



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 72% points. The greatest weakness of Essent Group Ltd. is the variable Other Expenses, reducing the Economic Capital Ratio by 51% points.

The company's Economic Capital Ratio, given in the ranking table, is 158%, being 114% points above the market average of 44%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	14,573
Claims Reserve and LAE	0
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	13,400
General and Administrative Expense	0
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	29,824
Investments	1,615,102
Liabilities Current	0
Long Term Debt	0
Other Assets	239,923
Other Compr. Net Income	-12,156
Other Expenses	220,127
Other Liabilities	319,609
Other Net Income	0
Other Revenues	5,727
Policyholder Benefits and Claims	15,525
Policyholder Contract Deposits	0
Premiums Earned	422,707
Premiums Receivable	0
Reinsurance Payable	0
Reinsurance Recoverables	0
Separate Account Asset	0
Unearned Premiums	219,616

Output Variable	Value in 1000 USD
Assets	1,882,998
Liabilities	539,225
Expenses	235,652
Revenues	458,258
Stockholders Equity	1,343,773
Net Income	222,606
Comprehensive Net Income	210,450
Economic Capital Ratio	158%