



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 97% points. The greatest weakness of Essent Group Ltd. is the variable Investments, reducing the Economic Capital Ratio by 33% points.

The company's Economic Capital Ratio, given in the ranking table, is 185%, being 153% points above the market average of 32%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	15,709
Claims Reserve and LAE	0
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	15,354
General and Administrative Expense	0
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	42,241
Investments	2,305,065
Liabilities Current	0
Long Term Debt	0
Other Assets	338,240
Other Compr. Net Income	8,068
Other Expenses	196,764
Other Liabilities	474,260
Other Net Income	0
Other Revenues	4,140
Policyholder Benefits and Claims	0
Policyholder Contract Deposits	0
Premiums Earned	530,130
Premiums Receivable	0
Reinsurance Payable	0
Reinsurance Recoverables	0
Separate Account Asset	0
Unearned Premiums	259,672

Output Variable	Value in 1000 USD
Assets	2,674,368
Liabilities	733,932
Expenses	196,764
Revenues	576,511
Stockholders Equity	1,940,436
Net Income	379,747
Comprehensive Net Income	387,815
Economic Capital Ratio	185%