



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 94% points. The greatest weakness of Essent Group Ltd. is the variable Investments, reducing the Economic Capital Ratio by 54% points.

The company's Economic Capital Ratio, given in the ranking table, is 212%, being 158% points above the market average of 53%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	35,675
Claims Reserve and LAE	69,362
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	15,705
General and Administrative Expense	0
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	86,771
Investments	3,429,620
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
Separate Account Asset	0
Unearned Premiums	278,887

Output Variable	Value in 1000 USD
Assets	3,873,425
Liabilities	888,580
Expenses	311,854
Revenues	867,567
Stockholders Equity	2,984,845
Net Income	555,713
Comprehensive Net Income	640,893
Economic Capital Ratio	212%