



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2019
OF THE CONDITION AND AFFAIRS OF THE
ESSENT GUARANTY, INC.

NAIC Group Code	4694 (Current)	4694 (Prior)	NAIC Company Code	13634	Employer's ID Number	26-3728115
Organized under the Laws of	Pennsylvania			State of Domicile or Port of Entry		PA
Country of Domicile	United States of America					
Incorporated/Organized	11/14/2008			Commenced Business 07/09/2009		
Statutory Home Office	Two Radnor Corporate Center - 100 Matsonford Rd., 3rd Floor , (Street and Number)			Radnor, PA, US 19087 (City or Town, State, Country and Zip Code)		
Main Administrative Office	Two Radnor Corporate Center - 100 Matsonford Rd., 3rd Floor (Street and Number)					
	Radnor, PA, US 19087 (City or Town, State, Country and Zip Code)			877-673-8190 (Area Code) (Telephone Number)		
Mail Address	Two Radnor Corporate Center - 100 Matsonford Rd., 3rd Floor (Street and Number or P.O. Box)			Radnor, PA, US 19087 (City or Town, State, Country and Zip Code)		
Primary Location of Books and Records	Two Radnor Corporate Center - 100 Matsonford Rd., 3rd Floor (Street and Number)					
	Radnor, PA, US 19087 (City or Town, State, Country and Zip Code)			877-673-8190 (Area Code) (Telephone Number)		
Internet Website Address	www.essent.us					
Statutory Statement Contact	David Weinstock (Name)			610-230-0569 (Area Code) (Telephone Number)		
	David.Weinstock@essent.us (E-mail Address)			610-386-2396 (FAX Number)		

OFFICERS

President/CEO	Mark Anthony Casale	SVP/CFO	Lawrence Edmond McAlee Jr.
SVP/CLO/Secretary	Mary Lourdes Gibbons	SVP/COO	William Daniel Kaiser

OTHER

Anthony David Shore, VP/Assistant Secretary	Peter Aaron Simon, VP/Treasurer	David Bruce Weinstock, VP/CAO
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DIRECTORS OR TRUSTEES

Mark Anthony Casale	Jane Patricia Chwick	Robert Emil Glanville
Angela Louise Heise	Roy James Kasmar	Lawrence Edmond McAlee Jr. #
Douglas John Pauls		

State of Pennsylvania SS:
County of Delaware

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Mark Anthony Casale President/CEO	Mary Lourdes Gibbons SVP/CLO/Secretary	Lawrence Edmond McAlee Jr. SVP/CFO
Subscribed and sworn to before me this 14th day of February 2020		a. Is this an original filing? Yes [X] No [] b. If no, 1. State the amendment number..... 2. Date filed 3. Number of pages attached.....
Denise Lynn Jones Notary Public 05/05/2022		

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	2,189,249,104		2,189,249,104	1,927,921,677
2. Stocks (Schedule D):				
2.1 Preferred stocks			0	0
2.2 Common stocks	653,533	258,033	395,500	258,900
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens			0	0
3.2 Other than first liens			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)			0	0
4.2 Properties held for the production of income (less \$ 0 encumbrances)			0	0
4.3 Properties held for sale (less \$ 0 encumbrances)	3,750,044		3,750,044	1,814,540
5. Cash (\$ 80,362,313 , Schedule E - Part 1), cash equivalents (\$ 155,066,968 , Schedule E - Part 2) and short-term investments (\$ 2,000,834 , Schedule DA)	237,430,115		237,430,115	96,530,409
6. Contract loans (including \$ premium notes)			0	0
7. Derivatives (Schedule DB)			0	0
8. Other invested assets (Schedule BA)	77,927,688	2,709,833	75,217,855	28,691,353
9. Receivable for securities	19,215		19,215	11,925
10. Securities lending reinvested collateral assets (Schedule DL)			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	2,509,029,699	2,967,866	2,506,061,833	2,055,228,804
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	13,730,795		13,730,795	13,417,671
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	37,221,290		37,221,290	34,752,120
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)			0	0
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers			0	0
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts			0	0
17. Amounts receivable relating to uninsured plans			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon			0	0
18.2 Net deferred tax asset	31,859,921	6,649,953	25,209,968	23,324,411
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software	4,604,118	2,602,826	2,001,292	1,625,741
21. Furniture and equipment, including health care delivery assets (\$)	1,960,457	1,960,457	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	579,240	543,269	35,971	37,500
24. Health care (\$) and other amounts receivable			0	0
25. Aggregate write-ins for other than invested assets	11,961,954	11,436,954	525,000	66,480
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	2,610,947,474	26,161,325	2,584,786,149	2,128,452,727
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	2,610,947,474	26,161,325	2,584,786,149	2,128,452,727
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Prepaid expenses	11,436,954	11,436,954	0	0
2502. Accounts receivable	525,000		525,000	66,480
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	11,961,954	11,436,954	525,000	66,480

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	51,365,348	37,488,089
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	0	0
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	968,585	578,364
4. Commissions payable, contingent commissions and other similar charges		
5. Other expenses (excluding taxes, licenses and fees)	38,253,249	36,745,242
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	2,961,761	3,588,318
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))	3,404,981	540,832
7.2 Net deferred tax liability		
8. Borrowed money \$ and interest thereon \$		
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ 68,154,158 and including warranty reserves of \$ and accrued accident and health experience rating refunds including \$ for medical loss ratio rebate per the Public Health Service Act)	210,732,638	224,089,445
10. Advance premium		
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	35,752,803	30,297,740
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20)	0	0
14. Amounts withheld or retained by company for account of others		
15. Remittances and items not allocated	704,845	1,021,463
16. Provision for reinsurance (including \$ 0 certified) (Schedule F, Part 3, Column 78)	0	0
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates	3,656,362	3,388,965
20. Derivatives	0	0
21. Payable for securities	7,290,160	2,040,648
22. Payable for securities lending		
23. Liability for amounts held under uninsured plans		
24. Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	1,197,278,960	916,568,281
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	1,552,369,692	1,256,347,387
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	1,552,369,692	1,256,347,387
29. Aggregate write-ins for special surplus funds	0	0
30. Common capital stock	2,500,000	2,500,000
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds	0	0
33. Surplus notes	0	
34. Gross paid in and contributed surplus	702,810,000	702,810,000
35. Unassigned funds (surplus)	327,106,457	166,795,340
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$)		
36.2 shares preferred (value included in Line 31 \$)		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	1,032,416,457	872,105,340
38. TOTALS (Page 2, Line 28, Col. 3)	2,584,786,149	2,128,452,727
DETAILS OF WRITE-INS		
2501. Contingency reserve	1,197,278,960	916,568,281
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	1,197,278,960	916,568,281
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page	0	0
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)	0	0
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page	0	0
3299. Totals (Lines 3201 thru 3203 plus 3298)(Line 32 above)	0	0

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4)	561,421,357	475,735,295
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	23,672,934	8,317,466
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	777,374	281,405
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	113,908,640	107,435,618
5. Aggregate write-ins for underwriting deductions	0	0
6. Total underwriting deductions (Lines 2 through 5)	138,358,948	116,034,489
7. Net income of protected cells		
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7)	423,062,409	359,700,806
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	58,835,922	44,672,791
10. Net realized capital gains or (losses) less capital gains tax of \$ 453,495 (Exhibit of Capital Gains (Losses))	1,706,015	1,107,113
11. Net investment gain (loss) (Lines 9 + 10)	60,541,937	45,779,904
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$)	0	0
13. Finance and service charges not included in premiums		
14. Aggregate write-ins for miscellaneous income	1,357,546	1,055,138
15. Total other income (Lines 12 through 14)	1,357,546	1,055,138
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	484,961,892	406,535,848
17. Dividends to policyholders		
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	484,961,892	406,535,848
19. Federal and foreign income taxes incurred	41,286,523	27,417,137
20. Net income (Line 18 minus Line 19)(to Line 22)	443,675,369	379,118,711
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	872,105,340	761,005,839
22. Net income (from Line 20)	443,675,369	379,118,711
23. Net transfers (to) from Protected Cell accounts		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$	1,015,912	(530,701)
25. Change in net unrealized foreign exchange capital gain (loss)		
26. Change in net deferred income tax	1,241,605	1,842,527
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(4,911,090)	(6,463,389)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	0	0
29. Change in surplus notes		
30. Surplus (contributed to) withdrawn from protected cells		
31. Cumulative effect of changes in accounting principles		
32. Capital changes:		
32.1 Paid in		
32.2 Transferred from surplus (Stock Dividend)		
32.3 Transferred to surplus		
33. Surplus adjustments:		
33.1 Paid in	0	15,000,000
33.2 Transferred to capital (Stock Dividend)		
33.3 Transferred from capital		
34. Net remittances from or (to) Home Office		
35. Dividends to stockholders		(40,000,000)
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)	0	0
37. Aggregate write-ins for gains and losses in surplus	(280,710,679)	(237,867,647)
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	160,311,117	111,099,501
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	1,032,416,457	872,105,340
DETAILS OF WRITE-INS		
0501.		
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above)	0	0
1401. Service fee income	1,357,546	1,055,138
1402.		
1403.		
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)	1,357,546	1,055,138
3701. Increase in contingency reserves	(280,710,679)	(237,867,647)
3702.		
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page	0	0
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above)	(280,710,679)	(237,867,647)

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	551,050,443	498,278,139
2. Net investment income	71,851,087	52,075,065
3. Miscellaneous income	900,555	1,080,432
4. Total (Lines 1 through 3)	623,802,085	551,433,636
5. Benefit and loss related payments	9,795,675	6,813,287
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	110,414,676	99,974,530
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	38,875,869	26,653,449
10. Total (Lines 5 through 9)	159,086,220	133,441,266
11. Net cash from operations (Line 4 minus Line 10)	464,715,865	417,992,370
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	440,700,654	392,301,243
12.2 Stocks	0	20,200
12.3 Mortgage loans	0	0
12.4 Real estate	3,711,950	1,783,527
12.5 Other invested assets	2,251,942	262,887
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	5,242,222	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	451,906,768	394,367,857
13. Cost of investments acquired (long-term only):		
13.1 Bonds	712,324,873	834,351,222
13.2 Stocks	136,600	0
13.3 Mortgage loans	0	0
13.4 Real estate	5,647,454	2,772,030
13.5 Other invested assets	49,538,538	30,609,974
13.6 Miscellaneous applications	0	12,969,360
13.7 Total investments acquired (Lines 13.1 to 13.6)	767,647,465	880,702,586
14. Net increase (decrease) in contract loans and premium notes	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(315,740,697)	(486,334,729)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	15,000,000
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0
16.5 Dividends to stockholders	0	40,000,000
16.6 Other cash provided (applied)	(8,075,462)	(8,144,839)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(8,075,462)	(33,144,839)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	140,899,706	(101,487,198)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	96,530,409	198,017,607
19.2 End of period (Line 18 plus Line 19.1)	237,430,115	96,530,409

Note: Supplemental disclosures of cash flow information for non-cash transactions:

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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business		1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire	0	0	0	0
2.	Allied lines	0	0	0	0
3.	Farmowners multiple peril	0	0	0	0
4.	Homeowners multiple peril	0	0	0	0
5.	Commercial multiple peril	0	0	0	0
6.	Mortgage guaranty	548,064,550	224,089,445	210,732,638	561,421,357
8.	Ocean marine	0	0	0	0
9.	Inland marine	0	0	0	0
10.	Financial guaranty	0	0	0	0
11.1	Medical professional liability - occurrence	0	0	0	0
11.2	Medical professional liability - claims-made	0	0	0	0
12.	Earthquake	0	0	0	0
13.	Group accident and health	0	0	0	0
14.	Credit accident and health (group and individual)	0	0	0	0
15.	Other accident and health	0	0	0	0
16.	Workers' compensation	0	0	0	0
17.1	Other liability - occurrence	0	0	0	0
17.2	Other liability - claims-made	0	0	0	0
17.3	Excess workers' compensation	0	0	0	0
18.1	Products liability - occurrence	0	0	0	0
18.2	Products liability - claims-made	0	0	0	0
19.1, 19.2	Private passenger auto liability	0	0	0	0
19.3, 19.4	Commercial auto liability	0	0	0	0
21.	Auto physical damage	0	0	0	0
22.	Aircraft (all perils)	0	0	0	0
23.	Fidelity	0	0	0	0
24.	Surety	0	0	0	0
26.	Burglary and theft	0	0	0	0
27.	Boiler and machinery	0	0	0	0
28.	Credit	0	0	0	0
29.	International	0	0	0	0
30.	Warranty	0	0	0	0
31.	Reinsurance - nonproportional assumed property	0	0	0	0
32.	Reinsurance - nonproportional assumed liability	0	0	0	0
33.	Reinsurance - nonproportional assumed financial lines	0	0	0	0
34.	Aggregate write-ins for other lines of business	0	0	0	0
35.	TOTALS	548,064,550	224,089,445	210,732,638	561,421,357
DETAILS OF WRITE-INS					
3401.	.....				
3402.	.....				
3403.	.....				
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business		1	2	3	4	5
		Amount Unearned (Running One Year or Less from Date of Policy) (a)	Amount Unearned (Running More Than One Year from Date of Policy) (a)	Earned But Unbilled Premium	Reserve for Rate Credits and Retrospective Adjustments Based on Experience	Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire					0
2.	Allied lines					0
3.	Farmowners multiple peril					0
4.	Homeowners multiple peril					0
5.	Commercial multiple peril					0
6.	Mortgage guaranty	280,156	210,452,482			210,732,638
8.	Ocean marine					0
9.	Inland marine					0
10.	Financial guaranty					0
11.1	Medical professional liability - occurrence					0
11.2	Medical professional liability - claims-made					0
12.	Earthquake					0
13.	Group accident and health					0
14.	Credit accident and health (group and individual)					0
15.	Other accident and health					0
16.	Workers' compensation					0
17.1	Other liability - occurrence					0
17.2	Other liability - claims-made					0
17.3	Excess workers' compensation					0
18.1	Products liability - occurrence					0
18.2	Products liability - claims-made					0
19.1, 19.2	Private passenger auto liability					0
19.3, 19.4	Commercial auto liability					0
21.	Auto physical damage					0
22.	Aircraft (all perils)					0
23.	Fidelity					0
24.	Surety					0
26.	Burglary and theft					0
27.	Boiler and machinery					0
28.	Credit					0
29.	International					0
30.	Warranty					0
31.	Reinsurance - nonproportional assumed property					0
32.	Reinsurance - nonproportional assumed liability					0
33.	Reinsurance - nonproportional assumed financial lines					0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0
35.	TOTALS	280,156	210,452,482	0	0	210,732,638
36.	Accrued retrospective premiums based on experience					
37.	Earned but unbilled premiums					
38.	Balance (Sum of Line 35 through 37)					210,732,638
DETAILS OF WRITE-INS						
3401.	.....					
3402.	.....					
3403.	.....					
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0

(a) State here basis of computation used in each case Annual policies – monthly pro rata. Monthly policies – in month coverage is provided. 2. More than one year – over policy life in relation to expiration of risk.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN						
Line of Business	1	Reinsurance Assumed		Reinsurance Ceded		6
	Direct Business (a)	2	3	4	5	Net Premiums Written Cols. 1+2+3-4-5
1. Fire	0					0
2. Allied lines	0					0
3. Farmowners multiple peril	0					0
4. Homeowners multiple peril	0					0
5. Commercial multiple peril	0					0
6. Mortgage guaranty	760,676,962			177,113,041	35,499,371	548,064,550
8. Ocean marine	0					0
9. Inland marine	0					0
10. Financial guaranty	0					0
11.1 Medical professional liability - occurrence						0
11.2 Medical professional liability - claims-made						0
12. Earthquake	0					0
13. Group accident and health	0					0
14. Credit accident and health (group and individual)	0					0
15. Other accident and health	0					0
16. Workers' compensation	0					0
17.1 Other liability - occurrence	0					0
17.2 Other liability - claims-made	0					0
17.3 Excess workers' compensation	0					0
18.1 Products liability - occurrence						0
18.2 Products liability - claims-made						0
19.1, 19.2 Private passenger auto liability	0					0
19.3, 19.4 Commercial auto liability	0					0
21. Auto physical damage	0					0
22. Aircraft (all perils)	0					0
23. Fidelity	0					0
24. Surety	0					0
26. Burglary and theft	0					0
27. Boiler and machinery	0					0
28. Credit	0					0
29. International	0					0
30. Warranty	0					0
31. Reinsurance - nonproportional assumed property	XXX					0
32. Reinsurance - nonproportional assumed liability	XXX					0
33. Reinsurance - nonproportional assumed financial lines	XXX					0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0
35. TOTALS	760,676,962	0	0	177,113,041	35,499,371	548,064,550
DETAILS OF WRITE-INS						
3401.						
3402.						
3403.						
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [] No []

If yes: 1. The amount of such installment premiums \$

 2. Amount at which such installment premiums would have been reported had they been reported on an annualized basis \$

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

		Losses Paid Less Salvage				5	6	7	8
		1	2	3	4				
Line of Business		Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments (Cols. 1 + 2 -3)	Net Losses Unpaid Current Year (Part 2A , Col. 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Cols. 4 + 5 - 6)	Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1.	Fire	0			0	0	0	0	0.0
2.	Allied lines	0			0	0	0	0	0.0
3.	Farmowners multiple peril	0			0	0	0	0	0.0
4.	Homeowners multiple peril	0			0	0	0	0	0.0
5.	Commercial multiple peril	0			0	0	0	0	0.0
6.	Mortgage guaranty	12,611,826	0	2,816,151	9,795,675	51,365,348	37,488,089	23,672,934	4.2
8.	Ocean marine	0			0	0	0	0	0.0
9.	Inland marine	0			0	0	0	0	0.0
10.	Financial guaranty	0			0	0	0	0	0.0
11.1	Medical professional liability - occurrence				0	0	0	0	0.0
11.2	Medical professional liability - claims-made				0	0	0	0	0.0
12.	Earthquake	0			0	0	0	0	0.0
13.	Group accident and health	0			0	0	0	0	0.0
14.	Credit accident and health (group and individual)	0			0	0	0	0	0.0
15.	Other accident and health	0			0	0	0	0	0.0
16.	Workers' compensation	0			0	0	0	0	0.0
17.1	Other liability - occurrence	0			0	0	0	0	0.0
17.2	Other liability - claims-made	0			0	0	0	0	0.0
17.3	Excess workers' compensation	0			0	0	0	0	0.0
18.1	Products liability - occurrence				0	0	0	0	0.0
18.2	Products liability - claims-made				0	0	0	0	0.0
19.1, 19.2	Private passenger auto liability	0			0	0	0	0	0.0
19.3, 19.4	Commercial auto liability	0			0	0	0	0	0.0
21.	Auto physical damage	0			0	0	0	0	0.0
22.	Aircraft (all perils)	0			0	0	0	0	0.0
23.	Fidelity	0			0	0	0	0	0.0
24.	Surety	0			0	0	0	0	0.0
26.	Burglary and theft	0			0	0	0	0	0.0
27.	Boiler and machinery	0			0	0	0	0	0.0
28.	Credit	0			0	0	0	0	0.0
29.	International	0			0	0	0	0	0.0
30.	Warranty	0			0	0	0	0	0.0
31.	Reinsurance - nonproportional assumed property	XXX			0	0	0	0	0.0
32.	Reinsurance - nonproportional assumed liability	XXX			0	0	0	0	0.0
33.	Reinsurance - nonproportional assumed financial lines	XXX			0	0	0	0	0.0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35.	TOTALS	12,611,826	0	2,816,151	9,795,675	51,365,348	37,488,089	23,672,934	4.2
DETAILS OF WRITE-INS									
3401.	.....								
3402.	.....								
3403.	.....								
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0.0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8	9
	1	2	3	4	5	6	7		
	Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable	Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
1. Fire				0				0	
2. Allied lines				0				0	
3. Farmowners multiple peril				0				0	
4. Homeowners multiple peril				0				0	
5. Commercial multiple peril				0				0	
6. Mortgage guaranty	63,179,719	0	15,400,371	47,779,348	4,738,000	0	1,152,000	51,365,348	968,585
8. Ocean marine				0				0	
9. Inland marine				0				0	
10. Financial guaranty				0				0	
11.1 Medical professional liability - occurrence				0				0	
11.2 Medical professional liability - claims-made				0				0	
12. Earthquake				0				0	
13. Group accident and health				0				(a) 0	
14. Credit accident and health (group and individual)				0				0	
15. Other accident and health				0				(a) 0	
16. Workers' compensation				0				0	
17.1 Other liability - occurrence				0				0	
17.2 Other liability - claims-made				0				0	
17.3 Excess workers' compensation				0				0	
18.1 Products liability - occurrence				0				0	
18.2 Products liability - claims-made				0				0	
19.1, 19.2 Private passenger auto liability				0				0	
19.3, 19.4 Commercial auto liability				0				0	
21. Auto physical damage				0				0	
22. Aircraft (all perils)				0				0	
23. Fidelity				0				0	
24. Surety				0				0	
26. Burglary and theft				0				0	
27. Boiler and machinery				0				0	
28. Credit				0				0	
29. International				0				0	
30. Warranty				0				0	
31. Reinsurance - nonproportional assumed property	XXX			0	XXX			0	
32. Reinsurance - nonproportional assumed liability	XXX			0	XXX			0	
33. Reinsurance - nonproportional assumed financial lines	XXX			0	XXX			0	
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35. TOTALS	63,179,719	0	15,400,371	47,779,348	4,738,000	0	1,152,000	51,365,348	968,585
DETAILS OF WRITE-INS									
3401.									
3402.									
3403.									
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0

(a) Including \$ for present value of life indemnity claims.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct	1,054,515			1,054,515
1.2 Reinsurance assumed				0
1.3 Reinsurance ceded	277,141			277,141
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	777,374	0	0	777,374
2. Commission and brokerage:				
2.1 Direct excluding contingent				0
2.2 Reinsurance assumed, excluding contingent				0
2.3 Reinsurance ceded, excluding contingent		41,688,223		41,688,223
2.4 Contingent - direct				0
2.5 Contingent - reinsurance assumed				0
2.6 Contingent - reinsurance ceded				0
2.7 Policy and membership fees				0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)	0	(41,688,223)	0	(41,688,223)
3. Allowances to managers and agents				0
4. Advertising		1,062,110		1,062,110
5. Boards, bureaus and associations		1,841,222		1,841,222
6. Surveys and underwriting reports		1,473,574		1,473,574
7. Audit of assureds' records		900,153		900,153
8. Salary and related items:				
8.1 Salaries		62,351,295		62,351,295
8.2 Payroll taxes		8,603,172		8,603,172
9. Employee relations and welfare		16,682,746		16,682,746
10. Insurance		521,495		521,495
11. Directors' fees		591,495		591,495
12. Travel and travel items		6,949,650		6,949,650
13. Rent and rent items		2,598,363		2,598,363
14. Equipment		190,196		190,196
15. Cost or depreciation of EDP equipment and software		10,933,999		10,933,999
16. Printing and stationery		35,790		35,790
17. Postage, telephone and telegraph, exchange and express		973,338		973,338
18. Legal and auditing		1,782,495		1,782,495
19. Totals (Lines 3 to 18)	0	117,491,093	0	117,491,093
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$		17,571,602		17,571,602
20.2 Insurance department licenses and fees		265,934		265,934
20.3 Gross guaranty association assessments				0
20.4 All other (excluding federal and foreign income and real estate)		2,354,158		2,354,158
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	20,191,694	0	20,191,694
21. Real estate expenses				0
22. Real estate taxes				0
23. Reimbursements by uninsured plans				0
24. Aggregate write-ins for miscellaneous expenses	0	17,914,076	2,728,905	20,642,981
25. Total expenses incurred	777,374	113,908,640	2,728,905	(a) 117,414,919
26. Less unpaid expenses - current year	968,585	41,215,010	743,235	42,926,830
27. Add unpaid expenses - prior year	578,364	39,829,019	504,541	40,911,924
28. Amounts receivable relating to uninsured plans, prior year				0
29. Amounts receivable relating to uninsured plans, current year				0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	387,153	112,522,649	2,490,211	115,400,013
DETAILS OF WRITE-INS				
2401. Lobbying		225,961		225,961
2402. Other - Miscellaneous		6,169,731		6,169,731
2403. Write-in - Consulting & Other Professional Fees		11,518,384		11,518,384
2498. Summary of remaining write-ins for Line 24 from overflow page	0	0	2,728,905	2,728,905
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	0	17,914,076	2,728,905	20,642,981

(a) Includes management fees of \$ to affiliates and \$ to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) 2,160,024	2,049,807
1.1	Bonds exempt from U.S. tax	(a) 10,713,887	9,468,344
1.2	Other bonds (unaffiliated)	(a) 45,052,430	46,567,851
1.3	Bonds of affiliates	(a) .....	.....
2.1	Preferred stocks (unaffiliated)	(b) .....	.....
2.11	Preferred stocks of affiliates	(b) .....	.....
2.2	Common stocks (unaffiliated)	15,439	15,439
2.21	Common stocks of affiliates .....	.....	.....
3.	Mortgage loans	(c) .....	.....
4.	Real estate	(d) .....	.....
5	Contract loans .....	.....	.....
6	Cash, cash equivalents and short-term investments	(e) 2,780,221	2,934,116
7	Derivative instruments	(f) .....	.....
8.	Other invested assets	529,270	529,270
9.	Aggregate write-ins for investment income	0	0
10.	Total gross investment income	61,251,271	61,564,827
11.	Investment expenses		(g) 2,728,905
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income		0
16.	Total deductions (Lines 11 through 15)		2,728,905
17.	Net investment income (Line 10 minus Line 16)		58,835,922
DETAILS OF WRITE-INS			
0901.	.....		
0902.	.....		
0903.	.....		
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0
1501.	.....		
1502.	.....		
1503.	.....		
1598.	Summary of remaining write-ins for Line 15 from overflow page		0
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		0

- (a) Includes \$ 1,070,827 accrual of discount less \$ 14,041,143 amortization of premium and less \$ 2,150,184 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ 820 accrual of discount less \$ 1,086 amortization of premium and less \$ 8,054 paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds	(260,544)	0	(260,544)	0	0
1.1	Bonds exempt from U.S. tax	2,242,760	(5,642)	2,237,118	0	0
1.2	Other bonds (unaffiliated)	433,503	(251,167)	182,335	514,613	0
1.3	Bonds of affiliates	0	0	0	0	0
2.1	Preferred stocks (unaffiliated)	0	0	0	0	0
2.11	Preferred stocks of affiliates	0	0	0	0	0
2.2	Common stocks (unaffiliated)	0	0	0	0	0
2.21	Common stocks of affiliates	0	0	0	(5,003)	0
3.	Mortgage loans	0	0	0	0	0
4.	Real estate	0	0	0	0	0
5.	Contract loans	0	0	0	0	0
6.	Cash, cash equivalents and short-term investments	600	0	600	1,453	0
7.	Derivative instruments	0	0	0	0	0
8.	Other invested assets	0	0	0	504,849	0
9.	Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10.	Total capital gains (losses)	2,416,319	(256,809)	2,159,510	1,015,912	0
DETAILS OF WRITE-INS						
0901.	.....					
0902.	.....					
0903.	.....					
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			0
2. Stocks (Schedule D):			
2.1 Preferred stocks			0
2.2 Common stocks	258,033	263,036	5,003
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			0
3.2 Other than first liens.....			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			0
4.2 Properties held for the production of income.....			0
4.3 Properties held for sale			0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			0
6. Contract loans			0
7. Derivatives (Schedule DB)			0
8. Other invested assets (Schedule BA)	2,709,833	1,563,483	(1,146,350)
9. Receivables for securities			0
10. Securities lending reinvested collateral assets (Schedule DL)			0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	2,967,866	1,826,519	(1,141,347)
13. Title plants (for Title insurers only)			0
14. Investment income due and accrued			0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection			0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			0
15.3 Accrued retrospective premiums and contracts subject to redetermination			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			0
16.2 Funds held by or deposited with reinsured companies			0
16.3 Other amounts receivable under reinsurance contracts			0
17. Amounts receivable relating to uninsured plans			0
18.1 Current federal and foreign income tax recoverable and interest thereon			0
18.2 Net deferred tax asset	6,649,953	7,293,905	643,952
19. Guaranty funds receivable or on deposit			0
20. Electronic data processing equipment and software	2,602,826	3,224,009	621,183
21. Furniture and equipment, including health care delivery assets	1,960,457	2,448,582	488,125
22. Net adjustment in assets and liabilities due to foreign exchange rates			0
23. Receivables from parent, subsidiaries and affiliates	543,269	360,553	(182,716)
24. Health care and other amounts receivable			0
25. Aggregate write-ins for other than invested assets	11,436,954	6,096,667	(5,340,287)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	26,161,325	21,250,235	(4,911,090)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0
28. Total (Lines 26 and 27)	26,161,325	21,250,235	(4,911,090)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501. Prepaid expenses	11,436,954	6,096,667	(5,340,287)
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	11,436,954	6,096,667	(5,340,287)

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

- A. The financial statements of Essent Guaranty, Inc. ("the Company") are presented on the basis of accounting practices prescribed or permitted by the Pennsylvania Insurance Department and the NAIC Accounting Practices and Procedures Manual.

