

2020

EVEREST RE GROUP, LTD.

CORPORATE RESPONSIBILITY REPORT
2020 SUPPLEMENTAL DISCLOSURES

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INTRODUCTION AND PURPOSE OF OUR SUPPLEMENTAL REPORTING DISCLOSURES

In March 2020, Everest published its inaugural Corporate Responsibility Report in accordance with Global Reporting Initiative (“GRI”) standards. Since the publication of our inaugural Corporate Responsibility Report, we have continued to take actions that will determine Everest’s future and build upon our sustainability efforts. We have not only published additional supplemental disclosures under the Sustainability Accounting Standards Board (“SASB”) framework, but we have also undertaken new social programs and faced head-on one of the greatest challenges in our global history: the COVID-19 pandemic.

We plan to publish another full and comprehensive Corporate Responsibility Report in 2022, but we believe that it is important that in the meantime, we continue to build on our Environmental, Social, and Governance (“ESG”) reporting practices and keep our stakeholders informed as we continue to incorporate and develop ESG into all aspects of our business and operations. After all, the sustainability of our Company, our industry, and our planet depend on our ability to adapt and evolve our approach to issues like climate change, the strength and well-being of our employees, the diversity of our workforce, and our impact on the communities in which we operate. Thus, for Everest ESG is more than an annual compliance exercise. It is a core element of our long-term strategy and a philosophy that we hope will permeate across all areas and divisions of our Company.

As our ESG endeavors continue to grow, our role in our community continues to progress and our employees continue to develop. We are proud to be able to regularly share that progress. Please join us as we continue to take actions today to ensure a responsible and sustainable future.

2020 BY THE NUMBERS

0 LAY-OFFS,
furloughs, or
salary reductions

due to the **COVID-19**
Pandemic

2 new Employee
Resource Groups

("ERGs") founded:
Black ERG
and **Pride ERG**

2 new ESG reports
published

including Everest's inaugural
Corporate Responsibility
Report written in accordance
with **Global Reporting
Initiative ("GRI")**
standards and Everest's
first **Sustainability
Accounting Standards
Board ("SASB")** report

8 Everest Charitable
Outreach events

involving more than
443 employees

25 YEARS
as a publicly-
traded company

Everest celebrated **25 years**
as a publicly-traded
company

33% ethnic minority
employees

of Everest's U.S. employees
**identify as ethnic
minorities**

1 FULL DAY
Civic Engagement
Paid Time Off

Beginning in 2020, employees
can take up to 1 full day per
year of **Civic Engagement
Paid Time Off**, to support
causes important to them

\$550,000+

donated by Everest
to charitable and social justice
organizations in 2020

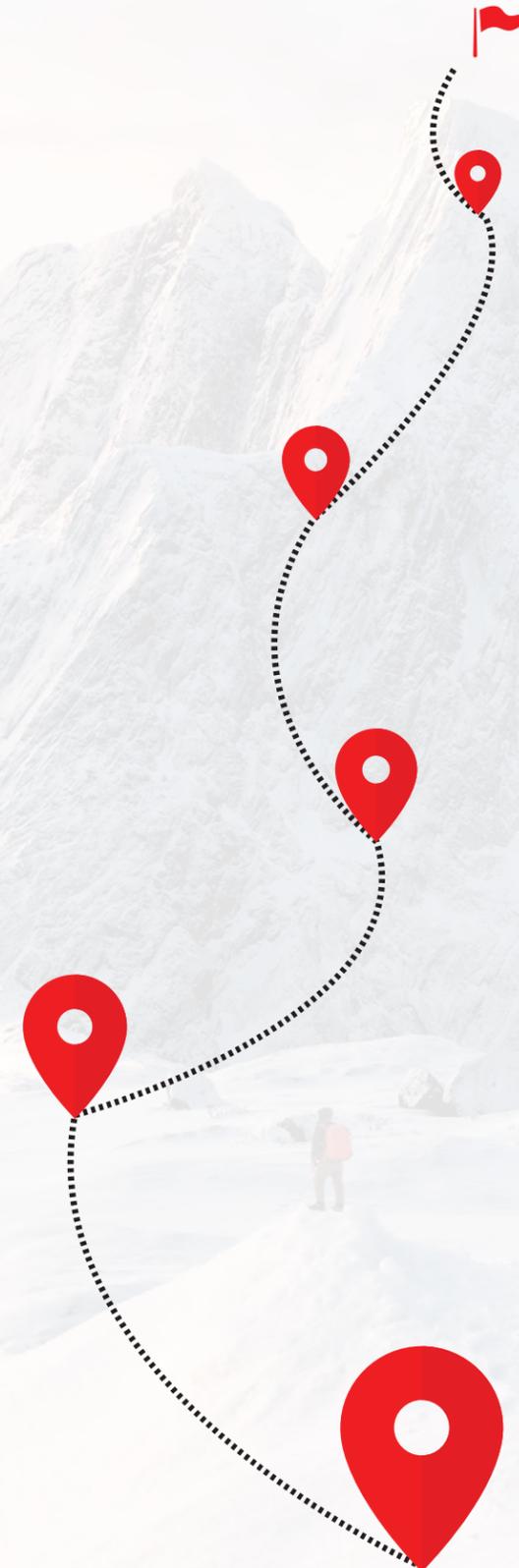
29 LISTING
SESSIONS

conducted between our
executive leaders and our
Black, African American and
Caribbean heritage employees,
and other underrepresented
groups, where approximately
220 employees
participated

2 NEW HBCU
PARTNERSHIPS

Everest began new partnerships
with **2 Historically Black
Colleges and
Universities ("HBCUs")**
while enhancing our existing
higher education partnerships to
focus on diversity with **4 local
universities** near our U.S.
headquarters and **1
additional HBCU**

EVEREST'S ESG ROADMAP OF RECENT AND UPCOMING REPORTING EVENTS AND HIGHLIGHTS



2022:

GRI: In early 2022, Everest will work toward finalizing and publishing its next full and new edition of its comprehensive Corporate Responsibility Report in accordance with Global Reporting Initiative ("GRI") standards.

