



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 57% points. The greatest weakness of Essent Group Ltd. is the variable Other Expenses, reducing the Economic Capital Ratio by 41% points.

The company's Economic Capital Ratio, given in the ranking table, is 152%, being 118% points above the market average of 35%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	55,888
Claims Reserve and LAE	374,941
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	17,005
General and Administrative Expense	0
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	82,784
Investments	4,654,277
Liabilities Current	0
Long Term Debt	0
Other Assets	475,554
Other Compr. Net Income	82,087
Other Expenses	542,113
Other Liabilities	714,714
Other Net Income	0
Other Revenues	9,806
Policyholder Benefits and Claims	0
Policyholder Contract Deposits	0
Premiums Earned	862,564
Premiums Receivable	0
Reinsurance Payable	0
Reinsurance Recoverables	0
Separate Account Asset	0
Unearned Premiums	250,436

Output Variable	Value in 1000 USD
Assets	5,202,724
Liabilities	1,340,091
Expenses	542,113
Revenues	955,154
Stockholders Equity	3,862,633
Net Income	413,041
Comprehensive Net Income	495,128
Economic Capital Ratio	152%