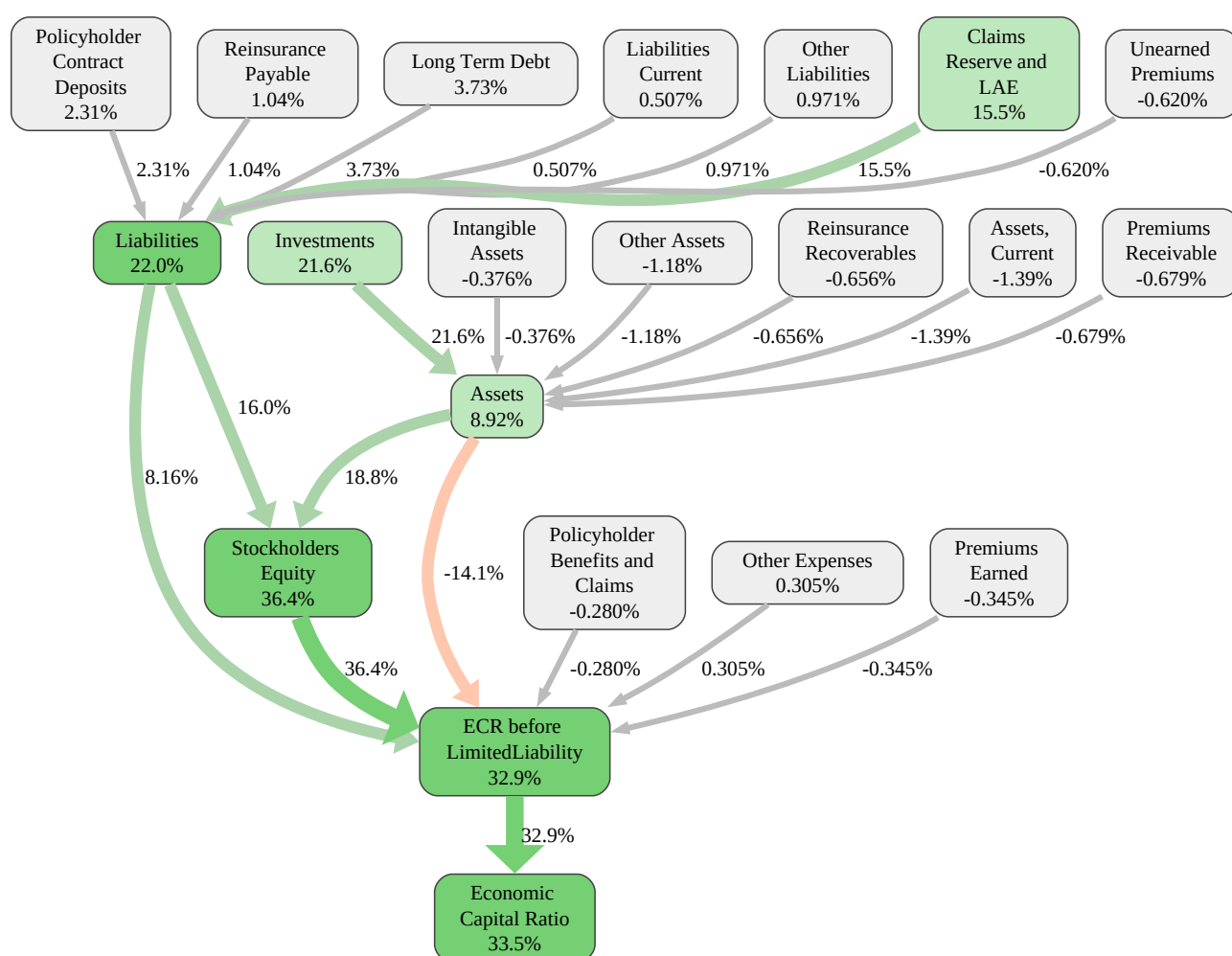






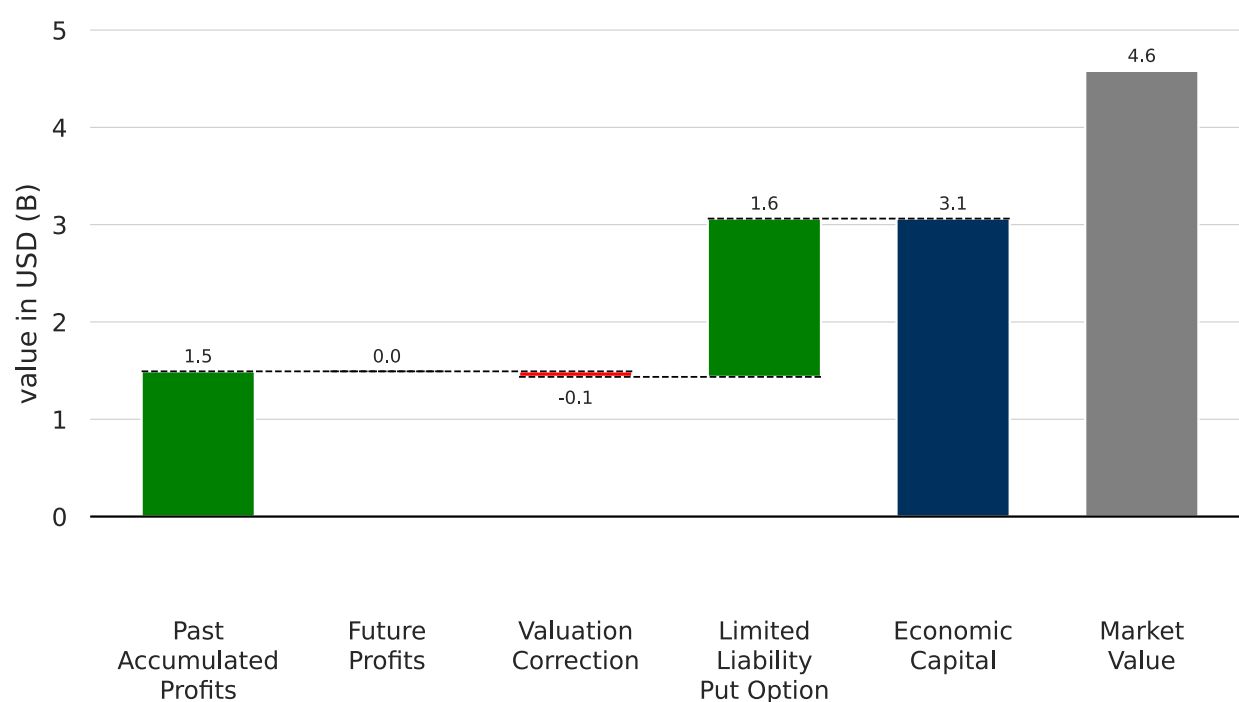
The relative strengths and weaknesses of Essent Group Ltd are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Essent Group Ltd compared to the market average is the variable Stockholders Equity, increasing the Economic Capital Ratio by 36% points. The greatest weakness of Essent Group Ltd is the variable Assets, Current, reducing the Economic Capital Ratio by 1.4% points.

The company's Economic Capital Ratio, given in the ranking table, is 129%, being 33% points above the market average of 95%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets, Current	0	Assets	3,873,425
Assets, Non-Current	35,675	Liabilities	888,580
Claims Reserve and LAE	69,362	Expenses	311,854
Deferred Acquisition Costs Amortization	0	Revenues	867,567
Deferred Policy Acquisition Costs	15,705	Stockholders Equity	2,984,845
General and Administrative Expense	0	Net Income	555,713
Insurance Commissions and Fees	0	Comprehensive Net Income	598,303
Intangible Assets	0	BaseVar	36,375,653
Investment Income	86,771	ECR before Limited Liability	60%
Investments	3,429,620	Economic Capital Ratio	129%
Liabilities Current	0		
Long Term Debt	0		
Other Assets	392,425		
Other Compr. Net Income	85,180		
Other Expenses	311,854		
Other Liabilities	540,331		
Other Net Income	0		
Other Revenues	3,371		
Policyholder Benefits and Claims	0		
Policyholder Contract Deposits	0		
Premiums Earned	777,425		
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	278,887		

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.