A reconciliation of the Company's net income and capital and surplus between NAIC statutory accounting practices and procedures and practices prescribed and permitted by the State of Pennsylvania is shown below:

	SSAP #	F/S Page	F/S Line #	2019	2018
NET INCOME					
(1) Essent Guaranty, Inc. state basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$ 443,675,369	\$ 379,118,711
(2) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:				—	—
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:				—	—
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$ 443,675,369	\$ 379,118,711
SURPLUS					
(5) Essent Guaranty, Inc. state basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 1,032,416,457	\$ 872,105,340
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:				—	—
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP:				—	—
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$ 1,032,416,457	\$ 872,105,340

- B. The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

- C. The Company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Highest-quality and high-quality (NAIC designations 1 and 2, respectively) bonds not backed by other loans are stated at amortized cost and are amortized using the interest method. All other bonds not backed by other loans (NAIC designations 3 to 6) are stated at the lower of amortized cost or fair value. The Company does not own any mandatory convertible securities or SVO-Identified investments identified in SSAP No. 26R.
- (3) The Company's investment in common stocks of unaffiliated companies is comprised solely of FHLB capital stock and is carried at its par value.
- (4) The Company owns no preferred stocks.
- (5) The Company owns no mortgage loans.
- (6) Loan-backed securities are stated at amortized cost in accordance with the guidance provided in SSAP No. 43R. The retrospective adjustment method is used to value these securities.
- (7) Subsidiaries, Controlled and Affiliated Companies - The Company's investment in Essent Solutions, LLC, a wholly-owned, non-insurer subsidiary, is considered a non-admitted asset as no audit of Essent Solutions, LLC has been completed.
- (8) The Company has less than 10% or non-controlling ownership of several private equity limited partnerships. The fair value of these limited partnerships is recorded based on the underlying audited GAAP equity of the investee. The change in the stated value is recorded as a change in net unrealized capital gains (loss), as a component of unassigned surplus.
- (9) The Company had no call options or other derivatives written at year-end 2019 or 2018.
- (10) Premium Deficiency Calculation - Anticipated investment income is utilized as a factor in the premium deficiency reserve calculation.
- (11) Unpaid losses and loss adjustment expenses includes an amount determined from estimates of frequency and severity factors applied to each loan that has missed two consecutive payments that the Company refers to as case reserves, and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates, and the ultimate liability may be in excess of or less than the amount provided.
- (12) Capitalization policy - The Company did not change its capitalization policy from the prior period.
- (13) The Company has no pharmaceutical rebate receivables.

NOTES TO FINANCIAL STATEMENTS

D. Management has not identified any issues to raise substantial doubt regarding the Company's ability to continue as a going concern.

2. Accounting Changes and Correction of Errors

During the years ended December 31, 2019 and 2018, the Company had no material changes in accounting principles and/or corrections of errors.

3. Business Combinations and Goodwill

The Company has not entered into any business combinations and has no goodwill.

4. Discontinued Operations

The Company has no discontinued operations.

5. Investments

A. The Company does not have any mortgage loan investments.

B. The Company does not have any restructured debt investments.

C. The Company does not have any reverse mortgage investments.

D. Loan Backed Securities

(1) The Company uses widely accepted models for prepayment assumptions in valuing mortgage-backed securities with inputs from major third party data providers.

(2)

	(1) Amortized Cost Basis Before Other-than- Temporary Impairment	(2) Other-than- Temporary Impairment Recognized in Loss	(3) Fair Value 1 - 2
OTTI recognized 1st Quarter			
a. Intent to sell	\$ —	\$ —	\$ —
b. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis	—	—	—
c. Total 1st Quarter	—	—	—
OTTI recognized 2nd Quarter			
d. Intent to sell	17,943,412	103,739	17,839,673
e. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis	—	—	—
f. Total 2nd Quarter	17,943,412	103,739	17,839,673
OTTI recognized 3rd Quarter			
g. Intent to sell	—	—	—
h. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis	—	—	—
i. Total 3rd Quarter	—	—	—
OTTI recognized 4th Quarter			
j. Intent to sell	9,483,899	147,428	9,336,471
k. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis	—	—	—
l. Total 4th Quarter	9,483,899	147,428	9,336,471
m. Annual Aggregate Total	\$	251,167	

(3) The Company has not recognized any other-than-temporary impairments where the present value of cash flows expected to be collected is less than the amortized cost basis of the securities.

(4) All impaired loan-backed securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings as a realized loss:

The aggregate amount of unrealized losses:

1. Less than 12 months: \$1,411,570

2. 12 Months or longer: \$1,693,686

The aggregate related fair value of securities with unrealized losses:

1. Less than 12 months: \$151,235,199

2. 12 Months or longer: \$133,814,753

(5) In determining whether an impairment is other-than-temporary, the Company assesses its intent to sell these securities and whether it will be required to sell these securities before the recovery of their amortized cost

NOTES TO FINANCIAL STATEMENTS

basis. The decline in fair values of these loan-backed securities is principally associated with the changes in the interest rate environment subsequent to their purchase.

- E. The Company does not have any dollar repurchase agreement investments and/or securities lending transactions.
- F. The Company does not have any repurchase agreements transactions accounted for as secured borrowings.
- G. The Company does not have any reverse repurchase agreements transactions accounted for as secured borrowings.
- H. The Company does not have any repurchase agreements transactions accounted for as a sale.
- I. The Company does not have reserve repurchase agreements transactions accounted for as a sale.
- J. Our investments in real estate are properties purchased to settle claims. There were no impairment losses on real estate during the years ending December 31, 2019 or 2018.
- K. The Company does not have investments in low-income housing tax credits (LIHTC).
- L. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6 Total From Prior Year	7 Increase/ (Decrease) (5 minus 6)
	1 Total General Account (G/A)	2 G/A Supporting Protected Cell Account Activity (a)	3 Total Protected Cell Account Restricted Assets	4 Protected Cell Account Assets Supporting G/A Activity (b)	5 Total (1 plus 3)		
a. Subject to contractual obligation for which liability is not shown	12,862,073	—	—	—	12,862,073	9,659,706	3,202,367
b. Collateral held under security lending agreements	—	—	—	—	—	—	—
c. Subject to repurchase agreements	—	—	—	—	—	—	—
d. Subject to reverse repurchase agreements	—	—	—	—	—	—	—
e. Subject to dollar repurchase agreements	—	—	—	—	—	—	—
f. Subject to dollar reverse repurchase agreements	—	—	—	—	—	—	—
g. Placed under option contracts	—	—	—	—	—	—	—
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	—	—	—	—	—	—	—
i. FHLB capital stock	395,500	—	—	—	395,500	258,900	136,600
j. On deposit with states	8,316,535	—	—	—	8,316,535	8,090,249	226,286
k. On deposit with other regulatory bodies	—	—	—	—	—	—	—
l. Pledged as collateral to FHLB (including assets backing funding agreements)	—	—	—	—	—	—	—
m. Pledged as collateral not captured in other categories	—	—	—	—	—	—	—
n. Other restricted assets	—	—	—	—	—	—	—
o. Total Restricted Assets	\$ 21,574,108	\$ —	\$ —	\$ —	\$ 21,574,108	\$ 18,008,855	\$ 3,565,253

(a) Subset of column 1
(b) Subset of column 2

NOTES TO FINANCIAL STATEMENTS

Restricted Asset Category	Current Year			
	8	9	Percentage	
			10	11
	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	\$ —	\$ 12,862,073	0.5%	0.5%
b. Collateral held under security lending agreements	—	—	—%	—%
c. Subject to repurchase agreements	—	—	—%	—%
d. Subject to reverse repurchase agreements	—	—	—%	—%
e. Subject to dollar repurchase agreements	—	—	—%	—%
f. Subject to dollar reverse repurchase agreements	—	—	—%	—%
g. Placed under option contracts	—	—	—%	—%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	—	—	—%	—%
i. FHLB capital stock	—	395,500	0.0%	0.0%
j. On deposit with states	—	8,316,535	0.3%	0.3%
k. On deposit with other regulatory bodies	—	—	—%	—%
l. Pledged as collateral to FHLB (including assets backing funding agreements)	—	—	—%	—%
m. Pledged as collateral not captured in other categories	—	—	—%	—%
n. Other restricted assets	—	—	—%	—%
o. Total Restricted Assets	\$ —	\$ 21,574,108	0.8%	0.8%

(c) Column 5 divided by Asset Page, Column 1, Line 28

(d) Column 9 divided by Asset Page, Column 3, Line 28

- (2) There are no assets pledged as collateral not captured in other categories.
- (3) There are no other restricted assets.
- (4) There are no assets received as collateral which have been reflected as assets within the financial statements.

- M. The Company does not have any working capital finance investments.
- N. The Company does not offset or net assets or liabilities associated with derivatives, repurchase and reverse repurchases, or securities borrowing and securities lending assets and liabilities.
- O. The Company does not have investments in 5GI Securities.
- P. The Company did not sell any securities short in 2019.
- Q. Prepayment Penalty and Acceleration Fees

	General Account	Protected Cell
(1) Number of CUSIPs	7	—
(2) Aggregate amount of investment income	\$ 47,932	—

6. Joint Ventures, Partnerships and Limited Liability Companies

- A. The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets.
- B. The Company did not recognize any impairment write down for its investments in Joint Ventures, Partnerships and Limited Liability Companies during the statement periods.

7. Investment Income

- A. The Company has a policy to exclude (non-admit) any investment income due and accrued that is over 90 days past due.
- B. Total amount excluded in 2019 is \$0.

NOTES TO FINANCIAL STATEMENTS

8. Derivative Instruments

The Company had no derivative instruments at December 31, 2019 or 2018.

9. Income Taxes

		12/31/19		
A. Components of the net deferred income tax asset or net deferred tax liability;		Ordinary	Capital	Total
1				
(a)	Total gross deferred tax assets	\$ 33,026,119	\$ —	\$ 33,026,119
(b)	Statutory Valuation Allowance Adjustments	—	—	—
(c)	Adjusted gross deferred tax assets (1a-1b)	33,026,119	—	33,026,119
(d)	Deferred tax assets nonadmitted	(6,649,953)	—	(6,649,953)
(e)	Subtotal net admitted deferred tax assets	26,376,166	—	26,376,166
(f)	Deferred tax liabilities	(1,166,198)	—	(1,166,198)
(g)	Net admitted deferred tax assets (net deferred tax liabilities)	\$ 25,209,968	\$ —	\$ 25,209,968
2				
Admission Calculation Components		Ordinary	Capital	Total
(a)	Federal income taxes paid in prior years recoverable through loss carrybacks (11a)	\$ 25,209,968	\$ —	\$ 25,209,968
(b)	Adjusted gross DTAs expected to be realized after application of the threshold limitations (Lesser of 11bi or 11bii)			
1	Adjusted gross DTAs expected to be realized following the balance sheet date (11bi)	—	—	—
2	Adjusted gross DTAs allowed per limitation threshold (11bii)	150,780,779	—	150,780,779
	Lesser of (b)1. or (b)2.	—	—	—
(c)	Adjusted gross DTAs offset by gross DTLs (11c)	1,166,198	—	1,166,198
(d)	Deferred Tax Assets Admitted as the result of application of SSAP No. 101 (Total 2(a)+2(b)+2(c))	\$ 26,376,166	\$ —	\$ 26,376,166
		12/31/18		
A. Components of the net deferred income tax asset or net deferred tax liability;		Ordinary	Capital	Total
1				
(a)	Total gross deferred tax assets	\$ 31,595,759	\$ —	\$ 31,595,759
(b)	Statutory Valuation Allowance Adjustments	—	—	—
(c)	Adjusted gross deferred tax assets (1a-1b)	31,595,759	—	31,595,759
(d)	Deferred tax assets nonadmitted	(7,293,905)	—	(7,293,905)
(e)	Subtotal net admitted deferred tax assets	24,301,854	—	24,301,854
(f)	Deferred tax liabilities	(977,443)	—	(977,443)
(g)	Net admitted deferred tax assets (net deferred tax liabilities)	\$ 23,324,411	\$ —	\$ 23,324,411

NOTES TO FINANCIAL STATEMENTS

2	Admission Calculation Components	12/31/18		
		Ordinary	Capital	Total
(a)	Federal income taxes paid in prior years recoverable through loss carrybacks (11a)	\$ 23,324,411	\$ —	\$ 23,324,411
(b)	Adjusted gross DTAs expected to be realized after application of the threshold limitations (Lesser of 11bi or 11bii)			
1	Adjusted gross DTAs expected to be realized following the balance sheet date (11bi)	—	—	—
2	Adjusted gross DTAs allowed per limitation threshold (11bii)	127,073,278	—	127,073,278
	Lesser of (b)1. or (b)2.	—	—	—
(c)	Adjusted gross DTAs offset by gross DTLs (11c)	977,443	—	977,443
(d)	Deferred Tax Assets Admitted as the result of application of SSAP No. 101 (Total 2(a)+2(b)+2(c))	\$ 24,301,854	\$ —	\$ 24,301,854
A. Components of the net deferred income tax asset or net deferred tax liability;		Ordinary	Capital	Total
		Change	Change	Change
1				
(a)	Total gross deferred tax assets	\$ 1,430,360	\$ —	\$ 1,430,360
(b)	Statutory Valuation Allowance Adjustments	—	—	—
(c)	Adjusted gross deferred tax assets (1a-1b)	1,430,360	—	1,430,360
(d)	Deferred tax assets nonadmitted	643,952	—	643,952
(e)	Subtotal net admitted deferred tax assets	2,074,312	—	2,074,312
(f)	Deferred tax liabilities	(188,755)	—	(188,755)
(g)	Net admitted deferred tax assets (net deferred tax liabilities)	\$ 1,885,557	\$ —	\$ 1,885,557
2	Admission Calculation Components	Ordinary	Capital	Total
		Change	Change	Change
(a)	Federal income taxes paid in prior years recoverable through loss carrybacks (11a)	\$ 1,885,557	\$ —	\$ 1,885,557
(b)	Adjusted gross DTAs expected to be realized after application of the threshold limitations (Lesser of 11bi or 11bii)			
1	Adjusted gross DTAs expected to be realized following the balance sheet date (11bi)	—	—	—
2	Adjusted gross DTAs allowed per limitation threshold (11bii)	23,707,501	—	23,707,501
	Lesser of (b)1. or (b)2.	—	—	—
(c)	Adjusted gross DTAs offset by gross DTLs (11c)	188,755	—	188,755
(d)	Deferred Tax Assets Admitted as the result of application of SSAP No. 101 (Total 2(a)+2(b)+2(c))	\$ 2,074,312	\$ —	\$ 2,074,312
3	Disclosure of ratios used for threshold limitation (for 11b);	12/31/19	12/31/18	Change
(a)	Ratio percentage used to determine recovery period and threshold limitation amount in 2(b)1 above	189.1%	170.9%	18.2%
(b)	Amount of adjusted capital and surplus used to determine recovery period threshold limitation in 2(b)2 above	\$1,005,205,193	\$847,155,187	\$158,050,006
4	Impact of Tax Planning Strategies On the Determination of:	Ordinary	12/31/19	Total
		Percentage	Capital	Percentage
(a)	Adjusted Gross Deferred Tax Assets (Percentage of Total Adjusted Gross Deferred Tax Assets)	N/A	N/A	N/A
(b)	Net Admitted Adjusted Gross Deferred Tax Assets- (Percentage of Total Net Admitted Adjusted Gross Deferred Tax Assets)	N/A	N/A	N/A
(c)	The Company's tax-planning strategies do not include the use of reinsurance tax-planning strategies.			

NOTES TO FINANCIAL STATEMENTS

4	Impact of Tax Planning Strategies On the Determination of:		12/31/18	
		Ordinary	Capital	Total
		Percentage	Percentage	Percentage
	(a) Adjusted Gross Deferred Tax Assets (Percentage of Total Adjusted Gross Deferred Tax Assets)	N/A	N/A	N/A
	(b) Net Admitted Adjusted Gross Deferred Tax Assets- (Percentage of Total Net Admitted Adjusted Gross Deferred Tax Assets)	N/A	N/A	N/A
	(c) The Company's tax-planning strategies do not include the use of reinsurance tax-planning strategies.			

4	Impact of Tax Planning Strategies On the Determination of:		Change	
		Ordinary	Capital	Total
		Percentage	Percentage	Percentage
	(a) Adjusted Gross Deferred Tax Assets (Percentage of Total Adjusted Gross Deferred Tax Assets)	N/A	N/A	N/A
	(b) Net Admitted Adjusted Gross Deferred Tax Assets- (Percentage of Total Net Admitted Adjusted Gross Deferred Tax Assets)	N/A	N/A	N/A
	(c) The Company's tax-planning strategies do not include the use of reinsurance tax-planning strategies.			

B. Unrecognized deferred tax liabilities

(1) There are no temporary differences for which deferred tax liabilities are not recognized.

C. The significant components of income taxes incurred (i.e. current income taxes expenses) and the changes in DTAs and DTLs include;

1	Current tax expense incurred	12/31/19	12/31/18	Change
	(a) Current year federal tax expense (benefit)- ordinary income	\$ 41,286,523	\$ 27,417,137	\$ 13,869,386
	(b) Current year foreign tax expense (benefit)- ordinary income	—	—	—
	(c) Subtotal	41,286,523	27,417,137	13,869,386
	(d) Current year tax expense on net realized capital gains	453,495	294,296	159,199
	(e) Utilization of operating loss carry forwards	—	—	—
	(f) Other	—	—	—
	(g) Federal and foreign income taxes incurred	\$ 41,740,018	\$ 27,711,433	\$ 14,028,585

NOTES TO FINANCIAL STATEMENTS

2	Deferred tax assets:			
		12/31/19	12/31/18	Change
(a)	Ordinary:			
(1)	Discounting of unpaid losses and LAE	\$ 410,513	\$ 315,817	\$ 94,696
(2)	Unearned premium reserve	16,472,726	16,443,834	28,892
(3)	Unearned ceding commissions	3,277,346	3,424,857	(147,511)
(4)	Compensation & benefits accrual	2,304,195	2,685,365	(381,170)
(5)	Prepaid expenses	2,270,904	1,169,396	1,101,508
(6)	Fixed assets	2,258,006	3,093,582	(835,576)
(7)	Accrued expenses	4,136,832	3,071,935	1,064,897
(8)	Other investments	432,482	328,331	104,151
(9)	Contingency reserves	694,469	145,226	549,243
(10)	Start-up and organizational costs	768,646	917,416	(148,770)
	Subtotal	33,026,119	31,595,759	1,430,360
(b)	Statutory Valuation Allowance Adjustment	—	—	—
(c)	Nonadmitted ordinary deferred tax assets	(6,649,953)	(7,293,905)	643,952
(d)	Admitted ordinary deferred tax assets	\$ 26,376,166	\$ 24,301,854	\$ 2,074,312
(e)	Capital:			
	Subtotal	—	—	—
(f)	Statutory Valuation Allowance Adjustment	—	—	—
(g)	Nonadmitted capital deferred tax assets	—	—	—
(h)	Admitted capital deferred tax assets	—	—	—
(i)	Admitted deferred tax assets	\$ 26,376,166	\$ 24,301,854	\$ 2,074,312
3	Deferred tax liabilities:			
(a)	Ordinary			
(1)	PAE Adjustment (Rev Proc 2002-46)	\$ (1,056,984)	\$ (977,443)	\$ (79,541)
(2)	Loss reserves (TCJA Transition Adj)	(109,214)	—	(109,214)
	Subtotal	(1,166,198)	(977,443)	(188,755)
(b)	Capital	—	—	—
	Subtotal	—	—	—
(c)	Deferred tax liabilities	(1,166,198)	(977,443)	(188,755)
4	Net deferred tax asset (liability)	\$ 25,209,968	\$ 23,324,411	\$ 1,885,557

The change in the net deferred income taxes is comprised of the following (this analysis is exclusive of the nonadmitted DTAs as the Change in Nonadmitted Assets is reported separately from the Change in Net Deferred Income Taxes in the surplus section of the Annual Statement);

	12/31/19	12/31/18	Change
Total deferred tax assets	\$ 33,026,119	\$ 31,595,759	\$ 1,430,360
Total deferred tax liabilities	(1,166,198)	(977,443)	(188,755)
Net deferred tax assets/liabilities	31,859,921	30,618,316	1,241,605
Statutory valuation allowance adjustment	—	—	—
Net deferred tax assets/liabilities after SVA	31,859,921	30,618,316	1,241,605
Tax effect of unrealized gains (losses)	—	—	—
Statutory valuation allowance adjustment allocated to unrealized	—	—	—
Change in net deferred income tax	\$ 31,859,921	\$ 30,618,316	\$ 1,241,605

NOTES TO FINANCIAL STATEMENTS

D. Reconciliation of federal income tax rate to actual effective rate:

The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate to income before income taxes. The significant items causing this difference are as follows:

	12/31/19	Tax effect	Effective
	Amount	21%	Tax Rate
Income before taxes	\$ 485,415,387	\$ 101,937,231	21.00 %
Non-deductible expenses	12,338,597	2,591,105	0.53 %
Tax-exempt interest, net of proration	(7,116,538)	(1,494,473)	(0.31)%
Change in non-admitted	(5,377,329)	(1,129,239)	(0.23)%
Change in statutory contingency reserves	(280,710,679)	(58,949,243)	(12.14)%
Stock-based compensation	(9,364,192)	(1,966,480)	(0.41)%
Other	(2,335,658)	(490,488)	(0.10)%
Total	<u>\$ 192,849,588</u>	<u>\$ 40,498,413</u>	<u>8.34 %</u>
Federal and foreign income taxes incurred		\$ 41,286,523	8.51 %
Tax on capital gains (losses)		453,495	0.09 %
Change in net deferred taxes		(1,241,605)	(0.26)%
Total statutory taxes		<u>\$ 40,498,413</u>	<u>8.34 %</u>

E. Carryforward, recoverable taxes and IRC section 6603 deposits;

- (1) As of December 31, 2019, there are no net operating loss carryforwards available for tax purposes.
- (2) Under the terms of the Tax Sharing Agreement, Federal income tax paid in the amounts of \$38,875,871 and \$26,653,449 for 2019 and 2018, respectively, are available for recoupment in the event of future net losses.
- (3) There are no deposits admitted under Section 6603 of the Internal Revenue Code.
- (4) The Company has recorded no tax loss contingencies relative to paragraph 3(a).

F. Consolidated federal income tax return

- (1) The Company's federal income tax return is consolidated with the following entities: Essent US Holdings, Inc. (the "Parent"), CUW Solutions, LLC and Essent Guaranty of PA, Inc.
- (2) The Company is included in a consolidated federal income tax return with the Parent. The Company has a written agreement, approved by the Company's Board of Directors, which sets forth the manner in which the total combined federal income tax is allocated to each entity which is a party to the consolidation. Pursuant to this agreement, the Company has the enforceable right to recoup federal income taxes paid in prior years in the event of future net losses, which it may incur, or to recoup its net losses carried forward as an offset to future net income subject to federal income taxes. Intercompany tax balances are timely settled according to the terms of the approved agreement.
- (3) The Company's income tax returns that remain open to examination are for the years 2016 and subsequent.

