

EVEREST RE GROUP, LTD.

2019 CORPORATE RESPONSIBILITY REPORT

'19



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*Juan C. Andrade, President and
Chief Executive Officer*

LETTER FROM THE PRESIDENT AND CEO

At Everest, we believe that the future is determined by actions taken today. At no time is this refrain more relevant than today as we challenge ourselves to meet the effects of global climate change on sustainability, governance and ensuring protection for our customers and clients. In this regard, we recognize the importance of our industry in capital management and sustainability as a risk transfer mechanism which can be helpful to our global customers in mitigating the volatility associated with climate change. Moreover, as good corporate citizens in the communities where our employees work as well as conduct business, we take seriously our social responsibilities to our employees and their families, the environment and those less fortunate.

We believe that corporate social responsibility starts at the top with our board of directors and senior management, and extends to every one of our employees worldwide. We continuously strive to maintain an ethical and innovative presence in our industry, be responsible members of the communities in which we operate and provide a dynamic, diverse and inclusive workplace for our employees to develop professionally. This report explains our commitments as responsible members of the community and to ensure sustainability.

For instance, as a commitment to responsible investing with respect to our sizable investment portfolio, we are signatories to the United Nations' supported Principles for Responsible Investment, agreeing to formally incorporate Environmental, Social, and Governance ("ESG") factors into our investment decision-making process.

Further, our new headquarters building in New Jersey will contain eco-friendly features and energy saving amenities to help reduce our carbon footprint. The building is fully LEED compliant to maximize energy efficiency and contains charging stations for electric vehicles. The space is specially designed to promote an environmental conscience in the workplace, employee wellness and mental health and a productive and innovative space for the exchange of ideas.

We emphasize diversity at all levels of our organization. We have two highly respected women as members of our Board reflecting the Board's commitment to identify highly qualified women and individuals from minority groups to include in the pool of Director candidates.

Reaching the peaks of success in the future requires taking the first steps today. We are proud of the steps we have already taken, and are equally excited about the steps yet to come. Please join us as we take the next step toward a strong, sustainable future.

Thank you,

A handwritten signature in black ink, appearing to read 'Juan C. Andrade', written over a light gray background.

Juan C. Andrade
President and Chief Executive Officer

WE BELIEVE THAT A SUSTAINABLE FUTURE FOR OUR COMPANY MUST ENCOMPASS THE VALUES IMPORTANT TO OUR CUSTOMERS, EMPLOYEES AND THE COMMUNITIES IN WHICH WE OPERATE. THESE VALUES DEFINE OUR CORPORATE RESPONSIBILITY AND GUIDE US TO MAINTAIN SUSTAINABILITY.

VALUE **1** VALUE **2** VALUE **3** VALUE **4**

Being an industry innovator to solve complex global risks, and serving as a protective back-stop at those times when our clients need us most

Maintaining our integrity through all aspects of the company

Providing an inclusive environment that offers employees the opportunity to further their professional development

Supporting our communities through the donation of time and financial resources

2019 HIGHLIGHTS

PUBLISHING THIS REPORT

We are pleased to present our inaugural Corporate Responsibility Report prepared in accordance with Global Reporting Initiative's universally recognized standards. The genesis of this report arose from meetings with our shareholders, and their various suggestions for improving disclosures relating to our Environmental, Social and Governance and Sustainability efforts and achievements. As a living document, this report will continue to evolve over time to accurately reflect our commitment to the evolving trends and best practices for Environmental, Social Governance and Sustainability.

BECOMING A SIGNATORY TO THE UNITED NATIONS' SUPPORTED PRINCIPLES OF RESPONSIBLE INVESTMENT (THE "UN-PRI")

We are proud signatories to the UN-PRI, the leading proponent of responsible investment in the world. In doing so, we are committed to upholding the Principles of Responsible Investment and to incorporating ESG factors into our investment decision-making processes.

OUR NEW ECO-FRIENDLY U.S. HEADQUARTERS IN WARREN, NEW JERSEY

We are looking forward to moving into our new operational and executive U.S. Headquarters. Expected to have numerous green amenities, the building is being specifically designed to foster an innovative and productive workspace for our U.S. head office.

BEING RANKED AS ONE OF THE WORLD'S BEST EMPLOYERS 2019, AND ONE OF THE 2019 BEST PLACES TO WORK IN INSURANCE

In September 2019, *Business Insurance* announced that Everest Insurance® was named among the 2019 Best Places to Work in Insurance, an award given to companies which have created the industry's best environment for employees to work and grow. This was followed by Forbes Media announcing that Everest Re Group, Ltd. was recognized as one of the World's Best Employers in 2019. We are very proud to have been recognized by these awards for our commitment to promoting a healthy, dynamic and diverse workplace, culture and environment.

SOME OF OUR GOALS FOR 2020



Continue sustainability efforts Company-wide



Further implementation of the UN-PRI and collaboration with third-party asset managers to ensure compliance with the bedrocks of the UN-PRI Principles



Work with the architect and contractors of the new U.S. Headquarters toward implementation of our sustainability goals for the site



Establishment of a better system of emissions and energy usage tracking for our leased office space



Continue our efforts to enhance our privacy and data risk program



Publication of disclosures compliant with the Sustainability Accounting Standards Board (SASB)

GOVERNANCE OF SUSTAINABILITY

In 2017, the Everest Board of Directors formally memorialized the oversight of the Company's sustainability and ESG practices within the Nominating and Governance Committee charter. Officers within the Company monitoring sustainability and ESG issues, with periodic feedback and reports to the Board, include but are not limited to Everest's General Counsel and Chief Compliance Officer and Everest's Chief Financial Officer.

OUR COMPANY

MAP OF GLOBAL OPERATIONS

UNITED STATES

San Francisco, CA
 Walnut Creek, CA
 Los Angeles, CA
 Indianapolis, IN
 Chicago, IL
 Houston, TX
 Tampa, FL
 Atlanta, GA
 Miami, FL
 U.S. Headquarters
 Liberty Corner, NJ
 New York, NY
 Boston, MA

BERMUDA

Corporate Headquarters
 Hamilton, Bermuda

SOUTH AMERICA

São Paulo, Brazil

CANADA

Toronto, Canada

ASIA

Singapore

EUROPE

Brussels, Belgium
 Dublin, Ireland
 London, England
 Zurich, Switzerland

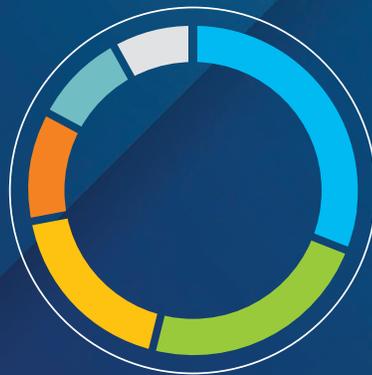
PRODUCTS OFFERED



BUSINESS MIX

Reinsurance
 Insurance

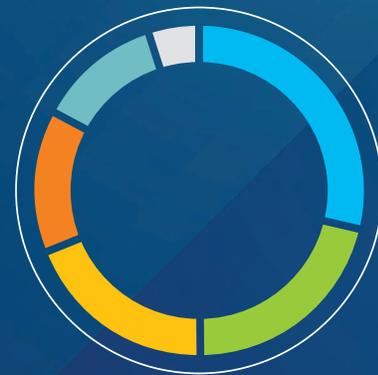
● 70%
 ● 30%



REINSURANCE

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

● 31%
 ● 23%
 ● 18%
 ● 11%
 ● 9%
 ● 8%



INSURANCE

Specialty Casualty
 Workers' Comp
 Short Tail
 Professional Liability
 A&H
 Other Specialty

● 29%
 ● 21%
 ● 19%
 ● 14%
 ● 12%
 ● 5%



U.S. HEADQUARTERS

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Liberty Corner, NJ 07938-0830 US

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Tel: +1 (800) 269-6660
Fax: +1 (908) 604-3322

CORPORATE HEADQUARTERS

Seon Place, 4th Floor
141 Front Street, P.O. Box HM 845
Hamilton HM 19, Bermuda

Tel: + (441) 295-0006
Tel: + (866) 233-0686
Fax: + (441) 295-4828

OUR BOARD OF DIRECTORS

Governance is a continuing focus at the Company, starting with the Board and extending to management and all employees. The Board reviews the Company's policies and business strategies and advises and counsels the CEO and the other executive officers who manage the Company's businesses. As such, our commitment to Board integrity and strong governance helps us compete effectively, sustain our success over dynamic economic cycles and build long-term shareholder value.

BOARD COMPOSITION AND DIVERSITY

One of the most important elements of strong corporate governance is maintaining a diverse and independent Board of Directors. Our Board believes that it is essential that directors represent diverse perspectives, skills and experience. The Board's Nominating and Governance Committee strives to identify candidates who can best perpetuate the success of our business and represent shareholder interest through the exercise of sound judgment honed by diverse experiences and perspectives. When evaluating the qualifications, experiences and backgrounds of director candidates, the Board reviews and discusses many aspects of diversity, such as gender, age, ethnicity, education, professional experience, personal accomplishments and differences in viewpoints and skills.

The Board operates subject to the Company's Corporate Governance Guidelines, which further outline qualification requirements for Directors.

DIRECTOR INDEPENDENCE

Keeping a majority of the Board independent from Company management is a key tenet of our strong corporate governance. Our Board of Directors has established criteria for determining independence for directors. This determination, which is outlined in depth in the Company's Corporate Governance Guidelines, applies to prospective director candidates and to our current Board. Currently, seven of our nine directors qualify as independent. Additionally, 100% of the Audit Committee, Compensation Committee and Nominating and Governance Committee meet the further independence requirements set forth by the charters of those committees.

COMMITTEES

The Board conducts its business through its regular meetings and through meetings of its committees. The Board operates its committees in a collaborative fashion with meetings of each committee being open to informational attendance by non-committee Board members and executives. This fosters rigorous discussion, cross-committee information sharing and risk identification and allows for more informed oversight.



BOARD COMMITTEES

AUDIT COMMITTEE

	<p><i>Assists in oversight of the integrity of:</i></p> <ul style="list-style-type: none"> • Financial statements • Enterprise risk management • Legal and regulatory compliance • Auditor qualifications and independence • Internal audit function and performance
Members:	7
Independence:	100%

COMPENSATION COMMITTEE

	<p><i>Performs the Board's responsibilities relating to:</i></p> <ul style="list-style-type: none"> • Compensation of Company executive officers and senior financial officers • Review of compensation decisions with management • Evaluation of compensation arrangements for possible risks to the Company
Members:	7
Independence:	100%

EXECUTIVE COMMITTEE

	<p><i>Engages in:</i></p> <ul style="list-style-type: none"> • Special projects at the behest of the Board • Emergent matters as a representative of the Board when meetings of the full Board of Directors is impractical
Members:	4
Independence:	50%

INVESTMENT POLICY COMMITTEE

	<p><i>Oversees management of:</i></p> <ul style="list-style-type: none"> • Asset allocation • Investment manager selection • The overall risk profile of the Company's portfolio
Members:	5
Independence:	60%

NOMINATING AND GOVERNANCE COMMITTEE

	<p><i>Assumes annual responsibility for:</i></p> <ul style="list-style-type: none"> • Determining the size of the Board • Identifying qualified candidates for the Board of Directors • Recommending director nominees for the annual meeting of shareholders • Evaluating and recommending any appropriate changes to the Corporate Governance guidelines • Reviewing governance standards • Overseeing ESG issues
Members:	7
Independence:	100%

UNDERWRITING COMMITTEE

	<p><i>Fosters regular discussion between executives and directors relating to:</i></p> <ul style="list-style-type: none"> • Underwriting opportunities • Product pricing models • Risks presented and risk management policies
Members:	4
Independence:	75%

GOVERNANCE

SHAREHOLDER ENGAGEMENT

As part of our governance practices, we annually reach out to our top 10 to 20 institutional investors to gauge emerging best practices themes in governance and shareholder values. Because of the practical limitations in meeting with all of our shareholders, we augment such outreach with publications, seminars and other materials in order to continually assess our governance standards.

EXECUTIVE COMPENSATION

Everest's executive compensation program is intended to align the interests of our executive officers with those of our shareholders. The program is designed and endorsed by the Compensation Committee and reflects the Company's priorities and values through executive compensation. The core objectives considered annually by the Compensation Committee include:

- *Attracting and retaining a talented and diverse team of executives who will provide creative leadership and ensure success for the Company in a dynamic and competitive marketplace*
- *Supporting the execution of the Company's business strategy and the achievement of long-term financial objectives*
- *Creating long-term shareholder value*
- *Rewarding executives for achieving financial performance surpassing that of our competitors over time*

ETHICS AND INTEGRITY

Ethics and integrity provide the foundation for every decision at Everest. We maintain a strict Code of Conduct, which is outlined in our Ethics Guidelines and Index of Significant Compliance Policies. These Guidelines are intended to guide all of the Company's decisions and behaviors, and require that all directors, officers and employees are held to the highest standards of integrity. All directors and employees are subject to these Guidelines, and everyone involved with the Company—including customers, potential customers, claimants, employees, business partners, and suppliers—are expected to be honest and ethical in all business dealings in accordance with these Guidelines. Our CEO and Senior Financial Officers are subject to a heightened set of ethical standards for those executives which work closely with the Company's finances in order to further ensure that all of our business is done with the highest integrity.

