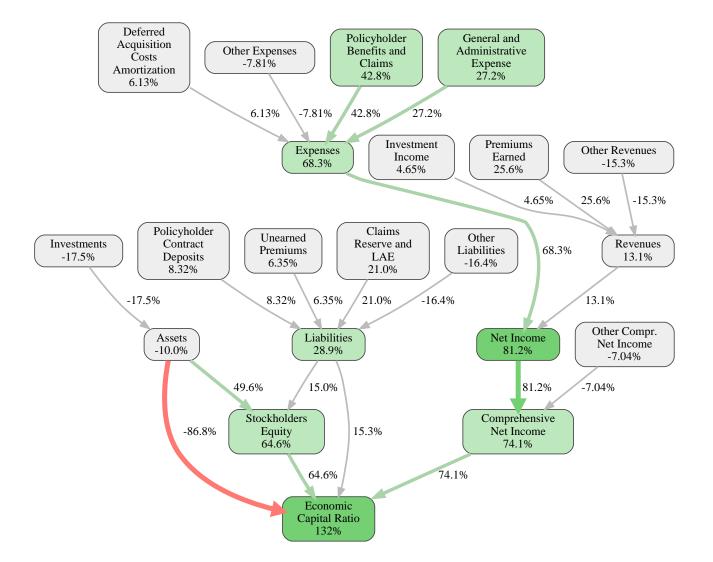


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NON-LIFE INSURANCE 2022



Essent Group Ltd. Rank 2 of 76







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**NON-LIFE INSURANCE 2022** 



Essent Group Ltd. Rank 2 of 76

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 81% points. The greatest weakness of Essent Group Ltd. is the variable Investments, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 158%, being 132% points above the market average of 26%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	61,633
Claims Reserve and LAE	407,445
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	12,178
General and Administrative Expense	0
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	89,183
Investments	5,133,359
Liabilities Current	0
Long Term Debt	0
Other Assets	515,004
Other Compr. Net Income	-87,567
Other Expenses	346,727
Other Liabilities	893,230
Other Net Income	0
Other Revenues	66,784
Policyholder Benefits and Claims	0
Policyholder Contract Deposits	0
Premiums Earned	872,543
Premiums Receivable	0
Reinsurance Payable	0
Reinsurance Recoverables	0
Separate Account Asset	0
Unearned Premiums	185,385

Output Variable	Value in 1000 USD
Assets	5,722,174
Liabilities	1,486,060
Expenses	346,727
Revenues	1,028,510
Stockholders Equity	4,236,114
Net Income	681,783
Comprehensive Net Income	594,216
Economic Capital Ratio	158%