G. The Company had no federal or foreign income tax loss contingencies.

H. The Company is not subject to the Repatriation Transition Tax (RTT).

I. The Company did not have an Alternative Minimum Tax (AMT) Credit.

10. Information concerning Parent, Subsidiaries, Affiliates, and Other Related Parties

- A., B. & C. The Company is a wholly-owned subsidiary of Essent US Holdings, Inc. (the "Parent") and an indirect wholly-owned subsidiary of Essent Group Ltd. ("Essent"), a Bermuda domiciled Holding Company.

The Company and Essent Reinsurance, Ltd. ("Essent Re"), an affiliate, entered into a quota share reinsurance agreement. Under terms of the reinsurance agreement, Essent Re provides 25% quota share reinsurance coverage of the Company's new insurance written effective July 1, 2014. The reinsurance agreement between the Company and Essent Re is intended to be primary with respect to risks ceded. Effective March 22, 2018, the Company and Essent Re amended the Reinsurance Agreement discussed above for the purpose of setting forth that any losses and ceded premiums payable under the Reinsurance Agreement are net of losses covered and ceded premiums paid in connection with any other ceded reinsurance that inures to the benefit of Essent Guaranty. The Company and Essent Re entered into a License, Maintenance and Service Agreement (the "License Agreement") in March 2012 to license certain proprietary software and certain services and training related to the software for an annual fee. The License Agreement is automatically renewable unless canceled. The software was delivered in May 2012. The Company recorded other income of \$150,000 under the terms of the License Agreement for the years ended December 31, 2019 and 2018.

The Company and Essent Guaranty of PA, Inc., ("EPI"), an affiliate, are parties to a quota share reinsurance agreement (the "Reinsurance Agreement") under which EPI assumes that portion of the risk that is in excess of 25% of the risk with respect to any loan insured by the Company, net of amounts ceded to Essent Re, and net of ceded premiums paid relating to other ceded reinsurance that inures to the benefit of Essent Guaranty. As a result of changes in state law requirements, the Company notified EPI of its intent to terminate the Reinsurance Agreement effective as of March 31,

NOTES TO FINANCIAL STATEMENTS

2019. Accordingly, the Company has ceased ceding risk to EPI for new insurance written after March 31, 2019. The Reinsurance Agreement will continue in full force and effect with respect to all in-force ceded policies until their natural expiration.

The Parent made no capital contributions to the Company in the year ended December 31, 2019. In the year ended December 31, 2018 the Parent made \$15,000,000 of capital contributions to the Company.

The Company and CUW Solutions, LLC, ("CUW"), an affiliate, entered into a sublease agreement in October 2012 under which CUW subleases certain office space at the Company's office space in North Carolina. In December 2013, the Company and CUW entered into a sublease agreement under which CUW subleases certain office space at the Company's office space in California. The Company recorded amounts due under the Sublease Agreement of \$25,638 in 2019 and \$25,289 in 2018.

- D. The Company has recorded a net payable to the Parent and its subsidiaries in the amount of \$2,343,076 as of December 31, 2019, relating to amounts owed under the terms of the Amended and Restated Administrative Services Agreement described in 10.F below. At December 31, 2019, the Company has recorded a net payable to the Parent of \$189,802 for expenses paid by the Parent on behalf of the Company, \$679,947 to Essent primarily relating to stock-based compensation for certain officers and key employees of the Company and \$443,537 to CUW relating to the underwriting services performed by CUW offset by amounts due to EGI under the Sublease Agreement, and receivables of \$35,971 relating to the License Agreement, offset by an invoice paid by Essent Re on behalf of EGI. The Company had recorded a net payable to the Parent and its subsidiaries in the amount of \$2,703,187 as of December 31, 2018, relating to amounts owed under the terms of the Amended and Restated Administrative Services Agreement described in 10.F below. At December 31, 2018, the Company had recorded a net payable to Essent of \$534,834 primarily relating to stock-based compensation for certain officers and key employees of the Company and \$150,944 to CUW relating to the underwriting services performed by CUW offset by amounts due to EGI under the Sublease Agreement, and receivables of \$37,500 from Essent Re relating to the License Agreement. All intercompany balances outstanding at December 31, 2019 were settled within the timelines outlined in their respective agreements. These settlements are generally expected to occur within 30 days of month-end.
- E. The Company entered into a Capital Maintenance Agreement with EPI on February 17, 2010. Under the Capital Maintenance Agreement, the Company will cause EPI to have sufficient capital such that EPI's total outstanding liability, net of reinsurance ceded, under its aggregate issued mortgage guaranty insurance and reinsurance contracts does not exceed 25 times the total of EPI's total capital, surplus and contingency reserves. As consideration to the Company for any such transfer of funds, EPI will issue to the Company a surplus note. As of December 31, 2019, no amounts have been paid and no amounts are outstanding related to this agreement.
- F. The Company is party to an Amended and Restated Administrative Services Agreement. The services provided to the Company under the agreement include Accounting and Tax, Legal, Risk Management, Human Resources and other administrative services necessary or incidental to perform the services under the agreement, and Mortgage Insurance Underwriting and Related Services. The cost for services provided is billed to the Company monthly and generally settled within 30 days of month-end. Management services incurred under this contract totaled and \$45,523,793 in 2019 and \$42,022,329 in 2018.
- G. The Company has a 100% membership interest in Essent Solutions, LLC.
- H. The Company does not own any shares of an upstream intermediate or ultimate parent, either directly or indirectly via a downstream subsidiary, controlled or affiliated entity (SCA).
- I. The Company does not have any investments in an SCA that exceeds 10% of admitted assets.
- J. The Company did not recognize any impairment write down for its investments in SCA Companies during the statement period.
- K. The Company does not have any investments in a foreign insurance subsidiary.
- L. The Company does not have any investment in a downstream noninsurance holding company.
- M. All SCA Investments

(1) Balance Sheet Value (Admitted and Nonadmitted) All SCAs (Except 8bi Entities)

SCA Entity	Percentage of SCA Ownership	Gross Amount	Admitted Amount	Nonadmitted Amount
a. SSAP No. 97 8a Entities				
Total SSAP No. 97 8a Entities	XXX	\$ —	\$ —	\$ —
b. SSAP No. 97 8b(ii) Entities				
Total SSAP No. 97 8b(ii) Entities	XXX	\$ —	\$ —	\$ —
c. SSAP No. 97 8b(iii) Entities				
Essent Solutions, LLC.	100%	\$ 258,033	\$ —	\$ 258,033
Total SSAP No. 97 8b(iii) Entities	XXX	\$ 258,033	\$ —	\$ 258,033
d. SSAP No. 97 8b(iv) Entities				
Total SSAP No. 97 8b(iv) Entities	XXX	\$ —	\$ —	\$ —
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	XXX	\$ 258,033	\$ —	\$ 258,033
f. Aggregate Total (a+e)	XXX	\$ 258,033	\$ —	\$ 258,033

NOTES TO FINANCIAL STATEMENTS

(2) NAIC Filing Response Information

SCA Entity (Should be same as entities as shown in M(1) above.)	Type of NAIC Filing*	Date of Filing to the NAIC	NAIC Valuation Amount	NAIC Response Received Y/N	NAIC Disallowed Entities Valuation Method, Resubmission Required Y/N	Code**
a. SSAP No. 97 8a Entities						
Total SSAP No. 97 8a Entities	XXX	XXX	\$ —	XXX	XXX	XXX
b. SSAP No. 97 8b(ii) Entities						
Total SSAP No. 97 8b(ii) Entities	XXX	XXX	\$ —	XXX	XXX	XXX
c. SSAP No. 97 8b(iii) Entities						
Essent Solutions, LLC.	SUB-1	10/21/2016	\$ —	Y	N	I
Total SSAP No. 97 8b(iii) Entities	XXX	XXX	\$ —	XXX	XXX	XXX
d. SSAP No. 97 8b(iv) Entities						
Total SSAP No. 97 8b(iv) Entities	XXX	XXX	\$ —	XXX	XXX	XXX
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	XXX	XXX	\$ —	XXX	XXX	XXX
f. Aggregate Total (a+e)	XXX	XXX	\$ —	XXX	XXX	XXX

* S1 – Sub-1, S2 – Sub-2 or RDF – Resubmission of Disallowed Filing

** I – Immaterial or M – Material

N. The Company does not have an investment in an insurance SCA.

11. Debt

A. The Company does not have any debt or capital notes.

B. FHLB (Federal Home Loan Bank) Agreements

(1) In 2014, Essent Guaranty became a member of the Federal Home Loan Bank of Pittsburgh (the “FHLBank”). In November 2018, Essent Guaranty entered into additional agreements with the FHLBank providing Essent Guaranty with secured borrowing capacity with the FHLBank. Such borrowings may be used by Essent Guaranty to provide supplemental liquidity. The Company has determined the estimated maximum borrowing capacity as \$646,196,537. The Company calculated this amount as 25% of admitted assets as of December 31, 2019.

(2) FHLB Capital Stock

a. Aggregate Totals

(1) Current Year

	1 Total 2 + 3	2 General Account	3 Protected Cell Accounts
(a) Membership Stock - Class A	—	—	—
(b) Membership Stock - Class B	\$395,500	\$395,500	—
(c) Activity Stock	—	—	—
(d) Excess Stock	—	—	—
(e) Aggregate Total (a+b+c+d)	\$395,500	\$395,500	—
(f) Actual or Estimated Borrowing Capacity as Determined by the Insurer	\$646,196,537	XXX	XXX

NOTES TO FINANCIAL STATEMENTS

(2) Prior Year

	1 Total 2 + 3	2 General Account	3 Protected Cell Accounts
(a) Membership Stock - Class A	—	—	—
(b) Membership Stock - Class B	\$258,900	\$258,900	—
(c) Activity Stock	—	—	—
(d) Excess Stock	—	—	—
(e) Aggregate Total (a+b+c+d)	\$258,900	\$258,900	—
(f) Actual or Estimated Borrowing Capacity as Determined by the Insurer	\$532,113,182	XXX	XXX
11B(2)a1(f) should be equal to or greater than 11B(4)a1(d)			
11B(2)a2(f) should be equal to or greater than 11B(4)a2(d)			

b. Membership Stock (Class A and B) Eligible and Not Eligible for Redemption

	1 Current Year Total (2+3+4+5+6)	2 Not Eligible for Redemption	Eligible for Redemption			
			3 Less than 6 Months	4 6 months to Less Than 1 year	5 1 to Less Than 3 Years	6 3 to 5 Years
Membership Stock						
1. Class A	—	—	—	—	—	—
2. Class B	\$395,500	\$395,500	—	—	—	—
11B(2)b1 Current Year Total (Column 1) should equal 11B(2)a1(a) Total (Column 1)						
11B(2)b2 Current Year Total (Column 1) should equal 11B(2)a1(b) Total (Column 1)						

(3) The Company has not pledged any collateral to the FHLB as of December 31, 2019.

(4) The Company has not borrowed any funds from the FHLB as of December 31, 2019.

12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

- A, B, C & D The Company has no defined benefit plans.
- E. The Company matches contributions to a defined contribution plan that covers substantially all of its employees. For the years ended December 31, 2019 and 2018, the Company incurred expense of \$1,071,548 and \$1,002,356, respectively, for matching contributions to this plan.
- F. The Company does not contribute to multiemployer plans.
- G. The Company’s Parent is a wholly-owned subsidiary of Essent. Certain executives and key employees of the Company participate in Essent’s 2009 Restricted Share Plan and 2013 Long-Term Incentive Plan. Compensation expense related thereto is charged accordingly to the Company based upon the fair market value of the restricted awards on the grant date over the applicable performance and/or vesting period.
- H. The Company does not provide postemployment benefits.
- I. The Company does not provide postretirement benefits.

13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations

- (1) The Company has 10,000 shares authorized, 2,500 shares issued and outstanding with a par value of \$1,000 per share.
- (2) The Company has no preferred stock outstanding.

NOTES TO FINANCIAL STATEMENTS

- (3), (4) & (5) The ability of the Company to declare dividends on its common stock is restricted by certain provisions of the insurance laws of the Commonwealth of Pennsylvania, its state domicile. The insurance laws of the Commonwealth of Pennsylvania establish a test limiting the maximum amount of dividends that may be paid out of unassigned surplus by an insurer without prior approval by the Pennsylvania Insurance Commissioner. Under such a test, the Company may pay dividends during any 12-month period in an amount equal to the greater of (i) 10 percent of the preceding year-end statutory policyholders' surplus or (ii) the preceding year's statutory net income. Pennsylvania statute also requires that dividends and other distributions be paid out of positive unassigned surplus without prior approval. The Company currently has unassigned surplus of \$327,106,457 and is therefore limited to this amount when making a dividend payment or other distribution in 2020 without prior approval by the Pennsylvania Insurance Commissioner. The Company paid no dividends in the year ended December 31, 2019. In the year ended December 31, 2018, paid an ordinary dividend to the Parent of \$40,000,000.
- (6) No restrictions have been placed on unassigned surplus.
- (7) The Company is not a mutual or similarly organized company.
- (8) The Company held no shares of stock for special purposes.
- (9) There were no changes in the balances of any special surplus funds from the prior period.
- (10) The portion of unassigned funds (surplus) represented by cumulative unrealized gains and losses was \$472,968.
- (11) The Company has not issued surplus notes or similar obligations.
- (12) The Company has had no quasi-reorganizations.
- (13) The Company has had no quasi-reorganizations.

14. Liabilities, Contingencies and Assessments

- A. Contingent Commitments - See Note 10.
- B. Assessments - None.
- C. Gain Contingencies - None.
- D. Claims related to extra contractual obligations - None.
- E. Product Warranties - None.
- F. Joint and Several Liabilities - None.
- G. All Other Contingencies - None.

15. Leases

A. Lessee Operating Leases

- (1) The Company leases office space in North Carolina and California under lease agreements accounted for as operating leases. Total rent expense for the year ended December 31, 2019 and 2018 was \$2,240,504 and \$2,000,136, respectively.
- (2) (a) At December 31, 2019, the Company's future minimum lease payments are as follows:

	Year Ending December 31,	Operating Leases
1. 2020	\$	1,279,478
2. 2021	\$	1,312,790
3. 2022	\$	1,345,371
4. 2023	\$	1,161,077
5. 2024	\$	1,170,217
6. Total	\$	7,062,019

NOTES TO FINANCIAL STATEMENTS

(b) At December 31, 2019, the total minimum rentals to be received in the future under noncancelable subleases are as follows:

	Year Ending December 31,	Noncancelable Subleases
1. 2020	\$	157,622
2. 2021	\$	149,782
3. 2022	\$	26,738
4. 2023	\$	16,737
5. 2024	\$	16,187
6. Total	\$	378,037

(3) The Company is not involved in any sales-leaseback transactions.

B. Lessor Activities - None.

16. Information About Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk

The Company has no financial instruments with off-balance sheet risk or with concentrations of credit risk.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

The Company did not have any transfers of receivables reported as sales, transfer and servicing of financial assets, or wash sales.

18. Gain or Loss to the Reporting Entity from Uninsured A & H Plans and the Uninsured Portion of Partially Insured Plans

The Company has no insured accident and health plans.

19. Direct Premium Written by Managing General Agents/Third Party Administrators

The Company does not operate under Managing General Agents/Third Party Administrators.

20. Fair Value Measurements

A.

1) Fair value measurements as of December 31, 2019:

Assets at Fair Value

Description	Level 1	Level 2	Level 3	Total
Cash Equivalents				
Exempt Money Market Mutual Funds	\$ 6,442,547	\$ —	\$ —	\$ 6,442,547
Other Money Market Mutual Funds	148,624,421	—	—	148,624,421
Total Cash Equivalents	155,066,968	—	—	155,066,968
Total Assets at Fair Value	\$ 155,066,968	\$ —	\$ —	\$ 155,066,968

2) Fair value measurements in Level 3 - None.

- a) Level 3 gains or losses for the period recognized in income or surplus - None.
- b) Level 3 purchases, sales, issues and settlements - None.
- c) There were no transfers into or out of Level 3.

- 3) Transfers between all levels are recognized as of the end of the quarter in which the transfer occurs.
- 4) The securities within Level 2 were fair valued using a third party pricing service.
- 5) There are no derivative assets or liabilities.

B. None.

NOTES TO FINANCIAL STATEMENTS

C. Fair Value of Financial Instruments

December 31, 2019

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Not Practicable (Carrying Value)
Financial Assets:						
Bonds	\$ 2,248,072,188	\$ 2,189,249,104	\$ 320,075,988	\$ 1,927,996,200	\$ —	—
Cash equivalents	155,066,968	155,066,968	155,066,968	—	—	—
Common stocks	395,500	395,500	—	395,500	—	—
Short-term investments	2,000,834	2,000,834	2,000,834	—	—	—

December 31, 2018

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Not Practicable (Carrying Value)
Financial Assets:						
Bonds	\$ 1,908,710,611	\$ 1,927,921,677	\$ 279,369,159	\$ 1,629,341,452	\$ —	—
Cash equivalents	24,251,671	24,251,671	24,251,671	—	—	—
Common stocks	258,900	258,900	—	258,900	—	—

The following methods and assumptions were used in estimating fair values of financial instruments:

- Bonds, short-term investments and cash equivalents - Bonds, short-term investments and cash equivalents are valued using quoted market prices in active markets, when available, and classified as Level 1 of the fair value hierarchy. Investments are classified as Level 2 of the fair value hierarchy if quoted market prices are not available and fair values are estimated using quoted prices of similar securities or recently executed transactions for the securities. Pricing services are used for valuation of all investments.
- Common stocks - Common stocks are comprised solely of FHLB capital stock which must be held in connection with the Company's FHLB membership. The price of FHLB capital stock cannot fluctuate, and all FHLB capital stock must be purchased, repurchased or transferred at its par value. Common stocks are classified as Level 2 in the fair value hierarchy as the carrying amount approximates the fair value.

D. None.

E. None.

21. Other Items

A. Extraordinary Items - None.

B. Troubled Debt Restructuring - None.

C. Other Disclosures - None.

D. Business Interruption Insurance Recoveries - None.

E. State Transferable and Non-transferable Tax Credits - None.

F. Subprime-Mortgage-Related Risk Exposure - None.

G. During 2019, Essent Guaranty entered into two fully collateralized reinsurance agreements with two unaffiliated special purpose insurers domiciled in Bermuda, that provide excess of loss reinsurance coverage at inception for new defaults on portfolios of mortgage insurance policies. For each reinsurance coverage period, Essent Guaranty and its affiliates will retain the first layer of losses, and the special purpose insurers provide second layer coverage up to the outstanding reinsurance coverage amount. Essent Guaranty and its affiliates retain losses in excess of the outstanding reinsurance coverage amount. The reinsurance premium due to the special purpose insurers is calculated by multiplying the outstanding reinsurance coverage amount at the beginning of a period by a coupon rate, which is the sum of one-month LIBOR plus a risk margin, and then subtracting actual investment income collected on the assets in the reinsurance trust during that period. The aggregate excess of loss reinsurance coverage decreases over a ten-year period as the underlying covered mortgages amortize. Essent Guaranty has rights to terminate these reinsurance agreements. The special purpose insurers collateralized the coverage by issuing mortgage insurance-linked notes in an aggregate amount equal to the initial coverage amount to unaffiliated investors. The notes have ten-year legal maturities and are non-recourse to any assets of Essent Guaranty or its affiliates. The proceeds of the notes were deposited into reinsurance trusts for the benefit of Essent Guaranty that will be the source of reinsurance claim payments to Essent Guaranty and principal repayments on the mortgage insurance-linked notes. The following table summarizes Essent Guaranty's new full collateralized reinsurance agreements entered into during the year ended December 31, 2019:

Vintage Year	Reinsurer	Effective Date	Optional Termination Date	Initial Coverage	First Loss Retention
2015 & 2016	Radnor Re 2019-2 Ltd.	June 20, 2019	June 25, 2024	\$ 333,844,000	\$ 208,111,000
2018	Radnor Re 2019-1 Ltd.	February 28, 2019	February 25, 2026	\$ 473,184,000	\$ 253,643,000

NOTES TO FINANCIAL STATEMENTS

Insurance-Linked Securities (ILS) Contracts:

		Number of Outstanding ILS Contracts	Aggregate Maximum Proceeds
Management of Risk Related To:			
(1) Directly Written Insurance Risks			
a. ILS Contracts as Issuer			\$ —
b. ILS Contracts as Ceding Insurer	3		\$ 1,020,145,613
c. ILS Contracts as Counterparty			\$ —
(2) Assumed Insurance Risks			
a. ILS Contracts as Issuer			\$ —
b. ILS Contracts as Ceding Insurer			\$ —
c. ILS Contracts as Counterparty			\$ —

H. The Company does not have any amounts that could be realized on life insurance where the Company is owner and beneficiary or has otherwise obtained rights to control the policy.

22. Events Subsequent

The Company has considered subsequent events through February 14, 2020.

23. Reinsurance

- A. The Company does not have an unsecured aggregate recoverable for losses, paid and unpaid including IBNR, loss adjustment expenses and unearned premium with any individual reinsurers, authorized or unauthorized, that exceeds 3% of the Company’s policyholder surplus.
- B. The Company does not have reinsurance recoverable amounts in dispute.
- C. Reinsurance assumed and ceded

(1) Maximum amount of return commissions due reinsurers as of December 31, 2019:

	Assumed		Ceded		Net	
	Reinsurance		Reinsurance			
	(1)	(2)	(3)	(4)	(5)	(6)
	Premium	Commission	Premium	Commission	Premium	Commission
	<u>Reserve</u>	<u>Equity</u>	<u>Reserve</u>	<u>Equity</u>	<u>Reserve</u>	<u>Equity</u>
a. Affiliates	\$ —	\$ —	\$ 68,154,158	\$ 15,606,408	\$ (68,154,158)	\$ (15,606,408)
b. All others	—	—	—	—	—	—
c. Total	\$ —	\$ —	\$ 68,154,158	\$ 15,606,408	\$ (68,154,158)	\$ (15,606,408)

d. Direct Unearned Premium Reserve \$ 278,886,796

(2) The Company has no additional or return commissions predicated on loss experience or other types of profit sharing arrangements.

(3) The Company has no protected cells.

- D. The Company has not written off any reinsurance balances as of December 31, 2019.
- E. There was no commutation of ceded reinsurance as of December 31, 2019.
- F. The Company does not have any retroactive reinsurance agreements.
- G. The Company does not have any reinsurance agreements accounted for as deposits.
- H. The Company does not have any Property and Casualty Run-off Agreements.
- I. The Company had no certified reinsurers who had a rating downgrade or a status subject to revocation.
- J. The Company has not entered into retroactive reinsurance agreements containing asbestos and pollution liabilities.

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

The Company does not have any retrospective rated contracts or contracts subject to redetermination.

NOTES TO FINANCIAL STATEMENTS

25. Changes to Incurred Losses and LAE

- A. Reserves as of December 31, 2018 were \$38,066,453. For the year ended December 31, 2019, \$9,174,603 was paid for incurred claims and claim adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$15,347,239 as a result of re-estimation of unpaid claims and claim adjustment expenses. Therefore, there has been a \$13,544,611 favorable prior-year development during the year ended December 31, 2019. The decrease is generally the result of ongoing analysis of recent loss development trends including the impact of previously identified defaults that cured. Original estimates are increased or decreased as additional information becomes known regarding individual claims. The Company does not adjust premiums based on past claim activity.
- B. None.

26. Intercompany Pooling Arrangements

The Company has no intercompany pooling arrangements.

27. Structured Settlements

The Company has no structured settlements

28. Healthcare Receivables

The Company has no healthcare receivables.

29. Participating Policies

The Company has no participating policies.

30. Premium Deficiency Reserves

1. Liability carried for premium deficiency reserves	—
2. Date of the most recent evaluation of this liability	12/31/2019
3. Was anticipated investment income utilized in this calculation?	Yes

31. High Deductibles

The Company has no reserve credit recorded for high deductibles on unpaid claims.

32. Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses

The Company does not discount unpaid losses or unpaid loss adjustment expenses.

33. Asbestos/Environmental Reserves

The Company has no known potential exposure to asbestos and/or environmental claims.

34. Subscriber Savings Accounts

The Company has no subscriber savings accounts.

35. Multiple Peril Crop Insurance

The Company has no multiple peril crop insurance exposure.

36. Financial Guaranty Insurance

The Company does not write financial guaranty insurance.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?
If yes, complete Schedule Y, Parts 1, 1A and 2

Yes ☒ No ☐

1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

Yes ☒ No ☐ N/A ☐

1.3

State Regulating?

Pennsylvania

1.4

Is the reporting entity publicly traded or a member of a publicly traded group?

Yes ☒ No ☐

1.5

If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.

0001448893

2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes ☐ No ☒

2.2

If yes, date of change:

3.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2018

3.2

State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.

12/31/2013

3.3

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

04/24/2015

3.4

By what department or departments?
Pennsylvania Insurance Department

3.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?

Yes ☐ No ☐ N/A ☒

3.6

Have all of the recommendations within the latest financial examination report been complied with?

Yes ☐ No ☐ N/A ☒

4.1

During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business?
4.12 renewals?

Yes ☐ No ☒
Yes ☐ No ☒

4.2

During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business?
4.22 renewals?

Yes ☐ No ☒
Yes ☐ No ☒

5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?
If yes, complete and file the merger history data file with the NAIC.

Yes ☐ No ☒

5.2

If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

6.1

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes ☐ No ☒

6.2

If yes, give full information:

7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes ☒ No ☐

7.2

If yes,
7.21 State the percentage of foreign control;
7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

100.0 %
Bermuda Insurance Holding Company

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

GENERAL INTERROGATORIES

8.1

Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?

Yes [] No [X]

8.2

If response to 8.1 is yes, please identify the name of the bank holding company.

8.3

Is the company affiliated with one or more banks, thrifts or securities firms?

Yes [] No [X]

8.4

If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	SEC

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?

PricewaterhouseCoopers LLP
Two Commerce Square, Suite 1800
2001 Market Street
Philadelphia, PA 19103-7042

10.1

Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation?