SASB: Everest will further consider publishing a second Sustainability Accounting Standards Board ("SASB") report.

TCFD: Everest will also work toward publication of disclosures in alignment with the Task Force on Climate-related Financial Disclosure ("TCFD") set of guidelines.

Everest recognizes the various choices of different ESG frameworks that exist for companies to potentially disclose and align reporting under. In choosing to disclose under the GRI and SASB frameworks, and potentially TCFD as well, Everest considered not only the latest ESG best practices and themes for reporting but also took into consideration feedback received from various Everest stakeholders. As ESG reporting frameworks and best practices continue to evolve, Everest will of course consider additional and/or alternative reporting disclosure standards in the future as well.

2021:

Everest will work toward monitoring and compiling greenhouse gas emissions data from Everest's operations, starting with Everest's U.S. Headquarters (where a majority of Everest's world-wide employees are located) and then expanding to other offices across Everest.

In 2021, Everest will also be publishing this supplemental Corporate Responsibility Report set of disclosures. The report will be available at:

<https://www.everestre.com/Corporate-Responsibility/Everest-Corporate-Responsibility-Report>

Everest will also work toward compiling disclosures and data for the GRI, SASB, and TCFD frameworks, and work toward beginning draft reports and content as applicable for publication in 2022.

2020:

In late 2020, Everest published its first SASB report. The report is available at:

<https://www.everestre.com/Corporate-Responsibility/Everest-Corporate-Responsibility-Report>

In March 2020, Everest published its inaugural comprehensive Corporate Responsibility Report, written in accordance with GRI standards. The report is available at:

<https://www.everestre.com/Corporate-Responsibility/Everest-Corporate-Responsibility-Report>

NEW US HEADQUARTERS

IN DECEMBER 2020, EVEREST MOVED OPERATIONS OF OUR U.S. HEADQUARTERS TO A NEW BUILDING COMPLEX IN WARREN, NEW JERSEY. WE ARE THRILLED TO EXPAND INTO A LARGER AND MORE SUSTAINABLE FACILITY, AND WE ARE EXCITED ABOUT THE GROWTH OUR COMPANY CAN SEE IN THIS SPACE.

Designed to encourage a healthier workplace environment, the new building offers employees more space and modern amenities, including:



	<i>An on-campus Amenity Center, with a state-of-the-art gym, basketball court, locker rooms, coffee bar, and cafeteria</i>
	<i>A workspace built to maximize sunlight</i>
	<i>Two parking garages with over 1,300 spaces (mostly covered)</i>
	<i>Heated sidewalks</i>
	<i>A tech bar in the building atrium</i>
	<i>A wellness area</i>



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, like our new U.S. headquarters. In designing and building out this space, we endeavored not only to develop a better workplace atmosphere for our employees, but also to leave a more responsible footprint on our planet. Sustainable initiatives at the Warren office include:

- LEED Silver certification designation
- Charging stations for employees with electric vehicles
- Energy-saving amenities

Other features of the new U.S. headquarters complex include a green roof as part of the complex, along with an outdoor amphitheater and designated walking paths that surround a bucolic pond for employees to enjoy.

DIVERSITY, EQUITY AND INCLUSION INITIATIVES

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.

However, we recognize that there is always more work to be done to enhance diversity and bring greater attention to social justice reforms within the global communities in which we operate. We believe that the first step is to closely examine our own workplace culture and policies, in order to ensure that Everest provides a welcoming, supportive, and inclusive environment.

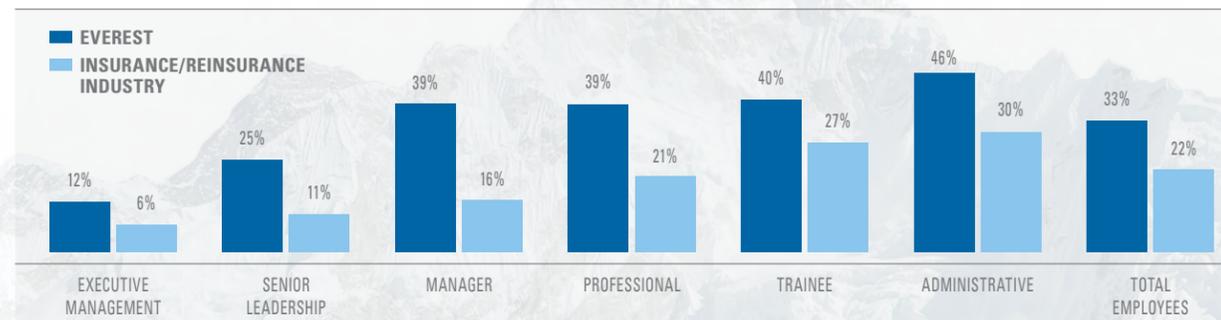
Racism is an anathema to our culture and sustainability. Racism is not a political issue – it is a human rights issue. Equality in opportunity, career development, compensation and respect for all individuals is a fundamental human right that is at the forefront of our culture. As such, in 2020 – a time when the fight for racial equality and social justice was at the forefront of the American experience – we announced a new Diversity, Equity and Inclusion (“DEI”) initiative. We believe that this global program represents a long-term commitment to advance an inclusive and diverse workplace for all our employees, as we owe a commitment to support our employees in bringing attention to social justice reform around the globe.

