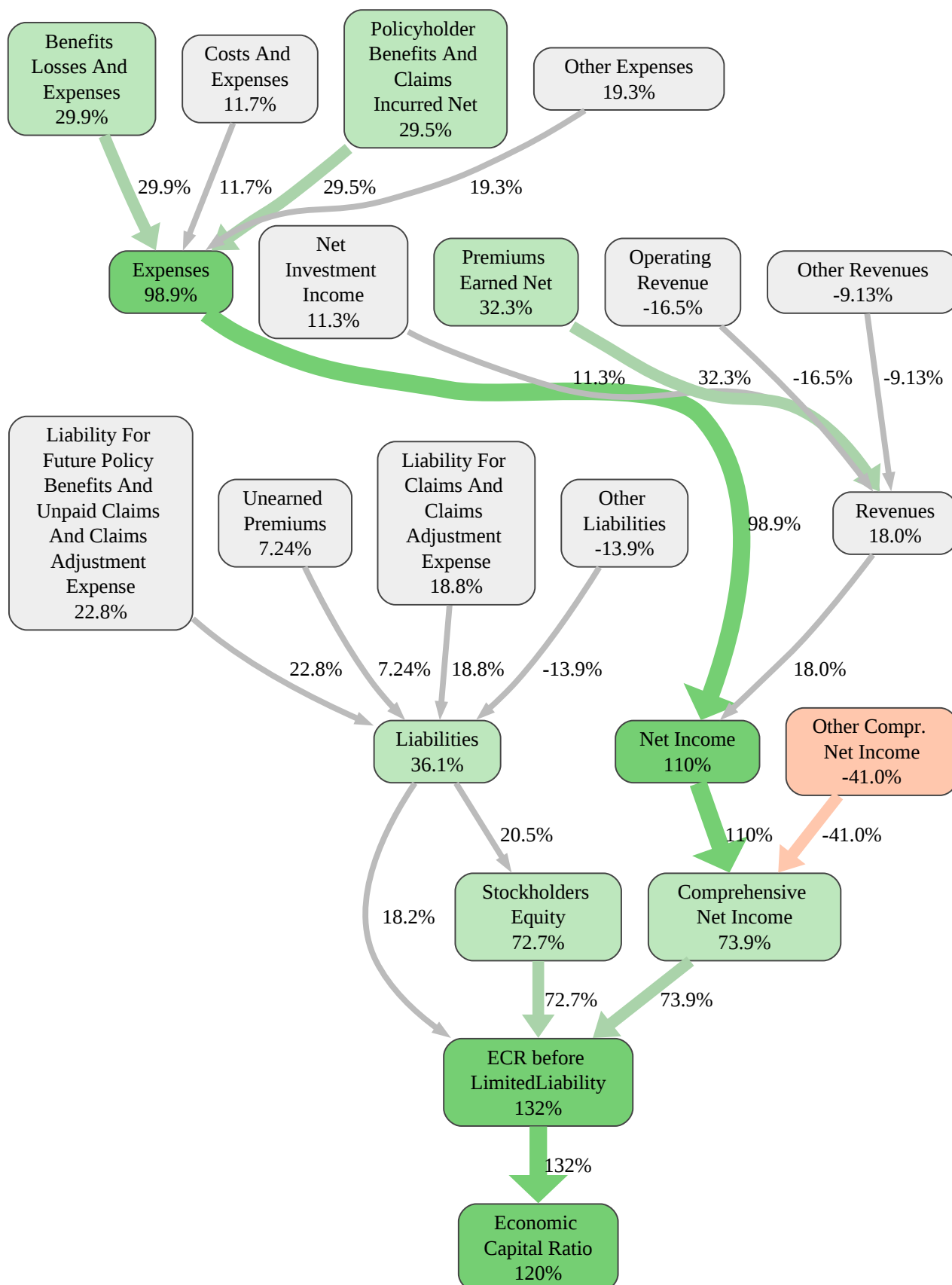




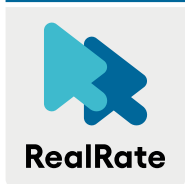
The relative strengths and weaknesses of Essent Group Ltd are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Essent Group Ltd compared to the market average is the variable Net Income, increasing the Economic Capital Ratio by 110% points. The greatest weakness of Essent Group Ltd is the variable Other Compr. Net Income, reducing the Economic Capital Ratio by 41% points.

The company's Economic Capital Ratio, given in the ranking table, is 142%, being 120% points above the market average of 22%.

Input Variable	Value in 1000 USD
Benefits Losses And Expenses	0
Cash And Cash Equivalents At Carrying Value	0
Costs And Expenses	0
Deferred Policy Acquisition Cost Amortization Expense	0
Deferred Policy Acquisition Costs	9,910
Goodwill	0
Intangible Assets	0
Investments	4,999,566
Liability For Claims And Claims Adjustment Expense	216,464
Liability For Future Policy Benefits And Unpaid Claims And Claims Adjustment Expense	0
Net Investment Income	124,409
Operating Expenses	0
Operating Revenue	-13,172
Other Assets	0
Other Assets	694,750
Other Compr. Net Income	-433,497
Other Expenses	169,471
Other Liabilities	882,137
Other Net Income	0
Other Revenues	47,060
Policyholder Benefits And Claims Incurred Net	0
Premiums Earned Net	842,527
Premiums Receivable At Carrying Value	0
Prepaid Reinsurance Premiums	0
Property Plant And Equipment Net	19,571
Reinsurance Payable	0

Output Variable	Value in 1000 USD
Liabilities	1,261,488
Assets	5,723,797
Expenses	169,471
Revenues	1,000,824
Stockholders Equity	4,462,309
Net Income	831,353
Comprehensive Net Income	397,856
BaseVar	7,189,383
ECR before LimitedLiability	142%
Economic Capital Ratio	142%



NON-LIFE INSURANCE 2023

Essent Group Ltd
Rank 1 of 66



Input Variable	Value in 1000 USD
Unearned Premiums	162,887