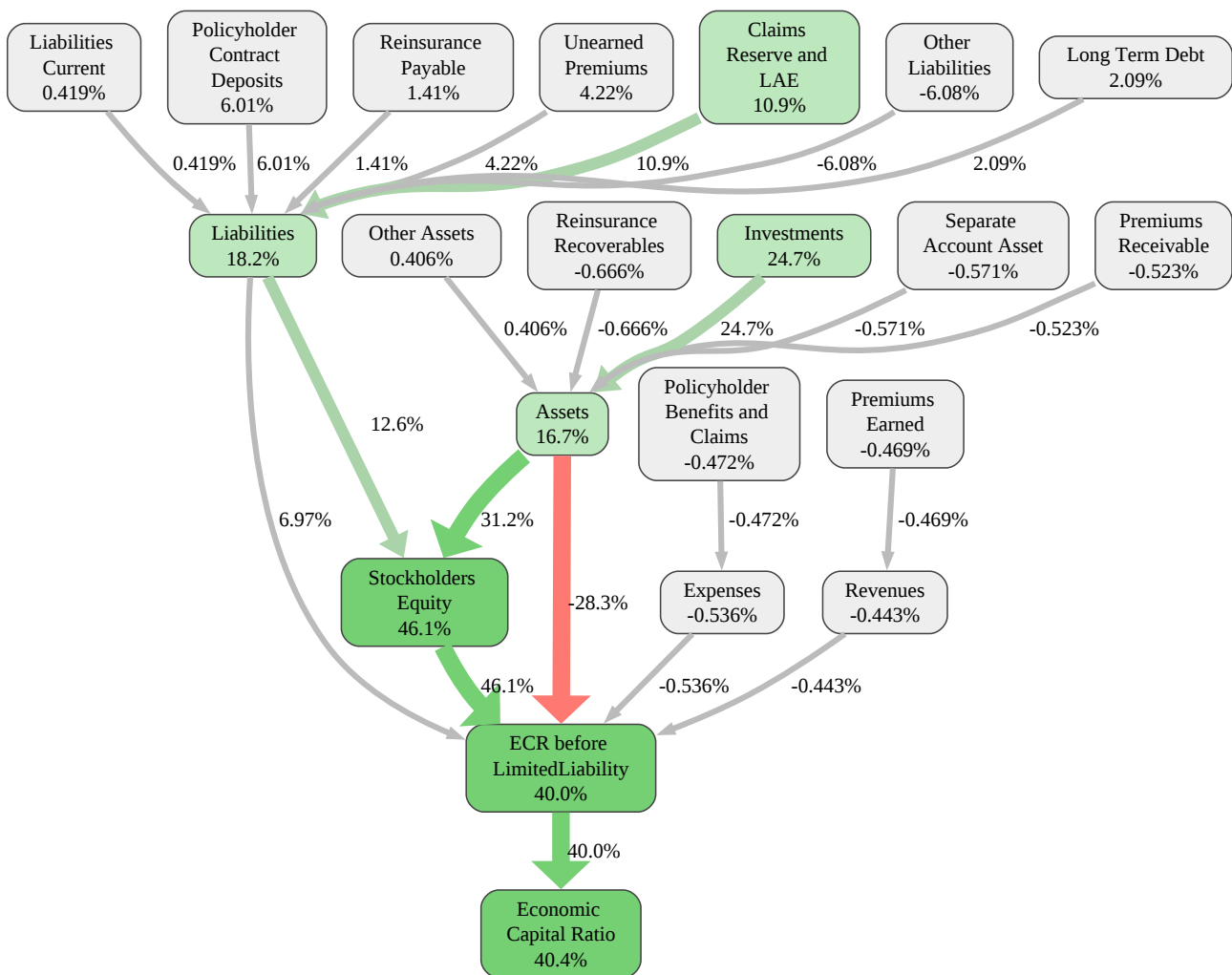




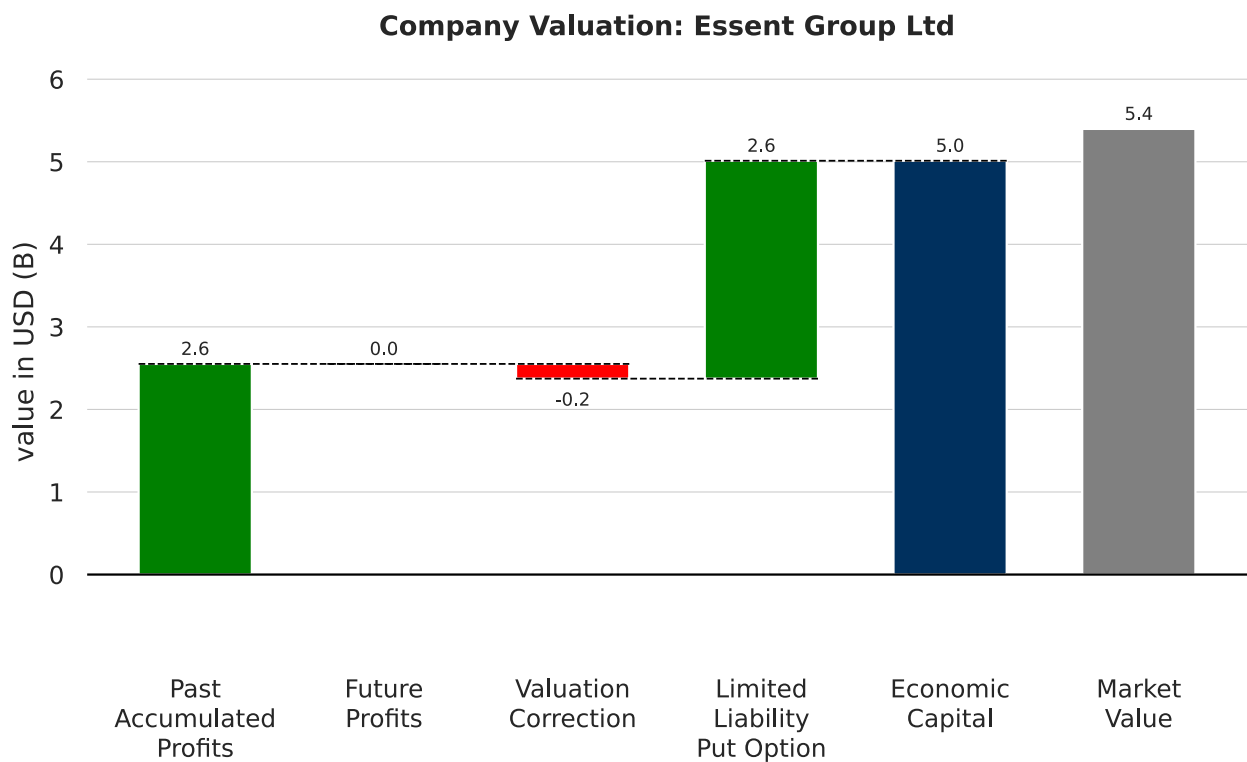
The relative strengths and weaknesses of Essent Group Ltd are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Essent Group Ltd compared to the market average is the variable Stockholders Equity, increasing the Economic Capital Ratio by 46% points. The greatest weakness of Essent Group Ltd is the variable Other Liabilities, reducing the Economic Capital Ratio by 6.1% points.

The company's Economic Capital Ratio, given in the ranking table, is 129%, being 40% points above the market average of 89%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	92,355
Claims Reserve and LAE	260,095
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	9,139
General and Administrative Expense	24,650
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	178,935
Investments	5,540,965
Liabilities Current	0
Long Term Debt	0
Other Assets	784,214
Other Compr. Net Income	102,294
Other Expenses	388,723
Other Liabilities	923,743
Other Net Income	0
Other Revenues	13,918
Policyholder Benefits and Claims	0
Policyholder Contract Deposits	0
Premiums Earned	916,906
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	140,285

Output Variable	Value in 1000 USD
Assets	6,426,673
Liabilities	1,324,123
Expenses	413,373
Revenues	1,109,759
Stockholders Equity	5,102,550
Net Income	696,386
Comprehensive Net Income	747,533
BaseVar	24,092,139
ECR before LimitedLiability	61%
Economic Capital Ratio	129%



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.