



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 114% points. The greatest weakness of Essent Group Ltd. is the variable Other Compr. Net Income, reducing the Economic Capital Ratio by 41% points.

The company's Economic Capital Ratio, given in the ranking table, is 142%, being 152% points above the market average of -9.6%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	124,060
Claims Reserve and LAE	216,464
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	9,910
General and Administrative Expense	0
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	111,237
Investments	4,999,566
Liabilities Current	0
Long Term Debt	0
Other Assets	590,261
Other Compr. Net Income	-433,497
Other Expenses	169,471
Other Liabilities	882,137
Other Net Income	0
Other Revenues	47,060
Policyholder Benefits and Claims	0
Policyholder Contract Deposits	0
Premiums Earned	842,527
Premiums Receivable	0
Reinsurance Payable	0
Reinsurance Recoverables	0
Separate Account Asset	0
Unearned Premiums	162,887

Output Variable	Value in 1000 USD
Assets	5,723,797
Liabilities	1,261,488
Expenses	169,471
Revenues	1,000,824
Stockholders Equity	4,462,309
Net Income	831,353
Comprehensive Net Income	397,856
Economic Capital Ratio	142%