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. Our first session was an in-depth discussion with our Black, African American, and Caribbean employees. We then expanded to sessions with female, Pan-Asian, Latinx and Hispanic, and LGBTQ+ employees, as well as for employees in any other underrepresented group. These sessions provided an opportunity for an honest and open 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 was tremendous, 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, our 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 works 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 also works on Company-wide communication and facilitates opportunities for employees to network and exchange ideas about industry DEI practices. The Council partners 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, the Council recommended the sponsorship of two new Employee Resource Groups (“ERGs”). Participation in our ERGs is open to all employees regardless of background to enhance career and personal development and exchange ideas and share cultural experiences and backgrounds to contribute to Everest’s vision and values. The newly created ERGs focus on Everest’s African-American and Black employees, as well as our LGBTQ+ employees. These two new groups will join our current ERGs: the Women’s Networking Group and Everest Charitable Outreach.

EMPLOYEE ETHNIC DIVERSITY¹



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

A SUMMARY OF JUST SOME OF OUR RECENT DEI-RELATED INITIATIVES IN 2020 INCLUDE:

Executive Leadership Focus on DEI	Under our CEO Juan C. Andrade’s leadership, Everest’s executive management has placed DEI efforts as a critical focus of the Company’s path forward.
Listening Sessions	These well-attended sessions provided an opportunity for an honest dialogue with management about concrete ways the Company can improve on DEI matters in the workplace.
Formation of DEI Council	The Council is charged with helping lead Everest’s DEI initiatives going forward.
Employee Resource Groups	Focused associations that provide fellowship, friendship and support to employees with similar cultural experiences. Participation in our ERGs is open to all employees regardless of background to enhance career and personal development and exchange ideas and share experiences and backgrounds to contribute to Everest’s vision and values.
Talent Acquisition Efforts	We have established new partnerships with the National African American Insurance Association, International Association of Black Actuaries, Diversity and Inclusion Center for Equity (“DICE”), and Grace Hopper (women in tech). These partnerships facilitated our participation in virtual career fairs and annual events hosted by these organizations. We enhanced our existing higher education partnerships to focus on diversity with four local universities near Everest’s U.S. headquarters (Rutgers University, Temple University, New Jersey Institute of Technology, and St. John’s University), as well as expanded partnerships with Historically Black Colleges and Universities including Johnson C. Smith University, Lincoln University, and Morgan State University.
Bias Awareness Training	Everest has partnered with Blue Ocean Brain, an on-demand learning resource that uses flexible and modern microlearning content focused on diversity, equity and inclusion topics, and curated specifically for executives, managers and individual contributors.
Charitable Donations	The Company expanded its Company-wide matching gift program in June 2020 to support charities that support the fight against social injustice, inequality, racism, and discrimination, and in June 2020, Everest itself made a donation of \$200,000 split between the NAACP and the Equal Justice Initiative.

EMPLOYEE SPOTLIGHT

Ayanna Gallow, an Assistant Vice President, Excess Casualty, Everest Insurance®, and Owen Charles, Vice President, Excess Casualty Energy, Everest Insurance®, are co-chairs of Everest’s recently-formed Black Employee Resource Group.

“I BELIEVE THAT IF DECISIONS ARE BEING MADE TO IMPACT ALL PEOPLE, THEN ALL PEOPLE SHOULD BE AMONGST THE DECISION MAKERS. AS THE CO-CHAIR OF THE NEWLY FORMED BLACK EMPLOYEE RESOURCE GROUP AT EVEREST, I AM EXCITED ABOUT THE COMPANY MAKING A CONSCIOUS EFFORT TO BE MORE INCLUSIVE OF DIVERSE CANDIDATES IN HIRING, RETAINING, AND PROMOTING.”

- AYANNA GALLOW

“HAVING WORKED IN THE INSURANCE INDUSTRY FOR NEARLY 20 YEARS, SADLY I HAVE WITNESSED ONLY MINIMAL PROGRESS ON DIVERSITY INITIATIVES AND VERY LITTLE CHANGE IN OUR INDUSTRY’S DEMOGRAPHICS. WHILE OUR CLIENTS HAVE BECOME MORE DIVERSE AND OUR PRODUCTS MORE GLOBAL, WE HAVE NOT CHANGED WITH THE TIMES. WE CAN AND MUST DO BETTER. I AM EXCITED TO CO-CHAIR THE NEWLY FORMED EVEREST BLACK ERG.”

- OWEN CHARLES

THE COMPANY'S PANDEMIC RESPONSE

SINCE THE VERY BEGINNING OF THE PANDEMIC, OUR TOP PRIORITY HAS BEEN THE HEALTH, SAFETY, AND WELL-BEING OF OUR EMPLOYEES. IN ADDITION TO NOT INSTITUTING ANY LAYOFFS, FURLOUGHS, OR SALARY REDUCTIONS IN 2020 AS A RESULT OF THE PANDEMIC, OUR EXECUTIVE LEADERSHIP TEAM TOOK PROACTIVE MEASURES TO REMAIN ENGAGED WITH OUR COLLEAGUES ACROSS THE GLOBE, INCLUDING COMMUNICATION, LOGISTICS MANAGEMENT AND EMOTIONAL SUPPORT FOR OUR EMPLOYEES TO HELP ALLAY FEARS AND ANXIETIES RESULTING FROM THE COVID-19 PANDEMIC. EMPATHY, TRANSPARENCY AND COMFORT WERE THE GOALS OF OUR EXECUTIVE MANAGEMENT TEAM IN COMMUNICATING WITH OUR EMPLOYEES.

WORKPLACE DURING COVID (CONTINUED)

SINCE THE VERY BEGINNING OF THE PANDEMIC, OUR TOP PRIORITY HAS BEEN THE HEALTH, SAFETY, AND WELL-BEING OF OUR EMPLOYEES.

