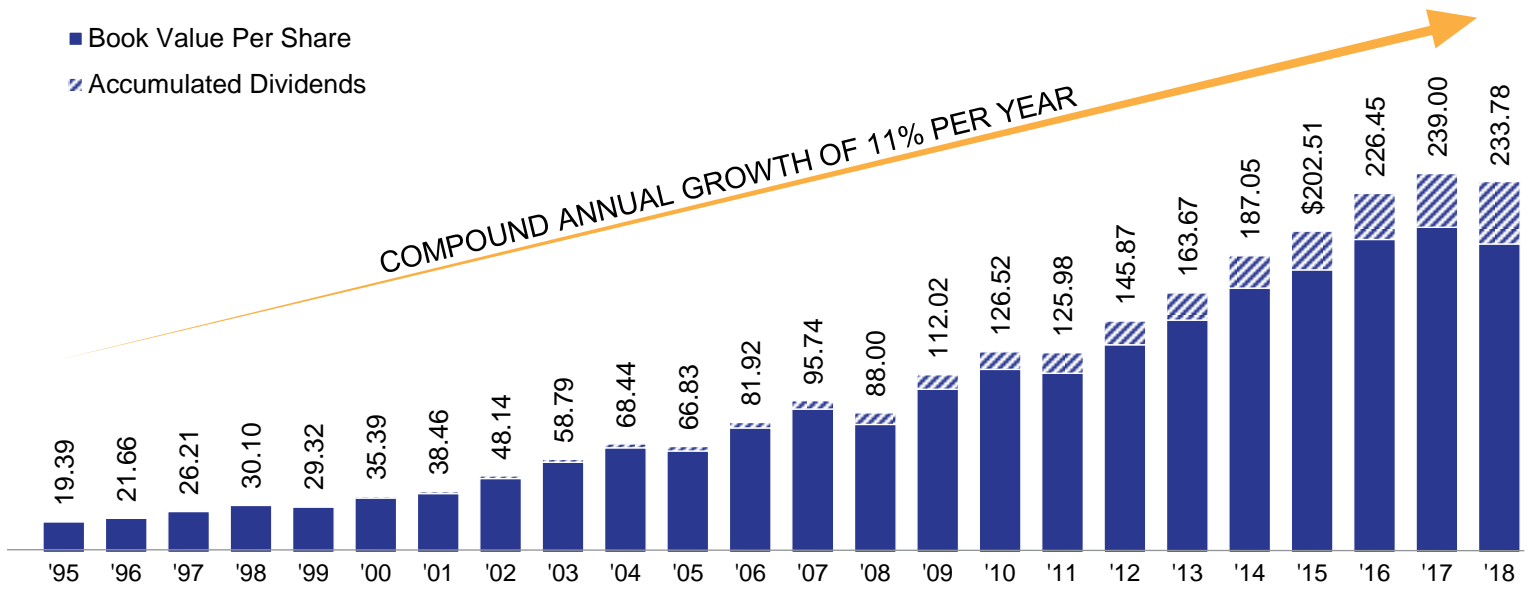
Long Term Performance

Key Profitability Measures	5 Year 2014-2018	10 Year 2009-2018	ITD 1996-2018
Combined Ratio*	94.8%	95.9%	97.5%
Pretax Operating ROR**	14.0%	14.2%	14.1%
Operating ROE**	10.3%	10.2%	11.1%
Shareholder Value <i>(Compound Annual Growth Rate)</i>	8.1%	10.9%	11.4%

* Weighted Average

** Effective 1Q18, Operating Income was adjusted to exclude FX gains / losses. Operating Income for 2016 & 2017 was updated to reflect the adjustment.

Shareholder Value Creation



HEAD QUARTERS: Everest Re Group, Ltd. • Seon Place • 141 Front Street, 4th Floor • P.O. Box HM 845 • Hamilton HM 19, Bermuda

CHAIRMAN: Joseph V. Taranto | President & CEO: Dominic J. Addesso | Chief Financial Officer: Craig W. Howie

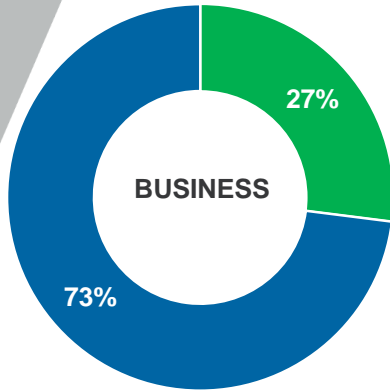
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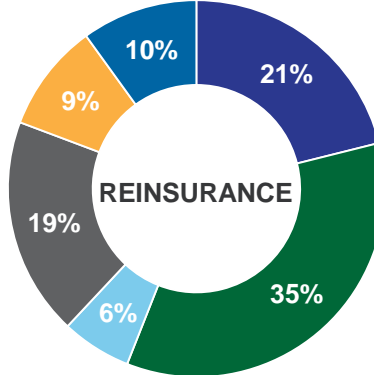
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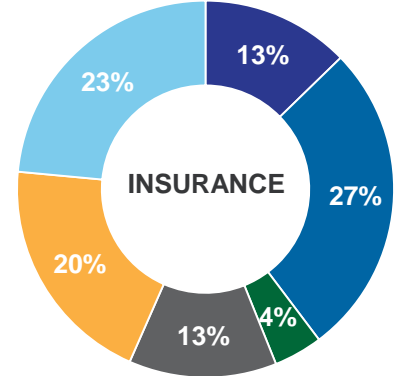
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■ Insurance ■ Reinsurance