GOVERNANCE HIGHLIGHTS

	Board is 78% INDEPENDENT (7 of 9 directors)
	Independence standards are STRICTER than those required by the New York Stock Exchange
	Audit Committee is 100% INDEPENDENT
	Compensation Committee is 100% INDEPENDENT
	Nominating and Governance Committee is 100% INDEPENDENT
	SEPARATE CEO AND CHAIRMAN
	INDEPENDENT LEAD DIRECTOR
	100% DIRECTOR ATTENDANCE at Board meetings in 2019
	100% DIRECTOR ATTENDANCE at the Annual General Meeting in 2019
	NO MINIMUM SHARES REQUIRED to nominate a qualified director candidate
	Annual Say on Pay vote—2019 Say on Pay vote received 91.8% APPROVAL

OUR WORK

ECONOMIC PERFORMANCE

*AGAINST THE BACKDROP OF A CHALLENGING MARKET ENVIRONMENT AND A SIGNIFICANT NUMBER OF NATURAL CATASTROPHE LOSSES, **EVEREST PRODUCED NET INCOME OF OVER \$1 BILLION, THE BEST RESULT SINCE 2014.***

WE ARE PROUD THAT FISCAL YEAR 2019 ALSO SAW:

\$872.4

MILLION OF NET
OPERATING INCOME

12%

RETURN ON EQUITY

8%

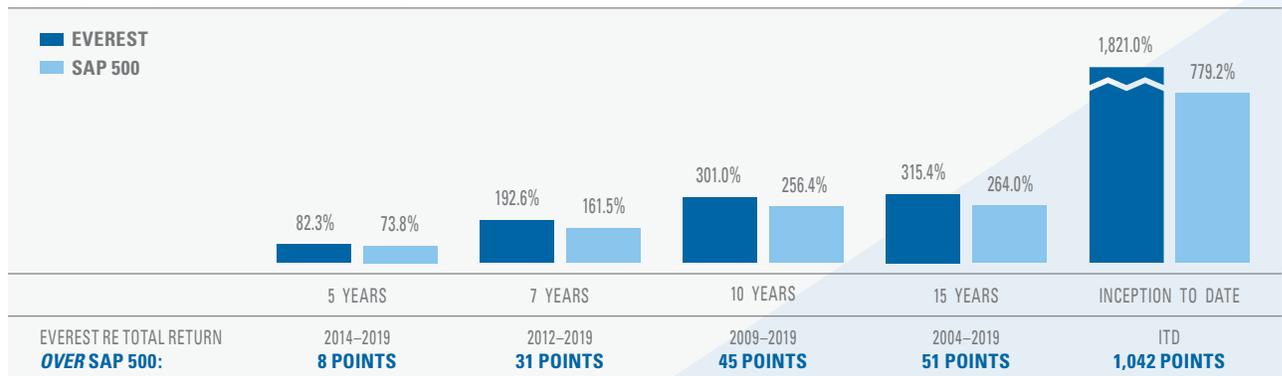
GROWTH IN GROSS WRITTEN
PREMIUMS, TO \$9.1 BILLION,
WHICH INCLUDES A 23% GROWTH
IN INSURANCE PREMIUMS

WE ALSO RETURNED \$258.9 MILLION TO OUR SHAREHOLDERS IN 2019 THROUGH DIVIDENDS AND SHARE REPURCHASES.

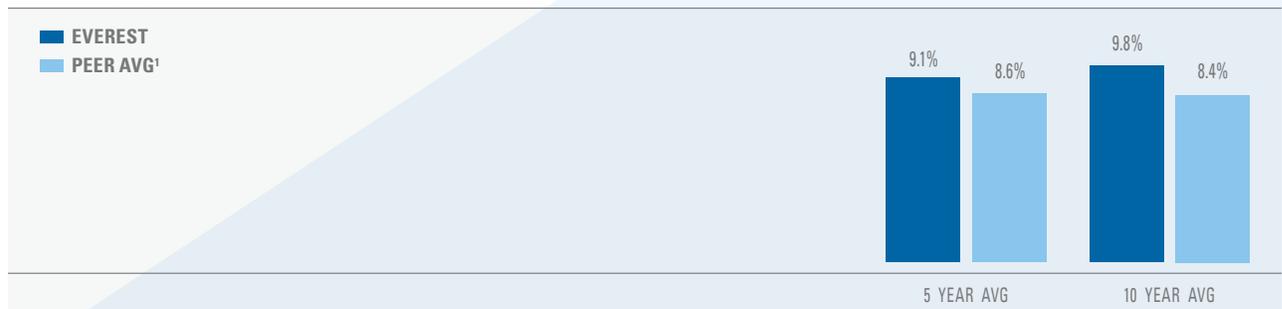
This included \$24.6 million in repurchased shares and \$234.3 million in paid dividends. In November 2019, the dividend was increased 11% from \$1.40 per share to \$1.55 per share.

Since going public in 1995, we have achieved a compound annual growth in dividend-adjusted book value per share of 12%.

SIGNIFICANT TOTAL RETURN TO SHAREHOLDERS



OPERATING ROE



¹AFG, ACGL, AXS, CINF, CB, CNA, MKL, ORI, THG, HIG, RNR, and WRB—Source: SNL and Company Filings

TOTAL VALUE CREATION (Growth in book value plus accumulated dividends)



OUR WORK

PRODUCT INNOVATION

AT EVEREST, WE ARE AWARE OF OUR RESPONSIBILITY TO CONTINUE TO GROW AND EVOLVE OUR TECHNOLOGY, OUR PRODUCTS, AND OUR BUSINESS AS A WHOLE.

As such, we are committed to our goal to become a more innovative and forward-thinking company. Innovation takes many forms for a reinsurance and insurance company. From product development to risk management to operational efficiency, there is always room for continuous improvement and learning. This is something we try to encourage in each of our employees, and is something that we work hard to put in the forefront of our business development.

ONE OF THE AREAS OF OUR BUSINESS WHICH WE ARE EXCITED TO INNOVATE AND GROW IS EVEREST INSURANCE®.

We are dedicated to continuing to invest in our journey as a “Modern Era Insurer.” In order to accelerate the innovation efforts of Everest Insurance®, we were pleased to announce in 2019 the creation of eIQ, the dedicated Everest Insurance® innovation team. eIQ focuses on collaborating with our business units and insurtech partners to deliver innovations in the customer experience, automation and underwriting excellence. It will draw upon Everest’s collaborative culture and rely on a high level of engagement throughout the organization to solve meaningful problems and deliver impactful innovation. We are excited about the work eIQ is doing for Everest Insurance®, and to progress our Company as an industry leader for the modern era.

WE ARE CONFIDENT IN OUR POTENTIAL FOR INNOVATIVE IDEAS AND GROUNDBREAKING TECHNOLOGY.

In 2017, Everest’s mobile application ZERO, a program which improves workplace safety and minimizes safety hazards, was recognized as a winner of the Business Insurance Innovation Award for its cutting edge take on risk management. Similarly, in May 2019, Everest Technology Services was one of the 2019 CIO 100 winners for achievement in technology innovation for their development of an underwriting program called *Catapult*. We are proud of these successes, and look forward to many more in the future.

AWARDS & RECOGNITION

INSURANCE BUSINESS AMERICA

BUSINESS AMERICA

EVEREST ADDED TO

FORBES GLOBAL 2000

TOP TIER
REINSURER



Everest Ranks Among
the Top 10 Company
Reinsurers Worldwide

Business Insurance—Underwriting Team of the Year Finalist (2019)

Business Insurance America—Five Star Carrier (2018)

Latin America Reinsurance of the Year (Reactions—2016, 2017)

RATINGS

EVEREST RE GROUP, LTD. AND OUR SUBSIDIARIES ARE REGULARLY RATED ON FINANCIAL STRENGTH AND SENIOR DEBT BY A.M. BEST, STANDARD & POOR'S, AND MOODY'S.

These entities are independent ratings organizations which evaluate companies on various criteria, as set forth in the descriptions of each individual ratings system. Each of these ratings is regularly reviewed.

<i>FINANCIAL STRENGTH RATINGS</i>			
<i>Everest Reinsurance Company</i>	A+	A+	A1
<i>Everest Reinsurance (Bermuda), Ltd.</i>	A+	A+	A1
<i>Everest Reinsurance Company (Ireland), dac</i>	A+	A+	Not rated
<i>Everest National Insurance Company</i>	A+	A+	Not rated
<i>Everest Indemnity Insurance Company</i>	A+	A+	Not rated
<i>Everest Security Insurance Company</i>	A+	Not rated	Not rated
<i>Everest Insurance Company of Canada</i>	A+	A+	Not rated
<i>Everest International Assurance, Ltd.</i>	A+	A	Not rated
<i>Everest Denali Insurance Company</i>	A+	Not rated	Not rated
<i>Everest Premier Insurance Company</i>	A+	Not rated	Not rated
<i>Everest Insurance (Ireland), dac</i>	Not rated	A+	Not rated
<i>Everest International Reinsurance, Ltd.</i>	A+	Not rated	Not rated
<i>Everest Reinsurance Company (Canada Branch)</i>	A+	Not rated	Not rated

OUR WORK

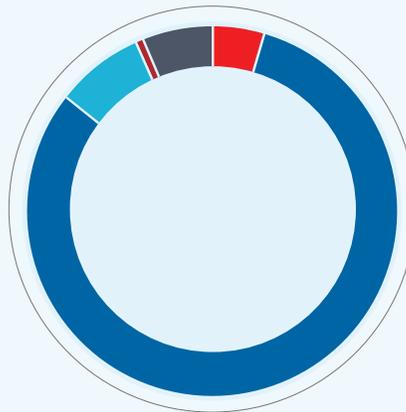
INVESTMENTS

EVEREST'S PRINCIPAL INVESTMENT OBJECTIVES ARE TO ENSURE FUNDS ARE AVAILABLE TO MEET OUR INSURANCE AND REINSURANCE OBLIGATIONS, AND TO MAXIMIZE INVESTMENT INCOME WHILE MAINTAINING A RESPONSIBLE AND HIGH-QUALITY DIVERSIFIED INVESTMENT PORTFOLIO.

INVESTMENTS

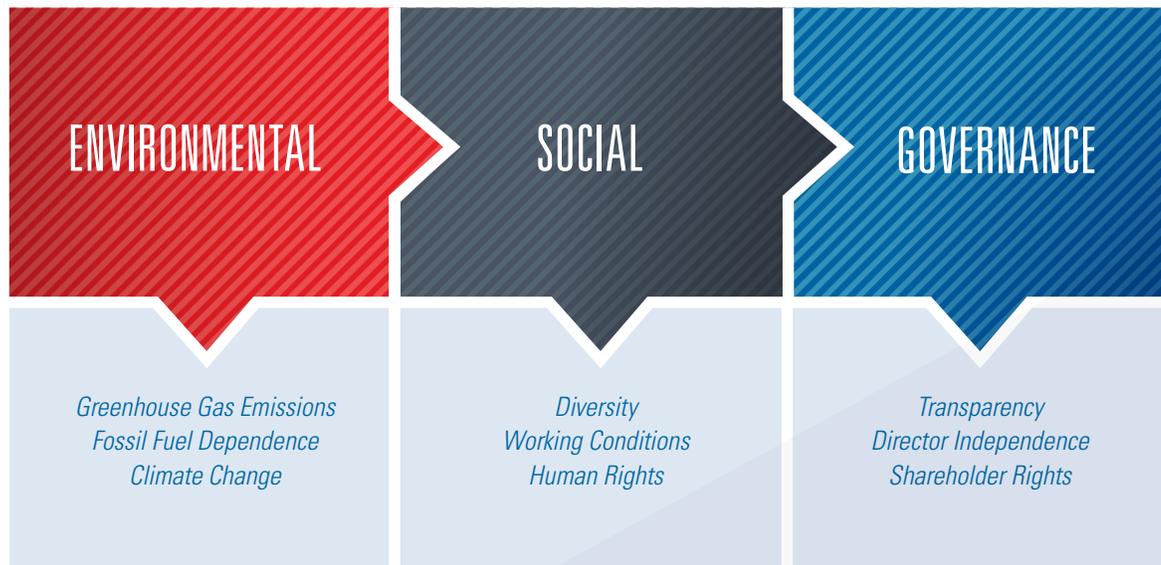
We have approximately \$20 billion in assets under management ("AUM"), a responsibility that we take very seriously. Our Chief Investment Officer and investment management team work hard to make sure that we are managing our investments wisely, and upholding our objectives to meet our regulatory obligations and maintain a responsible and diverse portfolio.

Listed Equity	●	4.5%
Fixed Income	●	81.1%
Private Equity	●	7.8%
Hedge Funds	●	0.7%
Cash	●	5.9%



RESPONSIBLE INVESTMENT

We acknowledge that ESG factors can affect investment portfolios. As a result, Everest believes that it is necessary to consider ESG factors when making investment decisions. ESG factors can include:



RECENT RESPONSIBLE INVESTING HIGHLIGHT

LEAPFROG INVESTMENTS

Everest recently invested in a \$700m emerging markets fund managed by LeapFrog Investments, a fund manager dedicated to impact investing. The fund has a geographic focus in Africa and Asia.

LeapFrog invests capital, people, and knowledge in purpose-driven businesses, helping them to grow, to be profitable, and to have real social impact.

LeapFrog makes private equity investments in high-growth, purpose-driven financial services and health care businesses in some of the world's fastest growing markets. Its portfolio companies provide essential financial and health care services to emerging market consumers.

LeapFrog is trusted to deliver on U.N. Sustainable Development Goals, including: no poverty, good health and well-being, and decent work and economic growth.

PRINCIPLES OF RESPONSIBLE INVESTMENT

AS A DEMONSTRATION OF OUR COMMITMENT TO RESPONSIBLE INVESTMENT, EVEREST IS A SIGNATORY TO THE UNITED NATIONS' SUPPORTED PRINCIPLES FOR RESPONSIBLE INVESTMENT ("UN-PRI").