FORMATION OF COVID-19 TASK FORCE AND WORKPLACE GUIDELINES

When the Pandemic began, employees in all Everest locations throughout the world seamlessly shifted to remote work from home, allowing us to continue to serve our customers and deliver outstanding service. The Company formed a COVID-19 Task Force comprised of leaders from various cross-functional areas including human resources, information technology, claims, underwriting, legal, finance/accounting, and corporate services to identify, plan, and implement procedures to manage our business and ensure the well-being of our employees in accordance with local shut-down requirements and other regulatory requirements applicable to our offices around the globe. The primary responsibility of the Task Force was to develop a strategy to keep employees safe, continuously monitor local conditions and prepare Return to Work guidelines in accordance with government orders and readiness indicators. We held regular global town hall meetings hosted by our CEO and the entire senior executive leadership team to address questions and concerns from our employees and their families about the Company's financial position, job security and other matters. The centralized communication platform provided the ability to relay key status and information to our employees on a variety of fronts including government response information, local procedures, and status of offices across the globe. These town hall dialogues provided an open forum for our employees to not only see and address our executive leadership team directly, but also interact and connect with their colleagues from various international locations during such an unprecedented time. Our employees expressed appreciation for the open and honest communication and the Company's concern for their health and safety and the health and safety of their families.

The Task Force was also integral to reviewing and implementing best practices for employee access to certain offices in accordance with Center for Disease Control and Prevention ("CDC") and medical guidelines as well as local jurisdictional requirements. Based on recommendations from the Task Force and employee surveys, the Company identified several offices as part of a phased re-opening on a voluntary basis only and at limited capacity. In addition to enhanced cleaning and sanitization measures, each of those offices were equipped with directional signage, social distancing signage, and signage on practicing healthy hygiene and wearing face masks throughout the building. Restrictions were imposed on visitors and for any business travel. Employees were provided with medical grade and KN-95 masks, as well as sanitizing wipes and hand sanitizer in common areas. Everest's new U.S. Headquarters in Warren is equipped with glass partitions between workstations, touchless features and increased air ventilation and filtration systems. All employees returning to the office must complete a Daily Health Screening Questionnaire through the use of a proprietary application. As a further employee benefit, the Company expanded its Sick Leave Policies to allow liberal use for COVID-related reasons. The Task Force issued a Re-entry Manual outlining these new protocols and procedures for each office location and held Town Hall meetings to train employees.

More recently, the Task Force has been coordinating closely with Human Resources on the vaccine rollout and exploring all options, including discussions with vendors to provide the vaccine once it becomes more widely available. The Task Force compiles and distributes educational materials and hosting webinars to encourage and educate employees on the benefits of the vaccine, without disrespecting an individual's personal beliefs.

MENTAL HEALTH AND WELL-BEING

We recognize that during this challenging time, many people may experience feelings that can become overwhelming. As such, employees were provided with resources free of charge to help manage stress and anxiety. Partnering with our health insurer, a 24-hour toll-free help line was offered to all employees across the globe as well as access to a podcast library on a variety of helpful topics, including health, wellness, and strategies to manage stress and encourage meditation. These services were offered globally across the Everest offices and available to all employees on the Company's intranet. Everest also recognized World Mental Health Day with a week of events to support and encourage employees to seek help if needed. All employees were encouraged to shut-down their computers, turn off cellphones and take vacation time away from work related activities and take time to connect with their families and speak to their children to ease their anxieties.

FUTURE OF OUR WORKPLACE

Our goal is to work together in our offices once again when we can do so safely. We want to maintain and promote our Everest culture, which is best achieved through in-person collaboration. At the same time, we want to promote the positives gained from the lessons learned and benefits shown from working remotely and provide greater flexibility for our employees. Everest is proud of the steps it has taken and will continue to take in support of its employees both in response to the Pandemic and otherwise, and was honored to receive the distinction in September 2020 of being named one of the 2020 Best Places to Work in Insurance by Business Insurance, which recognizes employers for their outstanding performance in establishing workplaces where employees can thrive, enjoy their work, and help companies grow.

THE COMPANY'S PANDEMIC RESPONSE INCLUDED:

EARLY IMMEDIATE RESPONSE

Employees in all Everest locations throughout the world seamlessly shifted to remote work, allowing us to continue to serve our customers, place new and renewal business, communicate with brokers and insureds and maintain our reputation of delivering outstanding service.

FORMATION OF TASK FORCE

The Company formed a COVID-19 Task Force comprised of leaders from various cross-functional areas to plan and oversee efforts throughout the globe.

REENTRY APPROACH

Developed a detailed, consistent, disciplined reentry approach for each of our offices, with the recommendation to reopen an office based on assessment of key-readiness indicators (e.g., local government protocols, health and safety guidelines, re-entry status).

REENTRY GUIDING PRINCIPLES

- Health and safety of our employees is paramount;
- Adopt a "smart follower" approach based upon evolving best practices and peer review;
- Gradual return to the workplace, as we continue to observe social-distancing and enhanced cleaning procedures;
- Initial reentry limited to maximum of 25% of the staff;
- Employees to retain fully functional remote office, in case of need to revert quickly to remote work;
- Once an office is re-opened, continue to monitor key indicators, solicit feedback, adjust as needed, and continue to review readiness to increase capacity.

FREQUENT COMMUNICATION AND UPDATES

Regular and frequent Virtual Town Hall meetings were held with employees across the Company world-wide, and a robust communication system was put in place to update all employees on latest developments. A COVID-19 intra-company website portal was also established, containing the latest available information including reentry materials, guidelines, and relevant contact information for all office reentry planners and coordinators.