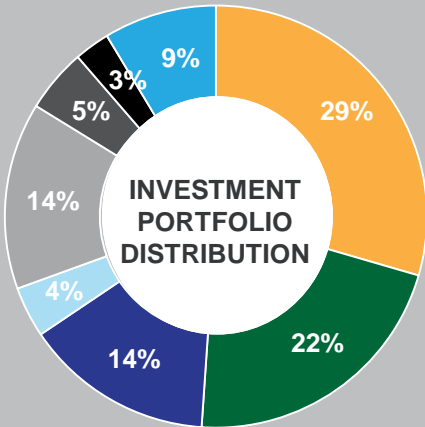


■ Property Cat XOL % ■ Property ProRata
 ■ Property Non-Cat XOL ■ Casualty ProRata
 ■ Casualty XOL ■ Financial Lines



■ A&H ■ Specialty Casualty
 ■ Other Specialty ■ Professional Liability
 ■ Prop / Short Tail ■ Workers Comp

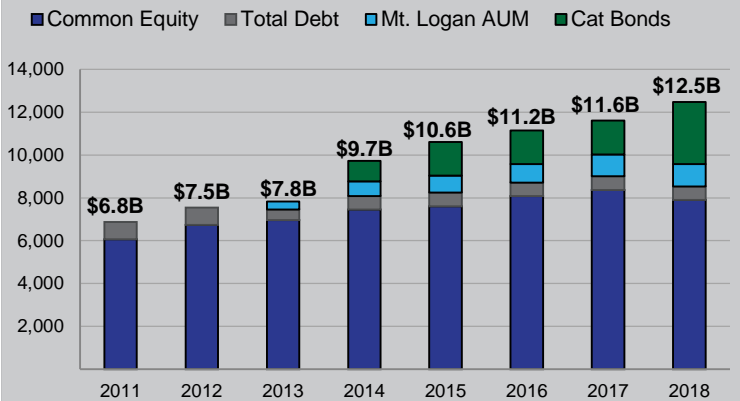
HIGH QUALITY BALANCE SHEET



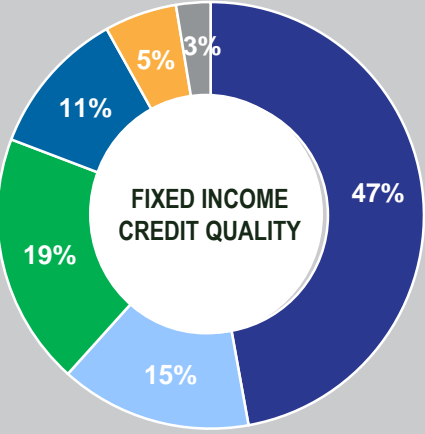
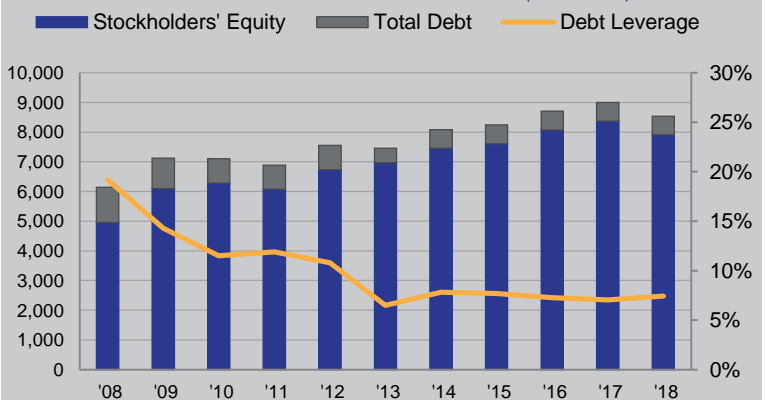
■ U.S. Corporates
 ■ Non-U.S.
 ■ MBS/ABS
 ■ Equity
 ■ U.S. Government
 ■ Cash & Short-Term
 ■ Municipal
 ■ Other

As of 4Q'18

OPERATING WITH SIGNIFICANT CAPACITY (in millions)



CONSERVATIVE CAPITAL STRUCTURE (in millions)



■ AAA
 ■ AA
 ■ A
 ■ BBB
 ■ BB & Below
 ■ Not Rated

As of 4Q'18

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