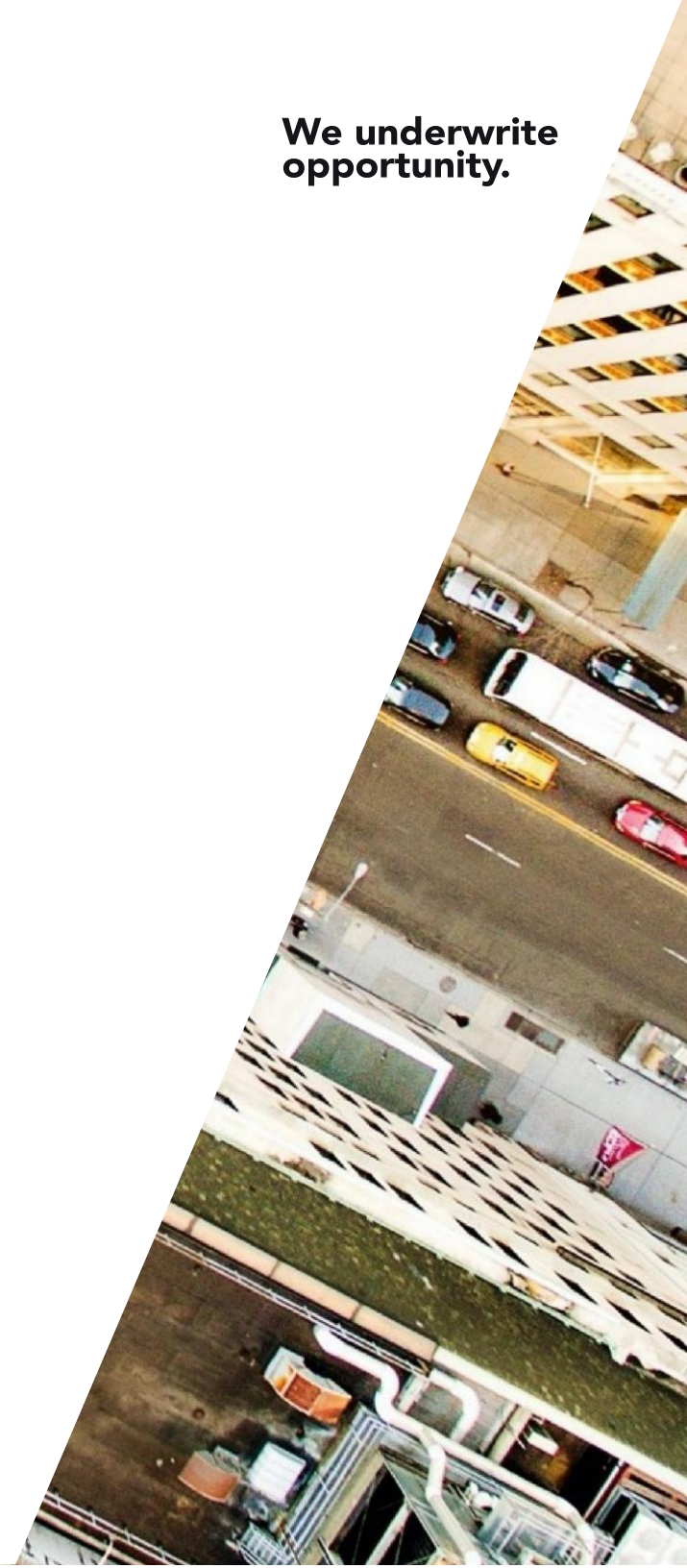




**We underwrite
opportunity.**

Investor Presentation

First Quarter 2023



Cautionary Note On Forward-Looking Statements

This presentation contains forward-looking statements within the meaning of the U.S. federal securities laws. We intend these forward-looking statements to be covered by the safe harbor provisions for forward-looking statements in the U.S. Federal securities laws. These statements reflect management's current expectations based on assumptions we believe are reasonable but are not guarantees of performance. The forward-looking statements contained in this document involve risks and uncertainties that could cause actual results to differ materially from those contained in forward-looking statements made on behalf of the Company. These risks and uncertainties include, but are not limited to, the impact of general economic conditions and conditions affecting the insurance and reinsurance industry, the adequacy of our reserves, our ability to assess underwriting risk, trends in rates for property and casualty insurance and reinsurance, competition, investment market and investment income fluctuations, trends in insured and paid losses, catastrophes, pandemic, regulatory and legal uncertainties and other factors described in our latest Annual Report on Form 10-K. Except as required by law, the Company undertakes no obligation to publicly update or revise any forward-looking statements, whether as a result of new information, future events or otherwise.

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Everest Strategic Overview



Building on Everest's Strengths to Advance our Strategy



Everest Leadership: Extensive Global Industry Experience



Juan C. Andrade
President and
Chief Executive Officer



Mark Kociancic
EVP, Group Chief
Financial Officer



Jim Williamson
EVP, Group Chief Operating
Officer
and Head of Everest Reinsurance



Mike Karmilowicz
EVP, President & CEO of
Everest Insurance®



Gail Van Beveren
EVP, Chief Human
Resources Officer



Brent Hoffman
SVP, Interim General
Counsel



Mike Mulray
EVP, Chief Operating Officer,
Everest Insurance®



Anne Rocco
SVP, Group Chief
Transformation and
Shared Services Leader



Chris Downey
SVP, Chief
Underwriting Officer,
Everest Reinsurance



Dawn Lauer
SVP, Chief
Communications Officer



Srini Maddineni
Chief Information Officer



Seth Vance
Chief Investment Officer



Ari Moskowitz
Group Chief Risk Officer