OFFICE WORKPLACE SAFETY MEASURES & GUIDELINES

The Company undertook an extensive work-place safety review and update during the Pandemic in accordance with CDC and medical guidelines as well as local jurisdictional requirements.

EMPLOYEE MENTAL HEALTH AND WELL-BEING

Employees were provided with resources free of charge to help manage stress and anxiety.

EVEREST CHARITABLE OUTREACH

AS A COMPANY, WE BELIEVE STRONGLY IN THE IMPORTANCE OF GIVING BACK TO GLOBAL COMMUNITIES AND HELPING THOSE LESS FORTUNATE. OUR MISSION IS TO SUPPORT EDUCATION, HEALTH, SOCIAL AND ENVIRONMENTAL ISSUES THAT IMPACT OUR NEIGHBORS. THIS IS WHY WE FOUNDED EVEREST CHARITABLE OUTREACH (“ECO”) IN 2017. EVEREST CHARITABLE OUTREACH IS A COMMUNITY SERVICE ORGANIZATION SPONSORED BY THE COMPANY THAT COORDINATES EMPLOYEES TO WORK WITH CHARITIES IN THE LOCAL COMMUNITIES WHERE WE OPERATE.

DONATING OUR TIME AND RESOURCES

Despite the impact of the Pandemic, in 2020 ECO coordinated eight events, involving more than 443 employees. In furtherance of ECO’s mission, our employees committed thousands of hours in 2020 to support a range of charitable causes including:

<i>Bridges Outreach</i>	<i>Habitat for Humanity</i>	<i>America’s Grow-a-Row</i>	<i>Boys and Girls Club</i>
<i>Rise Against Hunger</i>	<i>Basking Ridge VA Hospital</i>	<i>United Way’s Tools for School</i>	<i>Souls4Souls</i>

One of our employees’ most significant events in 2020 was the “Everest Walking Challenge,” in which **OVER 320 EMPLOYEES** counted their steps every day, competing to win the opportunity to select multiple charitable organizations to receive donations on their behalf. At the end of the Challenge, Everest donated **\$50,000** to the charities chosen by the winning teams. Other notable events in 2020 included 74 Everest employees participating in a “Tools for School” on-line campaign for donation of school supplies to students in need, and Everest employees donating 553 pairs of shoes to Souls4Souls (a charity that collects new and used shoes and redistributes them to people in need).

CHARITABLE DONATIONS



	<i>ALEX’S LEMONADE STAND FOUNDATION</i>
	<i>COVENANT HOUSE</i>
	<i>MEMORIAL SLOAN KETTERING CANCER CENTER</i>
	<i>SPENCER EDUCATIONAL FOUNDATION, INC.</i>
	<i>INSURANCE INDUSTRY CHARITABLE FOUNDATION</i>
	<i>THE MICHAEL J. FOX FOUNDATION</i>
	<i>RONALD MCDONALD HOUSE</i>

Through ECO, we partner with organizations that use their funds directly for their causes with limited overhead expense. We endeavor to assure that at least 80% of the Company’s financial donations to each of our partner organizations goes directly to the community endeavors being supported. But donation of time is just as important to ECO as financial support. The cornerstone of ECO’s community outreach efforts involves working closely with our local offices around the globe in developing programs encouraging active and reliable employee participation in a variety of events within their local communities and neighborhoods.

Finally, due to limitations on in-person efforts as a result of COVID-19 Pandemic, Everest ran a Company-wide matching gift campaign in 2020 benefiting qualifying organizations assisting with pandemic relief (e.g., hospitals, health care workers, first responders, food banks, and similar organizations).



EMPLOYEE SPOTLIGHT

Among some of the more notable examples of our employees going above and beyond to support our communities in response to the Pandemic was Bianca Armand. Bianca, a member of the National Guard, was called to help construct an emergency Field Medical Station at the Meadowlands Exposition Center in New Jersey. As a result of her efforts, hundreds of COVID-19 patients were provided a place to recover when hospitals were at capacity.

Early in the Pandemic Sanjoy Mukherjee, Executive Vice President and General Counsel, did his part to help support the doctors, nurses and other heroes risking their lives to deal with the crisis. A pilot with 30 years of flying experience, he used his personal homebuilt airplane to fly between several states to transport PPE including masks, gloves, face shields, gowns and other equipment to hospitals along the East Coast where such equipment was unavailable or in short supply. He and a group of volunteer private pilots flew several such missions on their own time in a small gesture to help their communities in any way during such unprecedented times.

2020 EMPLOYMENT TABLES

TOTAL EMPLOYEES: 1,698

EMPLOYEE AGE DIVERSITY

INTERNATIONAL

LOCATION DESCRIPTION	AGE GROUP	TOTAL
Bermuda	1: Under 30	3
	2: 30-50	17
	3: Over 50	6
Bermuda Total		26
Brazil	1: Under 30	2
	2: 30-50	2
	3: Over 50	1
Brazil Total		5
Brussels	1: Under 30	0
	2: 30-50	0
	3: Over 50	1
Brussels Total		1
Dublin	1: Under 30	6
	2: 30-50	14
	3: Over 50	4
Dublin Total		24
London, UK	1: Under 30	29
	2: 30-50	78
	3: Over 50	28
London, UK Total		135
Montreal, QC	1: Under 30	0
	2: 30-50	2
	3: Over 50	0
Montreal, QC Total		2
Remote, Netherlands	1: Under 30	1
	2: 30-50	1
	3: Over 50	2
Remote, Netherlands Total		4
Singapore	1: Under 30	3
	2: 30-50	13
	3: Over 50	6
Singapore Total		22
Toronto	1: Under 30	5
	2: 30-50	33
	3: Over 50	32
Toronto Total		70
Zurich	1: Under 30	1
	2: 30-50	12
	3: Over 50	6
Zurich Total		19