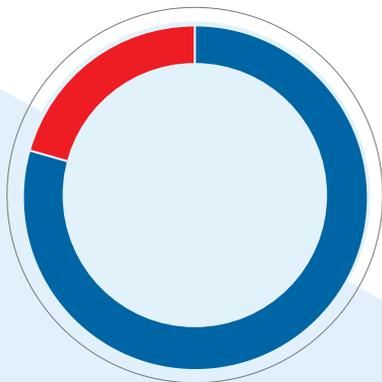
The UN-PRI is the world's leading proponent of responsible investment, with over 2,300 signatories representing more than U.S. \$82 trillion in AUM. The UN-PRI defines responsible investment as a strategy and practice to incorporate ESG factors into investment decisions and active ownership.

We are also determined to do business with companies that share our commitment to these Principles. We are proud that 79% of our total assets are managed by other UN-PRI signatories. This includes 94% of our fixed-income assets.

In addition to incorporating ESG into our own investments, Everest requires our investment managers to take into account and incorporate ESG issues and factors into their investment strategies. Our Chief Investment Officer is responsible for overseeing these commitments and monitoring ESG risks and opportunities for Everest's investments.

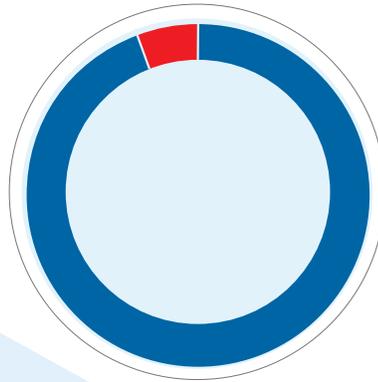
THE PRINCIPLES OF RESPONSIBLE INVESTMENT

	We will INCORPORATE ESG ISSUES into investment analysis & decision-making processes.
	We will be active owners and INCORPORATE ESG ISSUES into our ownership policies & practices.
	We will SEEK APPROPRIATE DISCLOSURE ON ESG ISSUES by the entities in which we invest.
	We will PROMOTE ACCEPTANCE AND IMPLEMENTATION of the Principles within the investment industry.
	We will WORK TOGETHER TO ENHANCE OUR EFFECTIVENESS in implementing the Principles.
	We will each REPORT ON OUR ACTIVITIES AND PROGRESS towards implementing the Principles.



BREAKDOWN OF EVEREST'S TOTAL ASSETS

UN-PRI Signatory ● 79.5%
Not a Signatory ● 20.5%



BREAKDOWN OF EVEREST'S FIXED INCOME ASSETS

UN-PRI Signatory ● 94.3%
Not a Signatory ● 5.7%

RISK MANAGEMENT

AS AN INSURANCE AND REINSURANCE COMPANY, WE BELIEVE THAT A CRITICAL COMPONENT TO STRONG GOVERNANCE IS A THOROUGH RISK MANAGEMENT SYSTEM.

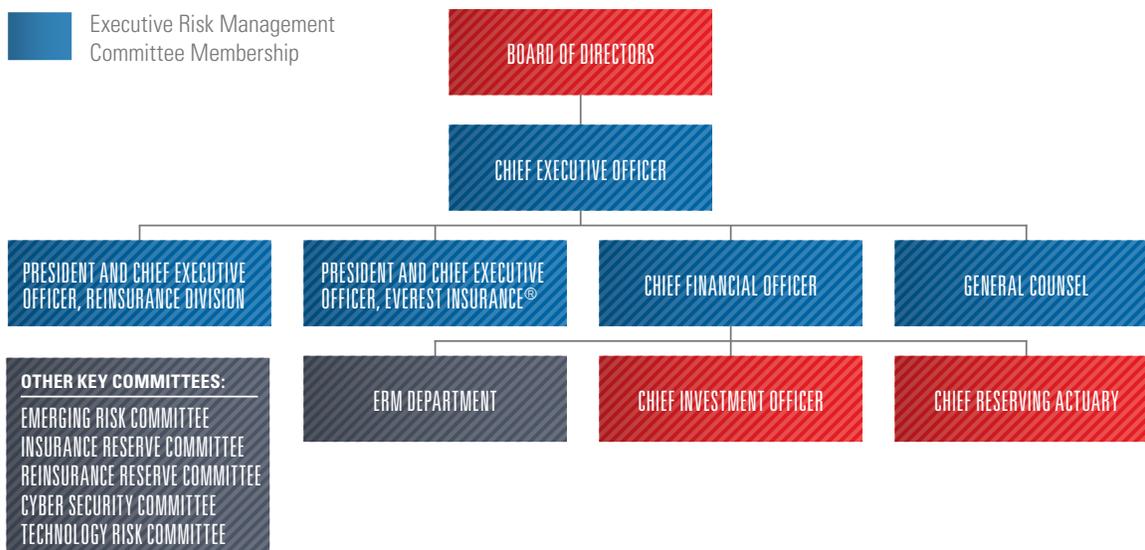
Our Enterprise Risk Management (“ERM”) program is specially designed to manage, monitor and measure key risks to our business and our organization in order to best protect the integrity of the Company and generate long-term value for our shareholders. The ERM department at Everest works closely with each area of the Company which regularly takes on risk to ensure that these risks are being managed and controlled in effective and efficient ways.

Our Executive Risk Management Committee regularly monitors the ERM team’s work on risk management initiatives relating to financial reporting, underwriting procedure, and regulatory compliance. The Executive Risk Management Committee – which is comprised of the CEO, the Chief Financial Officer, the Presidents and CEOs of the Insurance and Reinsurance Divisions, and the General Counsel– is responsible for determining risk management principles for the organization, and setting tolerance levels for risk calculation. The Executive Risk Management Committee reports directly to the Board of Directors through the Board’s Audit Committee.

One of the key components of our ERM system is identifying and managing emerging risks to our Company and our industry as a whole. To carry out these objectives, we established the Group Emerging Risk Committee in order to best locate new and developing risks that could lead to material consequences or potential opportunities for Everest. The Committee uses research and analysis, including periodic surveys of Everest underwriters and claims personnel, to evaluate and maintain control of these emerging risks.

<i>ERM HIGHLIGHT</i>	<i>EMERGING RISKS SPOTLIGHT</i>
Standard & Poor’s rates Everest’s ERM protocol as “robust,” commenting that “[t]he company has demonstrated a strong commitment to enhancing its ERM framework and has consistently managed to risk-adjusted return metrics.”	The Emerging Risk Committee has identified climate change and resulting extreme weather events as one of the key risks to our industry at the moment. For more on Everest’s work to take responsibility and protect our customers, see page 20.

RISK MANAGEMENT OVERSIGHT



CYBERSECURITY AND FRAUD PREVENTION

CYBERSECURITY

Cybersecurity threats present a persistent and active risk to the insurance and reinsurance industries. Personal information belonging to customers, potential customers, claimants, employees, business partners, and suppliers is regularly obtained and held as a part of our business, and keeping that data safe is our top priority. All our internal systems and protocols—information technology and otherwise—are regularly audited to ensure that adequate controls and security protocols are in place to minimize vulnerabilities and that every threat is investigated, no matter how small. We are also continuously assessing and updating security enhancements to our privacy and data risk program to keep pace with evolving cyber threats.

Because of the unique nature of cybersecurity risks in our industry, we have appointed a dedicated Chief Information Security Officer (the “CISO”). Our CISO’s experience and expertise best serve the Company in overseeing the assessment of the Company’s data security risks, maintaining cyber threat intelligence and implementing pertinent safeguards and response protocols to manage those risks.

We are also proud to have the Cyber Security and Technology Risk Committees to provide governance and oversight over all aspects of our cyber program. The CISO works closely with these Committees, as well as the ERM department to identify vulnerabilities and operational risks in our system, and to remediate these risks in a responsible and timely manner.

At its core, security is everyone’s responsibility at Everest. We advise and regularly train all Everest employees and relevant contractors about their responsibility to protect customer data, and we provide them with appropriate guidelines for adhering to our company’s business ethics standards and confidentiality policies.

Our Cyber Awareness Training is a hallmark of this program. All workers are trained in security, privacy, and compliance policies as soon as they start working with Everest, and refreshers and updates to these training courses are conducted for all employees on a regular basis. Eighteen training and awareness campaigns were completed in 2019 alone. Approximately 94% of our employees recently completed the Cyber Awareness Training.

Further, at least annually, we conduct risk assessments of our cybersecurity resilience, performed using third-party “ethical hackers.” We also test the effectiveness of our response plans with simulation exercises, which gauge the responses of various cross-functional stakeholders and help us to adjust and improve our responses accordingly. In addition to the regular risk assessments which are performed before we contract with any third parties, our ethics standards and cybersecurity policies are also communicated to all third party vendors and data hosts with whom we do business, to ensure that they are also aware of their responsibility to prioritize our data security.

RECENT CYBERSECURITY HIGHLIGHTS



2+ MILLION MALICIOUS EMAILS BLOCKED PER MONTH



EXPANDED ENDPOINT PROTECTION



94% COMPLETION RATE FOR CYBER AWARENESS TRAINING



18 COMPLETED TRAINING AND AWARENESS CAMPAIGNS



ENHANCED MONITORING CAPABILITIES TO NEAR REAL-TIME INVESTIGATIONS OF CYBER INCIDENTS

FRAUD PREVENTION

One of the most pervasive threats to our business is insurance fraud. In order to identify and neutralize fraudulent activity which could be harmful to our customers and to ourselves, we have a dedicated Special Investigations Unit (“SIU”), that is specifically responsible for identifying, detecting and investigating insurance fraud. The SIU takes a comprehensive approach to investigation, uncovering suspected fraud and recognizing emerging fraud trends, while working with state and federal law enforcement agencies as appropriate.

We also monitor for corruption and fraud internally, through regular internal audits of information technology, administrative protocols, security mechanisms and various insurance and reinsurance policies. Our Internal Audits Department works with the SIU to ensure that any potential fraud risks stemming from inside the Company are identified, reported, and addressed immediately.

ANTI-MONEY LAUNDERING

As part of our ongoing effort to protect our Company and our people, we are committed to upholding and enforcing our legal responsibility to prevent and report all suspected money laundering and corrupt transactions. We have a carefully constructed set of policies, procedures and controls that we provide to all our employees, partners and suppliers, and which we expect everyone involved to know and follow. All our employees are also provided with our Anti-Money Laundering Policy, and are expected to read and comply with it in its entirety.

We also value our duty to uphold federal and international regulations barring insurers and reinsurers from doing business with persons, organizations or countries subject to sanctions. All of our business transactions and underwriting activities are regularly screened for compliance with the U.S. Department of the Treasury’s Office of Foreign Asset Control (“OFAC”), and certain claims and underwriting submissions are monitored daily against the lists provided by OFAC. Any potential matches are manually reviewed by Everest personnel and investigated as warranted immediately.

ANTI-CORRUPTION

We are committed to maintaining a productive and healthy work environment, for the benefit of our employees and our business. Part of that commitment is a dedication to fighting corruption in the workplace. We have a strict set of Ethics Guidelines, that have been provided to each of our employees and that are available publicly on our website, as well as an additional Code of Ethics for Chief Executive Officer and Senior Financial Officers, and Corporate Governance Guidelines governing our Board of Directors. All of our Directors, employees, and business partners have been given these documents, to ensure that our anti-corruption policies are made clear to everyone involved in the Everest family. Additionally, on an annual basis we conduct a mandatory assessment of certain employees’ compliance with the Ethics Guidelines. These surveys must be completed by all employees in departments that regularly work with personal or classified Company information, including Underwriting, Claims, Corporate Services, Executive Assistants, Financial Services, Human Resources, Internal Audit, Law, and Office Managers. All responses are then reviewed by the Company’s General Counsel to ensure compliance with our anti-corruption policies.

CLIMATE CHANGE POLICY

POLICY

We believe that environmental consciousness is of the utmost importance at every level of our Company. Our Board of Directors maintains an active role in determining how managing environmental risk and controlling ecological impact will be incorporated into our business and operations.

As a global insurance and reinsurance organization, we recognize the potential impact of climate change and related extreme natural perils on our world. We are also acutely aware of the fact that our industry plays a critical role in the economic and social recovery after such extreme weather events. In order to responsibly navigate global warming and our role in the fight against climate change, it is our policy to remain committed to providing solutions that can help our clients manage their own environmental risks in real and practical ways. We are also dedicated to managing and reducing our own ecological footprint wherever possible.

Much of our business involves protecting clients through insurance and reinsurance from the impact of devastating natural catastrophes. As such, it is our policy to take a proactive approach to incorporating climate and weather risk into our underwriting procedure. To meet this challenge, our underwriting, actuarial and CAT modeling teams work in unison in researching and analyzing external raw climate/meteorological data in conjunction with our internal proprietary claims and loss information data to assess geographical impacts of climate change and develop predictive analytics models to refine our pricing tolerances and product development. This team approach to assessing the impact of climate change on sustainability for ourselves as well as our customers ensures that we are most accurately and responsibly providing specialized coverage to our clients for environment-related risks. We also encourage our clients to take into consideration the impacts of climate risk in their own operations and property, and we are constantly striving to provide them with systems and loss control tools to help mitigate the effects of environmental risk.

MEMBERSHIPS

Our Company is active in various affiliations and memberships which help contribute to the advancement of our environmental policy. We are proud affiliates of the Geneva Association, the leading international insurance research organization, that conducts an Extreme Events and Climate Risk research program. Through our work with the Geneva Association, we provide financial support to study the impact of and possible solutions for these long-term threats to our global economy and human condition.

We have also been a long-time active member of the Reinsurance Association of America ("RAA"). The RAA is an organization of property and casualty reinsurers in the United States, whose advocacy work includes efforts to identify ways the insurance sector can minimize the effects of climate change. Together with the RAA, we are committed to working with policymakers, regulators, and the scientific, academic and business communities to assist in promoting awareness and understanding of the risks associated with climate change. The RAA's statement on climate change policy, which Everest supports, is located at www.reinsurance.org/Advocacy/RAA_Policy_Statements. Everest is currently a member of the RAA's Extreme Events Committee, focusing on catastrophe modeling improvements to reflect climate change.