Yes [] No [X]

10.2

If the response to 10.1 is yes, provide information related to this exemption:

10.3

Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation?

Yes [] No [X]

10.4

If the response to 10.3 is yes, provide information related to this exemption:

10.5

Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws?

Yes [X] No [] N/A []

10.6

If the response to 10.5 is no or n/a, please explain

11.

What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?

Christian Lemay
Senior Manager
Ernst & Young LLP
725 South Figueroa Street
Los Angeles, CA 90017

12.1

Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?

Yes [] No [X]

12.11

Name of real estate holding company

12.12

Number of parcels involved

12.13

Total book/adjusted carrying value

\$

12.2

If, yes provide explanation:

13.

FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

13.1

What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

13.2

Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?

Yes [] No []

13.3

Have there been any changes made to any of the trust indentures during the year?

Yes [] No []

13.4

If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?

Yes [] No [] N/A []

14.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?

Yes [X] No []

a.

Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;

b.

Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;

c.

Compliance with applicable governmental laws, rules and regulations;

d.

The prompt internal reporting of violations to an appropriate person or persons identified in the code; and

e.

Accountability for adherence to the code.

14.11

If the response to 14.1 is No, please explain:

14.2

Has the code of ethics for senior managers been amended?

Yes [] No [X]

14.21

If the response to 14.2 is yes, provide information related to amendment(s).

14.3

Have any provisions of the code of ethics been waived for any of the specified officers?

Yes [] No [X]

14.31

If the response to 14.3 is yes, provide the nature of any waiver(s).

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

GENERAL INTERROGATORIES

- 15.1
- Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List?
- Yes [] No [X]
- 15.2
- If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

BOARD OF DIRECTORS

16.
- Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof?
- Yes [X] No []
17.
- Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof?
- Yes [X] No []
18.
- Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person?
- Yes [X] No []

FINANCIAL

19.
- Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)?
- Yes [] No [X]
- 20.1
- Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers
- \$
- 20.12 To stockholders not officers
- \$
- 20.13 Trustees, supreme or grand (Fraternal Only)
- \$
- 20.2
- Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers
- \$
- 20.22 To stockholders not officers
- \$
- 20.23 Trustees, supreme or grand (Fraternal Only)
- \$
- 21.1
- Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement?
- Yes [] No [X]
- 21.2
- If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others
- \$
- 21.22 Borrowed from others
- \$
- 21.23 Leased from others
- \$
- 21.24 Other
- \$
- 22.1
- Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments?
- Yes [] No [X]
- 22.2
- If answer is yes:
- 22.21 Amount paid as losses or risk adjustment
- \$
- 22.22 Amount paid as expenses
- \$
- 22.23 Other amounts paid
- \$
- 23.1
- Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?
- Yes [X] No []
- 23.2
- If yes, indicate any amounts receivable from parent included in the Page 2 amount:
- \$
- 0

INVESTMENT

- 24.01
- Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03)
- Yes [X] No []
- 24.02
- If no, give full and complete information relating thereto
- 24.03
- For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
- 24.04
- Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions?
- Yes [] No [] N/A [X]
- 24.05
- If answer to 24.04 is yes, report amount of collateral for conforming programs.
- \$
- 24.06
- If answer to 24.04 is no, report amount of collateral for other programs.
- \$
- 24.07
- Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?
- Yes [] No [] N/A [X]
- 24.08
- Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?
- Yes [] No [] N/A [X]
- 24.09
- Does the reporting entity or the reporting entity 's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending?
- Yes [] No [] N/A [X]

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

GENERAL INTERROGATORIES

24.10 For the reporting entity’s security lending program state the amount of the following as December 31 of the current year:

24.101	Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.	\$	0
24.102	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.	\$	0
24.103	Total payable for securities lending reported on the liability page.	\$	0

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03).

Yes [X] No []

25.2	If yes, state the amount thereof at December 31 of the current year:	25.21 Subject to repurchase agreements	\$	
		25.22 Subject to reverse repurchase agreements	\$	
		25.23 Subject to dollar repurchase agreements	\$	
		25.24 Subject to reverse dollar repurchase agreements	\$	
		25.25 Placed under option agreements	\$	
		25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$	
		25.27 FHLB Capital Stock	\$	395,500
		25.28 On deposit with states	\$	8,316,535
		25.29 On deposit with other regulatory bodies	\$	
		25.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$	
		25.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$	
		25.32 Other	\$	12,862,073

25.3 For category (25.26) provide the following:

1	2	3
Nature of Restriction	Description	Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB?

Yes [] No [X]

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?

Yes [] No [] N/A [X]

If no, attach a description with this statement.

LINES 26.3 through 26.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

26.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity?

Yes [] No []

26.4 If the response to 26.3 is YES, does the reporting entity utilize:

26.41 Special accounting provision of SSAP No. 108	Yes [] No []
26.42 Permitted accounting practice	Yes [] No []
26.43 Other accounting guidance	Yes [] No []

26.5 By responding YES to 26.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following:

Yes [] No []

- The reporting entity has obtained explicit approval from the domiciliary state.
- Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
- Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
- Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?

Yes [] No [X]

27.2 If yes, state the amount thereof at December 31 of the current year.

\$

28. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?

Yes [X] No []

28.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1	2
Name of Custodian(s)	Custodian's Address
Northern Trust	50 South LaSalle Street, Chicago, IL 60603

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

GENERAL INTERROGATORIES

28.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year?..... Yes [] No [X]

28.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

28.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1 Name of Firm or Individual	2 Affiliation
Goldman Sachs Asset Management, L.P.	U.....
Wellington Management Company, LLP	U.....
Peter Aaron Simon	I.....

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [X] No []

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [X] No []

28.06 For those firms or individuals listed in the table for 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
107738	Goldman Sachs Asset Management, L.P.	CF5M58QA35CFPUX70H17	SEC	DS.....
106595	Wellington Management Company, LLP	549300YHP12TEZNLX41	SEC	DS.....

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? Yes [] No [X]

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 - Total		0

29.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

GENERAL INTERROGATORIES

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	2,189,249,103	2,248,072,188	58,823,085
30.2 Preferred stocks	0		0
30.3 Totals	2,189,249,103	2,248,072,188	58,823,085

30.4 Describe the sources or methods utilized in determining the fair values:
Fair values were provided by a widely accepted pricing vendor.

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [] No [X]

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No []

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
.....

32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [X] No []

32.2 If no, list exceptions:
.....

33. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:
a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
b. Issuer or obligor is current on all contracted interest and principal payments.
c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
Has the reporting entity self-designated 5GI securities? Yes [] No [X]

34. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:
a. The security was purchased prior to January 1, 2018.
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.
Has the reporting entity self-designated PLGI securities? Yes [] No [X]

35. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
a. The shares were purchased prior to January 1, 2019.
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
d. The fund only or predominantly holds bonds in its portfolio.
e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.
Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No [X]

OTHER

36.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$ 1,104,659

36.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
USMI	389,140
Moody's Investors Service	280,000
.....	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

GENERAL INTERROGATORIES

37.1 Amount of payments for legal expenses, if any?\$ 675,083

37.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
.....	

38.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$ 146,943

38.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
Morrison Public Affairs Group	146,943
.....	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1

Does the reporting entity have any direct Medicare Supplement Insurance in force?

Yes [] No [X]

1.2

If yes, indicate premium earned on U. S. business only.

\$

1.3

What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?

\$

1.31

Reason for excluding

1.4

Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.

\$

1.5

Indicate total incurred claims on all Medicare Supplement Insurance.

\$

0

1.6

Individual policies:

Most current three years:

1.61

Total premium earned

\$

0

1.62

Total incurred claims

\$

0

1.63

Number of covered lives

0

All years prior to most current three years

1.64

Total premium earned

\$

0

1.65

Total incurred claims

\$

0

1.66

Number of covered lives

0

1.7

Group policies:

Most current three years:

1.71

Total premium earned

\$

0

1.72

Total incurred claims

\$

0

1.73

Number of covered lives

0

All years prior to most current three years

1.74

Total premium earned

\$

0

1.75

Total incurred claims

\$

0

1.76

Number of covered lives

0

2.

Health Test:

1

Current Year

2

Prior Year

2.1

Premium Numerator

2.2

Premium Denominator

561,421,357

475,735,295

2.3

Premium Ratio (2.1/2.2)

0.000

0.000

2.4

Reserve Numerator

0

0

2.5

Reserve Denominator

263,066,571

262,155,898

2.6

Reserve Ratio (2.4/2.5)

0.000

0.000

3.1

Does the reporting entity issue both participating and non-participating policies?

Yes [] No [X]

3.2

If yes, state the amount of calendar year premiums written on:

3.21

Participating policies

\$

3.22

Non-participating policies

\$

4.

For mutual reporting Entities and Reciprocal Exchanges Only:

4.1

Does the reporting entity issue assessable policies?

Yes [] No []

4.2

Does the reporting entity issue non-assessable policies?

Yes [] No []

4.3

If assessable policies are issued, what is the extent of the contingent liability of the policyholders?

%

4.4

Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums.

\$

5.

For Reciprocal Exchanges Only:

5.1

Does the Exchange appoint local agents?

Yes [] No []

5.2

If yes, is the commission paid:

5.21

Out of Attorney's-in-fact compensation.....

Yes [] No [] N/A []

5.22

As a direct expense of the exchange.....

Yes [] No [] N/A []

5.3

What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?

5.4

Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred?

Yes [] No []

5.5

If yes, give full information

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

6.1

What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?
The Company does not issue worker's compensation contracts.

6.2

Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process.
The Company writes mortgage guaranty insurance on mortgages issued to United States residential borrowers. Loss exposures on individual mortgage loans are driven by loan, borrower and economic factors. Losses are bounded by the coverage percentage on the loan.

6.3

What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?
The Company writes mortgage guaranty insurance on mortgages issued to United States residential borrowers. Loss exposures are on individual mortgage loans and are bounded by the coverage percentage on the loan. The Company is required to establish and maintain a contingency reserve to be used for excessive losses. The Company has an active front and back end risk management protocol. The Company has a quota share reinsurance agreement for the amount of exposure in excess of 25% for new insurance written prior to April 1, 2019. Effective July 1, 2014, the Company entered into a quota share reinsurance agreement covering 25% of the Company's new insurance written. In 2018 and 2019, the Company entered into excess of loss reinsurance agreements providing excess-of-loss coverage for portfolios of mortgage insurance policies issued between January 1, 2015 and December 31, 2018. For the reinsurance coverage periods, the Company and its affiliates retain first layer of aggregate losses of totaling \$684.2 million as of December 31, 2019, and the reinsurers will then provide second layer coverage up to the aggregate outstanding reinsurance coverage amount of \$1,288.5 million at December 31, 2019. The aggregate excess of loss reinsurance coverage amount decreases over a ten-year period as the underlying covered mortgages amortize. In addition, effective September 1, 2019, the Company entered into a quota share reinsurance agreement with a panel of third-party reinsurers covering 40% of risk on eligible single premium policies and 20% of risk on all other eligible policies written September 1, 2019 through December 31, 2020. The risk in force ceded under this agreement totaled \$1,166.6 million at December 31, 2019.

6.4

Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence?

Yes

[]

No

[X]

6.5

If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophic loss.
See the responses to 6.2 and 6.3.

7.1

Has this reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss ratio cap, an aggregate limit or any similar provisions)?

Yes

[X]

No

[]

7.2

If yes, indicate the number of reinsurance contracts containing such provisions:

1

7.3

If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?

Yes

[]

No

[X]

8.1

Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured?

Yes

[]

No

[X]

8.2

If yes, give full information

9.1

Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
(c) Aggregate stop loss reinsurance coverage;
(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity.

Yes

[]

No

[X]

9.2

Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract.

Yes

[]

No

[X]

9.3

If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:
(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.

9.4

Except for transactions meeting the requirements of paragraph 37 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP?

Yes

[]

No

[X]

9.5

If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.

9.6

The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
(a) The entity does not utilize reinsurance; or,
(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or
(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement.

Yes

[]

No

[X]

Yes

[]

No

[X]

Yes

[]

No

[X]

10.

If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done?

Yes

[]

No

[]

N/A

[X]

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

11.1Has the reporting entity guaranteed policies issued by any other entity and now in force? Yes [] No [X]

11.2If yes, give full information
.....

12.1If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:

12.11Unpaid losses\$

12.12Unpaid underwriting expenses (including loss adjustment expenses)\$

12.2Of the amount on Line 15.3, Page 2, state the amount which is secured by letters of credit, collateral, and other funds\$

12.3If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? Yes [] No [] N/A [X]

12.4If yes, provide the range of interest rates charged under such notes during the period covered by this statement:

12.41From%

12.42To.....%

12.5Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves , including unpaid losses under loss deductible features of commercial policies? Yes [] No [X]

12.6If yes, state the amount thereof at December 31 of the current year:

12.61Letters of credit\$

12.62Collateral and other funds.....\$

13.1Largest net aggregate amount insured in any one risk (excluding workers' compensation):\$ 398,268

13.2Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? Yes [] No [X]

13.3State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. 0

14.1Is the company a cedant in a multiple cedant reinsurance contract? Yes [] No [X]

14.2If yes, please describe the method of allocating and recording reinsurance among the cedants:
.....

14.3If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? Yes [] No []

14.4If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements? Yes [] No []

14.5If the answer to 14.4 is no, please explain:
.....

15.1Has the reporting entity guaranteed any financed premium accounts? Yes [] No [X]

15.2If yes, give full information
.....

16.1Does the reporting entity write any warranty business? Yes [] No [X]
If yes, disclose the following information for each of the following types of warranty coverage:

	1 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
16.11 Home					
16.12 Products					
16.13 Automobile					
16.14 Other*					

* Disclose type of coverage:
.....

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

17.1

Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F - Part 3 that is exempt from the statutory provision for unauthorized reinsurance?

Yes [☐] No [☒]

Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from the statutory provision for unauthorized reinsurance. Provide the following information for this exemption:

17.11

Gross amount of unauthorized reinsurance in Schedule F - Part 3 exempt from the statutory provision for unauthorized reinsurance

\$

17.12

Unfunded portion of Interrogatory 17.11

\$

17.13

Paid losses and loss adjustment expenses portion of Interrogatory 17.11.....

\$

17.14

Case reserves portion of Interrogatory 17.11

\$

17.15

Incurred but not reported portion of Interrogatory 17.11

\$

17.16

Unearned premium portion of Interrogatory 17.11

\$

17.17

Contingent commission portion of Interrogatory 17.11

\$

18.1

Do you act as a custodian for health savings accounts?

Yes [☐] No [☒]

18.2

If yes, please provide the amount of custodial funds held as of the reporting date.

\$

18.3

Do you act as an administrator for health savings accounts?

Yes [☐] No [☒]

18.4

If yes, please provide the balance of funds administered as of the reporting date.

\$

19.

Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states?

Yes [☒] No [☐]

19.1

If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity?

Yes [☐] No [☐]

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

	1 2019	2 2018	3 2017	4 2016	5 2015
Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	0	0	0	0	0
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	0	0	0	0	0
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	0
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	760,676,962	668,853,454	549,344,088	432,648,454	368,929,898
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
6. Total (Line 35)	760,676,962	668,853,454	549,344,088	432,648,454	368,929,898
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	0	0	0	0	0
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	0	0	0	0	0
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	0
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	548,064,550	501,312,656	423,324,696	340,553,638	298,992,070
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
12. Total (Line 35)	548,064,550	501,312,656	423,324,696	340,553,638	298,992,070
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	423,062,409	359,700,806	267,672,123	222,740,998	171,669,654
14. Net investment gain or (loss) (Line 11)	60,541,937	45,779,904	29,492,349	22,287,606	16,363,968
15. Total other income (Line 15)	1,357,546	1,055,138	1,223,195	1,543,118	1,943,604
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)	41,286,523	27,417,137	36,576,782	30,620,633	17,288,830
18. Net income (Line 20)	443,675,369	379,118,711	261,810,885	215,951,089	172,688,396
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	2,584,786,149	2,128,452,727	1,756,601,293	1,323,609,865	1,072,557,895
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	37,221,290	34,752,120	27,778,124	20,199,698	15,858,603
20.2 Deferred and not yet due (Line 15.2)	0	0	0	0	0
20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26)	1,552,369,692	1,256,347,387	995,595,454	744,722,730	550,385,400
22. Losses (Page 3, Line 1)	51,365,348	37,488,089	35,983,910	22,449,486	14,730,634
23. Loss adjustment expenses (Page 3, Line 3)	968,585	578,364	593,033	364,838	224,624
24. Unearned premiums (Page 3, Line 9)	210,732,638	224,089,445	198,512,084	170,930,434	161,918,501
25. Capital paid up (Page 3, Lines 30 & 31)	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000
26. Surplus as regards policyholders (Page 3, Line 37)	1,032,416,457	872,105,340	761,005,839	578,887,135	522,172,495
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	464,715,865	417,992,370	316,504,008	246,904,381	228,104,526
Risk-Based Capital Analysis					
28. Total adjusted capital					
29. Authorized control level risk-based capital					
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 12, Col. 3) x100.0					
30. Bonds (Line 1)	87.4	93.8	88.3	95.5	95.6
31. Stocks (Lines 2.1 & 2.2)	0.0	0.0	0.0	0.0	0.0
32. Mortgage loans on real estate (Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
33. Real estate (Lines 4.1, 4.2 & 4.3)	0.1	0.1	0.0	0.0	0.0
34. Cash, cash equivalents and short-term investments (Line 5)	9.5	4.7	11.7	4.5	4.3
35. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36. Derivatives (Line 7)	0.0	0.0	0.0	0.0	0.0
37. Other invested assets (Line 8)	3.0	1.4	0.0	0.0	0.0
38. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
39. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	0.0
40. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Schedule D, Summary, Line 12, Col. 1)					
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)	0				
44. Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)	258,033	263,036	267,177	273,119	271,499
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
46. Affiliated mortgage loans on real estate					
47. All other affiliated					
48. Total of above Lines 42 to 47	258,033	263,036	267,177	273,119	271,499
49. Total Investment in Parent included in Lines 42 to 47 above					
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)	0.0	0.0	0.0	0.0	0.1

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2019	2 2018	3 2017	4 2016	5 2015
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	1,015,912	(530,701)	(53,566)	110,496	(127,848)
52. Dividends to stockholders (Line 35)		(40,000,000)			
53. Change in surplus as regards policyholders for the year (Line 38)	160,311,117	111,099,501	182,118,704	56,714,640	56,946,756
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	0	0	0	0	0
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	0	0	0	0	0
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	0
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	12,611,826	8,559,226	8,279,843	5,026,668	2,498,304
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
59. Total (Line 35)	12,611,826	8,559,226	8,279,843	5,026,668	2,498,304
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	0	0	0	0	0
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	0	0	0	0	0
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	0
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	9,795,675	6,813,287	6,798,347	4,365,145	2,222,850
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
65. Total (Line 35)	9,795,675	6,813,287	6,798,347	4,365,145	2,222,850
Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2)	4.2	1.7	5.1	3.6	3.5
68. Loss expenses incurred (Line 3)	0.1	0.1	0.1	0.1	0.1
69. Other underwriting expenses incurred (Line 4)	20.3	22.6	27.1	29.1	33.2
70. Net underwriting gain (loss) (Line 8)	75.4	75.6	67.6	67.2	63.2
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	20.5	21.2	25.1	27.9	29.5
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	4.4	1.8	5.2	3.7	3.6
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0)	53.1	57.5	55.6	58.8	57.3
One Year Loss Development (\$000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11)	(13,545)	(19,185)	(8,660)	(5,247)	(2,685)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0).....	(1.6)	(2.5)	(1.5)	(1.0)	(0.6)
Two Year Loss Development (\$000 omitted)					
76. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	(22,563)	(11,057)	(6,004)	(3,578)	(1,010)
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0)	(3.0)	(1.9)	(1.1)	(0.8)	(0.3)

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes [] No []

If no, please explain:



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 4694 BUSINESS IN THE STATE OF Grand Total DURING THE YEAR 2019 NAIC Company Code 13634

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1	2										
	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.1 Allied lines	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.2 Multiple peril crop	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.3 Federal flood	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.4 Private crop	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.5 Private flood	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. Farmowners multiple peril	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. Homeowners multiple peril	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5.1 Commercial multiple peril (non-liability portion)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5.2 Commercial multiple peril (liability portion)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. Mortgage guaranty	760,676,962	777,257,303	.0	278,886,796	12,611,826	31,823,334	67,917,719	547,021	1,054,517	1,265,212	.0	18,254,631
8. Ocean marine	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
9. Inland marine	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
10. Financial guaranty	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
11. Medical professional liability	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
12. Earthquake	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
13. Group accident and health (b)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
14. Credit accident and health (group and individual)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.1 Collectively renewable accident and health (b)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.2 Non-cancelable accident and health(b)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.3 Guaranteed renewable accident and health(b)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.4 Non-renewable for stated reasons only (b)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.5 Other accident only	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.6 Medicare Title XVIII exempt from state taxes or fees	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.7 All other accident and health (b)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.8 Federal employees health benefits plan premium (b)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
16. Workers' compensation	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17.1 Other Liability - occurrence	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17.2 Other Liability - claims made	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17.3 Excess workers' compensation	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18. Products liability	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
19.1 Private passenger auto no-fault (personal injury protection)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
19.2 Other private passenger auto liability	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
19.3 Commercial auto no-fault (personal injury protection)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
19.4 Other commercial auto liability	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
21.1 Private passenger auto physical damage	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
21.2 Commercial auto physical damage	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
22. Aircraft (all perils)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
23. Fidelity	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
24. Surety	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
26. Burglary and theft	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
27. Boiler and machinery	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
28. Credit	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
29. International	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
30. Warranty	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
34. Aggregate write-ins for other lines of business	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
35. TOTALS (a)	760,676,962	777,257,303	0	278,886,796	12,611,826	31,823,334	67,917,719	547,021	1,054,517	1,265,212	0	18,254,631
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0

(a) Finance and service charges not included in Lines 1 to 35 \$ 0
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .

Schedule F - Part 1 - Assumed Reinsurance

N O N E

Schedule F - Part 2 - Premium Portfolio Reinsurance Effectuated or (Canceled)

N O N E

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE F - PART 3

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)

1 ID Number	2 NAIC Com- pany Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On									16 Amount in Dispute included in Column 15	Reinsurance Payable		19 Net Amount Recoverable From Reinsurers Cols. 15 - [17 + 18]	20 Funds Held by Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis- sions	15 Columns 7 through 14 Totals		17 Ceded Balances Payable	18 Other Amounts Due to Reinsurers		
27-1440460	13748	Essent Guaranty of PA, Inc.	PA		8,074	0	0	755	41	56	0	1,343	0	2,195	0	458	0	1,737	0
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other					8,074	0	0	755	41	56	0	1,343	0	2,195	0	458	0	1,737	0
0499999. Total Authorized - Affiliates - U.S. Non-Pool					8,074	0	0	755	41	56	0	1,343	0	2,195	0	458	0	1,737	0
0799999. Total Authorized - Affiliates - Other (Non-U.S.)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0899999. Total Authorized - Affiliates					8,074	0	0	755	41	56	0	1,343	0	2,195	0	458	0	1,737	0
51-0434766	20370	AXIS Reinsurance Company	NY		348	0	0	2	0	0	0	0	0	2	0	97	0	(95)	0
13-6108721	26433	Harco National Insurance Company	IL		350	0	0	0	0	0	0	0	0	0	0	88	0	(88)	0
06-1481194	10829	Markel Global Reinsurance Company	DE		414	0	0	4	0	0	0	0	0	4	0	124	0	(120)	0
		National Union Fire Insurance Company																	
25-0687550	19445	Company of Pittsburgh, PA	PA		228	0	0	0	0	0	0	0	0	0	0	2	0	(2)	0
13-3031176	38636	Partner Reinsurance Company of the U.S.	NY		752	0	0	0	0	0	0	0	0	0	0	115	0	(115)	0
13-5616275	19453	Transatlantic Reinsurance Company	NY		152	0	0	0	0	0	0	0	0	0	0	2	0	(2)	0
0999999. Total Authorized - Other U.S. Unaffiliated Insurers					2,244	0	0	6	0	0	0	0	0	6	0	428	0	(422)	0
AA-3190339		Renaissance Reinsurance Ltd	BMJ		1,428	0	0	22	0	2	0	0	0	24	0	247	0	(223)	0
AA-3190870		Validus Reinsurance Ltd.	BMJ		486	0	0	5	0	1	0	0	0	6	0	60	0	(54)	0
1299999. Total Authorized - Other Non-U.S. Insurers					1,914	0	0	27	0	3	0	0	0	30	0	307	0	(277)	0
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)					12,232	0	0	788	41	59	0	1,343	0	2,231	0	1,193	0	1,038	0
1899999. Total Unauthorized - Affiliates - U.S. Non-Pool					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-3191273		Essent Reinsurance Ltd.	BMJ		169,039	0	0	14,581	255	1,091	0	66,811	0	82,738	0	33,484	0	49,254	0
2099999. Total Unauthorized - Affiliates - Other (Non-U.S.) - Other					169,039	0	0	14,581	255	1,091	0	66,811	0	82,738	0	33,484	0	49,254	0
2199999. Total Unauthorized - Affiliates - Other (Non-U.S.)					169,039	0	0	14,581	255	1,091	0	66,811	0	82,738	0	33,484	0	49,254	0
2299999. Total Unauthorized - Affiliates					169,039	0	0	14,581	255	1,091	0	66,811	0	82,738	0	33,484	0	49,254	0
74-2195939	42374	Houston Casualty Company	TX		125	0	0	0	0	0	0	0	0	0	0	1	0	(1)	0
2399999. Total Unauthorized - Other U.S. Unaffiliated Insurers					125	0	0	0	0	0	0	0	0	0	0	1	0	(1)	0
AA-3190932		Argo Re Limited	BMJ		246	0	0	0	0	0	0	0	0	0	0	62	0	(62)	0
AA-3191352		Ascot Reinsurance Company Limited	BMJ		111	0	0	5	0	0	0	0	0	5	0	54	0	(49)	0
AA-3194130		Endurance Specialty Insurance Limited	BMJ		327	0	0	0	0	0	0	0	0	0	0	83	0	(83)	0
AA-3194101		Everest Reinsurance (Bermuda) Limited	BMJ		712	0	0	22	0	2	0	0	0	24	0	232	0	(208)	0
AA-3770280		Greenlight Reinsurance Ltd.	CYM		716	0	0	0	0	0	0	0	0	0	0	89	0	(89)	0
		London Life and Casualty (Barbados)																	
AA-3160108		Corporation	BRB		131	0	0	4	0	0	0	0	0	4	0	33	0	(29)	0
		Lloyd's Underwriter Syndicate No. 2007 NVA																	
AA-1120071			GBR		262	0	0	0	0	0	0	0	0	0	0	86	0	(86)	0
AA-1460019		MS Amlin AG	CHE		263	0	0	0	0	0	0	0	0	0	0	66	0	(66)	0
AA-3191366		Radnor Re 2018-1 Ltd.	BMJ		11,257	0	0	0	0	0	0	0	0	0	0	121	0	(121)	0
AA-3191393		Radnor Re 2019-1 Ltd.	BMJ		12,950	0	0	0	0	0	0	0	0	0	0	172	0	(172)	0
AA-3191402		Radnor Re 2019-2 Ltd.	BMJ		4,242	0	0	0	0	0	0	0	0	0	0	77	0	(77)	0
2699999. Total Unauthorized - Other Non-U.S. Insurers					31,217	0	0	31	0	2	0	0	0	33	0	1,075	0	(1,042)	0
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)					200,381	0	0	14,612	255	1,093	0	66,811	0	82,771	0	34,560	0	48,211	0
3299999. Total Certified - Affiliates - U.S. Non-Pool					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3599999. Total Certified - Affiliates - Other (Non-U.S.)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3699999. Total Certified - Affiliates					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4399999. Total Authorized, Unauthorized and Certified Excluding Protected Cells (Sum of 1499999, 2899999 and 4299999)					212,613	0	0	15,400	296	1,152	0	68,154	0	85,003	0	35,753	0	49,250	0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE F - PART 3

