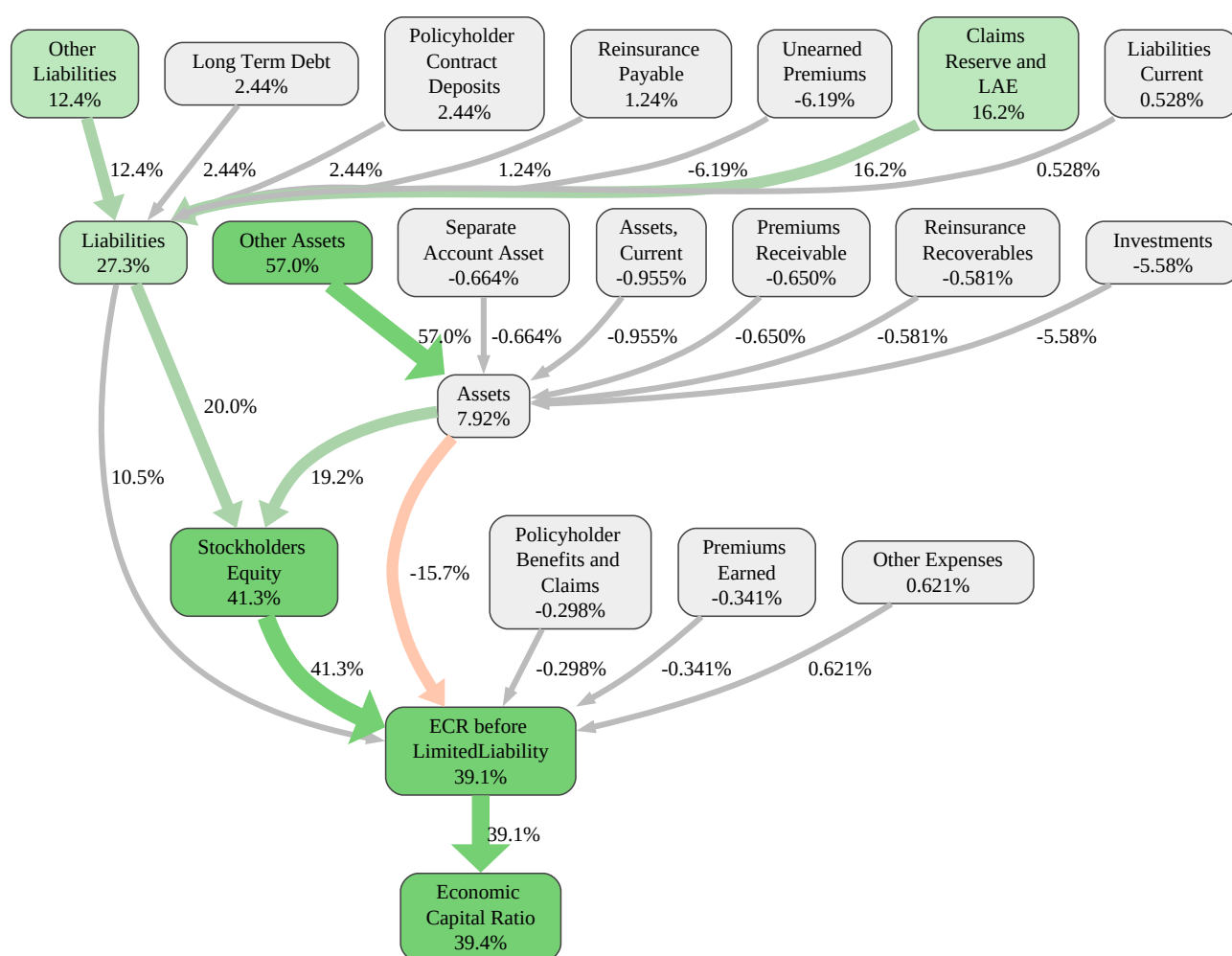




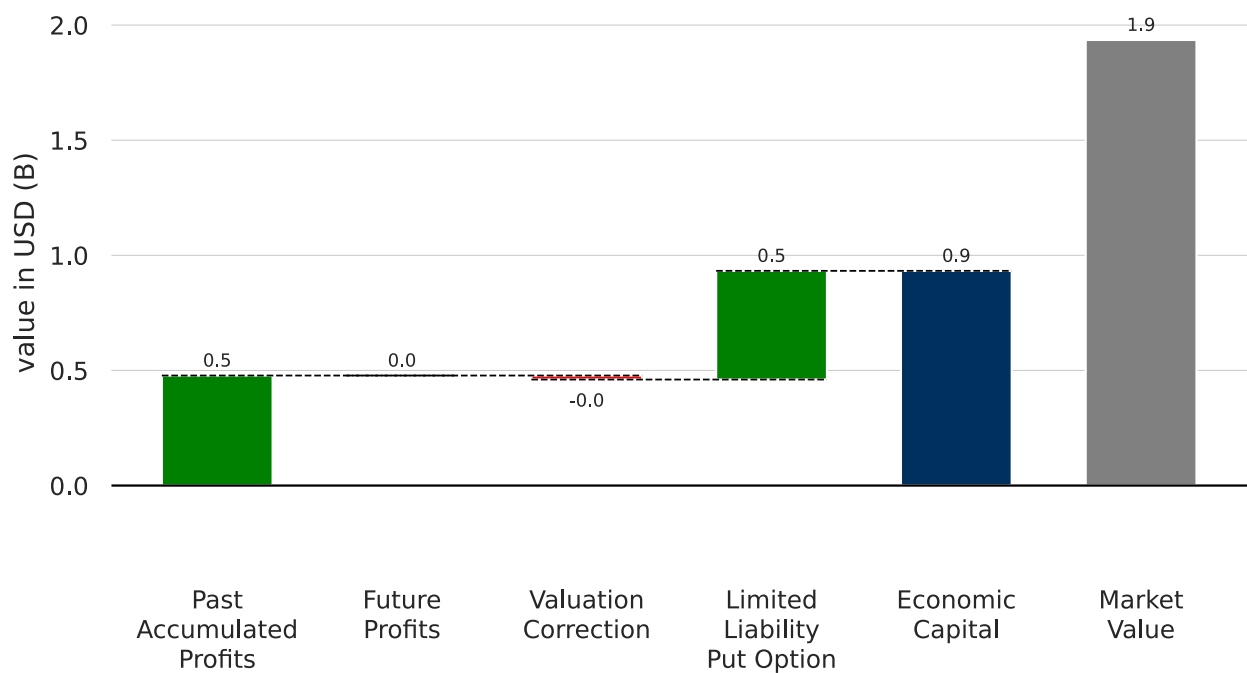
The relative strengths and weaknesses of Essent Group Ltd are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Essent Group Ltd compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 57% points. The greatest weakness of Essent Group Ltd is the variable Unearned Premiums, reducing the Economic Capital Ratio by 6.2% points.

The company's Economic Capital Ratio, given in the ranking table, is 133%, being 39% points above the market average of 93%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets, Current	0	Assets	1,181,461
Assets, Non-Current	8,609	Liabilities	225,723
Claims Reserve and LAE	0	Expenses	150,970
Deferred Acquisition Costs Amortization	0	Revenues	239,467
Deferred Policy Acquisition Costs	9,597	Stockholders Equity	955,738
General and Administrative Expense	0	Net Income	88,497
Insurance Commissions and Fees	0	Comprehensive Net Income	91,554
Intangible Assets	0	BaseVar	9,675,334
Investment Income	12,285	ECR before Limited Liability	65%
Investments	0	Economic Capital Ratio	133%
Liabilities Current	0		
Long Term Debt	0		
Other Assets	1,163,255		
Other Compr. Net Income	6,114		
Other Expenses	144,662		
Other Liabilities	68,775		
Other Net Income	0		
Other Revenues	3,953		
Policyholder Benefits and Claims	6,308		
Policyholder Contract Deposits	0		
Premiums Earned	223,229		
Premiums Receivable	0		
Reinsurance Payable	0		
Reinsurance Recoverables	0		
Revenues Y+1	0		
Revenues Y+2	0		
Revenues Y+3	0		
Revenues Y+4	0		
Revenues Y+5	0		
Separate Account Asset	0		
Unearned Premiums	156,948		

Company Valuation: Essent Group Ltd



The RealRate Economic Capital of a company is its Past Accumulated Profits plus its Future Profits plus its Valuation Correction plus its Limited Liability Put Option. Past Accumulated Profits and Future Profits can be negative. The Limited Liability Put Option accounts for the limited liability of the shareholders, so the Economic Capital never falls below zero. Where the company is listed, its market value is shown next to it.