Finally, as noted above, Everest most recently became a signatory to the United Nations' supported Principles for Responsible Investment, and has been incorporating ESG principles into our investment guidelines and decisions in accordance with UN-PRI Principles.

UNDERWRITING & RISK MANAGEMENT AND MITIGATION

We strive to incorporate environmental risks, to the extent that they can be quantified, into our risk management profile. Our Enterprise Risk Management program identifies key risks to which our Company is exposed and establishes tolerance levels and mitigation strategies to preserve the sustainability of our business. Environmental risks—especially those directly stemming from the global effects of climate change—feature prominently into this ERM system.

As stewards of capital, we look to improve capital efficiency and preservation in spreading risk exposure through diversification and identifying areas prone to increased frequency and severity of natural perils. We endeavor to reduce volatility across our global portfolio through the use of parametric risk transfer products such as catastrophe bonds, third party capital through our ILS platform, Mt. Logan Re, Ltd., and other hedging tools.

Of course, no single computer model or group of models is capable of projecting all possible catastrophe events caused by climate change. However, when combined with skilled underwriting judgement, these models are a useful tool to price catastrophe-exposed environmental risks, and to provide management with quantitative analyses of these effects. It is through this system that we are able to assess and project the role of environmental risk and extreme weather-related losses on our business model, in order to ensure that we – and more importantly, our clients and customers – are prepared for the heightened impact of climate change.

This principle also extends to our underwriting policy and product development strategy. We continue to be at the forefront in creating advanced insurance solutions and products related to environmental risks for our clients, including coverage for specialized environmental contractors as well as industrial and commercial component manufacturers. We are also proud to have the capability to provide premium credits to clients for environmentally friendly actions and behavior.

Our claims practices also exemplify our continual effort to incorporate a proactive approach to climate risk into all our work with our clients. We use state-of-the-art technology to add precision and efficiency to each step of the claims management process following extreme weather events. Further, our subsidiaries offer loss-control service capabilities to clients that take environmental concerns into account. The Everest claims department also maintains a paperless claims system across both the reinsurance and insurance operations, significantly improving our claims professionals' response times in adjusting and paying claims following a major catastrophe event.

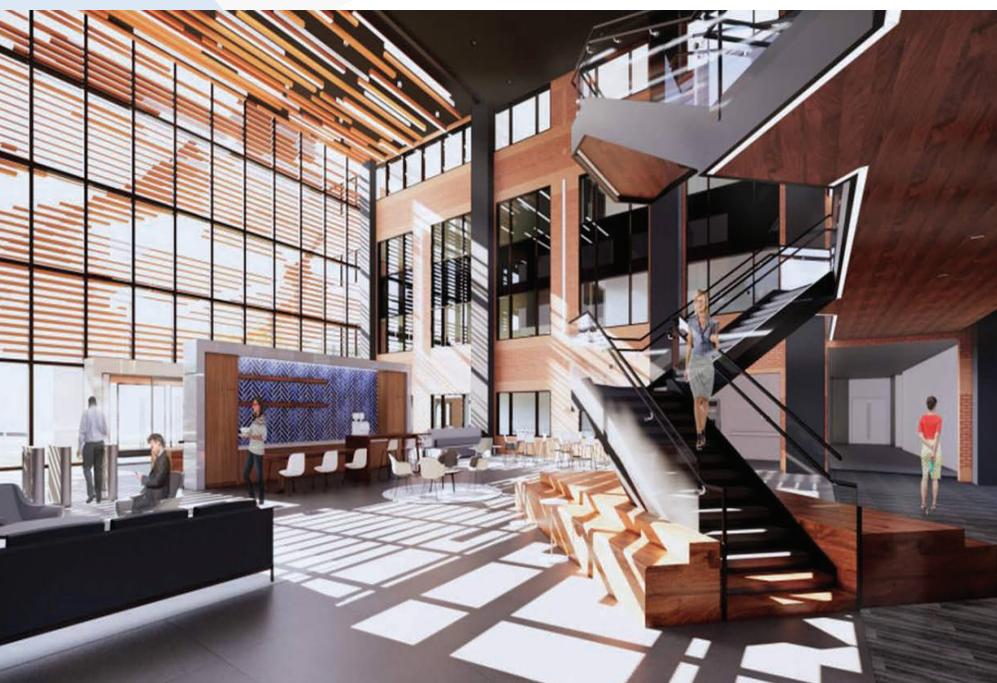
Our risk management strategies further seek to minimize the impact of severe climate and weather events on our capital by, among other things, maintaining a diversified business portfolio—spread by line and geography—and by employing a tactical approach to managing risk, including utilization of third party capital to leverage opportunity and sponsorship of catastrophe bonds. Indeed, Everest has consistently been cited in recent years as one of the world's largest sponsors in the catastrophe bond market measured by total outstanding limit. Investors are increasingly turning to the insurance linked security marketplace as a socially and environmentally responsible investment category, as this class of assets provides essential disaster risk capital following devastating catastrophe and severe weather related events, ultimately enabling a greater and potentially quicker ability to recover after such events at times of greatest need. Catastrophe bonds comprise just one facet of a suite of important hedging protections against climate-change induced volatility successfully employed by Everest to protect our capital and surplus while also increasing our sustainability through such risk mitigation measures. Other notable hedging mechanisms employed by Everest include utilization of third-party capital backed collateralized reinsurance through Everest's subsidiary Mt. Logan Re, Ltd., purchase of industry loss warranties (ILW), and retrocession protection.

Finally, in analyzing climate change and environmental related risks, Everest draws upon an array of external data sources such as research from the Intergovernmental Panel on Climate Change (IPCC), governmental agencies such as the National Oceanic and Atmospheric Administration (NOAA), and academic research. Everest also conducts independent research related to climate change risks using raw climate and weather data. Ultimately, such sources of climate and weather information are reviewed independently by Everest as well as in conjunction with claims information received directly from Everest's (re)insurance clients and from industry trade groups.

OUR OWN FOOTPRINT

AT EVEREST, WE RECOGNIZE THAT WE ALSO HAVE A RESPONSIBILITY TO PROTECT THE ENVIRONMENT OURSELVES. WHILE WE ALREADY HAVE A MODEST ECOLOGICAL FOOTPRINT AS AN INSURANCE AND REINSURANCE ORGANIZATION, WE ARE COMMITTED TO REDUCING OUR OWN IMPACT ON THE GLOBAL ENVIRONMENT WHEREVER POSSIBLE THROUGH OUR POLICIES AND DAILY OPERATIONS.

GOALS FOR 2020



Implement an Improved Energy Usage Tracking System



Further Engage Employees in Environmental Stewardship



Continue our Increased Recycling Program



AT EVEREST, WE RECOGNIZE THAT WE ALSO HAVE A RESPONSIBILITY TO PROTECT THE ENVIRONMENT OURSELVES.

While we already have a modest ecological footprint as an insurance and reinsurance organization, we are committed to reducing our own impact on the global environment wherever possible through our policies and daily operations.

An important area in which we can continue these efforts is through sustainable real estate. As our Company grows, so does the need for more office space. We are glad to take this opportunity to focus our attention on office properties which have positive environmental features.

Significantly, this includes our new U.S. Headquarters that contains several eco-friendly features and energy saving amenities as a LEED Silver certified building. The facility will also offer charging stations for employees with electric vehicles. The building is specially built to promote environmental stewardship in the workplace and offer a dynamic and innovative space to cultivate a sustainable and productive future.

Our Bermuda Headquarters and New York City office are also cornerstones of our sustainable real estate efforts. With double glazed solar controlled glass, air conditioning that is water cooled using sea water and energy-conserving lighting, the Bermuda office maintains a limited ecological footprint while hosting a substantial part of our Company’s business. The same is true of our New York City office, which is the second largest Everest office in the U.S. by employee headcount and is LEED Gold and Energy Star certified.

We also believe in engaging all of our employees in our efforts to reduce our environmental impact. At our current U.S. Headquarters in Liberty Corner, N.J., we have successfully reached our recycling goal—100% of employees are participating in an individual recycling program, and all paper waste generated in the building is recycled by the property manager. Any confidential information is kept in locked recycling bins, and is regularly shredded before being recycled. All our employees are encouraged to continue this environmental stewardship both in and out of the workplace.

Finally, we also foster remote work, and telecommuting options, as well as public transportation benefits, which help to reduce the carbon footprint and consumption of office resources by those employees who choose to participate. Currently, over 10 percent of our U.S. employees utilize the Company’s Transit Pass program, which offers benefits to employees using public transit to get to work. Further, a large percentage of employees in many of our international offices, including London and Toronto, also commute to work using public transportation, helping to further reduce our carbon footprint.

RECENT ENVIRONMENTALISM HIGHLIGHTS

	<p><i>100% Participation in NJ Recycling Program</i></p>	<p><i>Leed Silver Status Target at New U.S. Headquarters</i></p>	<p><i>Leed Gold Status at NYC Office</i></p>	<p><i>Energy Star Certification at NYC Office</i></p>
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OUR PEOPLE

OUR EMPLOYEES

At Everest, providing a healthy and productive environment for our employees to grow professionally is one of the core values that drives our business. Attracting and maintaining a diverse, talented workforce is an essential part of enacting that value. We are committed to inclusive hiring practices, strong talent development and an engaging and motivated culture in the workplace.



**DIVERSITY
EQUITY
INCLUSION**

DIVERSITY, EQUITY AND INCLUSION

Without diversity of perspectives and experiences, it would be impossible for our Company to grow. We are dedicated to maintaining an inclusive work environment that welcomes all employees, regardless of age, gender identity, race, ethnicity, religion, sexual orientation, or disability. We are proud of the diversity across our global workforce.

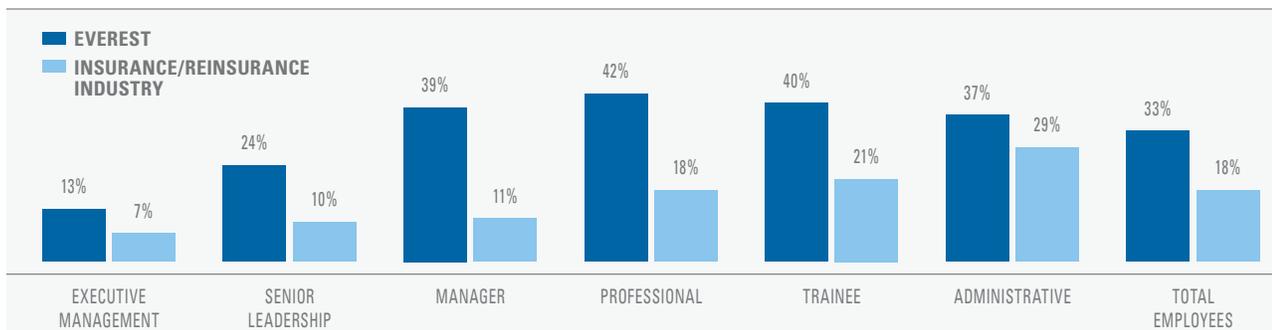
We recognize that there is always more work to be done to enhance diversity in our workplace and bring greater attention to social justice reforms within the global communities in which we operate. In this regard, Everest recently announced a new Diversity, Equity and Inclusion (“DEI”) initiative, a long-term commitment toward advancing an inclusive and diverse culture within our Company.

As part of this initiative, in the summer of 2020 our senior management team held a series of diversity “listening sessions” with employees in underrepresented groups including Black, African American, and Caribbean employees, and those of Black heritage, and then expanding to sessions with female, Pan-Asian, Latinx/Latino and Hispanic, and LGBTQ+ employees as well as for employees in any other underrepresented group. These sessions provided an opportunity for an honest dialogue with management about concrete ways the Company can improve on DEI matters in the workplace and provided an opportunity to engage in robust dialogue about the employee experience as it relates to DEI at Everest. The turnout to these events by employees and senior management were highly successful, and we are excited to incorporate employee feedback into our short- and long-term DEI strategies.

Based in part on the feedback received during these listening sessions, the Company sponsored the formation of a Diversity, Equity and Inclusion Council. This Council is supported and mentored by a team of senior executives of the Company including our CEO, Executive Vice President & Chief Human Resources Officer, and our Executive Vice President & General Counsel. The Council itself is composed of 15 employees from all levels who share their experiences and diverse views to develop ways to enhance the DEI culture across Everest. Membership on the Council is open to employees at every level of the Company who are dedicated to driving forward Everest’s DEI efforts. The Council will work to help link Everest’s commitment to diversity with our overall business strategy, as well as advocate for, help execute on, and provide guidance and oversight on diversity efforts. The Council will also work on Company-wide communication and will facilitate opportunities for employees to network and exchange ideas about industry DEI practices, and will have a focus on partnering with senior management and the Human Resources department to foster equitable employee development and career progression as well as diverse talent acquisition.

In order to raise awareness and ensure that a diverse group of voices is heard throughout Everest, we also introduced two new Employee Resource Groups (“ERGs”), focusing on Everest’s African American and Black employees, as well as our LGBTQ+ employees. These groups provide fellowship, friendship and support to employees with similar experiences. Participation in one of our ERGs also enhances career and personal development, which ensures that these ERGs contribute to Everest’s vision and values. These ERGs don’t just reflect our Company’s culture; they also help shape it.

EMPLOYEE ETHNIC DIVERSITY¹



¹Everest statistics based upon U.S. employees only. Industry data is latest available from McLagan (part of Aon plc).

In 2019, 33% of our employees identified as ethnic minorities. This compares to our industry peers, whose employees are an average of 15% less diverse.