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On								16 Amount in Dispute included in Column 15	Reinsurance Payable		19 Net Amount Recoverable From Reinsurers Cols. 15 - [17 + 18]	20 Funds Held by Company Under Reinsurance Treaties	
						7	8	9	10	11	12	13	14		15	17			18
						Paid Losses	Paid LAE	Known Case Loss Reserves	Known Case LAE Reserves	IBNR Loss Reserves	IBNR LAE Reserves	Unearned Premiums	Contingent Commis- sions		Columns 7 through 14 Totals	Ceded Balances Payable			Other Amounts Due to Reinsurers
4499999. Total Protected Cells (Sum of 1399999, 2799999 and 4199999)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	
9999999 Totals					212,613	0	0	15,400	296	1,152	0	68,154	0	85,003	0	35,753	0	49,250	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)
(Credit Risk)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25	26	27	Ceded Reinsurance Credit Risk								
		21	22	23	24				28	29	30	31	32	33	34	35	36
		Multiple Beneficiary Trusts	Letters of Credit	Issuing or Confirming Bank Reference Number	Single Beneficiary Trusts & Other Allowable Collateral	Total Funds Held, Payables & Collateral	Net Recoverable Net of Funds Held & Collateral	Applicable Sch. F Penalty (Col. 78)	Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	Stressed Recoverable (Col. 28 * 120%)	Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	Stressed Net Recoverable (Cols. 29-30)	Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	Reinsurer Designation Equivalent	Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	Credit Risk on Un- collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
27-1440460	Essent Guaranty of PA, Inc.	0	0		0	458	1,737	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other	0	0	XXX	0	458	1,737	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0499999	Total Authorized - Affiliates - U.S. Non-Pool	0	0	XXX	0	458	1,737	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0799999	Total Authorized - Affiliates - Other (Non-U.S.)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
0899999	Total Authorized - Affiliates	0	0	XXX	0	458	1,737	0	0	0	0	0	0	0	XXX	0	0
51-0434766	AXIS Reinsurance Company	0	0		171	2	0	0	2	2	2	0	0	0	3	0	0
13-6108721	Harco National Insurance Company	0	0		0	0	0	0	0	0	0	0	0	0	4	0	0
06-1481194	Markel Global Reinsurance Company	0	0		3,479	4	0	0	4	5	5	0	0	0	3	0	0
25-0687550	National Union Fire Insurance Company Company of Pittsburgh, PA	0	0		1,100	0	0	0	0	0	0	0	0	0	3	0	0
13-3031176	Partner Reinsurance Company of the U.S.	0	0		4,881	0	0	0	0	0	0	0	0	0	3	0	0
13-5616275	Transatlantic Reinsurance Company	0	0		937	0	0	0	0	0	0	0	0	0	3	0	0
0999999	Total Authorized - Other U.S. Unaffiliated Insurers	0	0	XXX	10,568	6	0	0	6	7	7	0	0	0	XXX	0	0
AA-3190339	Renaissance Reinsurance Ltd	0	0		10,233	24	0	0	24	29	29	0	0	0	3	0	0
AA-3190870	Validus Reinsurance Ltd.	0	0		4,256	6	0	0	6	7	7	0	0	0	3	0	0
1299999	Total Authorized - Other Non-U.S. Insurers	0	0	XXX	14,489	30	0	0	30	36	36	0	0	0	XXX	0	0
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	0	0	XXX	25,057	494	1,737	0	36	43	43	0	0	0	XXX	0	0
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3191273	Essent Reinsurance Ltd.	0	0		361,678	82,738	0	0	82,738	99,286	33,484	65,802	65,802	0	4	3,290	0
2099999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Other	0	0	XXX	361,678	82,738	0	0	82,738	99,286	33,484	65,802	65,802	0	XXX	3,290	0
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)	0	0	XXX	361,678	82,738	0	0	82,738	99,286	33,484	65,802	65,802	0	XXX	3,290	0
2299999	Total Unauthorized - Affiliates	0	0	XXX	361,678	82,738	0	0	82,738	99,286	33,484	65,802	65,802	0	XXX	3,290	0
74-2195939	Houston Casualty Company	0	0		1,898	0	0	0	0	0	0	0	0	0	2	0	0
2399999	Total Unauthorized - Other U.S. Unaffiliated Insurers	0	0	XXX	1,898	0	0	0	0	0	0	0	0	0	XXX	0	0
AA-3190932	Argo Re Limited	0	0		0	0	0	0	0	0	0	0	0	0	3	0	0
AA-3191352	Ascot Reinsurance Company Limited	0	0		548	5	0	0	5	6	6	0	0	0	3	0	0
AA-3194130	Endurance Specialty Insurance Limited	0	0		0	0	0	0	0	0	0	0	0	0	3	0	0
AA-3194101	Everest Reinsurance (Bermuda) Limited	0	0		5,047	24	0	0	24	29	29	0	0	0	3	0	0
AA-3770280	Greenlight Reinsurance Ltd.	0	0		7,738	0	0	0	0	0	0	0	0	0	4	0	0
AA-3160108	London Life and Casualty (Barbados) Corporation	0	0		328	4	0	0	4	5	5	0	0	0	2	0	0
AA-1120071	Lloyd's Underwriter Syndicate No. 2007 NVA	0	0		0	0	0	0	0	0	0	0	0	0	3	0	0
AA-1460019	MS Amlin AG	0	0		0	0	0	0	0	0	0	0	0	0	3	0	0
AA-3191366	Radnor Re 2018-1 Ltd.	0	0		319,695	0	0	0	0	0	0	0	0	0	6	0	0
AA-3191393	Radnor Re 2019-1 Ltd.	0	0		426,677	0	0	0	0	0	0	0	0	0	6	0	0
AA-3191402	Radnor Re 2019-2 Ltd.	0	0		273,773	0	0	0	0	0	0	0	0	0	6	0	0
2699999	Total Unauthorized - Other Non-U.S. Insurers	0	0	XXX	1,033,806	33	0	0	33	40	40	0	0	0	XXX	0	0
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)	0	0	XXX	1,397,382	82,771	0	0	82,771	99,326	33,524	65,802	65,802	0	XXX	3,290	0
3299999	Total Certified - Affiliates - U.S. Non-Pool	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3599999	Total Certified - Affiliates - Other (Non-U.S.)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)
(Credit Risk)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25	26	27	Ceded Reinsurance Credit Risk								
		21	22	23	24				28	29	30	31	32	33	34	35	36
		Multiple Beneficiary Trusts	Letters of Credit	Issuing or Confirming Bank Reference Number	Single Beneficiary Trusts & Other Allowable Collateral	Total Funds Held, Payables & Collateral	Net Recoverable Net of Funds Held & Collateral	Applicable Sch. F Penalty (Col. 78)	Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	Stressed Recoverable (Col. 28 * 120%)	Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	Stressed Net Recoverable (Cols. 29-30)	Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	Reinsurer Designation Equivalent	Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	Credit Risk on Un- collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
3699999. Total Certified - Affiliates		0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)		0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
4399999. Total Authorized, Unauthorized and Certified Excluding Protected Cells (Sum of 1499999, 2899999 and 4299999)		0	0	XXX	1,422,439	83,265	1,737	0	82,807	99,369	33,567	65,802	65,802	0	XXX	3,290	0
4499999. Total Protected Cells (Sum of 1399999, 2799999 and 4199999)		0	0	XXX	0	0	0	0							XXX		
9999999 Totals		0	0	XXX	1,422,439	83,265	1,737	0	82,807	99,369	33,567	65,802	65,802	0	XXX	3,290	0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)

(Aging of Ceded Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols 43-44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/(Cols. 46+48))	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50	
		37 Current	Overdue															43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)
			38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days	42 Total Overdue Cols. 38+39 +40+41											
27-1440460 ...	Essent Guaranty of PA, Inc.	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
0499999. Total Authorized - Affiliates - U.S. Non-Pool		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
0799999. Total Authorized - Affiliates - Other (Non-U.S.)		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
0899999. Total Authorized - Affiliates		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
51-0434766 ...	AXIS Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
13-6108721 ...	Harco National Insurance Company	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
06-1481194 ...	Markel Global Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
25-0687550 ...	National Union Fire Insurance Company Company of Pittsburgh, PA	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
13-3031176 ...	Partner Reinsurance Company of the U.S.	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
13-5616275 ...	Transatlantic Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
0999999. Total Authorized - Other U.S. Unaffiliated Insurers		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
AA-3190339 ...	Renaissance Reinsurance Ltd	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-3190870 ...	Validus Reinsurance Ltd.	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
1299999. Total Authorized - Other Non-U.S. Insurers		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
1899999. Total Unauthorized - Affiliates - U.S. Non-Pool		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
AA-3191273 ...	Essent Reinsurance Ltd.	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
2099999. Total Unauthorized - Affiliates - Other (Non-U.S.) - Other		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
2199999. Total Unauthorized - Affiliates - Other (Non-U.S.)		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
2299999. Total Unauthorized - Affiliates		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
74-2195839 ...	Houston Casualty Company	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
2399999. Total Unauthorized - Other U.S. Unaffiliated Insurers		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
AA-3190832 ...	Argo Re Limited	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-3191352 ...	Ascot Reinsurance Company Limited	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-3194130 ...	Endurance Specialty Insurance Limited	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-3194101 ...	Everest Reinsurance (Bermuda) Limited	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-3770280 ...	Greenlight Reinsurance Ltd.	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-3160108 ...	London Life and Casualty (Barbados) Corporation ..	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-1120071 ...	Lloyd's Underwriter Syndicate No. 2007 NVA	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-1460019 ...	MS Amlin AG	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-3191366 ...	Radnor Re 2018-1 Ltd.	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-3191393 ...	Radnor Re 2019-1 Ltd.	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-3191402 ...	Radnor Re 2019-2 Ltd.	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
2699999. Total Unauthorized - Other Non-U.S. Insurers		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)
(Aging of Ceded Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols 43-44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/(Cols. 46+48))	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50	
		37 Current	Overdue															43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)
			38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days	42 Total Overdue Cols. 38+39 +40+41											
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
3299999. Total Certified - Affiliates - U.S. Non-Pool		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
3599999. Total Certified - Affiliates - Other (Non-U.S.)		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
3699999. Total Certified - Affiliates		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
4399999. Total Authorized, Unauthorized and Certified Excluding Protected Cells (Sum of 1499999, 2899999 and 4299999)		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
4499999. Total Protected Cells (Sum of 1399999, 2799999 and 4199999)		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
9999999 Totals		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX		

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)
(Provision for Reinsurance for Certified Reinsurers)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance														Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col.68; not to Exceed Col. 63)
		54	55	56	57	58	59	60 Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20 + Col. 21 + Col. 22 + Col. 24] / Col. 58)	61 Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	62 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	63 Amount of Credit Allowed for Net Recoverables (Col. 57 + [Col. 58 * Col. 61])	64 Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	65 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	66 Total Collateral Provided (Col. 20 + Col. 21 + Col. 22 + Col. 24, not to Exceed Col. 63)	67 Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 - Col. 66)	68 20% of Amount in Col. 67			
		Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% through 100%)	Catastrophe Recoverables Qualifying for Collateral Deferral	Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	Dollar Amount of Collateral Required (Col. 56 * Col. 58)												
27-1440460	Essent Guaranty of PA, Inc.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0499999. Total Authorized - Affiliates - U.S. Non-Pool				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0799999. Total Authorized - Affiliates - Other (Non-U.S.)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0899999. Total Authorized - Affiliates				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
51-0434766	AXIS Reinsurance Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-6108721	Harco National Insurance Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
06-1481194	Markel Global Reinsurance Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
25-0687550	National Union Fire Insurance Company Company of Pittsburgh, PA	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-3031176	Partner Reinsurance Company of the U.S.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-5616275	Transatlantic Reinsurance Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0999999. Total Authorized - Other U.S. Unaffiliated Insurers				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3190339	Renaissance Reinsurance Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3190870	Validus Reinsurance Ltd.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1299999. Total Authorized - Other Non-U.S. Insurers				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1899999. Total Unauthorized - Affiliates - U.S. Non-Pool				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3191273	Essent Reinsurance Ltd.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2099999. Total Unauthorized - Affiliates - Other (Non-U.S.) - Other				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2199999. Total Unauthorized - Affiliates - Other (Non-U.S.)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2299999. Total Unauthorized - Affiliates				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
74-2195939	Houston Casualty Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2399999. Total Unauthorized - Other U.S. Unaffiliated Insurers				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3190932	Argo Re Limited	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191352	Ascot Reinsurance Company Limited	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3194130	Endurance Specialty Insurance Limited	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3194101	Everest Reinsurance (Bermuda) Limited	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3770280	Greenlight Reinsurance Ltd.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3160108	London Life and Casualty (Barbados) Corporation	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120071	Lloyd's Underwriter Syndicate No. 2007 NVA	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1460019	MS Amlin AG	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191366	Radnor Re 2018-1 Ltd.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191393	Radnor Re 2019-1 Ltd.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191402	Radnor Re 2019-2 Ltd.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2699999. Total Unauthorized - Other Non-U.S. Insurers				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3299999. Total Certified - Affiliates - U.S. Non-Pool				XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	0	0
3599999. Total Certified - Affiliates - Other (Non-U.S.)				XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)
(Provision for Reinsurance for Certified Reinsurers)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance															
		54 Certified Reinsurer Rating (1 through 6)	55 Effective Date of Certified Reinsurer Rating	56 Percent Collateral Required for Full Credit (0% through 100%)	57 Catastrophe Recoverables Qualifying for Collateral Deferral	58 Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	59 Dollar Amount of Collateral Required (Col. 56 * Col. 58)	60 Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20 + Col. 21 + Col. 22 + Col. 24] / Col. 58)	61 Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	62 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	63 Amount of Credit Allowed for Net Recoverables (Col. 57 + [Col. 58 * Col. 61])	64 Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	65 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col.68; not to Exceed Col. 63)
														66 Total Collateral Provided (Col. 20 + Col. 21 + Col. 22 + Col. 24, not to Exceed Col. 63)	67 Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 - Col. 66)	68 20% of Amount in Col. 67	
3699999. Total Certified - Affiliates				XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0
4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)				XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0
4399999. Total Authorized, Unauthorized and Certified Excluding Protected Cells (Sum of 1499999, 2899999 and 4299999)				XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0
4499999. Total Protected Cells (Sum of 1399999, 2799999 and 4199999)				XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0
9999999 Totals				XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)

(Total Provision for Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized Reinsurance		Total Provision for Reinsurance			
			71 Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	72 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ([Col. 47 * 20%] + [Col. 45 * 20%])	74 Complete if Col. 52 = "No"; Otherwise Enter 0 Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or Cols. [40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 + 77)
27-1440460 ...	Essent Guaranty of PA, Inc.	0	XXX	XXX	0	0	0	XXX	XXX	0
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other		0	XXX	XXX	0	0	0	XXX	XXX	0
0499999. Total Authorized - Affiliates - U.S. Non-Pool		0	XXX	XXX	0	0	0	XXX	XXX	0
0799999. Total Authorized - Affiliates - Other (Non-U.S.)		0	XXX	XXX	0	0	0	XXX	XXX	0
0899999. Total Authorized - Affiliates		0	XXX	XXX	0	0	0	XXX	XXX	0
51-0434766 ...	AXIS Reinsurance Company	0	XXX	XXX	0	0	0	XXX	XXX	0
13-6108721 ...	Harco National Insurance Company	0	XXX	XXX	0	0	0	XXX	XXX	0
06-1481194 ...	Markel Global Reinsurance Company	0	XXX	XXX	0	0	0	XXX	XXX	0
25-0687550 ...	National Union Fire Insurance Company of Pittsburgh, PA	0	XXX	XXX	0	0	0	XXX	XXX	0
13-3031176 ...	Partner Reinsurance Company of the U.S.	0	XXX	XXX	0	0	0	XXX	XXX	0
13-5616275 ...	Transatlantic Reinsurance Company	0	XXX	XXX	0	0	0	XXX	XXX	0
0999999. Total Authorized - Other U.S. Unaffiliated Insurers		0	XXX	XXX	0	0	0	XXX	XXX	0
AA-3190339 ...	Renaissance Reinsurance Ltd.	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-3190870 ...	Validus Reinsurance Ltd.	0	XXX	XXX	0	0	0	XXX	XXX	0
1299999. Total Authorized - Other Non-U.S. Insurers		0	XXX	XXX	0	0	0	XXX	XXX	0
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		0	XXX	XXX	0	0	0	XXX	XXX	0
1899999. Total Unauthorized - Affiliates - U.S. Non-Pool		0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3191273 ...	Essent Reinsurance Ltd.	0	0	0	XXX	XXX	XXX	0	XXX	0
2099999. Total Unauthorized - Affiliates - Other (Non-U.S.) - Other		0	0	0	XXX	XXX	XXX	0	XXX	0
2199999. Total Unauthorized - Affiliates - Other (Non-U.S.)		0	0	0	XXX	XXX	XXX	0	XXX	0
2299999. Total Unauthorized - Affiliates		0	0	0	XXX	XXX	XXX	0	XXX	0
74-2195939 ...	Houston Casualty Company	0	0	0	XXX	XXX	XXX	0	XXX	0
2399999. Total Unauthorized - Other U.S. Unaffiliated Insurers		0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3190932 ...	Argo Re Limited	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3191352 ...	Ascot Reinsurance Company Limited	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3194130 ...	Endurance Specialty Insurance Limited	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3194101 ...	Everest Reinsurance (Bermuda) Limited	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3770280 ...	Greenlight Reinsurance Ltd.	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3160108 ...	London Life and Casualty (Barbados) Corporation	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-1120071 ...	Lloyd's Underwriter Syndicate No. 2007 NVA	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-1460019 ...	MS Amlin AG	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3191366 ...	Radnor Re 2018-1 Ltd.	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3191393 ...	Radnor Re 2019-1 Ltd.	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3191402 ...	Radnor Re 2019-2 Ltd.	0	0	0	XXX	XXX	XXX	0	XXX	0
2699999. Total Unauthorized - Other Non-U.S. Insurers		0	0	0	XXX	XXX	XXX	0	XXX	0
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)		0	0	0	XXX	XXX	XXX	0	XXX	0
3299999. Total Certified - Affiliates - U.S. Non-Pool		XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3599999. Total Certified - Affiliates - Other (Non-U.S.)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)

(Total Provision for Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized Reinsurance		Total Provision for Reinsurance			
			71 Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	72 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ([Col. 47 * 20%] + [Col. 45 * 20%])	74 Complete if Col. 52 = "No"; Otherwise Enter 0 Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or Cols. [40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 + 77)
3699999. Total Certified - Affiliates		XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
4399999. Total Authorized, Unauthorized and Certified Excluding Protected Cells (Sum of 1499999, 2899999 and 4299999)		0	0	0	0	0	0	0	0	0
4499999. Total Protected Cells (Sum of 1399999, 2799999 and 4199999)		0	0	0	0	0	0	0	0	0
9999999 Totals		0	0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE F - PART 4

Issuing or Confirming Banks for Letters of Credit from Schedule F, Part 3 (\$000 Omitted)

1 Issuing or Confirming Bank Reference Number Used in Col. 23 of Sch F Part 3	2 Letters of Credit Code	3 American Bankers Association (ABA) Routing Number	4 Issuing or Confirming Bank Name	5 Letters of Credit Amount
			NONE	
Total				

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE F - PART 5

Interrogatories for Schedule F, Part 3 (000 Omitted)

A. Report the five largest provisional commission rates included in the cedant's reinsurance treaties. The commission rate to be reported is by contract with ceded premium in excess of \$50,000:

	1	2	3
	<u>Name of Reinsurer</u>	<u>Commission Rate</u>	<u>Ceded Premium</u>
1.	Essent Reinsurance Ltd.	23.000	169,039
2.	Renaissance Reinsurance Ltd	20.000	1,428
3.	Everest Reinsurance (Bermuda) Limited	20.000	712
4.	Validus Reinsurance Ltd.	20.000	486
5.	Ascot Reinsurance Company Limited	20.000	111

B. Report the five largest reinsurance recoverables reported in Schedule F, Part 3, Column 15, due from any one reinsurer (based on the total recoverables, Schedule F, Part 3,Line 9999999, Column 15), the amount of ceded premium, and indicate whether the recoverables are due from an affiliated insurer.

	1	2	3	4
	<u>Name of Reinsurer</u>	<u>Total Recoverables</u>	<u>Ceded Premiums</u>	<u>Affiliated</u>
6.	Essent Reinsurance Ltd.	82,737	169,039	Yes [X] No []
7.	Essent Guaranty of PA, Inc.	2,195	8,074	Yes [X] No []
8.	Renaissance Reinsurance Ltd	24	1,428	Yes [] No [X]
9.	Everest Reinsurance (Bermuda) Limited	24	712	Yes [] No [X]
10.	Validus Reinsurance Ltd.	6	486	Yes [] No [X]

NOTE: Disclosure of the five largest provisional commission rates should exclude mandatory pools and joint underwriting associations.

SCHEDULE F - PART 6

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	2,506,061,833		2,506,061,833
2. Premiums and considerations (Line 15)	37,221,290		37,221,290
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)	0		0
4. Funds held by or deposited with reinsured companies (Line 16.2)	0		0
5. Other assets	41,503,026		41,503,026
6. Net amount recoverable from reinsurers		85,003,156	85,003,156
7. Protected cell assets (Line 27)	0		0
8. Totals (Line 28)	2,584,786,149	85,003,156	2,669,789,305
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	52,333,933	16,848,998	69,182,931
10. Taxes, expenses, and other obligations (Lines 4 through 8)	44,619,991		44,619,991
11. Unearned premiums (Line 9)	210,732,638	68,154,158	278,886,796
12. Advance premiums (Line 10)			0
13. Dividends declared and unpaid (Line 11.1 and 11.2)	0		0
14. Ceded reinsurance premiums payable (net of ceding commissions (Line 12)	35,752,803		35,752,803
15. Funds held by company under reinsurance treaties (Line 13)	0		0
16. Amounts withheld or retained by company for account of others (Line 14)			0
17. Provision for reinsurance (Line 16)	0		0
18. Other liabilities	1,208,930,327		1,208,930,327
19. Total liabilities excluding protected cell business (Line 26)	1,552,369,692	85,003,156	1,637,372,848
20. Protected cell liabilities (Line 27)			0
21. Surplus as regards policyholders (Line 37)	1,032,416,457	XXX	1,032,416,457
22. Totals (Line 38)	2,584,786,149	85,003,156	2,669,789,305

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements? Yes [] No [X]

If yes, give full explanation:

Schedule H - Part 1 - Analysis of Underwriting Operations

N O N E

Schedule H - Part 2 - Reserves and Liabilities

N O N E

Schedule H - Part 3 - Test of Prior Year's Claim Reserves and Liabilities

N O N E

Schedule H - Part 4 - Reinsurance

N O N E

Schedule H - Part 5 - Health Claims

N O N E

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES
SCHEDULE P - PART 1 - SUMMARY

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2010.....	210	13	197	0	0	0	0	0	0	0	0	XXX
3. 2011.....	8,179	519	7,659	0	0	0	0	0	0	0	0	XXX
4. 2012.....	41,796	3,027	38,769	789	97	19	1	0	0	0	710	XXX
5. 2013.....	123,372	10,156	113,216	2,016	242	42	4	0	0	0	1,812	XXX
6. 2014.....	223,228	24,629	198,599	2,822	275	60	7	0	0	0	2,600	XXX
7. 2015.....	324,833	53,158	271,675	7,826	1,170	135	34	0	0	0	6,757	XXX
8. 2016.....	414,078	82,536	331,542	7,638	1,442	232	53	0	0	0	6,375	XXX
9. 2017.....	509,287	113,544	395,743	8,886	1,949	271	88	0	0	0	7,120	XXX
10. 2018.....	633,059	157,324	475,735	7,616	1,779	450	117	0	0	0	6,170	XXX
11. 2019.....	777,257	215,836	561,421	1,050	220	240	60	0	0	0	1,010	XXX
12. Totals	XXX	XXX	XXX	38,643	7,174	1,449	364	0	0	0	32,554	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
2. 2010.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 2011.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4. 2012.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5. 2013.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6. 2014.....	14	0	1	0	0	0	0	0	0	0	0	15	XXX
7. 2015.....	464	92	34	6	2	0	0	0	0	0	0	402	XXX
8. 2016.....	1,124	177	84	13	148	25	0	0	0	0	0	1,141	XXX
9. 2017.....	2,808	647	210	48	28	7	0	0	0	0	0	2,344	XXX
10. 2018.....	13,823	3,345	1,037	251	241	59	0	0	0	0	0	11,446	XXX
11. 2019.....	44,947	11,139	3,372	834	847	206	0	0	0	0	0	36,986	XXX
12. Totals	63,180	15,400	4,738	1,152	1,266	297	0	0	0	0	0	52,334	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2010.....	0	0	0	0.0	0.0	0.0	0	0		0	0
3. 2011.....	0	0	0	0.0	0.0	0.0	0	0		0	0
4. 2012.....	808	98	710	1.9	3.2	1.8	0	0		0	0
5. 2013.....	2,058	246	1,812	1.7	2.4	1.6	0	0		0	0
6. 2014.....	2,897	282	2,615	1.3	1.1	1.3	0	0		15	0
7. 2015.....	8,461	1,302	7,159	2.6	2.4	2.6	0	0		400	2
8. 2016.....	9,226	1,710	7,516	2.2	2.1	2.3	0	0		1,018	123
9. 2017.....	12,203	2,739	9,464	2.4	2.4	2.4	0	0		2,323	21
10. 2018.....	23,167	5,551	17,616	3.7	3.5	3.7	0	0		11,264	182
11. 2019.....	50,455	12,459	37,996	6.5	5.8	6.8	0	0		36,345	641
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	51,365	969

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements which will reconcile Part 1 with Parts 2 and 4.