UNITED STATES

LOCATION DESCRIPTION	AGE GROUP	TOTAL
Atlanta, GA	1: Under 30	2
	2: 30-50	13
	3: Over 50	3
Atlanta, GA Total		18
Boston, MA	1: Under 30	8
	2: 30-50	9
	3: Over 50	7
Boston, MA Total		24
Chicago, IL	1: Under 30	7
	2: 30-50	27
	3: Over 50	23
Chicago, IL Total		57
Houston, TX	1: Under 30	1
	2: 30-50	8
	3: Over 50	6
Houston, TX Total		15
Indianapolis, IN	1: Under 30	7
	2: 30-50	16
	3: Over 50	21
Indianapolis, IN Total		44
Los Angeles, CA	1: Under 30	2
	2: 30-50	13
	3: Over 50	4
Los Angeles, CA Total		19
Miami, FL	1: Under 30	6
	2: 30-50	27
	3: Over 50	6
Miami, FL Total		39
New York, NY	1: Under 30	43
	2: 30-50	75
	3: Over 50	31
New York, NY Total		149
Orange, CA	1: Under 30	1
	2: 30-50	12
	3: Over 50	30
Orange, CA Total		43
Philadelphia, PA	1: Under 30	1
	2: 30-50	10
	3: Over 50	6
Philadelphia, PA Total		17
Remote, AZ	1: Under 30	1
	2: 30-50	1
	3: Over 50	1
Remote, AZ Total		3
Remote, CA	1: Under 30	1
	2: 30-50	1
	3: Over 50	1
Remote, CA Total		3
Remote, CT	1: Under 30	1
	2: 30-50	1
	3: Over 50	1
Remote, CT Total		3
Remote, DE	1: Under 30	1
	2: 30-50	1
	3: Over 50	1
Remote, DE Total		3
Remote, FL	1: Under 30	1
	2: 30-50	3
	3: Over 50	5
Remote, FL Total		9
Remote, GA	1: Under 30	1
	2: 30-50	1
	3: Over 50	1
Remote, GA Total		3
Remote, IL	1: Under 30	1
	2: 30-50	1
	3: Over 50	1
Remote, IL Total		3
Remote, IN	1: Under 30	1
	2: 30-50	1
	3: Over 50	1
Remote, IN Total		3
Remote, KS	1: Under 30	1
	2: 30-50	1
	3: Over 50	1
Remote, KS Total		3
Remote, ME	1: Under 30	1
	2: 30-50	1
	3: Over 50	1
Remote, ME Total		3

LOCATION DESCRIPTION	AGE GROUP	TOTAL
Remote, MI	1: Under 30	0
	2: 30-50	2
	3: Over 50	1
Remote, MI Total		3
Remote, MN	1: Under 30	0
	2: 30-50	2
	3: Over 50	1
Remote, MN Total		3
Remote, MO	1: Under 30	0
	2: 30-50	2
	3: Over 50	1
Remote, MO Total		3
Remote, NC	1: Under 30	0
	2: 30-50	3
	3: Over 50	1
Remote, NC Total		4
Remote, NH	1: Under 30	2
	2: 30-50	1
	3: Over 50	1
Remote, NH Total		4
Remote, NJ	1: Under 30	2
	2: 30-50	1
	3: Over 50	1
Remote, NJ Total		4
Remote, NV	1: Under 30	0
	2: 30-50	1
	3: Over 50	1
Remote, NV Total		2
Remote, NY	1: Under 30	0
	2: 30-50	4
	3: Over 50	1
Remote, NY Total		5
Remote, PA	1: Under 30	0
	2: 30-50	1
	3: Over 50	2
Remote, PA Total		3
Remote, SC	1: Under 30	0
	2: 30-50	1
	3: Over 50	2
Remote, SC Total		3
Remote, TN	1: Under 30	0
	2: 30-50	0
	3: Over 50	2
Remote, TN Total		2
Remote, TX	1: Under 30	0
	2: 30-50	1
	3: Over 50	1
Remote, TX Total		2
Remote, UT	1: Under 30	1
	2: 30-50	1
	3: Over 50	1
Remote, UT Total		3
Remote, VA	1: Under 30	1
	2: 30-50	1
	3: Over 50	1
Remote, VA Total		3
Remote, WA	1: Under 30	1
	2: 30-50	1
	3: Over 50	1
Remote, WA Total		3
Remote Totals	1: Under 30	5
	2: 30-50	23
	3: Over 50	32
Remote Totals		60
San Francisco, CA	1: Under 30	2
	2: 30-50	12
	3: Over 50	4
San Francisco, CA Total		18
Stamford, CT	1: Under 30	2
	2: 30-50	12
	3: Over 50	4
Stamford, CT Total		18
Tampa, FL	1: Under 30	0
	2: 30-50	10
	3: Over 50	17
Tampa, FL Total		27
Walnut Creek, CA	1: Under 30	124
	2: 30-50	403
	3: Over 50	333
Walnut Creek, CA Total		860
Warren, NJ	1: Under 30	1
	2: 30-50	1
	3: Over 50	1
Warren, NJ Total		3