HIRING AND PAY EQUITY

Everest is committed to continuing our hiring practice of fair and equal treatment of all applicants, and our Company personnel programs will continue to be administered without prejudice or partiality. We outline our complete Equal Employment Opportunity Employer policy in our Index to Compliance Policies and Procedures, which is provided to all employees, suppliers and business partners, and is available on our website.

We are also committed to maintaining fair and equitable compensation practices. As such, in 2019 the Company undertook an evaluation of gender and minority pay equity across the entire group, ensuring that our compensation practices support pay equity.

EMPLOYEE SURVEYS

Broad ranges of Everest employees have been given the opportunity to take confidential employee engagement and/or satisfaction surveys in recent years. We have been able to use such surveys to help us learn and grow in various areas including leadership, collaboration, career development, environmental consciousness and gender equality.

WOMEN'S NETWORKING GROUP

The Everest Women's Networking Group ("WNG") is an inclusive, Company-wide resource providing opportunities to all employees on networking, leadership and professional and personal development. The WNG serves as a resource to bring attention to women's issues in the workplace and promote camaraderie among women and men at Everest. The goal is to actively promote events focusing on women's professional growth, while engaging men in the dialogue. All Everest employees are welcome at WNG events and activities to foster learning opportunities and help grow careers.

The WNG seeks to empower women at all levels of the Company by bringing in successful speakers to share their wisdom and experience, coordinating networking events, and organizing out-of-office activities to encourage interaction and socialization between colleagues in all offices. In 2019, the WNG hosted a number of events focusing on professional development, confidence building and continuing education. In June 2019, the U.S. Headquarters hosted three female senior regulators for a panel and conversation about careers in regulatory agencies and public service. In September, we hosted a panel about the work/life balance for all employees, and in November the WNG coordinated a discussion with a financial planner about estate planning for working women and men.

The WNG also leads a number of social events and networking opportunities for all Everest employees. The WNG coordinates an annual Golf Outing & Networking Event for all New Jersey employees, and every October employees are invited to Everfest, a social event giving employees at every management level the opportunity to network and interact outside the office.



TALENT DEVELOPMENT

Employee satisfaction is a fundamental goal at Everest. As a company that is dependent on our people for sustainability and innovation, we encourage our employees to grow professionally and promote an atmosphere of collegiality and inclusion for our employees to feel confident in the workplace. In that regard, we have a rigorous Talent Development program to support Everest's corporate goals and objectives while promoting a culture of continuous learning, career development, coaching and mentorship among employees. Cultivating the skills possessed by our hard-working and knowledgeable employees benefits our Company as much as it benefits our workers.

In addition to supporting the Company, through succession planning and developing emerging leadership, Everest's Talent Development program differentiates itself from other industry programs by offering a personal approach to supporting employees. One-on-one career development, management training and professional counseling are just some of the services available to our employees that set our program apart.

Moreover, by engaging with our employees on career growth feedback and recruitment, we have expanded our talent development practice to better position us to attract and retain the best talent around the globe by incorporating more focused training programs, broader career development pathways, tuition reimbursement and student loan repayment assistance programs.

EARLY TALENT DEVELOPMENT

Identifying and nurturing potential in young employees is one of the hallmarks of our Talent Development program. Our global Internship Program and Associate Underwriter Training Program are two of the ways we encourage young employees to engage with our industry and begin their careers with Everest.

We are proud of the success of our Internship Program in providing opportunities for self-development and career advancement to interested students. Our 2019 Internship Program was our largest class yet, with 57 talented interns joining us from colleges and universities across the globe. Working in departments including Insurance, Reinsurance, Everest Technology Services, Investment Management and Law, these interns were given the opportunity to get real-life experience in their chosen fields, and were also provided with a number of career-building courses and networking events to further their transition into the workforce.

Our Associate Underwriter Training Program has a similar goal in mind. Intended to encourage young professionals to build careers with Everest, the program relies on continuing education and on-the-job training to develop our talented employees. Among the 2019 Class in the Associate Underwriter Training Program, over half were alumni of our Internship Program.



LEADERSHIP DEVELOPMENT

We are proud of the success of our new Leadership Development Program, piloted this year. A formal program available to Everest's emerging leaders across the Company, the 2019 Leadership Development Program was a six-month commitment which gave participants the opportunity to work on-on-one with executive coaches, attend workshops, and work on capstone projects within the organization. Focused on introspection, interconnection and innovation, the program is centered on the value of leading oneself, leading one's colleagues, and leading one's organization as a whole.

We also recognize that leadership development is a necessity at every level of the Company. Every year we run programs for managers to provide critical people-management training through a three-day workshop program. The Everest Manager's Forum, which is run at the U.S. Headquarters regularly and open to employees not based at that office, is an interactive and reality-based program designed to give managers the opportunity to develop management and communication skills and learn how to develop employee potential.

Talent Development also sponsors a biennial employee mentorship program. A goal-oriented program, it pairs employees with mentors who are more advanced in their careers and who are motivated to help their colleagues achieve their professional goals. Employees at every level of their careers participate in this program every time it runs, and our recent Mentorship Program was one of the largest and most successful in Everest's history.

BUSINESS AREA DEVELOPMENT

In order to encourage innovation and develop potential in our employees, we run an annual Reinsurance Division Base Camp. This event focuses on giving mid-level employees and emerging leaders the opportunity to solve real-world challenges presented by our clients and customers through reinsurance product development while exercising teamwork and problem-solving skills. The centerpiece of the Reinsurance Base Camp program is the Innovation Challenge, a business competition that requires participants to work in teams to develop an innovative new reinsurance product or process improvement and present their ideas to a panel of Company executives comprised of the Company's CEO, General Counsel, and CFO. The winning team receives a prize, and funding to develop their idea for the remainder of the year with the support of the Company and our executive leadership.

In addition to the Reinsurance Base Camp, several other divisions within the Company offer regular training and specialized programs to further develop their employees, engage with and exchange ideas with colleagues from around the globe and support Everest's growth. This includes the Insurance Underwriting Summit and the Everest Insurance Ascending Leaders Program, which are geared toward educating Everest Insurance's leadership and developing leadership potential. Similar programs are offered in the Reinsurance Division – such as the Actuarial Pricing Early Talent Program – and within Everest Technology Services. Our accounting and financial departments host annual Actuarial and Financial summits, bringing together employees from our offices around the world to exchange ideas and share updates on global financial and regulatory initiatives.

These efforts have resulted in our company being recognized by at least two major business publications as among the top 100 global companies to work for in 2019 based on employee satisfaction surveys conducted by independent third parties.



OUR PEOPLE

SUPPORTING OUR EMPLOYEES

EVEREST RANKS AMONG THE WORLD'S BEST EMPLOYERS AND 2019 BEST PLACES TO WORK IN INSURANCE. IN SEPTEMBER, EVEREST INSURANCE® WAS NAMED ONE OF BUSINESS INSURANCE'S 2019 BEST PLACES TO WORK IN INSURANCE, FOLLOWED BY FORBES MEDIA ANNOUNCING IN OCTOBER THAT EVEREST RE GROUP, LTD. WAS RECOGNIZED AS ONE OF THE WORLD'S BEST EMPLOYERS 2019, HONORS WHICH WE ARE VERY PROUD TO RECEIVE.

BUSINESS INSURANCE 2019 BEST PLACES TO WORK AWARD

This award recognizes employer achievement in creating the industry's best environment for employees to work and grow. It is awarded based upon employee engagement and satisfaction, and we are honored that our work to support our employees has been rewarded in this way.

FORBES 2019 WORLD'S BEST EMPLOYERS

Further, Everest Re Group, Ltd. was named as one of Forbes Global 2000's World's Best Employers 2019, an honor given to companies who received the highest combined ratings by their own employees, as well as employees of other companies. Everest placed 93rd (from a total candidate pool of 2,000 top global employers), and we were one of only seven companies in the "diversified insurance" category to make the list. The top companies were selected from over 1.4 million independent recommendations given by a vast sample of individuals working for companies across the globe. We are proud to be able to provide a workplace with such a renowned reputation among our peers and competitors, and we are committed to maintaining this positive environment.

We recognize that the wellbeing of our employees is critical to the success and sustainability of our Company. As the driving force behind our Company's success, our employees deserve the Company's dedication to their physical, mental and financial health. In addition to competitive wages, we provide our employees with a variety of benefits and many special programs to promote their health and wellbeing both in and out of the workplace. Moreover, as a company that promotes collegiality and family, we offer employees flexible time and work from home options.

BENEFITS

All of our full- and part-time employees are provided with access to a benefits package that includes:

 LIFE INSURANCE	 HEALTHCARE	 DISABILITY AND INVALIDITY COVERAGE
 PARENTAL LEAVE	 RETIREMENT	 LEGAL CARE PLAN
 COMMUTER BENEFITS	 IDENTITY THEFT PROTECTION	 FLEXIBLE SPENDING ACCOUNTS, INCLUDING A HEALTH SAVINGS ACCOUNT
	 STUDENT LOAN REPAYMENT PROGRAM	 TUITION REFUND PROGRAM

TUITION REFUND PROGRAM & STUDENT LOAN REPAYMENT PROGRAM

We offer a tuition refund program, that gives employees continuing their formal educations in relevant fields certain tuition refunds from the Company. This is in addition to the Everest Educational Student Loan Repayment Program, which provides money to eligible Everest U.S. employees who are recent college graduates in order to help repay student loan debts. We believe that encouraging the education and professional development of all of our employees is in the Company's best interest, and we strive to develop new ways to support our employees' continuing education endeavors.

EMPLOYEE HEALTH & WELLNESS

THE PHYSICAL AND EMOTIONAL WELLNESS OF OUR EMPLOYEES IS OF THE UTMOST IMPORTANCE TO EVEREST.

We provide all employees access to our EverWell online portal, a database of health and wellness information and resources, in order to help inspire and maintain a healthy environment for all of our employees. EverWell offers regular events relating to benefits, preventative medicine, financial wellness, and health and fitness for all employees.

ONE OF THE PRIMARY GOALS OF EVERWELL IS TO PROMOTE PHYSICAL HEALTH, STARTING WITH ACCESS TO HEALTHCARE.

One of the first things we do during new hire orientation is a review of non-occupational healthcare services provided to our employees. We also provide an annual open enrollment period, during which we host a meeting for all employees to gain access to information about healthcare benefit plans, and opportunities for health and wellness afforded to all employees.

WE ALSO PROVIDE MEMBERSHIP TO A NUMBER OF HEALTH PROMOTION SERVICES TO EMPLOYEES HERE AT EVEREST.

Through our healthcare provider, employees are given access to a Healthy Rewards program, offering discounts for weight management and nutrition programs, yoga and wellness products, and alternative medicine. We also provide memberships to Livongo, a service for employees with diabetes, and Omada, for prediabetic employees. Additionally, we provide biometric screenings on an annual basis and as well as regularly provide no-cost flu shots to employees as a preventative measure.

PERHAPS THE MOST IMPORTANT PROGRAM OFFERED IN 2019 WAS THE WHOLE LIFE CHALLENGE, A SIX-WEEK PROGRAM SPONSORED BY EVEREST WHICH ALLOWED EMPLOYEES TO FOCUS ON HEALTHIER BEHAVIORS THROUGH SEVEN KEY LIFESTYLE AREAS.

The goal was to create a stronger culture of wellness, inclusiveness, and support of those willing to take on the challenge – and it was a huge success.

FINALLY, EVEREST PROVIDES ACCESS TO EXERCISE EQUIPMENT AND HEALTHY FOODS FOR EMPLOYEES IN OUR U.S. HEADQUARTERS EVERY SINGLE DAY.

The Everest Cafeteria, which is available exclusively to Everest employees in our New Jersey Headquarters, is subsidized by the Company and offers a wide variety of healthy options for an affordable price every day. We also have a Wellness Center and a gym which supplies access to cardio and weight training equipment. In our international offices, we offer company sponsored gym memberships in locations where there are no exercise facilities on the premises.

OUR COMMUNITY

EVEREST CHARITABLE OUTREACH



ENGAGING WITH EVERY COMMUNITY IN WHICH WE OPERATE IS ONE OF OUR MOST VALUED CORPORATE RESPONSIBILITIES.

As a successful company with hundreds of employees, we have found that the best way for us to engage with these communities is through the donation of our time and resources. This is why we founded Everest Charitable Outreach (“ECO”) in 2017. ECO is a community service organization sponsored by the Company which coordinates employees to work with charities in our local communities. ECO’s aim is to provide volunteerism opportunities and avenues of charitable giving that align with our business philosophy and that employees across the organization can participate in, building goodwill and camaraderie among their colleagues across the Everest global team.

ECO is dedicated to choosing organizations to partner with which use their funds directly for their causes, and avoid overhead. We’re proud that at least 80% of the monies donated to each of our partner organizations goes directly to the community endeavors being supported. But donation of time is more important to ECO than financial support; developing a method to ensure strong and reliable employee participation is the cornerstone of ECO’s efforts.



DONATING OUR TIME AND RESOURCES

OTHER ORGANIZATIONS PARTNERING WITH ECO IN 2019 INCLUDED:

<i>United Way’s Tools for School</i>	<i>Habitat for Humanity</i>	<i>Veteran’s Affairs Hospital in New Jersey</i>	<i>Steps Together</i>
<i>America’s Grow-a-Row</i>	<i>Covenant House</i>	<i>Autism Walk</i>	<i>Miracle Ride</i>

EVERY BRANCH OF THE COMPANY RECEIVES AN ANNUAL BUDGET FOR LOCAL EVENTS, IN ADDITION TO THE ECO-ORGANIZED PROGRAMS THAT ARE PLANNED THROUGHOUT THE YEAR.