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019	11 One Year	12 Two Year
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	0
2. 2010.....	0	0	0	0	0	0	0	0	0	0	0	0
3. 2011.....	XXX	57	0	0	0	0	0	0	0	0	0	0
4. 2012.....	XXX	XXX	1,355	758	716	688	659	710	710	710	0	0
5. 2013.....	XXX	XXX	XXX	2,715	2,191	1,775	1,765	1,817	1,812	1,812	0	(5)
6. 2014.....	XXX	XXX	XXX	XXX	6,072	3,831	2,977	2,696	2,646	2,615	(31)	(81)
7. 2015.....	XXX	XXX	XXX	XXX	XXX	12,477	8,123	7,544	7,152	7,159	7	(385)
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	17,567	9,664	7,714	7,516	(198)	(2,148)
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29,408	12,620	9,464	(3,156)	(19,944)
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,783	17,616	(10,167)	XXX
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37,996	XXX	XXX
12. Totals											(13,545)	(22,563)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019		
1. Prior.....	000	0	0	0	0	0	0	0	0	0	XXX	XXX
2. 2010.....		0	0	0	0	0	0	0	0	0	XXX	XXX
3. 2011.....	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX
4. 2012.....	XXX	XXX	24	478	587	591	591	710	710	710	XXX	XXX
5. 2013.....	XXX	XXX	XXX	229	822	1,324	1,565	1,653	1,812	1,812	XXX	XXX
6. 2014.....	XXX	XXX	XXX	XXX	119	1,427	2,228	2,515	2,615	2,600	XXX	XXX
7. 2015.....	XXX	XXX	XXX	XXX	XXX	474	3,108	5,941	6,410	6,757	XXX	XXX
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	785	3,938	5,577	6,375	XXX	XXX
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	505	4,257	7,120	XXX	XXX
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	990	6,170	XXX	XXX
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,010	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2010.....		0	0	0	0	0	0	0	0	0
3. 2011.....	XXX	0	0	0	0	0	0	0	0	0
4. 2012.....	XXX	XXX	62	19	9	7	5	0	0	0
5. 2013.....	XXX	XXX	XXX	170	94	31	14	11	0	0
6. 2014.....	XXX	XXX	XXX	XXX	408	166	52	13	2	1
7. 2015.....	XXX	XXX	XXX	XXX	XXX	824	347	111	52	28
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	1,149	395	148	71
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,981	571	162
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,847	786
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,538

Schedule P - Part 1A - Homeowners/Farmowners

NONE

Schedule P - Part 1B - Private Passenger Auto Liability/Medical

NONE

Schedule P - Part 1C - Commercial Auto/Truck Liability/Medical

NONE

Schedule P - Part 1D - Workers' Compensation (Excluding Excess Workers' Compensation)

NONE

Schedule P - Part 1E - Commercial Multiple Peril

NONE

Schedule P - Part 1F - Section 1 - Medical Professional Liability - Occurrence

NONE

Schedule P - Part 1F - Section 2 - Medical Professional Liability - Claims-Made

NONE

Schedule P - Part 1G - Special Liability (Ocean Marine, Aircraft (all perils), Boiler and Machinery)

NONE

Schedule P - Part 1H - Section 1 - Other Liability - Occurrence

NONE

Schedule P - Part 1H - Section 2 - Other Liability - Claims-Made

NONE

Schedule P - Part 1I - Special Property (Fire, Allied Lines...)

NONE

Schedule P - Part 1J - Auto Physical Damage

NONE

Schedule P - Part 1K - Fidelity/Surety

NONE

Schedule P - Part 1L - Other (Including Credit, Accident and Health)

NONE

Schedule P - Part 1M - International

N O N E

Schedule P - Part 1N - Reinsurance - Nonproportional Assumed Property

N O N E

Schedule P - Part 1O - Reinsurance - Nonproportional Assumed Liability

N O N E

Schedule P - Part 1P - Reinsurance - Nonproportional Assumed Financial Lines

N O N E

Schedule P - Part 1R - Section 1 - Products Liability - Occurrence

N O N E

Schedule P - Part 1R - Section 2 - Products Liability - Claims-Made

N O N E

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE P - PART 1S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	5,060	1,089	53	31	0	0	0	3,993	XXX
2. 2018.....	633,059	157,324	475,735	7,616	1,779	450	117	0	0	0	6,170	XXX
3. 2019.....	777,257	215,836	561,421	1,050	220	240	60	0	0	0	1,010	XXX
4. Totals.....	XXX	XXX	XXX	13,726	3,088	743	208	0	0	0	11,173	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior	4,410	916	329	67	178	32	0	0	0	0	0	3,902	0
2. 2018	13,823	3,345	1,037	251	241	59	0	0	0	0	0	11,446	0
3. 2019	44,947	11,139	3,372	834	847	206	0	0	0	0	0	36,986	0
4. Totals	63,180	15,400	4,738	1,152	1,266	297	0	0	0	0	0	52,334	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter- Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	3,756	146
2. 2018	23,167	5,551	17,616	3.7	3.5	3.7	0	0	0.0	11,264	182
3. 2019	50,455	12,459	37,996	6.5	5.8	6.8	0	0	0.0	36,345	641
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	51,365	969

Schedule P - Part 1T - Warranty

NONE

Schedule P - Part 2A - Homeowners/Farmowners

NONE

Schedule P - Part 2B - Private Passenger Auto Liability/Medical

NONE

Schedule P - Part 2C - Commercial Auto/Truck Liability/Medical

NONE

Schedule P - Part 2D - Workers' Compensation (Excluding Excess Workers' Compensation)

NONE

Schedule P - Part 2E - Commercial Multiple Peril

NONE

Schedule P - Part 2F - Section 1 - Medical Professional Liability - Occurrence

NONE

Schedule P - Part 2F - Section 2 - Medical Professional Liability - Claims-Made

NONE

Schedule P - Part 2G - Special Liability (Ocean Marine, Aircraft (all perils), Boiler and Machinery)

NONE

Schedule P - Part 2H - Section 1 - Other Liability - Occurrence

NONE

Schedule P - Part 2H - Section 2- Other Liability - Claims-Made

NONE

Schedule P - Part 2I - Special Property

NONE

Schedule P - Part 2J - Auto Physical Damage

NONE

Schedule P - Part 2K - Fidelity/Surety

NONE

Schedule P - Part 2L - Other (Including Credit, Accident and Health)

N O N E

Schedule P - Part 2M - International

N O N E

Schedule P - Part 2N - Reinsurance - Nonproportional Assumed Property

N O N E

Schedule P - Part 2O - Reinsurance - Nonproportional Assumed Liability

N O N E

Schedule P - Part 2P - Reinsurance - Nonproportional Assumed Financial Lines

N O N E

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE P - PART 2R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019	11 One Year	12 Two Year
1. Prior.....												
2. 2010.....												
3. 2011.....	XXX											
4. 2012.....	XXX	XXX										
5. 2013.....	XXX	XXX	XXX									
6. 2014.....	XXX	XXX	XXX	XXX								
7. 2015.....	XXX	XXX	XXX	XXX	XXX							
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

SCHEDULE P - PART 2R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

1. Prior.....												
2. 2010.....												
3. 2011.....	XXX											
4. 2012.....	XXX	XXX										
5. 2013.....	XXX	XXX	XXX									
6. 2014.....	XXX	XXX	XXX	XXX								
7. 2015.....	XXX	XXX	XXX	XXX	XXX							
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

SCHEDULE P - PART 2S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36,577	17,392	14,014	(3,378)	(22,563)
2. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,783	17,616	(10,167)	XXX
3. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37,996	XXX	XXX
4. Totals											(13,545)	(22,563)

SCHEDULE P - PART 2T - WARRANTY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals												

Schedule P - Part 3A - Homeowners/Farmowners

NONE

Schedule P - Part 3B - Private Passenger Auto Liability/Medical

NONE

Schedule P - Part 3C - Commercial Auto/Truck Liability/Medical

NONE

Schedule P - Part 3D - Workers' Compensation (Excluding Excess Workers' Compensation)

NONE

Schedule P - Part 3E - Commercial Multiple Peril

NONE

Schedule P - Part 3F - Section 1 - Medical Professional Liability - Occurrence

NONE

Schedule P - Part 3F - Section 2 - Medical Professional Liability - Claims-Made

NONE

Schedule P - Part 3G - Special Liability

NONE

Schedule P - Part 3H - Section 1 - Other Liability - Occurrence

NONE

Schedule P - Part 3H - Section 2 - Other Liability - Claims-Made

NONE

Schedule P - Part 3I - Special Property

NONE

Schedule P - Part 3J - Auto Physical Damage

NONE

Schedule P - Part 3K - Fidelity/Surety

NONE

Schedule P - Part 3L - Other (Including Credit, Accident and Health)

NONE

Schedule P - Part 3M - International

N O N E

Schedule P - Part 3N - Reinsurance - Nonproportional Assumed Property

N O N E

Schedule P - Part 3O - Reinsurance - Nonproportional Assumed Liability

N O N E

Schedule P - Part 3P - Reinsurance - Nonproportional Assumed Financial Lines

N O N E

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE P - PART 3R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019		
1. Prior.....	.000											
2. 2010.....												
3. 2011.....	XXX											
4. 2012.....	XXX	XXX										
5. 2013.....	XXX	XXX	XXX									
6. 2014.....	XXX	XXX	XXX	XXX								
7. 2015.....	XXX	XXX	XXX	XXX	XXX							
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

SCHEDULE P - PART 3R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

1. Prior.....	.000											
2. 2010.....												
3. 2011.....	XXX											
4. 2012.....	XXX	XXX										
5. 2013.....	XXX	XXX	XXX									
6. 2014.....	XXX	XXX	XXX	XXX								
7. 2015.....	XXX	XXX	XXX	XXX	XXX							
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

SCHEDULE P - PART 3S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	6,119	10,112	XXX	XXX
2. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	990	6,170	XXX	XXX
3. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,010	XXX	XXX

SCHEDULE P - PART 3T - WARRANTY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000				
2. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
3. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

Schedule P - Part 4A - Homeowners/Farmowners

NONE

Schedule P - Part 4B - Private Passenger Auto Liability/Medical

NONE

Schedule P - Part 4C - Commercial Auto/Truck Liability/Medical

NONE

Schedule P - Part 4D - Workers' Compensation (Excluding Excess Workers' Compensation)

NONE

Schedule P - Part 4E - Commercial Multiple Peril

NONE

Schedule P - Part 4F - Section 1 - Medical Professional Liability - Occurrence

NONE

Schedule P - Part 4F - Section 2 - Medical Professional Liability - Claims-Made

NONE

Schedule P - Part 4G - Special Liability

NONE

Schedule P - Part 4H - Section 1 - Other Liability - Occurrence

NONE

Schedule P - Part 4H - Section 2 - Other Liability - Claims-Made

NONE

Schedule P - Part 4I - Special Property

NONE

Schedule P - Part 4J - Auto Physical Damage

NONE

Schedule P - Part 4K - Fidelity/Surety

NONE

Schedule P - Part 4L - Other (Including Credit, Accident and Health)

NONE

Schedule P - Part 4M - International

N O N E

Schedule P - Part 4N - Reinsurance - Nonproportional Assumed Property

N O N E

Schedule P - Part 4O - Reinsurance - Nonproportional Assumed Liability

N O N E

Schedule P - Part 4P - Reinsurance - Nonproportional Assumed Financial Lines

N O N E

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE P - PART 4R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1. Prior										
2. 2010										
3. 2011	XXX									
4. 2012	XXX	XXX								
5. 2013	XXX	XXX	XX							
6. 2014	XXX	XXX	XX	XX						
7. 2015	XXX	XXX	XX	XXX	XXX					
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

1. Prior										
2. 2010										
3. 2011	XXX									
4. 2012	XXX	XXX								
5. 2013	XXX	XXX	XXX							
6. 2014	XXX	XXX	XX	XXX						
7. 2015	XXX	XXX	XX	XXX	XX					
8. 2016	XXX	XXX	XX	XXX	XX	XX				
9. 2017	XXX	XXX	XX	XXX	XXX	XX	XX			
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,511	773	262
2. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,847	786
3. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,538

SCHEDULE P - PART 4T - WARRANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2018	XXX	XXX	XX	XXX	XXX	XX	XXX	XXX		
3. 2019	XXX	XXX	XX	XXX	XX	XX	XX	XXX	XXX	

Schedule P - Part 5A - Homeowners/Farmowners - Section 1
N O N E

Schedule P - Part 5A - Homeowners/Farmowners - Section 2
N O N E

Schedule P - Part 5A - Homeowners/Farmowners - Section 3
N O N E

Schedule P - Part 5B - Private Passenger Auto Liability/Medical - Section 1
N O N E

Schedule P - Part 5B - Private Passenger Auto Liability/Medical - Section 2
N O N E

Schedule P - Part 5B - Private Passenger Auto Liability/Medical - Section 3
N O N E

Schedule P - Part 5C - Commercial Auto/Truck Liability/Medical - Section 1
N O N E

Schedule P - Part 5C - Commercial Auto/Truck Liability/Medical - Section 2
N O N E

Schedule P - Part 5C - Commercial Auto/Truck Liability/Medical - Section 3
N O N E

Schedule P-Part 5D-Workers' Compensation (Excluding Excess Workers' Compensation)-Section 1
N O N E

Schedule P-Part 5D-Workers' Compensation (Excluding Excess Workers' Compensation)-Section 2
N O N E

Schedule P-Part 5D-Workers' Compensation (Excluding Excess Workers' Compensation)-Section 3
N O N E

Schedule P - Part 5E - Commercial Multiple Peril - Section 1
N O N E

Schedule P - Part 5E - Commercial Multiple Peril - Section 2
N O N E

Schedule P - Part 5E - Commercial Multiple Peril - Section 3

N O N E

Schedule P - Part 5F - Medical Professional Liability - Occurrence - Section 1A

N O N E

Schedule P - Part 5F - Medical Professional Liability - Occurrence - Section 2A

N O N E

Schedule P - Part 5F - Medical Professional Liability - Occurrence - Section 3A

N O N E

Schedule P - Part 5F - Medical Professional Liability - Claims-Made - Section 1B

N O N E

Schedule P - Part 5F - Medical Professional Liability - Claims-Made - Section 2B

N O N E

Schedule P - Part 5F - Medical Professional Liability - Claims-Made - Section 3B

N O N E

Schedule P - Part 5H - Other Liability - Occurrence - Section 1A

N O N E

Schedule P - Part 5H - Other Liability - Occurrence - Section 2A

N O N E

Schedule P - Part 5H - Other Liability - Occurrence - Section 3A

N O N E

Schedule P - Part 5H - Other Liability - Claims-Made - Section 1B

N O N E

Schedule P - Part 5H - Other Liability - Claims-Made - Section 2B

N O N E

Schedule P - Part 5H - Other Liability - Claims-Made - Section 3B

N O N E

Schedule P - Part 5R - Products Liability - Occurrence - Section 1A

N O N E

Schedule P - Part 5R - Products Liability - Occurrence - Section 2A

N O N E

Schedule P - Part 5R - Products Liability - Occurrence - Section 3A

N O N E

Schedule P - Part 5R - Products Liability - Claims-Made - Section 1B

N O N E

Schedule P - Part 5R - Products Liability - Claims-Made - Section 2B

N O N E

Schedule P - Part 5R - Products Liability - Claims-Made - Section 3B

N O N E

Schedule P - Part 5T - Warranty - Section 1

N O N E

Schedule P - Part 5T - Warranty - Section 2

N O N E

Schedule P - Part 5T - Warranty - Section 3

N O N E

Schedule P - Part 6C - Commercial Auto/Truck Liability/Medical - Section 1

N O N E

Schedule P - Part 6C - Commercial Auto/Truck Liability/Medical - Section 2

N O N E

Schedule P-Part 6D-Workers' Compensation (Excluding Excess Workers' Compensation)-Section 1

N O N E

Schedule P-Part 6D-Workers' Compensation (Excluding Excess Workers' Compensation)-Section 2

N O N E

Schedule P - Part 6E - Commercial Multiple Peril - Section 1

N O N E

Schedule P - Part 6E - Commercial Multiple Peril - Section 2

N O N E

Schedule P - Part 6H - Other Liability - Occurrence - Section 1A

N O N E

Schedule P - Part 6H - Other Liability - Occurrence - Section 2A

N O N E

Schedule P - Part 6H - Other Liability - Claims-Made - Section 1B

N O N E

Schedule P - Part 6H - Other Liability - Claims-Made - Section 2B

N O N E

Schedule P - Part 6M - International - Section 1

N O N E

Schedule P - Part 6M - International - Section 2

N O N E

Schedule P - Part 6N- Reinsurance A - Nonproportional Assumed Property - Section 1

N O N E

Schedule P - Part 6N- Reinsurance A - Nonproportional Assumed Property - Section 2

N O N E

Schedule P - Part 6O - Reinsurance B - Nonproportional Liability - Section 1

N O N E

Schedule P - Part 6O - Reinsurance B - Nonproportional Assumed Liability - Section 2

N O N E

Schedule P - Part 6R - Products Liability - Occurrence - Section 1A

N O N E

Schedule P - Part 6R - Products Liability - Occurrence - Section 2A

N O N E

Schedule P - Part 6R - Products Liability - Claims-Made - Section 1B

N O N E

Schedule P - Part 6R - Products Liability - Claims-Made - Section 2B

N O N E

Schedule P - Part 7A - Section 1 - Primary Loss Sensitive Contracts

N O N E

Schedule P - Part 7A - Section 2 - Primary Loss Sensitive Contracts

N O N E

Schedule P - Part 7A - Section 3 - Primary Loss Sensitive Contracts

N O N E

Schedule P - Part 7A - Section 4 - Primary Loss Sensitive Contracts

N O N E

Schedule P - Part 7A - Section 5 - Primary Loss Sensitive Contracts

N O N E

Schedule P - Part 7B - Section 1 - Reinsurance Loss Sensitive Contracts

N O N E

Schedule P - Part 7B - Section 2 - Reinsurance Loss Sensitive Contracts

N O N E

Schedule P - Part 7B - Section 3 - Reinsurance Loss Sensitive Contracts

N O N E

Schedule P - Part 7B - Section 4 - Reinsurance Loss Sensitive Contracts

N O N E

Schedule P - Part 7B - Section 5 - Reinsurance Loss Sensitive Contracts

N O N E

Schedule P - Part 7B - Section 6 - Reinsurance Loss Sensitive Contracts

N O N E

Schedule P - Part 7B - Section 7 - Reinsurance Loss Sensitive Contracts

N O N E

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE P INTERROGATORIES

1. The following questions relate to yet-to-be-issued Extended Reporting Endorsements (EREs) arising from Death, Disability, or Retirement (DDR) provisions in Medical Professional Liability Claims Made insurance policies. EREs provided for reasons other than DDR are not to be included.
- 1.1 Does the company issue Medical Professional Liability Claims Made insurance policies that provide tail (also known as an extended reporting endorsement, or “ERE”) benefits in the event of Death, Disability, or Retirement (DDR) at a reduced charge or at no additional cost? Yes [] No [X]
If the answer to question 1.1 is “no”, leave the following questions blank. If the answer to question 1.1 is “yes”, please answer the following questions:
- 1.2 What is the total amount of the reserve for that provision (DDR Reserve), as reported, explicitly or not, elsewhere in this statement (in dollars)?\$
- 1.3 Does the company report any DDR reserve as Unearned Premium Reserve per SSAP #65? Yes [] No []
- 1.4 Does the company report any DDR reserve as loss or loss adjustment expense reserve? Yes [] No []
- 1.5 If the company reports DDR reserve as Unearned Premium Reserve, does that amount match the figure on the Underwriting and Investment Exhibit, Part 1A - Recapitulation of all Premiums (Page 7) Column 2, Lines 11.1 plus 11.2? Yes [] No [] N/A []
- 1.6 If the company reports DDR reserve as loss or loss adjustment expense reserve, please complete the following table corresponding to where these reserves are reported in Schedule P:

Years in Which Premiums Were Earned and Losses Were Incurred		DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
		1 Section 1: Occurrence	2 Section 2: Claims-Made
1.601	Prior		
1.602	2010		
1.603	2011		
1.604	2012		
1.605	2013		
1.606	2014		
1.607	2015		
1.608	2016		
1.609	2017		
1.610	2018		
1.611	2019		
1.612	Totals	0	0

2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as “ Defense and Cost Containment” and “Adjusting and Other”) reported in compliance with these definitions in this statement? Yes [X] No []
3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this Statement? Yes [X] No []
4. Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10? Yes [] No [X]
- If yes, proper disclosure must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33. Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.
Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.
5. What were the net premiums in force at the end of the year for:
(in thousands of dollars)

5.1 Fidelity
5.2 Surety
6. Claim count information is reported per claim or per claimant (Indicate which). per claim.....
If not the same in all years, explain in Interrogatory 7.
- 7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses? Yes [] No [X]
- 7.2 (An extended statement may be attached.)
.....

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories									
States, Etc.	1	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4	5	6	7	8	9
		2	3						
	Active Status (a)	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Losses Paid (Deducting Salvage)	Direct Losses Incurred	Direct Losses Unpaid	Finance and Service Charges Not Included in Premiums	Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
1. Alabama	AL	L	8,301,303	9,165,668	0	214,990	517,284	611,213	
2. Alaska	AK	L	3,484,194	3,505,083	0	56,317	321,916	543,775	
3. Arizona	AZ	L	25,240,012	26,146,797	0	345,215	674,496	1,371,182	
4. Arkansas	AR	L	11,784,055	11,589,357	0	593,046	641,173	827,693	
5. California	CA	L	62,327,238	69,882,994	0	229,337	2,963,413	9,751,199	
6. Colorado	CO	L	25,410,218	26,046,013	0	143,446	732,709	1,222,600	
7. Connecticut	CT	L	8,807,751	9,346,639	0	1,482	551,471	1,428,529	
8. Delaware	DE	L	2,455,588	2,424,064	0	0	186,105	328,240	
9. District of Columbia	DC	L	1,843,484	1,801,493	0	0	14,362	98,595	
10. Florida	FL	L	64,092,784	63,957,121	0	842,955	2,337,125	6,421,283	
11. Georgia	GA	L	25,402,016	26,516,838	0	236,412	596,463	1,937,329	
12. Hawaii	HI	L	1,820,106	1,959,588	0	0	(94,512)	314,233	
13. Idaho	ID	L	5,485,619	5,648,788	0	3,039	(28,265)	200,640	
14. Illinois	IL	L	27,909,463	28,673,602	0	765,808	1,852,959	2,971,216	
15. Indiana	IN	L	13,109,608	12,601,535	0	322,041	682,173	1,028,134	
16. Iowa	IA	L	5,094,913	5,228,983	0	172,138	359,989	543,930	
17. Kansas	KS	L	4,501,227	4,592,800	0	37,618	198,271	277,644	
18. Kentucky	KY	L	6,722,810	6,968,804	0	100,963	468,965	653,523	
19. Louisiana	LA	L	7,987,807	7,755,181	0	371,218	484,928	900,828	
20. Maine	ME	L	2,130,607	2,319,240	0	0	(44,777)	105,177	
21. Maryland	MD	L	19,919,491	19,939,028	0	411,030	915,207	1,948,478	
22. Massachusetts	MA	L	13,515,858	14,705,227	0	45,516	704,569	1,321,787	
23. Michigan	MI	L	20,548,164	21,746,035	0	389,315	919,106	1,637,832	
24. Minnesota	MN	L	20,687,682	21,205,270	0	96,020	847,445	1,297,363	
25. Mississippi	MS	L	3,109,353	3,146,306	0	24,645	330,073	561,261	
26. Missouri	MO	L	13,017,418	13,345,201	0	274,127	524,148	766,986	
27. Montana	MT	L	2,221,953	2,408,513	0	0	(28,482)	102,494	
28. Nebraska	NE	L	4,747,213	4,885,399	0	138,116	108,857	326,718	
29. Nevada	NV	L	12,903,715	12,869,342	0	(310)	779,651	1,320,717	
30. New Hampshire	NH	L	3,252,305	3,579,910	0	3,136	130,436	256,773	
31. New Jersey	NJ	L	27,215,385	27,176,401	0	406,287	1,892,320	3,290,884	
32. New Mexico	NM	L	4,378,372	4,554,829	0	0	88,129	333,107	
33. New York	NY	L	21,414,888	21,741,202	0	231,828	1,128,767	3,167,143	
34. North Carolina	NC	L	25,274,787	25,826,852	0	196,914	631,268	1,655,430	
35. North Dakota	ND	L	783,963	855,664	0	207,055	139,477	196,282	
36. Ohio	OH	L	28,255,609	26,140,905	0	740,336	1,335,227	2,259,217	
37. Oklahoma	OK	L	8,950,564	9,006,836	0	446,727	507,193	1,001,981	
38. Oregon	OR	L	12,410,457	13,054,258	0	0	287,491	700,474	
39. Pennsylvania	PA	L	22,012,939	22,200,158	0	636,537	1,022,193	1,706,554	
40. Rhode Island	RI	L	1,762,431	1,880,032	0	0	30,423	81,153	
41. South Carolina	SC	L	13,177,025	13,459,614	0	193,856	557,638	1,154,101	
42. South Dakota	SD	L	1,222,795	1,208,295	0	0	27,775	74,949	
43. Tennessee	TN	L	11,190,807	11,839,579	0	334,092	317,638	505,660	
44. Texas	TX	L	70,322,219	69,234,116	0	2,176,584	2,780,762	6,255,401	
45. Utah	UT	L	11,187,196	11,576,340	0	114,833	238,177	527,247	
46. Vermont	VT	L	1,077,432	1,081,389	0	76,398	38,874	108,472	
47. Virginia	VA	L	21,683,106	21,870,381	0	359,922	625,970	1,180,916	
48. Washington	WA	L	35,739,721	35,236,238	0	70,987	633,586	1,446,346	
49. West Virginia	WV	L	1,894,200	1,893,315	0	234,934	317,526	275,377	
50. Wisconsin	WI	L	11,621,415	12,148,080	0	354,796	589,642	873,905	
51. Wyoming	WY	L	1,267,696	1,312,000	0	12,120	(14,000)	45,748	
52. American Samoa	AS	N							
53. Guam	GU	N							
54. Puerto Rico	PR	N							
55. U.S. Virgin Islands	VI	N							
56. Northern Mariana Islands	MP	N							
57. Canada	CAN	N							
58. Aggregate other alien	OT	XXX	0	0	0	0	0	0	0
59. Totals	XXX		760,676,962	777,257,303	0	12,611,826	31,823,334	67,917,719	0
DETAILS OF WRITE-INS									
58001.	XXX								
58002.	XXX								
58003.	XXX								
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX	0	0	0	0	0	0	0	0

(a) Active Status Counts:
L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....51 R - Registered - Non-domiciled RRGs.....0
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - see DSLI).....0 Q - Qualified - Qualified or accredited reinsurer. 0
D - Domestic Surplus Lines Insurer (DSLI) - Reporting entities authorized to write surplus business in the state 6
lines in the state of domicile.....0
(b) Explanation of basis of allocation of premiums by states, etc.
Premiums are allocated by state based on the location of the insured property.