2020 EMPLOYMENT TABLES (CONTINUED)

EMPLOYEE GENDER DIVERSITY

INTERNATIONAL

LOCATION DESCRIPTION	BY GENDER	TOTAL
Bermuda	Female	12
	Male	14
Bermuda Total		26
Brazil	Female	1
	Male	0
	Not Declared/Unavailable	4
	Brazil Total	
Brussels	Female	1
	Male	0
Brussels Total		1
Dublin	Female	13
	Male	10
	Not Declared/Unavailable	1
Dublin Total		24
London, UK	Female	46
	Male	86
	Not Declared/Unavailable	3
London, UK Total		135
Montreal, QC	Female	2
	Male	0
Montreal, QC Total		2
Remote, Netherlands	Female	2
	Male	2
Remote, Netherlands Total		4
Singapore	Female	17
	Male	5
Singapore Total		22
Toronto	Female	43
	Male	26
	Not Declared/Unavailable	1
Toronto Total		70
Zurich	Female	5
	Male	14
Zurich Total		19

UNITED STATES

LOCATION DESCRIPTION	GENDER CODE	TOTAL
Atlanta, GA	Female	6
	Male	12
Atlanta, GA Total		18
Boston, MA	Female	11
	Male	13
Boston, MA Total		24
Chicago, IL	Female	26
	Male	31
Chicago, IL Total		57
Houston, TX	Female	7
	Male	8
Houston, TX Total		15
Indianapolis, IN	Female	30
	Male	14
Indianapolis, IN Total		44
Los Angeles, CA	Female	6
	Male	13
Los Angeles, CA Total		19
Miami, FL	Female	16
	Male	22
	Not Declared/Unavailable	1
Miami, FL Total		39
New York, NY	Female	56
	Male	93
New York, NY Total		149
Orange, CA	Female	24
	Male	19
Orange, CA Total		43
Philadelphia, PA	Female	9
	Male	8
Philadelphia, PA Total		17
Remote, AZ	Female	3
	Male	3
Remote, AZ Total		6
Remote, CA	Female	1
	Male	1
Remote, CA Total		2
Remote, CT	Female	1
	Male	1
Remote, CT Total		2
Remote, DE	Female	1
	Male	1
Remote, DE Total		2
Remote, FL	Female	3
	Male	5
Remote, FL Total		8
Remote, GA	Female	3
	Male	3
Remote, GA Total		6
Remote, IL	Female	1
	Male	1
Remote, IL Total		2

LOCATION DESCRIPTION	GENDER CODE	TOTAL
Remote, IN	Female	1
	Male	1
Remote, IN Total		2
Remote, KS	Female	3
	Male	3
Remote, KS Total		6
Remote, ME	Female	1
	Male	1
Remote, ME Total		2
Remote, MN	Female	1
	Male	2
Remote, MN Total		3
Remote, MO	Female	1
	Male	1
Remote, MO Total		2
Remote, NC	Female	2
	Male	2
Remote, NC Total		4
Remote, NH	Female	1
	Male	1
Remote, NH Total		2
Remote, NJ	Female	1
	Male	3
Remote, NJ Total		4
Remote, NV	Female	1
	Male	1
Remote, NV Total		2
Remote, NY	Female	0
	Male	2
Remote, NY Total		2
Remote, PA	Female	3
	Male	2
Remote, PA Total		5
Remote, SC	Female	3
	Male	3
Remote, SC Total		6
Remote, TN	Female	2
	Male	2
Remote, TN Total		4
Remote, TX	Female	1
	Male	1
Remote, TX Total		2
Remote, UT	Female	1
	Male	1
Remote, UT Total		2
Remote, VA	Female	2
	Male	2
Remote, VA Total		4
Remote, WA	Female	2
	Male	2
Remote, WA Total		4
Remote Totals	Female	29
	Male	31
Remote Totals		60
San Francisco, CA	Female	5
	Male	5
San Francisco, CA Total		10
San Francisco, CA Total	Female	7
	Male	7
San Francisco, CA Total		14
Stamford, CT	Female	10
	Male	8
Stamford, CT Total		18
Stamford, CT Total	Female	5
	Male	13
Stamford, CT Total		18
Tampa, FL	Female	1
	Male	1
Tampa, FL Total		2
Tampa, FL Total	Female	6
	Male	6
Tampa, FL Total		12

2020 EMPLOYMENT TABLES (CONTINUED)

EMPLOYEE ETHNIC DIVERSITY

INTERNATIONAL

LOCATION DESCRIPTION	RACE/ETHNICITY	TOTAL
Bermuda	Not Declared/ Unavailable	26
Bermuda Total		26
Brazil	Not Declared/ Unavailable	5
Brazil Total		5
Brussels	Not Declared/ Unavailable	1
Brussels Total		1
Dublin	Not Declared/ Unavailable	24
Dublin Total		24
London, UK	Asian Indian	2
	Asian	1
	White	15
	Not Declared/ Unavailable	117
London, UK Total		135
Montreal, QC	Not Declared/ Unavailable	2
Montreal, QC Total		2
Remote, Netherlands	Not Declared/ Unavailable	4
Remote, Netherlands Total		4
Singapore	Chinese	20
	Indian	1
	Other	1
Singapore Total		22
Toronto	Not Declared/ Unavailable	70
Toronto Total		70
Zurich	Not Declared/ Unavailable	19
Zurich Total		19