Among the many highlights of ECO's global community outreach was May 2019's Everest Rise Against Hunger month. Our branches across the globe worked with local Rise Against Hunger organizations to pack healthy meals for vulnerable families around the world. Everest also took this opportunity to support food banks and soup kitchens in our communities, depending on the needs of those surrounding our offices. For example, employees in our Orange, California office packed 10,000 meals for distribution at local food banks.

A similar program took place in October, when we partnered with the Red Cross to host blood drives in Everest offices.



CHARITABLE CONTRIBUTIONS

In addition to the time and passion of our dedicated employees, we also contribute financial donations to organizations which share our desire for a healthier and more successful community. In 2019, Everest made donations of **\$510,000** to recognized charities and organizations in support of the good work they do. More importantly, nearly **40%** of our global workforce donated over 3,000 hours of their time working with several organizations participating in and hosting a variety of events for the less fortunate in their communities. Some of the charitable organizations we supported this year included:

<i>The First Tee of Connecticut</i>	<i>Habitat for Humanity</i>	<i>Memorial Sloan Kettering Cancer Center</i>	<i>The Myocarditis Foundation</i>	<i>Spencer Educational Foundation, Inc.</i>
<i>Covenant House</i>	<i>Insurance Industry Charitable Foundation</i>	<i>The Michael J. Fox Foundation</i>	<i>Skyland Trail</i>	<i>Rise Against Hunger, Inc.</i>

ABOUT THIS REPORT

WE HAVE CREATED THIS REPORT IN ACCORDANCE WITH THE GLOBAL REPORTING INITIATIVE ("GRI") SUSTAINABILITY REPORTING STANDARDS: CORE OPTION.

THE GRI STANDARDS PROVIDE A GLOBAL FRAMEWORK FOR REPORTING ESG DISCLOSURES AND INFORMATION IN REPORTS JUST LIKE THIS ONE.

The GRI Standards provide a common language for companies to use when reporting data and communicating policies about environmental performance, economic results, social values, and corporate governance. We have chosen to follow these Standards in order to best align ourselves with industry best practices.

Unless otherwise noted, this report contains information corresponding to the 2019 fiscal year, beginning January 1 and ending December 31. The information provided applies to all of our global operations, again unless noted otherwise.

STAKEHOLDERS

OUR STAKEHOLDERS

We define our stakeholder groups by determining which entities, organizations and individuals have the highest impact on our business and professional operations. Through this process, we have determined that our stakeholder groups for 2019 include:

- INVESTORS
- SHAREHOLDERS
- EMPLOYEES
- CUSTOMERS
- THE COMMUNITIES IN WHICH WE OPERATE

APPROACH TO STAKEHOLDER ENGAGEMENT

We aim to foster relationships with all our stakeholders in order to promote cooperation and transparency in our business. We are committed to proactive engagement with investors, shareholders, employees, customers, and the communities in which our business operates. This engagement includes:

INVESTORS AND SHAREHOLDERS:	EMPLOYEES:	CUSTOMERS:	COMMUNITIES:
Annual filings and required SEC filings	Regular employee surveys	Direct outreach and interaction throughout the year	Regular outreach and engagement
Quarterly investor presentations	Annual performance reviews		Donation of employee time and resources
Annual meetings with our top 10–20 shareholders and the General Counsel	Direct interactions with supervisors and managers		
Everest Re Group, Ltd.'s Annual General Meeting			

MATERIALITY

The material topics addressed in this report were determined by our executive leadership (with careful consideration and review by our Board of Directors), as well as consultation with our stakeholders. Unless otherwise noted, these topics are material to our global operations and are considered core values of our business.

TOPIC	AFFECTED STAKEHOLDERS	MATERIALITY	INTERNAL TO ORGANIZATION	EXTERNAL TO ORGANIZATION
<i>Economic Performance (201)</i>	All	<i>Financial success allows continued business growth, impacting not only those with direct financial stakes in the Company but also anyone affected by the Company's well-being.</i>	Yes	Yes
<i>Anti-Corruption (205)</i>	All	<i>Avoiding corruption in all elements of our business maintains our stability and integrity, again affecting everyone involved in the welfare of the business and its community.</i>	Yes	Yes
<i>Energy (302)</i>	All	<i>Due to the nature of our industry, there is a correlation between climate change and the strength of our business. Our own energy usage and ecological footprint plays a role in climate change as a whole and in the ecology of our community.</i>	Yes	Yes
<i>Environmental Compliance (307)</i>	All	<i>Our compliance with environmental regulations also plays a role in the communities in which we operate and in preserving a healthy planet for future generations.</i>	Yes	Yes
<i>Employment (401)</i>	Investors, Shareholders, Employees, Communities	<i>That which directly impacts our employees affects our productivity and capacity to achieve success, which in turn has an impact on financial stakeholders.</i>	Yes	Yes
<i>Occupational Health and Safety (403)</i>	Investors, Shareholders, Employees, Communities	<i>That which directly impacts our employees affects our productivity and capacity to achieve success, which in turn has an impact on financial stakeholders.</i>	Yes	Yes
<i>Diversity and Equal Opportunity (405)</i>	Investors, Shareholders, Employees, Communities	<i>That which directly impacts our employees affects our productivity and capacity to achieve success, which in turn has an impact on financial stakeholders.</i>	Yes	Yes

ABOUT THIS REPORT

PERFORMANCE TABLES

EMPLOYMENT

TOTAL EMPLOYEES: 1,589

EMPLOYEE AGE DIVERSITY

INTERNATIONAL		
LOCATION	AGE GROUP	TOTAL
Bermuda	1: Under 30	4
	2: 30-50	15
	3: Over 50	8
Bermuda Total		27
Brazil	1: Under 30	1
	2: 30-50	1
	3: Over 50	0
Brazil Total		2
Brussels	3: Over 50	1
Brussels Total		1
Dublin	1: Under 30	6
	2: 30-50	13
	3: Over 50	3
Dublin Total		22
London	1: Under 30	27
	2: 30-50	70
	3: Over 50	21
London Total		118
London Expat	2: 30-50	1
London Expat Total		1
Singapore	1: Under 30	2
	2: 30-50	14
	3: Over 50	6
Singapore Total		22
Toronto	1: Under 30	3
	2: 30-50	34
	3: Over 50	28
Toronto Total		65
Zurich	1: Under 30	1
	2: 30-50	12
	3: Over 50	5
Zurich Total		18
Grand Total		275

UNITED STATES		
LOCATION	AGE GROUP	TOTAL
Atlanta, GA	1: Under 30	3
	2: 30-50	11
	3: Over 50	1
Atlanta, GA Total		15
Boston, MA	1: Under 30	5
	2: 30-50	11
	3: Over 50	4
Boston, MA Total		20
Chicago, IL	1: Under 30	9
	2: 30-50	23
	3: Over 50	21
Chicago, IL Total		53
Houston, TX	1: Under 30	1
	2: 30-50	10
	3: Over 50	7
Houston, TX Total		18
Indianapolis, IN	1: Under 30	4
	2: 30-50	13
	3: Over 50	22
Indianapolis, IN Total		39
Liberty Corner, NJ	1: Under 30	118
	2: 30-50	381
	3: Over 50	323
Liberty Corner, NJ Total		822
Los Angeles, CA	1: Under 30	2
	2: 30-50	14
	3: Over 50	2
Los Angeles, CA Total		18
Miami, FL	1: Under 30	4
	2: 30-50	25
	3: Over 50	6
Miami, FL Total		35
New York, NY	1: Under 30	31
	2: 30-50	79
	3: Over 50	32
New York, NY Total		142
Orange, CA	2: 30-50	11
	3: Over 50	29
Orange, CA Total		40
Philadelphia, PA	1: Under 30	1
	2: 30-50	6
	3: Over 50	7
Philadelphia, PA Total		14
Remote, AZ	3: Over 50	2
Remote, CA	2: 30-50	3
Remote, CT	2: 30-50	1
	3: Over 50	1
Remote, FL	2: 30-50	1
	3: Over 50	2
Remote, GA	3: Over 50	2
Remote, IL	3: Over 50	1
Remote, IN	2: 30-50	1
Remote, KS	3: Over 50	3
Remote, MI	3: Over 50	1
Remote, MN	2: 30-50	1
Remote, NC	2: 30-50	2
Remote, NH	3: Over 50	1
Remote, NJ	2: 30-50	1
Remote, NY	3: Over 50	1
Remote, PA	2: 30-50	2
	3: Over 50	1
Remote, SC	3: Over 50	2
Remote, TN	2: 30-50	1
Remote, VA	2: 30-50	1
Remote, WA	2: 30-50	1
	3: Over 50	2
Remote Totals		
	1: Under 30	0
	2: 30-50	15
	3: Over 50	19
Remote Total		34
San Francisco, CA	2: 30-50	7
San Francisco, CA Total		7
Stamford, CT	1: Under 30	1
	2: 30-50	13
	3: Over 50	4
Stamford, CT Total		18
Tampa, FL	2: 30-50	3
	3: Over 50	8
Tampa, FL Total		11
Walnut Creek, CA	2: 30-50	11
	3: Over 50	17
Walnut Creek, CA Total		28
Grand Total		1314

EMPLOYEE GENDER DIVERSITY

INTERNATIONAL			UNITED STATES			LOCATION			BY GENDER			TOTAL		
LOCATION	BY GENDER	TOTAL	LOCATION	BY GENDER	TOTAL	LOCATION	BY GENDER	TOTAL	LOCATION	BY GENDER	TOTAL	LOCATION	BY GENDER	TOTAL
<i>Bermuda</i>	Female	14	<i>Atlanta, GA</i>	Female	3	<i>Remote, FL</i>	Female	1	<i>Remote, FL</i>	Male	2	<i>Remote, GA</i>	Male	2
	Male	13		Male	12		Male	2	<i>Remote, IL</i>	Female	1	<i>Remote, IL</i>	Female	1
<i>Bermuda Total</i>		27	<i>Atlanta, GA Total</i>		15	<i>Remote, IN</i>	Female	1	<i>Remote, IN</i>	Female	1	<i>Remote, IN</i>	Female	1
<i>Brazil</i>	Female	1	<i>Boston, MA</i>	Female	10	<i>Remote, KS</i>	Female	3	<i>Remote, MI</i>	Female	1	<i>Remote, MI</i>	Female	1
	Male	1		Male	10	<i>Remote, MN</i>	Female	1	<i>Remote, MN</i>	Male	1	<i>Remote, MN</i>	Male	1
<i>Brazil Total</i>		2	<i>Boston, MA Total</i>		20	<i>Remote, NC</i>	Female	1	<i>Remote, NC</i>	Male	1	<i>Remote, NC</i>	Female	1
<i>Brussels</i>	Female	1	<i>Chicago, IL</i>	Female	24	<i>Remote, NH</i>	Female	1	<i>Remote, NH</i>	Female	1	<i>Remote, NH</i>	Female	1
	Male	1		Male	29	<i>Remote, NJ</i>	Female	1	<i>Remote, NJ</i>	Female	1	<i>Remote, NJ</i>	Female	1
<i>Brussels Total</i>		1	<i>Chicago, IL Total</i>		53	<i>Remote, NY</i>	Male	1	<i>Remote, NY</i>	Male	1	<i>Remote, NY</i>	Male	1
<i>Dublin</i>	Female	13	<i>Houston, TX</i>	Female	8	<i>Remote, PA</i>	Female	2	<i>Remote, PA</i>	Male	1	<i>Remote, PA</i>	Female	2
	Male	9		Male	10	<i>Remote, SC</i>	Male	1	<i>Remote, SC</i>	Male	2	<i>Remote, SC</i>	Male	2
<i>Dublin Total</i>		22	<i>Houston, TX Total</i>		18	<i>Remote, TN</i>	Female	1	<i>Remote, TN</i>	Female	1	<i>Remote, TN</i>	Female	1
<i>London</i>	Female	42	<i>Indianapolis, IN</i>	Female	25	<i>Remote, VA</i>	Female	1	<i>Remote, VA</i>	Female	1	<i>Remote, VA</i>	Female	1
	Male	75		Male	14	<i>Remote, WA</i>	Female	2	<i>Remote, WA</i>	Male	1	<i>Remote, WA</i>	Female	2
<i>London Total</i>		118	<i>Indianapolis, IN Total</i>		39	<i>Remote, WA Total</i>	Female	1	<i>Remote, WA Total</i>	Female	18	<i>Remote, WA Total</i>	Male	16
<i>London Expat</i>	Male	1	<i>Liberty Corner, NJ</i>	Female	396	<i>Remote Total</i>	Male	16	<i>Remote Total</i>		34	<i>Remote Total</i>		34
<i>London Expat Total</i>		1		Male	426	<i>Remote Total</i>		34	<i>Remote Total</i>		34	<i>Remote Total</i>		34
<i>Singapore</i>	Female	18	<i>Liberty Corner, NJ Total</i>		822	<i>San Francisco, CA</i>	Female	5	<i>San Francisco, CA</i>	Male	2	<i>San Francisco, CA</i>	Female	5
	Male	4			822		Male	2	<i>San Francisco, CA Total</i>		7	<i>San Francisco, CA Total</i>	Male	2
<i>Singapore Total</i>		22	<i>Los Angeles, CA</i>	Female	7	<i>Stamford, CT</i>	Female	9	<i>Stamford, CT</i>	Male	9	<i>Stamford, CT</i>	Female	9
<i>Toronto</i>	Female	42		Male	11		Male	9	<i>Stamford, CT Total</i>		18	<i>Stamford, CT Total</i>	Male	9
	Male	23	<i>Los Angeles, CA Total</i>		18	<i>Tampa, FL</i>	Female	10	<i>Tampa, FL</i>	Male	1	<i>Tampa, FL</i>	Female	10
<i>Toronto Total</i>		65	<i>Miami, FL</i>	Female	15		Male	1	<i>Tampa, FL Total</i>		11	<i>Tampa, FL Total</i>	Male	1
<i>Zurich</i>	Female	6		Male	20	<i>Walnut Creek, CA</i>	Female	12	<i>Walnut Creek, CA</i>	Male	16	<i>Walnut Creek, CA</i>	Female	12
	Male	12	<i>Miami, FL Total</i>		35		Male	16	<i>Walnut Creek, CA Total</i>		28	<i>Walnut Creek, CA Total</i>	Male	16
<i>Zurich Total</i>		18	<i>New York, NY</i>	Female	52	<i>Grand Total</i>		1314	<i>Grand Total</i>		1314	<i>Grand Total</i>		1314
<i>Grand Total</i>		275		Male	90			1314			1314			1314
			<i>New York, NY Total</i>		142			1314			1314			1314
			<i>Orange, CA</i>	Female	23			1314			1314			1314
				Male	17			1314			1314			1314
			<i>Orange, CA Total</i>		40			1314			1314			1314
			<i>Philadelphia, PA</i>	Female	8			1314			1314			1314
				Male	6			1314			1314			1314
			<i>Philadelphia, PA Total</i>		14			1314			1314			1314
			<i>Remote, AZ</i>	Male	2			1314			1314			1314
			<i>Remote, CA</i>	Female	2			1314			1314			1314
				Male	1			1314			1314			1314
			<i>Remote, CT</i>	Male	2			1314			1314			1314