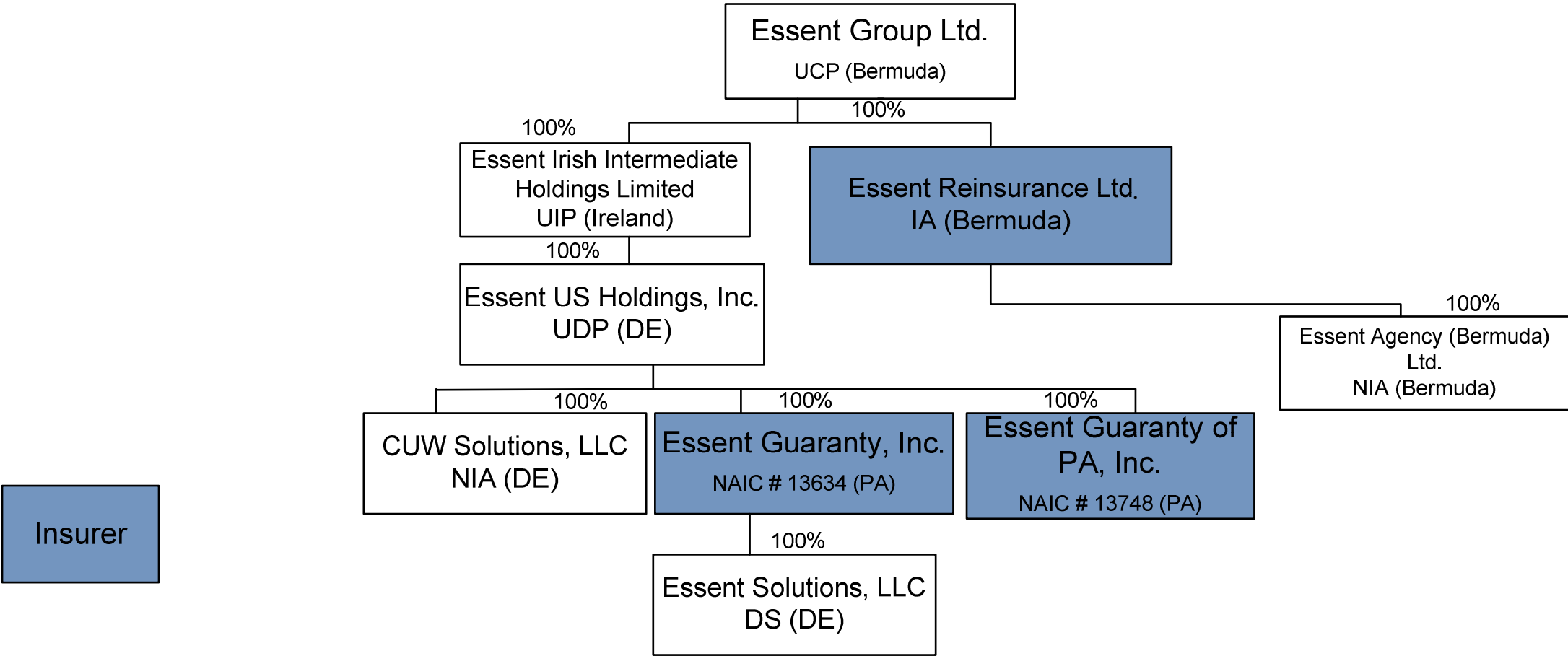
SCHEDULE T - PART 2
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

			Direct Business Only					
			1	2	3	4	5	6
States, Etc.			Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Deposit-Type Contracts	Totals
1.	Alabama	AL						
2.	Alaska	AK						
3.	Arizona	AZ						
4.	Arkansas	AR						
5.	California	CA						
6.	Colorado	CO						
7.	Connecticut	CT						
8.	Delaware	DE						
9.	District of Columbia	DC						
10.	Florida	FL						
11.	Georgia	GA						
12.	Hawaii	HI						
13.	Idaho	ID						
14.	Illinois	IL						
15.	Indiana	IN						
16.	Iowa	IA						
17.	Kansas	KS						
18.	Kentucky	KY						
19.	Louisiana	LA						
20.	Maine	ME						
21.	Maryland	MD						
22.	Massachusetts	MA						
23.	Michigan	MI						
24.	Minnesota	MN						
25.	Mississippi	MS						
26.	Missouri	MO						
27.	Montana	MT						
28.	Nebraska	NE						
29.	Nevada	NV						
30.	New Hampshire	NH						
31.	New Jersey	NJ						
32.	New Mexico	NM						
33.	New York	NY						
34.	North Carolina	NC						
35.	North Dakota	ND						
36.	Ohio	OH						
37.	Oklahoma	OK						
38.	Oregon	OR						
39.	Pennsylvania	PA						
40.	Rhode Island	RI						
41.	South Carolina	SC						
42.	South Dakota	SD						
43.	Tennessee	TN						
44.	Texas	TX						
45.	Utah	UT						
46.	Vermont	VT						
47.	Virginia	VA						
48.	Washington	WA						
49.	West Virginia	WV						
50.	Wisconsin	WI						
51.	Wyoming	WY						
52.	American Samoa	AS						
53.	Guam	GU						
54.	Puerto Rico	PR						
55.	U.S. Virgin Islands	VI						
56.	Northern Mariana Islands	MP						
57.	Canada	CAN						
58.	Aggregate Other Alien	OT						
59.	Total							

NONE

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

[illegible]

Asterisk	Explanation

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of **WAIVED** to the specific interrogatory will be accepted in lieu of filing a “NONE” report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

		Responses
MARCH FILING		
1.	Will an actuarial opinion be filed by March 1?	YES
2.	Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
3.	Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?.....	WAIVED
4.	Will the confidential Risk-based Capital Report be filed with the state of domicile, if required by March 1?	WAIVED
APRIL FILING		
5.	Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
6.	Will Management’s Discussion and Analysis be filed by April 1?	YES
7.	Will the Supplemental Investment Risk Interrogatories be filed by April 1?	YES
MAY FILING		
8.	Will this company be included in a combined annual statement which is filed with the NAIC by May 1?	YES
JUNE FILING		
9.	Will an audited financial report be filed by June 1?	YES
10.	Will Accountant’s Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES
AUGUST FILING		
11.	Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1?	YES

The following supplemental reports are required to be filed as part of your annual statement filing **if your company is engaged in the type of business covered by the supplement. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a “NONE” report and a bar code will be printed below.** If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

MARCH FILING		
12.	Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
13.	Will the Financial Guaranty Insurance Exhibit be filed by March 1?.....	NO
14.	Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?.....	NO
15.	Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1?	NO
16.	Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
17.	Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?	NO
18.	Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1?	NO
19.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?.....	NO
20.	Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?.....	YES
21.	Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?	YES
22.	Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?	YES
23.	Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1?	NO
24.	Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
25.	Will an approval from the reporting entity’s state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO
26.	Will an approval from the reporting entity’s state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
27.	Will an approval from the reporting entity’s state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?.....	NO
28.	Will the Supplemental Schedule for Reinsurance Counterparty Reporting Exception - Asbestos and Pollution Contracts be filed with the state of domicile and the NAIC by March 1?.....	NO
APRIL FILING		
29.	Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
30.	Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO
31.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?	NO
32.	Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?	NO
33.	Will the regulator only (non-public) Supplemental Health Care Exhibit’s Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?	NO
34.	Will the Cybersecurity and Identity Theft Insurance Coverage Supplement be filed with the state of domicile and the NAIC by April 1?	NO
35.	Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
36.	Will the Adjustments to the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit (if required) be filed with the state of domicile and the NAIC by April 1?	NO
AUGUST FILING		
37.	Will Management’s Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	YES
Explanations:		
12.		
13.		
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36.		

Bar Codes:	
3.	Risk-based Capital Report [Document Identifier 390]
	
4.	Risk-based Capital Report [Document Identifier 390]
	
12.	SIS Stockholder Information Supplement [Document Identifier 420]
	
13.	Financial Guaranty Insurance Exhibit [Document Identifier 240]
	
14.	Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]
	
15.	Supplement A to Schedule T [Document Identifier 455]
	
16.	Trusteed Surplus Statement [Document Identifier 490]
	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

17.	Premiums Attributed to Protected Cells Exhibit [Document Identifier 385]	 136342019385000000
18.	Reinsurance Summary Supplemental Filing [Document Identifier 401]	 136342019401000000
19.	Medicare Part D Coverage Supplement [Document Identifier 365]	 136342019365000000
23.	Bail Bond Supplement [Document Identifier 500]	 136342019500000000
24.	Director and Officer Insurance Coverage Supplement [Document Identifier 505]	 136342019505000000
25.	Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	 136342019224000000
26.	Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	 136342019225000000
27.	Relief from the Requirements for Audit Committees [Document Identifier 226]	 136342019226000000
28.	Reinsurance Counterparty Reporting Exception – Asbestos and Pollution Contracts [Document Identifier 555]	 136342019555000000
29.	Credit Insurance Experience Exhibit [Document Identifier 230]	 136342019230000000
30.	Long-Term Care Experience Reporting Forms [Document Identifier 306]	 136342019306000000
31.	Accident and Health Policy Experience Exhibit [Document Identifier 210]	 136342019210000000
32.	Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]	 136342019216000000
33.	Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]	 136342019217000000
34.	Cybersecurity and Identity Theft Insurance Coverage Supplement [Document Identifier 550]	 136342019550000000
35.	Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit [Document Identifier 290]	 136342019290000000
36.	Adjustments to the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit [Document Identifier 300]	 136342019300000000

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Underwriting and Investment Exhibit Part 3 Line 24

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
2404. Investment expenses			2,728,905	2,728,905
2497. Summary of remaining write-ins for Line 24 from overflow page	0	0	2,728,905	2,728,905

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1	2	3	4	5	6
	Amount	Percentage of Column 1 Line 13	Amount	Securities Lending Reinvested Collateral Amount	Total (Col. 3 + 4) Amount	Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. governments	359,868,849	14.343	359,868,849	0	359,868,849	14.360
1.02 All other governments	48,603,860	1.937	48,603,860	0	48,603,860	1.939
1.03 U.S. states, territories and possessions, etc. guaranteed	23,512,084	0.937	23,512,084	0	23,512,084	0.938
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed	54,630,119	2.177	54,630,119	0	54,630,119	2.180
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed	611,134,698	24.357	611,134,698	0	611,134,698	24.386
1.06 Industrial and miscellaneous	1,076,083,914	42.888	1,076,083,914	0	1,076,083,914	42.939
1.07 Hybrid securities		0.000			0	0.000
1.08 Parent, subsidiaries and affiliates		0.000			0	0.000
1.09 SVO identified funds		0.000			0	0.000
1.10 Unaffiliated Bank loans	15,415,579	0.614	15,415,579		15,415,579	0.615
1.11 Total long-term bonds	2,189,249,104	87.255	2,189,249,104	0	2,189,249,104	87.358
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated)	0	0.000			0	0.000
2.02 Parent, subsidiaries and affiliates	0	0.000			0	0.000
2.03 Total preferred stocks	0	0.000	0	0	0	0.000
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated)		0.000			0	0.000
3.02 Industrial and miscellaneous Other (Unaffiliated)	395,500	0.016	395,500	0	395,500	0.016
3.03 Parent, subsidiaries and affiliates Publicly traded		0.000			0	0.000
3.04 Parent, subsidiaries and affiliates Other	258,033	0.010	0	0	0	0.000
3.05 Mutual funds		0.000			0	0.000
3.06 Unit investment trusts		0.000			0	0.000
3.07 Closed-end funds		0.000			0	0.000
3.08 Total common stocks	653,533	0.026	395,500	0	395,500	0.016
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages	0	0.000			0	0.000
4.02 Residential mortgages	0	0.000			0	0.000
4.03 Commercial mortgages	0	0.000			0	0.000
4.04 Mezzanine real estate loans	0	0.000			0	0.000
4.05 Total mortgage loans	0	0.000	0	0	0	0.000
5. Real estate (Schedule A):						
5.01 Properties occupied by company	0	0.000	0		0	0.000
5.02 Properties held for production of income	0	0.000	0		0	0.000
5.03 Properties held for sale	3,750,044	0.149	3,750,044	0	3,750,044	0.150
5.04 Total real estate	3,750,044	0.149	3,750,044	0	3,750,044	0.150
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1)	80,362,313	3.203	80,362,313	0	80,362,313	3.207
6.02 Cash equivalents (Schedule E, Part 2)	155,066,968	6.180	155,066,968	0	155,066,968	6.188
6.03 Short-term investments (Schedule DA)	2,000,834	0.080	2,000,834	0	2,000,834	0.080
6.04 Total cash, cash equivalents and short-term investments	237,430,115	9.463	237,430,115	0	237,430,115	9.474
7. Contract loans	0	0.000	0		0	0.000
8. Derivatives (Schedule DB)	0	0.000	0		0	0.000
9. Other invested assets (Schedule BA)	77,927,688	3.106	75,217,855	0	75,217,855	3.001
10. Receivables for securities	19,215	0.001	19,215	0	19,215	0.001
11. Securities Lending (Schedule DL, Part 1)	0	0.000	0	XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11)	0	0.000	0		0	0.000
13. Total invested assets	2,509,029,699	100.000	2,506,061,833	0	2,506,061,833	100.000

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

1.	Book/adjusted carrying value, December 31 of prior year	1,814,540
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 6)	5,647,454
2.2	Additional investment made after acquisition (Part 2, Column 9)	05,647,454
3.	Current year change in encumbrances:	
3.1	Totals, Part 1, Column 13	0
3.2	Totals, Part 3, Column 11	00
4.	Total gain (loss) on disposals, Part 3, Column 18	40,376
5.	Deduct amounts received on disposals, Part 3, Column 15	3,752,326
6.	Total foreign exchange change in book/adjusted carrying value:	
6.1	Totals, Part 1, Column 15	0
6.2	Totals, Part 3, Column 13	00
7.	Deduct current year's other than temporary impairment recognized:	
7.1	Totals, Part 1, Column 12	0
7.2	Totals, Part 3, Column 10	00
8.	Deduct current year's depreciation:	
8.1	Totals, Part 1, Column 11	0
8.2	Totals, Part 3, Column 9	00
9.	Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)	3,750,044
10.	Deduct total nonadmitted amounts	0
11.	Statement value at end of current period (Line 9 minus Line 10)	3,750,044

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year	
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 7)	
2.2	Additional investment made after acquisition (Part 2, Column 8)	
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 12	
3.2	Totals, Part 3, Column 11	
4.	Accrual of discount	
5.	Unrealized valuation increase (decrease):	
5.1	Totals, Part 1, Column 9	
5.2	Totals, Part 3, Column 8	
6.	Total gain (loss) on disposals, Part 3, Column 18	
7.	Deduct amounts received on disposals, Part 3, Column 15	
8.	Deduct amortization of premium and mortgage interest paid and commitment fees	
9.	Total foreign exchange change in book value/recorded investment excluding accrued interest:	
9.1	Totals, Part 1, Column 13	
9.2	Totals, Part 3, Column 13	
10.	Deduct current year's other than temporary impairment recognized:	
10.1	Totals, Part 1, Column 11	
10.2	Totals, Part 3, Column 10	
11.	Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	
12.	Total valuation allowance	
13.	Subtotal (Line 11 plus 12)	
14.	Deduct total nonadmitted amounts	
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14)	

NONE

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year	30,254,836
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 8)	36,751,982
2.2	Additional investment made after acquisition (Part 2, Column 9)	12,786,556
		49,538,538
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 16	0
3.2	Totals, Part 3, Column 12	0
		0
4.	Accrual of discount	
5.	Unrealized valuation increase (decrease):	
5.1	Totals, Part 1, Column 13	504,849
5.2	Totals, Part 3, Column 9	0
		504,849
6.	Total gain (loss) on disposals, Part 3, Column 19	0
7.	Deduct amounts received on disposals, Part 3, Column 16	2,251,942
8.	Deduct amortization of premium and depreciation	118,593
9.	Total foreign exchange change in book/adjusted carrying value:	
9.1	Totals, Part 1, Column 17	0
9.2	Totals, Part 3, Column 14	0
		0
10.	Deduct current year's other than temporary impairment recognized:	
10.1	Totals, Part 1, Column 15	0
10.2	Totals, Part 3, Column 11	0
		0
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	77,927,688
12.	Deduct total nonadmitted amounts	2,709,833
13.	Statement value at end of current period (Line 11 minus Line 12)	75,217,855

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	1,928,443,613
2.	Cost of bonds and stocks acquired, Part 3, Column 7	712,461,473
3.	Accrual of discount	1,070,827
4.	Unrealized valuation increase (decrease):	
4.1.	Part 1, Column 12	243,208
4.2.	Part 2, Section 1, Column 15	
4.3.	Part 2, Section 2, Column 13	(5,003)
4.4.	Part 4, Column 11	271,405
		509,610
5.	Total gain (loss) on disposals, Part 4, Column 19	2,415,719
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	440,748,586
7.	Deduct amortization of premium	14,041,143
8.	Total foreign exchange change in book/adjusted carrying value:	
8.1.	Part 1, Column 15	0
8.2.	Part 2, Section 1, Column 19	
8.3.	Part 2, Section 2, Column 16	0
8.4.	Part 4, Column 15	0
		0
9.	Deduct current year's other than temporary impairment recognized:	
9.1.	Part 1, Column 14	147,428
9.2.	Part 2, Section 1, Column 17	
9.3.	Part 2, Section 2, Column 14	0
9.4.	Part 4, Column 13	109,381
		256,809
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2	47,932
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	2,189,902,636
12.	Deduct total nonadmitted amounts	258,033
13.	Statement value at end of current period (Line 11 minus Line 12)	2,189,644,603

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	359,868,849	360,767,876	361,658,235	350,230,515
	2. Canada				
	3. Other Countries	48,603,860	51,133,833	48,486,619	48,000,000
	4. Totals	408,472,709	411,901,708	410,144,855	398,230,515
U.S. States, Territories and Possessions (Direct and guaranteed)					
	5. Totals	23,512,084	24,952,824	24,369,424	21,285,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)					
	6. Totals	54,630,119	58,244,160	56,613,692	49,310,000
U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions					
	7. Totals	611,134,698	635,232,971	621,952,792	566,417,209
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans and Hybrid Securities (unaffiliated)	8. United States	832,348,440	855,549,207	838,777,225	807,609,359
	9. Canada	14,959,075	15,241,337	14,964,541	14,755,000
	10. Other Countries	244,191,978	246,949,982	244,467,469	241,322,475
	11. Totals	1,091,499,493	1,117,740,526	1,098,209,235	1,063,686,833
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	2,189,249,104	2,248,072,188	2,211,289,997	2,098,929,558
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States				
	15. Canada				
	16. Other Countries				
	17. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	18. Totals	0	0	0	
	19. Total Preferred Stocks	0	0	0	
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated)	20. United States	395,500	395,500	395,500	
	21. Canada				
	22. Other Countries				
	23. Totals	395,500	395,500	395,500	
Parent, Subsidiaries and Affiliates	24. Totals	258,033	258,033	300,000	
	25. Total Common Stocks	653,533	653,533	695,500	
	26. Total Stocks	653,533	653,533	695,500	
	27. Total Bonds and Stocks	2,189,902,637	2,248,725,721	2,211,985,497	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1	8,910,014	58,966,344	287,583,889	3,989,067	419,535	XXX	359,868,849	16.4	311,154,922	16.1	109,359,048	250,509,801
1.2 NAIC 2						XXX	0	0.0		0.0		0
1.3 NAIC 3						XXX	0	0.0		0.0		0
1.4 NAIC 4						XXX	0	0.0		0.0		0
1.5 NAIC 5						XXX	0	0.0		0.0		0
1.6 NAIC 6						XXX	0	0.0		0.0		0
1.7 Totals	8,910,014	58,966,344	287,583,889	3,989,067	419,535	XXX	359,868,849	16.4	311,154,922	16.1	109,359,048	250,509,801
2. All Other Governments												
2.1 NAIC 1	0	13,268,330	18,855,368	0	0	XXX	32,123,698	1.5	37,060,332	1.9	4,332,213	27,791,485
2.2 NAIC 2	88,012	3,085,689	8,165,942	0	5,140,520	XXX	16,480,162	0.8	4,323,981	0.2	14,286,884	2,193,278
2.3 NAIC 3						XXX	0	0.0		0.0		0
2.4 NAIC 4						XXX	0	0.0		0.0		0
2.5 NAIC 5						XXX	0	0.0		0.0		0
2.6 NAIC 6						XXX	0	0.0		0.0		0
2.7 Totals	88,012	16,354,019	27,021,309	0	5,140,520	XXX	48,603,860	2.2	41,384,314	2.1	18,619,097	29,984,763
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1	0	1,715,894	21,581,767	0	0	XXX	23,297,661	1.1	47,877,826	2.5	23,297,661	0
3.2 NAIC 2	0	214,423	0	0	0	XXX	214,423	0.0	745,690	0.0	214,423	0
3.3 NAIC 3						XXX	0	0.0		0.0		0
3.4 NAIC 4						XXX	0	0.0		0.0		0
3.5 NAIC 5						XXX	0	0.0		0.0		0
3.6 NAIC 6						XXX	0	0.0		0.0		0
3.7 Totals	0	1,930,317	21,581,767	0	0	XXX	23,512,084	1.1	48,623,516	2.5	23,512,084	0
4. U.S. Political Subdivisions of States, Territories and Possessions , Guaranteed												
4.1 NAIC 1	0	6,313,682	46,969,560	1,346,877	0	XXX	54,630,119	2.5	70,895,368	3.7	54,630,119	0
4.2 NAIC 2						XXX	0	0.0		0.0		0
4.3 NAIC 3						XXX	0	0.0		0.0		0
4.4 NAIC 4						XXX	0	0.0		0.0		0
4.5 NAIC 5						XXX	0	0.0		0.0		0
4.6 NAIC 6						XXX	0	0.0		0.0		0
4.7 Totals	0	6,313,682	46,969,560	1,346,877	0	XXX	54,630,119	2.5	70,895,368	3.7	54,630,119	0
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	49,150,351	187,179,120	302,007,377	57,398,791	5,350,127	XXX	601,085,766	27.4	544,252,350	28.2	594,608,741	6,477,025
5.2 NAIC 2	0	3,557,328	6,358,661	0	0	XXX	9,915,990	0.5	12,760,666	0.7	9,915,990	0
5.3 NAIC 3	0	0	132,942	0	0	XXX	132,942	0.0	0	0.0	132,942	0
5.4 NAIC 4						XXX	0	0.0		0.0		0
5.5 NAIC 5						XXX	0	0.0		0.0		0
5.6 NAIC 6						XXX	0	0.0		0.0		0
5.7 Totals	49,150,351	190,736,449	308,498,981	57,398,791	5,350,127	XXX	611,134,698	27.9	557,013,017	28.9	604,657,673	6,477,025