UNITED STATES

LOCATION DESCRIPTION	RACE/ETHNICITY	TOTAL	LOCATION DESCRIPTION	RACE/ETHNICITY	TOTAL
Atlanta, GA	American Indian or Alaska Native	1	Remote, CA	Hispanic or Latino	1
	Asian	1		Two or more races	1
	Black or African American	2		White	1
	White	14		Remote, CT	White
Atlanta, GA Total		18	Remote, DE	White	1
Boston, MA	Black or African American	1	Remote, FL	Hispanic or Latino	1
	Hispanic or Latino	1	White	7	
	White	22	Remote, GA	Hispanic or Latino	1
Boston, MA Total		24	White	2	
Chicago, IL	Asian	1	Remote, IL	White	1
	Black or African American	2	Remote, IN	White	1
	Hispanic or Latino	5	Remote, KS	White	3
	White	49	Remote, ME	White	1
Chicago, IL Total		57	Remote, MI	White	1
Houston, TX	Black or African American	3	Remote, MN	Asian	1
	Hispanic or Latino	2	White	2	
	Native Hawaiian or Other Pacific Islander	1	Remote, MO	White	1
	White	9	Asian	1	
Houston, TX Total		15	Black or African American	1	
Indianapolis, IN	Asian	1	White	2	
	Black or African American	3	Remote, NH	White	1
	White	40	Remote, NJ	Asian	1
Indianapolis, IN Total		44	White	3	
Los Angeles, CA	Asian	3	Remote, NV	White	2
	Black or African American	1	Remote, NY	Asian	0
	Hispanic or Latino	3	White	2	
	Two or more races	2	Remote, PA	Asian	1
Los Angeles, CA Total		19	White	4	
Miami, FL	Asian	1	Remote, SC	White	3
	Black or African American	1	Remote, TN	White	2
	Hispanic or Latino	27	Remote, TX	White	2
	Two or more races	1	Remote, UT	White	1
	White	8	Remote, VA	White	2
Not Declared/ Unavailable	1	Remote, WA	White	2	
Miami, FL Total		39	Asian	4	
New York, NY	Asian	17	Black or African American	1	
	Black or African American	10	Hispanic or Latino	4	
	Hispanic or Latino	9	Two or more races	1	
	Two or more races	3	White	50	
New York, NY Total		149	White	60	
Orange, CA	Asian	6	San Francisco, CA	Asian	1
	Black or African American	2	Two or more races	2	
	Hispanic or Latino	10	White	4	
	Native Hawaiian or Other Pacific Islander	1	San Francisco, CA Total		7
Orange, CA Total		43	Asian	1	
Philadelphia, PA	Asian	1	Stamford, CT	Black or African American	2
	White	15	Hispanic or Latino	3	
	Not Declared/ Unavailable	1	White	12	
Philadelphia, PA Total		17	Stamford, CT Total		18
Remote, AZ	Hispanic or Latino	1	Tampa, FL	Hispanic or Latino	2
	White	2	White	4	
Remote, AZ Total		3	Tampa, FL Total		6
Walnut Creek, CA	Asian	3	Walnut Creek, CA	Asian	3
	Black or African American	3	Black or African American	3	
	Hispanic or Latino	3	Hispanic or Latino	3	
	Native Hawaiian or Other Pacific Islander	1	White	17	
	White	17	Walnut Creek, CA Total		27
	White	177	Asian	177	
Walnut Creek, CA Total		860	Black or African American	63	
Warren, NJ	Hispanic or Latino	51	Hispanic or Latino	51	
	Native Hawaiian or Other Pacific Islander	3	Native Hawaiian or Other Pacific Islander	3	
	Two or more races	10	Two or more races	10	
	White	551	White	551	
	Not Declared/ Unavailable	5	Not Declared/ Unavailable	5	
Warren, NJ Total		860			

2020 EMPLOYMENT TABLES (CONTINUED)

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
2020	152	120	88	136	55	207	14	3	49	2	4
2019	180	157	103	180	54	258	16	0	59	0	4
2018	152	131	101	125	59	220	19	1	39	3	3
2017	156	128	92	140	53	239	10	0	33	1	2
2016	139	113	46	150	56	210	14	1	17	2	8

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
2020	76	72	28	75	47	115	7	0	23	2	3
2019	78	74	32	71	49	123	11	0	16	1	1
2018	69	75	26	67	52	108	21	1	13	2	0
2017	121	86	26	103	78	176	17	0	12	0	2
2016	65	54	13	58	48	109	4	0	3	2	1

2020 EMPLOYMENT TABLES (CONTINUED)

PARENTAL LEAVE – U.S.¹

	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
2020	637	573	15	15	15	14	15	14	100%	93%	100%	93%
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%

DIVERSITY OF ALL EMPLOYEES²

	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
2020	53%	47%	15%	47%	38%	67%	15%	7%	9%	0%	2%
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%

¹No 2016 data was available.

²Data for the United States only.

2020 EMPLOYMENT TABLES (CONTINUED)

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
2020	7	2	0	0	9	8	0	0	1	0	0
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 LEADERSHIP³

	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
2020	81%	19%	0%	26%	74%	88%	2%	2%	7%	0%	0%
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%

³Data for the United States only.

2020 U.S. EQUAL EMPLOYMENT OPPORTUNITY COMMISSION EEO-1 DATA FOR U.S. EMPLOYEES

2020 EEO-1 DATA

	HISPANIC OR LATINO		NON-HISPANIC OR LATINO												
	Male	Female	Male						Female						Total
			White	Black or African American	Native Hawaiian or Other Pacific Islander	Asian	American Indian or Alaska Native	Two or more races	White	Black or African American	Native Hawaiian or Other Pacific Islander	Asian	American Indian or Alaska Native	Two or more races	
<i>Executive/Senior Level Officials and Managers</i>	15	3	232	5	0	35	0	3	88	5	0	13	0	1	400
<i>First/Mid-Level Officials and Managers</i>	2	7	48	4	0	23	0	0	65	9	1	21	0	1	181
<i>Professionals</i>	37	42	244	21	3	52	0	6	225	37	2	63	0	7	739
<i>Technicians</i>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<i>Administrative Support Workers</i>	1	9	9	0	0	2	0	1	43	14	0	4	0	0	83
Total	55	61	533	30	3	112	0	10	421	65	3	101	0	9	1403



EVEREST®

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**CONTACT POINT FOR QUESTIONS
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General Counsel and Chief Compliance Officer

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Associate General Counsel