TOTAL NUMBER OF EMPLOYEES

		BY GENDER		BY REGION					
		Male	Female	US	Canada	South America	Europe	Asia	Bermuda
2019	Full-time	825	748	1307	64	2	152	22	26
	Part-time	0	5	5	0	0	0	0	0
	Temporary	3	8	2	1	0	8	0	0
2018	Full-time	725	636	1136	62	3	117	22	21
	Part-time	0	5	5	0	0	0	0	0
	Temporary	0	1	0	0	0	1	0	0
2017	Full-time	641	588	1031	67	3	88	21	19
	Part-time	1	6	7	0	0	0	0	0
	Temporary	0	0	0	0	0	0	0	0

ABOUT THIS REPORT

EMPLOYEE ETHNIC DIVERSITY

INTERNATIONAL		
LOCATION	RACE/ETHNICITY	TOTAL
Bermuda	Asian	1
	Black or African American	9
	Two or more races	1
	White	16
Bermuda Total		27
Brazil	Asian	1
	Hispanic or Latino	1
Brazil Total		2
Brussels	Unavailable	1
Brussels Total		1
Dublin	Unavailable	22
Dublin Total		22
London	Unavailable	118
London Total		118
London Expat	White	1
London Expat Total		1
Singapore	Asian	22
Singapore Total		22
Toronto	Unavailable	65
Toronto Total		65
Zurich	Unavailable	18
Zurich Total		18
Grand Total		275

UNITED STATES		
LOCATION	RACE/ETHNICITY	TOTAL
Atlanta, GA	Asian	1
	Black or African American	2
	White	12
	Atlanta, GA Total	15
Boston, MA	Black or African American	1
	Hispanic or Latino	1
	White	18
Boston, MA Total	20	
Chicago, IL	Asian	1
	Black or African American	2
	Hispanic or Latino	5
	White	45
Chicago, IL Total	53	
Houston, TX	Black or African American	4
	Hispanic or Latino	2
	Native Hawaiian or Other Pacific Islander	1
	White	11
Houston, TX Total	18	
Indianapolis, IN	Black or African American	3
	White	36
Indianapolis, IN Total	39	
Liberty Corner, NJ	Asian	171
	Black or African American	63
	Hispanic or Latino	47
	Native Hawaiian or Other Pacific Islander	3
	Two or more races	7
	White	531
Liberty Corner, NJ Total	822	
Los Angeles, CA	Asian	1
	Black or African American	1
	Hispanic or Latino	2
	Two or more races	2
Los Angeles, CA Total	18	
Miami, FL	Black or African American	1
	Hispanic or Latino	26
	Not available	1
	Two or more races	1
Miami, FL Total	35	
New York, NY	Asian	16
	Black or African American	8
	Hispanic or Latino	8
	Two or more races	2
	White	108
New York, NY Total	142	
Orange, CA	Asian	7
	Black or African American	2
	Hispanic or Latino	6
	Two or more races	1
	White	24
	Orange, CA Total	40
Philadelphia, PA	White	14
Philadelphia, PA Total	14	
Remote, AZ	White	2
Remote, CA	Hispanic or Latino	1
Remote, CA	White	2
Remote, CT	White	2
Remote, FL	Hispanic or Latino	1
Remote, FL	White	2
Remote, GA	White	2
Remote, IL	White	1
Remote, IN	White	1
Remote, KS	White	3
Remote, MI	White	1
Remote, MN	White	1
Remote, NC	White	2
Remote, NH	White	1
Remote, NJ	White	1
Remote, NY	White	1
Remote, PA	White	3
Remote, SC	White	2
Remote, TN	White	1
Remote, VA	White	1
Remote, WA	White	3
Remote Total	Hispanic or Latino	2
Remote Total	White	32
Remote Total	34	
San Francisco, CA	Asian	1
	Two or more races	2
	White	4
San Francisco, CA Total	7	
Stamford, CT	Asian	1
	Black or African American	1
	Hispanic or Latino	4
	White	12
Stamford, CT Total	18	
Tampa, FL	Hispanic or Latino	4
Tampa, FL	Two or more races	1
Tampa, FL Total	11	
Walnut Creek, CA	Asian	4
	Black or African American	3
	Hispanic or Latino	3
	Native Hawaiian or Other Pacific Islander	1
	White	17
Walnut Creek, CA Total	28	
Grand Total		1314

TOTAL EMPLOYEES HIRED

	BY GENDER		BY AGE			BY REGION					
	Male	Female	Under 30	30–50	Over 50	U.S.	Canada	South America	Europe	Asia	Bermuda
<i>2019</i>	180	157	103	180	54	258	16	0	59	0	4
<i>2018</i>	152	131	101	125	59	220	19	1	39	3	3
<i>2017</i>	156	128	92	140	53	239	10	0	33	1	2
<i>2016</i>	139	113	46	150	56	210	14	1	17	2	8

RATE OF EMPLOYEES HIRED

	BY GENDER		BY AGE			BY REGION					
	Male	Female	Under 30	30–50	Over 50	U.S.	Canada	South America	Europe	Asia	Bermuda
<i>2019</i>	11.40%	9.95%	6.53%	11.41%	3.42%	16.35%	1.0%	0%	3.74%	0%	0.25%
<i>2018</i>	10.94%	9.42%	7.27%	8.99%	4.24%	15.83%	1.37%	0.07%	2.81%	0.22%	0.22%
<i>2017</i>	12.40%	10.17%	7.31%	11.13%	4.21%	19.00%	0.79%	0.00%	2.62%	0.08%	0.16%
<i>2016</i>	12.49%	10.15%	4.13%	13.48%	5.03%	18.87%	1.26%	0.09%	1.53%	0.18%	0.72%

TOTAL EMPLOYEE TURNOVER

	BY GENDER		BY AGE			BY REGION					
	Male	Female	Under 30	30–50	Over 50	U.S.	Canada	South America	Europe	Asia	Bermuda
<i>2019</i>	78	74	32	71	49	123	11	0	16	1	1
<i>2018</i>	69	75	26	67	52	108	21	1	13	2	0
<i>2017</i>	121	86	26	103	78	176	17	0	12	0	2
<i>2016</i>	65	54	13	58	48	109	4	0	3	2	1

RATE OF EMPLOYEE TURNOVER

	BY GENDER		BY AGE			BY REGION					
	Male	Female	Under 30	30–50	Over 50	U.S.	Canada	South America	Europe	Asia	Bermuda
<i>2019</i>	4.94%	4.69%	2.03%	4.50%	3.11%	7.79%	6.97%	0%	1.01%	0.06%	0.06%
<i>2018</i>	4.96%	5.40%	1.87%	4.82%	3.74%	7.77%	1.51%	0.07%	0.94%	0.14%	0.00%
<i>2017</i>	9.62%	6.84%	2.07%	8.19%	6.20%	13.99%	1.35%	0.00%	0.95%	0.00%	0.16%
<i>2016</i>	5.84%	4.85%	1.17%	5.21%	4.31%	9.79%	0.36%	0.00%	0.27%	0.18%	0.09%

ABOUT THIS REPORT

BENEFITS PROVIDED TO EMPLOYEES¹—U.S.

		LIFE INSURANCE	HEALTHCARE	DISABILITY AND INVALIDITY	PARENTAL LEAVE	RETIREMENT PROVISION	STOCK OWNERSHIP ²	OTHER
2019	Full-Time Employees	x	x	x	x	x	x	Legal care plan; commuter benefits, identity theft, genetic testing, flexible spending accounts
	Part-Time Employees ³	x	x	x	x	x		Same as above
	Temporary Employees							
2018	Full-Time Employees	x	x	x	x	x	x	Legal care plan; commuter benefits, flexible spending accounts
	Part-Time Employees	x	x	x	x	x		Same as above
	Temporary Employees							
2017	Full-Time Employees	x	x	x	x	x	x	Legal care plan; flexible spending accounts
	Part-Time Employees	x	x	x	x	x		Same as above
	Temporary Employees							
2016	Full-Time Employees	x	x	x	x	x	x	Legal care plan; flexible spending accounts
	Part-Time Employees	x	x	x	x	x		Same as above
	Temporary Employees							

PARENTAL LEAVE—U.S.

	TOTAL NO. OF EMPLOYEES ENTITLED TO PARENTAL LEAVE		TOTAL NO. OF EMPLOYEES THAT TOOK PARENTAL LEAVE		TOTAL NO. OF EMPLOYEES THAT RETURNED FROM PARENTAL LEAVE		TOTAL NO. OF EMPLOYEES THAT STILL EMPLOYED 12 MONTHS AFTER RETURNING FROM PARENTAL LEAVE		RATE OF EMPLOYEES THAT RETURNED TO WORK AFTER PARENTAL LEAVE		RATE OF EMPLOYEES THAT REMAINED EMPLOYED 12 MONTHS AFTER RETURNING FROM PARENTAL LEAVE	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
2019	571	505	19	13	19	13	17	13	100%	100%	89%	100%
2018	468	428	23	9	23	9	20	8	100%	100%	87%	89%
2017	366	351	7	7	7	7	6	5	100%	100%	86%	71%

¹We have checked all that apply.

²Available to some, but not all, full-time employees depending on employee level.

³All part-time employees' benefits are subject to certain thresholds relating to the number of hours worked per week.

DIVERSITY OF THE BOARD OF DIRECTORS

	GENDER		AGE			BY RACE OR ETHNIC GROUP					
	Male	Female	Under 30	30–50	Over 50	White	Asian	Black/African American	Hispanic/Latino	Pacific Islander	Other
2019	7	2	0	0	9	9	0	0	0	0	0
2018	7	1	0	0	8	8	0	0	0	0	0
2017	7	1	0	0	8	8	0	0	0	0	0
2016	7	1	0	0	8	8	0	0	0	0	0

DIVERSITY OF EXECUTIVE LEADERSHIP^{4,5}

	GENDER		AGE			BY RACE OR ETHNIC GROUP					
	Male	Female	Under 30	30–50	Over 50	White	Asian	Black/African American	Hispanic/Latino	Pacific Islander	Other
2019	81%	19%	0%	33%	67%	87%	6%	2%	5%	0%	0%
2018	78%	22%	0%	49%	51%	86%	8%	2%	3%	<1%	<1%
2017	78%	22%	0%	44%	56%	86%	7%	2%	4%	<1%	<1%
2016	79%	21%	0%	42%	58%	87%	7%	3%	3%	<1%	0%

DIVERSITY OF ALL EMPLOYEES⁶

	GENDER		AGE			BY RACE OR ETHNIC GROUP					
	Male	Female	Under 30	30–50	Over 50	White	Asian	Black/African American	Hispanic/Latino	Pacific Islander	Other
2019	52%	48%	14%	48%	38%	67%	16%	7%	8%	<1%	1%
2018	53%	47%	12%	48%	40%	69%	14%	7%	8%	1%	1%
2017	52%	48%	10%	50%	40%	69%	13%	8%	8%	1%	1%
2016	51%	49%	8%	50%	42%	70%	12%	8%	8%	1%	1%

ENERGY

ENERGY USAGE BY BUILDING⁷

	LIBERTY CORNER, NJ	NEW YORK, NY ⁸
2019	2,904,414 kWh	299,720 kWh
2018	3,400,538 kWh	482,034 kWh

⁴Data for the United States only.

⁵An internal restructuring of job levels in September 2019 resulted in variation in the classification of Executive Leadership for 2019.

⁶Data for the United States only.

⁷Represents all available energy usage data for the offices listed.

⁸Represents available data through July 2019.

