

Arnold Braun
Associate General Counsel
Law Department

Everest Reinsurance Company
477 Martinsville Road
P.O. Box 830
Liberty Corner, NJ 07938-0830
Tel: 908.604.3678 Fax: 908.604.3450
e-mail: arnold.braun@everestre.com



EVEREST®

September 2, 2014

Via Electronic Mail to jean.choi@insurance.ca.gov

Jean Choi
California Department of Insurance
Statistical Analysis Division
300 S. Spring Street
14th Floor South Tower
Los Angeles, CA 90013

RE: 2014 Governing Board Diversity Survey- Incomplete Survey
Everest National Insurance Company ("Survey")
NAIC # 10120

Dear Ms Choi:

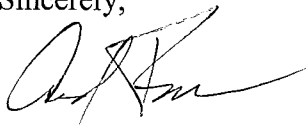
I am writing to you on behalf of Everest National Insurance Company. We received a copy of the 2014 Governing Board Diversity Survey noted as incomplete on September 2, 2014 and have determined that Everest National Insurance Company (the "Company") has completed the survey to the best of our knowledge as noted in the original cover letter submitted with the completed survey on August 6, 2014

While reviewing the returned survey, the information you seek of the Company within Question 2, Part D is not the type of information we have on record in accordance to the members of the Company's Governing Board. Everest National Insurance Company, along with all the other Everest affiliates and entities, is an equal opportunity employer. As stated in our Ethics Guidelines and Index to Compliance Policies and Procedures "The Company recruits,

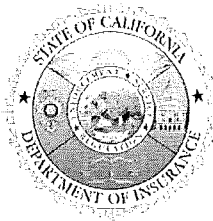
hires, trains, promotes and compensates individuals without regard to **race, color**, religion or creed, age, sex, marital status, **national origin, ancestry**, liability for service in the Armed Forces of the United States, status as a disabled veteran or veteran of the Vietnam era, or physical or mental handicap.” The Company does not record, classify or attempt visual identification of any individual’s race or ethnicity sufficient to assure accurate or trustworthy racial or ethnic identity of any individual. Therefore we do not have the necessary information to provide a response to Question 2, Part D which in turn led to the decision of no response rather than an inaccurate response.

Attached please find a copy of the 2014 Governing Board Diversity Survey completed to the best of our knowledge with the information that is readily available.

Sincerely,

A handwritten signature in black ink, appearing to read 'Arnold Braun', written in a cursive style.

Arnold Braun, Esq.
Associate General Counsel
Everest Reinsurance Company
On behalf of Everest National Insurance Company



CALIFORNIA DEPARTMENT OF INSURANCE 2014 GOVERNING BOARD DIVERSITY SURVEY

If this is a group report for more than one company, please check here:

Group reports: Please complete Part 1, Part 2, and Addendum A (Note: Each company within the group must submit Addendum A.)

GROUP NAME: _____
GROUP NAIC NUMBER: _____

PLEASE READ: Insert Company Name and NAIC Number here, only if submitting as an individual company. Otherwise, leave the two fields blank.

If this is an individual company submission, please check here:

Individual Company reports: Please complete Part 1.

COMPANY NAME: Everest National Insurance Company
COMPANY NAIC NUMBER: 10120

PART 1:

1. Please provide the name of the public, U.S.-based Board of Directors that represents the ultimate controlling party of the insurance group:

Everest National Insurance Company Board of Directors

2. How many people:

a) Serve on this Board of Directors? 7

b) Of those in "a)," how many identify as:

i. Women

ii. Men 7

c) Of those in "a)," how many:

i. Are Disabled Veterans?

ii. Publicly Identify as LGBT (Lesbian, Gay, Bisexual, and/or Transgender)?

d) Of those in "a)," how many identify as:

i. American Indian?

v. Multi-Ethnic?

ii. African American?

vi. Caucasian?

iii. Asian Pacific Islander?

vii. Other?

iv. Hispanic / Latino?

3. Of the board members identified in "b) i; c) i-ii, and d) i-v," how many:

a) Currently serve as an officer of the corporation? ____

b) Please list all positions currently held by these board members (i.e. chair, vice chair, secretary) on the space provided below.

c) Currently serve as a chair of a board committee? ____

d) Please list all committees currently chaired by these board members (i.e. nomination committee, governance committee) on the space provided below.

4. Do governing board members serve under term limits?

Yes No

If yes, please describe the term limits on the space provided below (include the number of years per term and if there is a maximum number of terms one can serve on the board).

If no, please provide the average number of years served by the current governing board: N/A

we do not have an accurate record of number of years served to provide

5. Is diversity one of the attributes within the formal evaluation criteria by the nominating committee and by the board when considering prospective board members?

Yes No

6. Does the mission statement of the governing board and/or any of its committees include the goal of increasing and/or improving diversity amongst its governing board members?

Yes No

If yes, please indicate where this language can be found and share below the mission statement language.

7. Does your group actively engage in outreach efforts to diversify your board?
This can include ongoing outreach efforts, as well as outreach efforts as vacancies arise.
 Yes No

If **yes**, please share the outreach efforts your company engages in to diversify your governing board.

-
8. Please share any additional comments below:

PART 2: *(To be completed if this is a **Group Report**)*

1. Please list below all companies in the group that meet the threshold to report:

COMPANY NAME	COMPANY NAIC NUMBER
a)	
b)	
c)	
d)	
e)	
f)	
g)	
h)	
i)	
j)	
k)	
l)	
m)	
n)	

2. For each company listed above, please fill out and submit **Addendum A** and attach to this report.