ABOUT THIS REPORT

GRI CONTENT INDEX

GRI STANDARD	DESCRIPTION	EVEREST RESPONSE & CROSS REFERENCE	FURTHER INFORMATION
<i>GRI 102: GENERAL DISCLOSURES 2016 ORGANIZATIONAL PROFILE</i>			
102-1	Name of the organization	Everest Re Group, Ltd.	
102-2	Activities, brands, products and services	<i>Corporate Responsibility Report:</i> Products Offered, p. 4 2019 Form 10-K, pp. 1–10 www.everestre.com, “Reinsurance” www.everestre.com, “Insurance”	
102-3	Location of the headquarters	<i>Corporate Responsibility Report:</i> Map of Global Operations, pp. 4–5 www.everestre.com, “Our Locations”	
102-4	Location of operations	<i>Corporate Responsibility Report:</i> Map of Global Operations, pp. 4–5 www.everestre.com, “Our Locations”	
102-5	Ownership and legal form	Everest Re Group, Ltd. is a Bermuda Exempted Company 2019 Form 10-K, p. 1	
102-6	Markets served	<i>Corporate Responsibility Report:</i> Map of Global Operations, pp. 4–5 2019 Form 10-K, pp. 1–10	
102-7	Scale of the organization	<i>Corporate Responsibility Report:</i> Map of Global Operations, pp. 4–5 Performance Tables, p. 34 2019 Form 10-K, pp. 1–27, F–5, F–6, F–7, F–8, F–9	
102-8	Information on employees and other workers	<i>Corporate Responsibility Report:</i> Performance Tables, p. 35	<i>Data based on internal HR data, as of December 31, 2019.</i> <i>No significant portion of Everest’s activities are performed by workers who are not employees. There is no significant variation in the data reported herein.</i>
102-9	Supply chain	Ethics Guidelines and Index to Compliance Policies and Procedures, p. 42	<i>Our supply chain is necessarily limited by the nature of our business. However, on a daily basis we do engage with brokers, third-party administrators and consultants in order to conduct our business, and we regularly interact with manufacturers and distributors to supply our offices with materials and support the maintenance of our operations.</i> <i>Everest Re Group does not act as a producer, manufacturer or retailer of physical goods, and is not part of any supply chain in relation to such activities.</i>

GRI STANDARD	DESCRIPTION	EVEREST RESPONSE & CROSS REFERENCE	FURTHER INFORMATION
102-10	Significant changes to the organization and its supply chain	There have been no significant changes to our share capital structure, operations or supply chain in 2019.	
102-11	Precautionary Principle or approach	Everest has not currently adopted the UN's Precautionary Principle.	
102-12	External initiatives	<i>Corporate Responsibility Report: Investments, p. 14</i>	
102-13	Membership of associations	<i>Corporate Responsibility Report: Climate Change Policy, pp. 20–21</i>	

STRATEGY

102-14	Statement from a senior decision-maker	<i>Corporate Responsibility Report: Letter from the CEO, p. 1</i>	
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ETHICS & INTEGRITY

102-16	Values, principles, standards and norms of behavior	<i>Corporate Responsibility Report: Sustainability at Everest, p. 2–3</i> <i>Investments, p. 14</i> <i>Climate Change Policy, pp. 20–21</i> <i>Our People, pp. 24–29</i> Ethics Guidelines and Index to Compliance Policies and Procedures, pp. 1–43 Corporate Governance Guidelines, pp. 1–6 Code of Ethics for Chief Executive Officer and Senior Financial Officers, pp. 1–2	
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GOVERNANCE

102-18	Governance structure	<i>Corporate Responsibility Report: Governance of Sustainability, p. 3</i> <i>About Everest Re Group, pp. 6–9</i> Corporate Governance Guidelines, pp. 1–6	
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STAKEHOLDER ENGAGEMENT

102-40	List of stakeholder groups	<i>Corporate Responsibility Report: About This Report, p. 32</i>	
102-41	Collective bargaining agreements	None of our employees are covered by collective bargaining agreements	
102-42	Identifying and selecting stakeholders	<i>Corporate Responsibility Report: About This Report, p. 32</i>	

ABOUT THIS REPORT

GRI STANDARD	DESCRIPTION	EVEREST RESPONSE & CROSS REFERENCE	FURTHER INFORMATION
102-43	Approach to stakeholder engagement	<i>Corporate Responsibility Report: About This Report, p. 32</i>	
102-44	Key topics and concerns raised	<p>INVESTORS AND SHAREHOLDERS: A primary topic raised during our 2019 meetings with our top institutional shareholders was an increasing desire for transparency in ESG-related decision-making. This communication, in part, led to the creation of this inaugural Corporate Responsibility Report. Other questions related to our climate change policy, responsible investing, and Board diversity and compensation procedures.</p> <p>EMPLOYEES: Employee surveys largely revealed contentment with and a continuing desire for our talent development program and the value we place on the work-life balance. These conversations and evaluations informed—and will continue to inform—our efforts to promote employee health and wellness.</p> <p>CUSTOMERS: While economic performance is naturally an interest of all our stakeholders, the products we offer and the markets we serve have a direct impact on our customers. Other topics of interest to our clients include our local community involvement and general corporate responsibility practices.</p> <p>COMMUNITIES: We have received an overwhelmingly positive response to our volunteerism and involvement in our local communities. Accordingly, continuing our donation of time and resources is of the utmost importance to the communities in which we operate. We continued our dedication to charitable outreach through 2019, and plan to for years to come.</p>	

REPORTING PRACTICE

102-45	Entities included in the consolidated financial statements	The entities included in the Consolidated Financial Statements in Everest's 2019 Form 10-K, and listed on Exhibit 21.1 thereto, are covered by this report	
102-46	Defining report content and topic Boundaries	<i>Corporate Responsibility Report: About This Report, p. 33</i>	
102-47	List of material topics	<i>Corporate Responsibility Report: About This Report, p. 33</i>	
102-48	Restatements of information	Does not apply. As this is Everest's first report, no information is restated from prior reporting periods.	

GRI STANDARD	DESCRIPTION	EVEREST RESPONSE & CROSS REFERENCE	FURTHER INFORMATION
102-49	Changes in reporting	Does not apply. As this is Everest's first report, there have been no changes in our reporting practice since the last reporting period.	
102-50	Reporting period	January 1, 2019—December 31, 2019	
102-51	Date of most recent report	Does not apply. This is Everest's inaugural Corporate Responsibility Report.	
102-52	Reporting cycle	Going forward, at least biennial.	
102-53	Contact point for questions regarding this report	SANJOY MUKHERJEE <i>Executive Vice President, General Counsel and Chief Compliance Officer</i> DAVID SIGMON <i>Associate General Counsel</i>	
102-54	Claims of reporting in accordance with the GRI Standards	<i>Corporate Responsibility Report:</i> About This Report, p. 32 This report has been prepared in accordance with the GRI Standards: Core option.	
102-55	GRI Content Index	<i>Corporate Responsibility Report:</i> About This Report, pp. 40–46	
102-56	External Assurance	This report has not been externally assured.	

GRI 201: ECONOMIC PERFORMANCE 2016

103-1	Explanation of the material topic and its boundary	<i>Corporate Responsibility Report:</i> About This Report, p. 33	
103-2	The management approach and its components	<i>Corporate Responsibility Report:</i> Economic Performance, pp. 10–11 Investments, pp. 14–16 2019 Form 10-K 2020 Proxy Statement, pp. 3, 43-44, 56 ⁸ 2019 Annual Report, pp. 2–5 Q4 2019 Investor Presentation www.everestre.com , "Webcasts and Presentations"	
103-3	Evaluation of the management approach	<i>Corporate Responsibility Report:</i> Economic Performance, pp. 10–11 Investments, pp. 14–16 2019 Form 10-K 2020 Proxy Statement, pp. 3, 43-44, 56 2019 Annual Report, pp. 2–5 Q4 2019 Investor Presentation www.everestre.com , "Webcasts and Presentations"	

⁸References to page numbers in the 2019 Annual Report and 2020 Proxy Statement are approximate, as these documents will be published soon after the initial publication of this Report. Please see the 2018 Annual Report and 2019 Proxy Statement for further reference as to the Company's equivalent disclosures last year.

ABOUT THIS REPORT

GRI STANDARD	DESCRIPTION	EVEREST RESPONSE & CROSS REFERENCE	FURTHER INFORMATION
201-1	Direct economic value generated and distributed	<p><i>Corporate Responsibility Report:</i> Economic Performance, pp. 10–11</p> <p>2019 Form 10-K</p> <p>2020 Proxy Statement, pp. 3, 42–44, 56</p> <p>2019 Annual Report, pp. 2–5</p>	

GRI 205: ANTI-CORRUPTION 2016

103-1	Explanation of the material topic and its boundary	<p><i>Corporate Responsibility Report:</i> About This Report, p. 33</p>	
103-2	The management approach and its components	<p><i>Corporate Responsibility Report:</i> Anti-Corruption, p. 19</p> <p>Ethics Guidelines and Index to Compliance Policies and Procedures, pp. 1-43</p> <p>Corporate Governance Guidelines, pp. 1-6</p> <p>Code of Ethics for Chief Executive Officer and Senior Financial Officers, pp. 1-2</p>	
103-3	Evaluation of the management approach	<p><i>Corporate Responsibility Report:</i> Anti-Corruption, p. 19</p> <p>About This Report, p. 32</p> <p>Ethics Guidelines and Index to Compliance Policies and Procedures, pp. 1-43</p> <p>Corporate Governance Guidelines, pp. 1-6</p> <p>Code of Ethics for Chief Executive Officer and Senior Financial Officers, pp. 1-2</p>	
205-1	Operations assessed for risks related to corruption	<p><i>Corporate Responsibility Report:</i> Anti-Corruption, p. 19</p> <p>Ethics Guidelines and Index to Compliance Policies and Procedures, pp. 1-43</p> <p>Corporate Governance Guidelines, pp. 1-6</p> <p>Code of Ethics for Chief Executive Officer and Senior Financial Officers, pp. 1-2</p>	<p><i>100% of Everest's operations were assessed for risks related to corruption by our legal and compliance staff.</i></p>
205-2	Communication and training about anti-corruption policies and procedures	<p><i>Corporate Responsibility Report:</i> Anti-Corruption, p. 19</p> <p>Ethics Guidelines and Index to Compliance Policies and Procedures, pp. 1-43</p> <p>Corporate Governance Guidelines, pp. 1-6</p> <p>Code of Ethics for Chief Executive Officer and Senior Financial Officers, pp. 1-2</p>	<p><i>All of our employees worldwide have received copies of our Ethics Guidelines and Corporate Governance Guidelines, and received introductory training on these documents during new hire orientation.</i></p>

GRI STANDARD	DESCRIPTION	EVEREST RESPONSE & CROSS REFERENCE	FURTHER INFORMATION
<i>GRI 302: ENERGY 2016</i>			
103-1	Explanation of the material topic and its boundary	<i>Corporate Responsibility Report:</i> About This Report, p. 33	
103-2	The management approach and its components	<i>Corporate Responsibility Report:</i> Climate Change Policy, pp. 20–23	
103-3	Evaluation of the management approach	<i>Corporate Responsibility Report:</i> Climate Change Policy, pp. 20–23	<i>Our climate change policy is overseen by the Board of Directors and is externally assessed by shareholders throughout the course of our stakeholder engagement process.</i>
302-1	Energy consumption within the organization	<i>Corporate Responsibility Report:</i> Performance Tables, p. 39	<i>This indicator is partially reported based on available data.</i>

GRI 307: ENVIRONMENTAL COMPLIANCE 2016

103-1	Explanation of the material topic and its boundary	<i>Corporate Responsibility Report:</i> About this Report, p. 33	
103-2	The management approach and its components	<i>Corporate Responsibility Report:</i> Climate Change Policy, pp. 3, 18–21	
103-3	Evaluation of the management approach	<i>Corporate Responsibility Report:</i> Climate Change Policy, pp. 3, 18–21	
307-1	Non-compliance with environmental laws and regulations	During the reporting period, no instances of non-compliance with environmental laws or regulations resulting in fines or non-monetary sanctions from competent authorities were identified.	

GRI 401: EMPLOYMENT 2016

103-1	Explanation of the material topic and its boundary	<i>Corporate Responsibility Report:</i> About This Report, p. 33	
103-2	The management approach and its components	<i>Corporate Responsibility Report:</i> Our Employees, pp. 24–29 Ethics Guidelines and Index to Compliance Policies and Procedures, p. 19	
103-3	Evaluation of the management approach	<i>Corporate Responsibility Report:</i> Our Employees, pp. 24–29 About This Report, p. 32 Ethics Guidelines and Index to Compliance Policies and Procedures, p. 19	
401-1	New employee hires and employee turnover	<i>Corporate Responsibility Report:</i> Performance Tables, p. 37	
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	<i>Corporate Responsibility Report:</i> Our People, p. 28 Performance Tables, p. 38	
401-3	Parental leave	<i>Corporate Responsibility Report:</i> Performance Tables, p. 39	

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GRI STANDARD	DESCRIPTION	EVEREST RESPONSE & CROSS REFERENCE	FURTHER INFORMATION
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GRI 403: OCCUPATIONAL HEALTH AND SAFETY 2016

103-1	Explanation of the material topic and its boundary	<i>Corporate Responsibility Report:</i> About This Report, p. 33	
103-2	The management approach and its components	<i>Corporate Responsibility Report:</i> Our People, p. 29	
103-3	Evaluation of the management approach	<i>Corporate Responsibility Report:</i> Our People, p. 29 About This Report, p. 32	
403-6	Promotion of worker health	<i>Corporate Responsibility Report:</i> Our People, p. 29	

GRI 405: DIVERSITY & EQUAL OPPORTUNITY 2016

103-1	Explanation of the material topic and its boundary	<i>Corporate Responsibility Report:</i> About This Report, p. 33	
103-2	The management approach and its components	<i>Corporate Responsibility Report:</i> Our People, pp. 24–25 Ethics Guidelines and Index to Compliance Policies and Procedures, p.19	
103-3	Evaluation of the management approach	<i>Corporate Responsibility Report:</i> Our People, pp. 24–25 Ethics Guidelines and Index to Compliance Policies and Procedures, p.19	
405-1	Diversity of governance bodies and employees	<i>Corporate Responsibility Report:</i> Our People, pp. 24–25 Performance Tables, pp. 38–39	<i>Due to the nature of the data required, only data for U.S. employees is available.</i>



EVEREST®

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