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

	1	2	3	4	5	6	7	8	9	10	11	12
NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 11.7	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)												
6.1 NAIC 1	92,954,768	379,880,523	262,261,846	4,535,593	3,010,578	XXX	742,643,309	33.9	603,726,826	31.3	408,800,598	333,842,712
6.2 NAIC 2	19,505,934	144,465,300	154,218,166	3,652,160	7,996,089	XXX	329,837,648	15.1	276,007,583	14.3	252,028,540	77,809,108
6.3 NAIC 3	24,266	1,410,213	1,563,060	0	0	XXX	2,997,538	0.1	4,234,744	0.2	2,775,265	222,273
6.4 NAIC 4	502,748	1,115,431	722,882	265,190	0	XXX	2,606,251	0.1	1,500,000	0.1	2,606,251	0
6.5 NAIC 5						XXX	0	0.0	8,447,368	0.4		0
6.6 NAIC 6						XXX	0	0.0	118,937	0.0		0
6.7 Totals	112,987,716	526,871,466	418,765,954	8,452,944	11,006,667	XXX	1,078,084,747	49.2	894,035,459	46.4	666,210,654	411,874,093
7. Hybrid Securities												
7.1 NAIC 1						XXX	0	0.0		0.0		0
7.2 NAIC 2						XXX	0	0.0	0	0.0		0
7.3 NAIC 3						XXX	0	0.0		0.0		0
7.4 NAIC 4						XXX	0	0.0		0.0		0
7.5 NAIC 5						XXX	0	0.0		0.0		0
7.6 NAIC 6						XXX	0	0.0		0.0		0
7.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1						XXX	0	0.0		0.0		0
8.2 NAIC 2						XXX	0	0.0		0.0		0
8.3 NAIC 3						XXX	0	0.0		0.0		0
8.4 NAIC 4						XXX	0	0.0		0.0		0
8.5 NAIC 5						XXX	0	0.0		0.0		0
8.6 NAIC 6						XXX	0	0.0		0.0		0
8.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
9. SVO Identified Funds												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX		0	0.0		0.0		0
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX		0	0.0		0.0		0
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX		0	0.0		0.0		0
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX		0	0.0		0.0		0
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX		0	0.0		0.0		0
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX		0	0.0		0.0		0
9.7 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
10. Unaffiliated Bank Loans												
10.1 NAIC 1						XXX	0	0.0		0.0		0
10.2 NAIC 2		261,460				XXX	261,460	0.0		0.0		261,460
10.3 NAIC 3		4,829,241	1,205,448			XXX	6,034,690	0.3	3,338,417	0.2		6,034,690
10.4 NAIC 4		5,626,772	3,492,658			XXX	9,119,430	0.4	1,476,664	0.1		9,119,430
10.5 NAIC 5						XXX	0	0.0		0.0		0
10.6 NAIC 6						XXX	0	0.0		0.0		0
10.7 Totals	0	10,717,473	4,698,106	0	0	XXX	15,415,579	0.7	4,815,081	0.2	0	15,415,579

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

	1	2	3	4	5	6	7	8	9	10	11	12
NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 11.7	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed (a)
11. Total Bonds Current Year												
11.1 NAIC 1	(d) 151,015,133	647,323,894	939,259,806	67,270,329	8,780,240	0	1,813,649,403	82.8	XXX	XXX	1,195,028,380	618,621,023
11.2 NAIC 2	(d) 19,593,946	151,584,200	168,742,769	3,652,160	13,136,608	0	356,709,683	16.3	XXX	XXX	276,445,837	80,263,846
11.3 NAIC 3	(d) 24,266	6,239,454	2,901,450	0	0	0	9,165,170	0.4	XXX	XXX	2,908,207	6,256,963
11.4 NAIC 4	(d) 502,748	6,742,203	4,215,540	265,190	0	0	11,725,681	0.5	XXX	XXX	2,606,251	9,119,430
11.5 NAIC 5	(d) 0	0	0	0	0	(c) 0	0	0.0	XXX	XXX	0	0
11.6 NAIC 6	(d) 0	0	0	0	0	(c) 0	0	0.0	XXX	XXX	0	0
11.7 Totals	171,136,093	811,889,751	1,115,119,566	71,187,679	21,916,849	0	(b) 2,191,249,937	100.0	XXX	XXX	1,476,988,676	714,261,262
11.8 Line 11.7 as a % of Col. 7	7.8	37.1	50.9	3.2	1.0	0.0	100.0	XXX	XXX	XXX	67.4	32.6
12. Total Bonds Prior Year												
12.1 NAIC 1	73,236,236	536,176,977	921,985,796	71,733,974	11,834,641	0	XXX	XXX	1,614,967,625	83.8	1,087,634,529	527,333,096
12.2 NAIC 2	9,247,383	118,492,095	163,208,761	2,889,683	0	0	XXX	XXX	293,837,921	15.2	223,823,874	70,014,048
12.3 NAIC 3	504,139	1,711,198	5,342,163	15,661	0	0	XXX	XXX	7,573,161	0.4	2,285,559	5,287,602
12.4 NAIC 4	0	2,368,415	608,249	0	0	0	XXX	XXX	2,976,664	0.2	1,500,000	1,476,664
12.5 NAIC 5	1,660,117	2,989,591	2,082,183	1,548,032	167,444	0	XXX	XXX	(c) 8,447,368	0.4	8,447,368	0
12.6 NAIC 6	53,327	65,610	0	0	0	0	XXX	XXX	(c) 118,937	0.0	118,937	0
12.7 Totals	84,701,202	661,803,887	1,093,227,153	76,187,349	12,002,086	0	XXX	XXX	(b) 1,927,921,677	100.0	1,323,810,267	604,111,410
12.8 Line 12.7 as a % of Col. 9	4.4	34.3	56.7	4.0	0.6	0.0	XXX	XXX	100.0	XXX	68.7	31.3
13. Total Publicly Traded Bonds												
13.1 NAIC 1	107,378,332	415,425,880	600,654,638	64,839,843	6,729,687	0	1,195,028,380	54.5	1,087,634,529	56.4	1,195,028,380	XXX
13.2 NAIC 2	18,164,458	111,608,857	135,040,269	3,123,369	8,508,884	0	276,445,837	12.6	223,823,874	11.6	276,445,837	XXX
13.3 NAIC 3	0	1,410,213	1,497,995	0	0	0	2,908,207	0.1	2,285,559	0.1	2,908,207	XXX
13.4 NAIC 4	502,748	1,115,431	722,882	265,190	0	0	2,606,251	0.1	1,500,000	0.1	2,606,251	XXX
13.5 NAIC 5							0	0.0	8,447,368	0.4	0	XXX
13.6 NAIC 6							0	0.0	118,937	0.0	0	XXX
13.7 Totals	126,045,539	529,560,381	737,915,784	68,228,402	15,238,571	0	1,476,988,676	67.4	1,323,810,267	68.7	1,476,988,676	XXX
13.8 Line 13.7 as a % of Col. 7	8.5	35.9	50.0	4.6	1.0	0.0	100.0	XXX	XXX	XXX	100.0	XXX
13.9 Line 13.7 as a % of Line 11.7, Col. 7, Section 11	5.8	24.2	33.7	3.1	0.7	0.0	67.4	XXX	XXX	XXX	67.4	XXX
14. Total Privately Placed Bonds												
14.1 NAIC 1	43,636,800	231,898,014	338,605,169	2,430,486	2,050,553	0	618,621,023	28.2	527,333,096	27.4	XXX	618,621,023
14.2 NAIC 2	1,429,488	39,975,343	33,702,500	528,791	4,627,724	0	80,263,846	3.7	70,014,048	3.6	XXX	80,263,846
14.3 NAIC 3	24,266	4,829,241	1,403,456	0	0	0	6,256,963	0.3	5,287,602	0.3	XXX	6,256,963
14.4 NAIC 4	0	5,626,772	3,492,658	0	0	0	9,119,430	0.4	1,476,664	0.1	XXX	9,119,430
14.5 NAIC 5	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
14.6 NAIC 6	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
14.7 Totals	45,090,554	282,329,370	377,203,782	2,959,278	6,678,278	0	714,261,262	32.6	604,111,410	31.3	XXX	714,261,262
14.8 Line 14.7 as a % of Col. 7	6.3	39.5	52.8	0.4	0.9	0.0	100.0	XXX	XXX	XXX	XXX	100.0
14.9 Line 14.7 as a % of Line 11.7, Col. 7, Section 11	2.1	12.9	17.2	0.1	0.3	0.0	32.6	XXX	XXX	XXX	XXX	32.6

(a) Includes \$ 447,218,049 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ current year of bonds with Z designations and \$ 1,142,432 prior year of bonds with Z designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement.

(c) Includes \$ current year, \$ prior year of bonds with 5GI designations and \$ current year, \$ prior year of bonds with 6* designations. "5GI" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

(d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 2,000,834 ; NAIC 2 \$ 0 ; NAIC 3 \$ 0 ; NAIC 4 \$ 0 ; NAIC 5 \$ 0 ; NAIC 6 \$ 0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.08	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
1. U.S. Governments												
1.01 Issuer Obligations	802,539	39,998,996	280,409,964	0	0	XXX	321,211,499	14.7	285,366,041	14.8	70,701,698	250,509,801
1.02 Residential Mortgage-Backed Securities	8,107,475	18,967,348	7,173,925	3,989,067	419,535	XXX	38,657,349	1.8	23,803,128	1.2	38,657,349	0
1.03 Commercial Mortgage-Backed Securities						XXX	0	0.0	0	0.0	0	0
1.04 Other Loan-Backed and Structured Securities						XXX	0	0.0	1,985,753	0.1	0	0
1.05 Totals	8,910,014	58,966,344	287,583,889	3,989,067	419,535	XXX	359,868,849	16.4	311,154,922	16.1	109,359,048	250,509,801
2. All Other Governments												
2.01 Issuer Obligations	88,012	16,354,019	27,021,309	0	5,140,520	XXX	48,603,860	2.2	41,384,314	2.1	18,619,097	29,984,763
2.02 Residential Mortgage-Backed Securities						XXX	0	0.0	0	0.0	0	0
2.03 Commercial Mortgage-Backed Securities						XXX	0	0.0	0	0.0	0	0
2.04 Other Loan-Backed and Structured Securities						XXX	0	0.0	0	0.0	0	0
2.05 Totals	88,012	16,354,019	27,021,309	0	5,140,520	XXX	48,603,860	2.2	41,384,314	2.1	18,619,097	29,984,763
3. U.S. States, Territories and Possessions, Guaranteed												
3.01 Issuer Obligations	0	1,930,317	21,581,767	0	0	XXX	23,512,084	1.1	48,623,516	2.5	23,512,084	0
3.02 Residential Mortgage-Backed Securities						XXX	0	0.0	0	0.0	0	0
3.03 Commercial Mortgage-Backed Securities						XXX	0	0.0	0	0.0	0	0
3.04 Other Loan-Backed and Structured Securities						XXX	0	0.0	0	0.0	0	0
3.05 Totals	0	1,930,317	21,581,767	0	0	XXX	23,512,084	1.1	48,623,516	2.5	23,512,084	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations	0	6,313,682	46,969,560	1,346,877	0	XXX	54,630,119	2.5	70,895,368	3.7	54,630,119	0
4.02 Residential Mortgage-Backed Securities						XXX	0	0.0	0	0.0	0	0
4.03 Commercial Mortgage-Backed Securities						XXX	0	0.0	0	0.0	0	0
4.04 Other Loan-Backed and Structured Securities						XXX	0	0.0	0	0.0	0	0
4.05 Totals	0	6,313,682	46,969,560	1,346,877	0	XXX	54,630,119	2.5	70,895,368	3.7	54,630,119	0
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.01 Issuer Obligations	0	40,979,897	192,388,009	2,209,802	0	XXX	235,577,709	10.8	326,691,486	16.9	235,577,709	0
5.02 Residential Mortgage-Backed Securities	44,646,430	128,026,333	76,194,345	40,159,277	5,315,973	XXX	294,342,358	13.4	191,286,444	9.9	294,342,358	0
5.03 Commercial Mortgage-Backed Securities	3,607,016	19,058,156	30,400,385	15,018,389	34,154	XXX	68,118,099	3.1	15,708,500	0.8	61,641,074	6,477,025
5.04 Other Loan-Backed and Structured Securities	896,905	2,672,063	9,516,241	11,323	0	XXX	13,096,532	0.6	23,326,587	1.2	13,096,532	0
5.05 Totals	49,150,351	190,736,449	308,498,981	57,398,791	5,350,127	XXX	611,134,698	27.9	557,013,017	28.9	604,657,673	6,477,025
6. Industrial and Miscellaneous												
6.01 Issuer Obligations	46,851,346	304,963,691	242,842,082	6,015,050	9,826,190	XXX	610,498,358	27.9	517,452,410	26.8	468,178,784	142,319,575
6.02 Residential Mortgage-Backed Securities	5,565,015	15,281,514	7,850,519	1,095,350	25,210	XXX	29,817,608	1.4	25,639,292	1.3	27,631,363	2,186,245
6.03 Commercial Mortgage-Backed Securities	8,240,382	54,486,411	105,934,223	1,108,220	936,284	XXX	170,705,520	7.8	86,046,784	4.5	112,158,109	58,547,411
6.04 Other Loan-Backed and Structured Securities	52,330,972	152,139,851	62,139,130	234,324	218,983	XXX	267,063,261	12.2	264,896,973	13.7	58,242,399	208,820,862
6.05 Totals	112,987,716	526,871,466	418,765,954	8,452,944	11,006,667	XXX	1,078,084,747	49.2	894,035,459	46.4	666,210,654	411,874,093
7. Hybrid Securities												
7.01 Issuer Obligations						XXX	0	0.0	0	0.0	0	0
7.02 Residential Mortgage-Backed Securities						XXX	0	0.0	0	0.0	0	0
7.03 Commercial Mortgage-Backed Securities						XXX	0	0.0	0	0.0	0	0
7.04 Other Loan-Backed and Structured Securities						XXX	0	0.0	0	0.0	0	0
7.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates												
8.01 Issuer Obligations						XXX	0	0.0	0	0.0	0	0
8.02 Residential Mortgage-Backed Securities						XXX	0	0.0	0	0.0	0	0
8.03 Commercial Mortgage-Backed Securities						XXX	0	0.0	0	0.0	0	0
8.04 Other Loan-Backed and Structured Securities						XXX	0	0.0	0	0.0	0	0
8.05 Affiliated Bank Loans - Issued						XXX	0	0.0	0	0.0	0	0
8.06 Affiliated Bank Loans - Acquired						XXX	0	0.0	0	0.0	0	0
8.07 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.
SCHEDULE D - PART 1A - SECTION 2 (Continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.08	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
9. SVO Identified Funds												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX		0	0.0		0.0		0
9.02 Bond Mutual Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX		0	0.0		0.0		0
9.03 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
10. Unaffiliated Bank Loans												
10.01 Unaffiliated Bank Loans - Issued		10,717,473	4,698,106			XXX	15,415,579	0.7		0.0		15,415,579
10.02 Unaffiliated Bank Loans - Acquired						XXX	0	0.0	4,815,081	0.2		0
10.03 Totals	0	10,717,473	4,698,106	0	0	XXX	15,415,579	0.7	4,815,081	0.2	0	15,415,579
11. Total Bonds Current Year												
11.01 Issuer Obligations	47,741,898	410,540,602	811,212,692	9,571,729	14,966,709	XXX	1,294,033,630	59.1	XXX	XXX	871,219,492	422,814,138
11.02 Residential Mortgage-Backed Securities	58,318,920	162,275,194	91,218,788	45,243,695	5,760,718	XXX	362,817,315	16.6	XXX	XXX	360,631,070	2,186,245
11.03 Commercial Mortgage-Backed Securities	11,847,398	73,544,567	136,334,608	16,126,609	970,438	XXX	238,823,619	10.9	XXX	XXX	173,799,183	65,024,436
11.04 Other Loan-Backed and Structured Securities	53,227,877	154,811,914	71,655,371	245,647	218,983	XXX	280,159,793	12.8	XXX	XXX	71,338,931	208,820,862
11.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
11.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.07 Unaffiliated Bank Loans	0	10,717,473	4,698,106	0	0	XXX	15,415,579	0.7	XXX	XXX	0	15,415,579
11.08 Totals	171,136,093	811,889,751	1,115,119,566	71,187,679	21,916,849	0	2,191,249,937	100.0	XXX	XXX	1,476,988,676	714,261,262
11.09 Line 11.08 as a % of Col. 7	7.8	37.1	50.9	3.2	1.0	0.0	100.0	XXX	XXX	XXX	67.4	32.6
12. Total Bonds Prior Year												
12.01 Issuer Obligations	20,834,385	376,796,349	873,980,179	18,802,222	0	XXX	XXX	XXX	1,290,413,134	66.9	940,612,190	349,800,944
12.02 Residential Mortgage-Backed Securities	25,223,745	85,890,116	66,614,836	50,998,082	12,002,086	XXX	XXX	XXX	240,728,864	12.5	237,248,766	3,480,099
12.03 Commercial Mortgage-Backed Securities	8,303,717	39,939,606	51,782,436	1,729,525	0	XXX	XXX	XXX	101,755,284	5.3	73,331,455	28,423,828
12.04 Other Loan-Backed and Structured Securities	30,339,355	157,703,680	97,508,757	4,657,521	0	XXX	XXX	XXX	290,209,313	15.1	72,617,855	217,591,458
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX		XXX	XXX	0	0.0	0	0
12.06 Affiliated Bank Loans						XXX	XXX	XXX	0	0.0	0	0
12.07 Unaffiliated Bank Loans	0	1,474,136	3,340,945	0	0	XXX	XXX	XXX	4,815,081	0.2	0	4,815,081
12.08 Totals	84,701,202	661,803,887	1,093,227,153	76,187,349	12,002,086	0	XXX	XXX	1,927,921,677	100.0	1,323,810,267	604,111,410
12.09 Line 12.08 as a % of Col. 9	4.4	34.3	56.7	4.0	0.6	0.0	XXX	XXX	100	XXX	68.7	31.3
13. Total Publicly Traded Bonds												
13.01 Issuer Obligations	33,109,589	289,077,105	532,933,970	7,582,729	8,516,099	XXX	871,219,492	39.8	940,612,190	48.8	871,219,492	XXX
13.02 Residential Mortgage-Backed Securities	58,317,679	162,072,440	89,479,421	45,009,496	5,752,034	XXX	360,631,070	16.5	237,248,766	12.3	360,631,070	XXX
13.03 Commercial Mortgage-Backed Securities	6,544,551	46,571,789	104,087,551	15,624,854	970,438	XXX	173,799,183	7.9	73,331,455	3.8	173,799,183	XXX
13.04 Other Loan-Backed and Structured Securities	28,073,720	31,839,047	11,414,841	11,323	0	XXX	71,338,931	3.3	72,617,855	3.8	71,338,931	XXX
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX		0	0.0	0	0.0	0	XXX
13.06 Affiliated Bank Loans						XXX	0	0.0	0	0.0	0	XXX
13.07 Unaffiliated Bank Loans						XXX	0	0.0	0	0.0	0	XXX
13.08 Totals	126,045,539	529,560,381	737,915,784	68,228,402	15,238,571	0	1,476,988,676	67.4	1,323,810,267	68.7	1,476,988,676	XXX
13.09 Line 13.08 as a % of Col. 7	8.5	35.9	50.0	4.6	1.0	0.0	100.0	XXX	XXX	XXX	100.0	XXX
13.10 Line 13.08 as a % of Line 11.08, Col. 7, Section 11	5.8	24.2	33.7	3.1	0.7	0.0	67.4	XXX	XXX	XXX	67.4	XXX
14. Total Privately Placed Bonds												
14.01 Issuer Obligations	14,632,309	121,463,498	278,278,722	1,989,000	6,450,610	XXX	422,814,138	19.3	349,800,944	18.1	XXX	422,814,138
14.02 Residential Mortgage-Backed Securities	1,241	202,755	1,739,367	234,198	8,684	XXX	2,186,245	0.1	3,480,099	0.2	XXX	2,186,245
14.03 Commercial Mortgage-Backed Securities	5,302,847	26,972,778	32,247,057	501,755	0	XXX	65,024,436	3.0	28,423,828	1.5	XXX	65,024,436
14.04 Other Loan-Backed and Structured Securities	25,154,158	122,972,867	60,240,530	234,324	218,983	XXX	208,820,862	9.5	217,591,458	11.3	XXX	208,820,862
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	XXX	0
14.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
14.07 Unaffiliated Bank Loans	0	10,717,473	4,698,106	0	0	XXX	15,415,579	0.7	4,815,081	0.2	XXX	15,415,579
14.08 Totals	45,090,554	282,329,370	377,203,782	2,959,278	6,678,278	0	714,261,262	32.6	604,111,410	31.3	XXX	714,261,262
14.09 Line 14.08 as a % of Col. 7	6.3	39.5	52.8	0.4	0.9	0.0	100.0	XXX	XXX	XXX	XXX	100.0
14.10 Line 14.08 as a % of Line 11.08, Col. 7, Section 11	2.1	12.9	17.2	0.1	0.3	0.0	32.6	XXX	XXX	XXX	XXX	32.6

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year	0				
2. Cost of short-term investments acquired	5,501,100	5,501,100	0	0	0
3. Accrual of discount	820	820	0	0	0
4. Unrealized valuation increase (decrease)	0				
5. Total gain (loss) on disposals	0				
6. Deduct consideration received on disposals	3,500,000	3,500,000	0	0	0
7. Deduct amortization of premium	1,086	1,086	0	0	0
8. Total foreign exchange change in book/adjusted carrying value	0				
9. Deduct current year's other than temporary impairment recognized	0				
10. Book adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	2,000,834	2,000,834	0	0	0
11. Deduct total nonadmitted amounts	0				
12. Statement value at end of current period (Line 10 minus Line 11)	2,000,834	2,000,834	0	0	0

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:

Schedule DB - Part A - Verification - Options, Caps, Floors, Collars, Swaps and Forwards

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

Schedule DB - Part C - Section 1 - Replication (Synthetic Asset) Transactions (RSATs) Open

N O N E

Schedule DB-Part C-Section 2-Reconciliation of Replication (Synthetic Asset) Transactions Open

N O N E

Schedule DB - Verification - Book/Adjusted Carrying Value, Fair Value and Potential Exposure of
Derivatives

N O N E

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1	2	3	4
	Total	Bonds	Money Market Mutual funds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year	24,251,671	0	24,251,671	0
2. Cost of cash equivalents acquired	2,496,594,616	0	2,496,594,616	0
3. Accrual of discount	0			
4. Unrealized valuation increase (decrease)	1,453	0	1,453	0
5. Total gain (loss) on disposals	600	0	600	0
6. Deduct consideration received on disposals	2,365,781,372	0	2,365,781,372	0
7. Deduct amortization of premium	0			
8. Total foreign exchange change in book/adjusted carrying value	0			
9. Deduct current year's other than temporary impairment recognized	0			
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	155,066,968	0	155,066,968	0
11. Deduct total nonadmitted amounts	0			
12. Statement value at end of current period (Line 10 minus Line 11)	155,066,968	0	155,066,968	0

(a) Indicate the category of such investments, for example, joint ventures, transportation equipment:

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE A - PART 1

Showing All Real Estate OWNED December 31 of Current Year

1	2	Location		5	6	7	8	9	10	Change in Book/Adjusted Carrying Value Less Encumbrances					16	17
		3	4							11	12	13	14	15		
Description of Property	Code	City	State	Date Acquired	Date of Last Appraisal	Actual Cost	Amount of Encum- brances	Book/Adjusted Carrying Value Less Encum- brances	Fair Value Less Encum- brances	Current Year's Depre- ciation	Current Year's Other-Than- Temporary Impairment Recognized	Current Year's Change in Encum- brances	Total Change in Book/ Adjusted Carrying Value (13-11-12)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Gross Income Earned Less Interest Incurred on Encum- brances	Taxes, Repairs and Expenses Incurred
0399999. Total Property occupied by the reporting entity						0	0	0	0	0	0	0	0	0	0	0
1773 WINDERMERE AVENUE		PRATTVILLE	AL	02/21/2019 ...	01/13/2016 ...	181,007	0	181,007	181,007	0	0	0	0	0	0	24,313
1990 JOSHUA DRIVE		CANTONMENT	FL	03/07/2019 ...	09/04/2013 ...	182,000	0	182,000	182,000	0	0	0	0	0	0	33,668
21502 BROOKCHASE LOOP		CYPRESS	TX	05/10/2019 ...	01/05/2016 ...	194,740	0	194,740	194,740	0	0	0	0	0	0	6,274
4901 WEAVER RD		BERLIN CENTER	OH	07/08/2019 ...	05/17/2013 ...	203,912	0	203,912	203,912	0	0	0	0	0	0	7,744
2828 HARDING'S TRACE LANE		HENRICO	VA	07/23/2019 ...	10/03/2017 ...	535,990	0	535,990	535,990	0	0	0	0	0	0	9,207
1955 CEDAR COURT		SHAWNEE	OK	07/24/2019 ...	08/19/2015 ...	151,060	0	151,060	151,060	0	0	0	0	0	0	3,978
9 TALLY HO DR		FREDERICKSBURG	VA	08/15/2019 ...	01/26/2017 ...	320,163	0	320,163	320,163	0	0	0	0	0	0	6,178
1 LYNN RIDGE COURT		MANCHESTER	MD	10/25/2019 ...	10/01/2012 ...	402,220	0	402,220	402,220	0	0	0	0	0	0	3,267
12668 CARA CARA LOOP		BRADENTON	FL	11/04/2019 ...	06/08/2016 ...	342,565	0	342,565	342,565	0	0	0	0	0	0	3,287
123 MICKEY COURT		MOHRSVILLE	PA	11/05/2019 ...	06/23/2016 ...	323,050	0	323,050	323,050	0	0	0	0	0	0	4,100
1550 STANWICK DR		JOHNS ISLAND	SC	11/07/2019 ...	06/18/2016 ...	231,747	0	231,747	231,747	0	0	0	0	0	0	2,577
105 BROOKS ST		BROOKHAVEN	MS	12/12/2019 ...	02/16/2017 ...	250,250	0	250,250	250,250	0	0	0	0	0	0	1,793
9408 GREEN TERRACE DR		DALLAS	TX	12/19/2019 ...	10/14/2015 ...	431,340	0	431,340	431,340	0	0	0	0	0	0	2,928
0599999. Properties held for sale						3,750,044	0	3,750,044	3,750,044	0	0	0	0	0	0	109,314
0699999 - Totals						3,750,044	0	3,750,044	3,750,044	0	0	0	0	0	0	109,314

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE A - PART 2

Showing All Real Estate ACQUIRED and Additions Made During the Year

1	Location		4	5	6	7	8	9
	2	3						
Description of Property	City	State	Date Acquired	Name of Vendor	Actual Cost at Time of Acquisition	Amount of Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	Additional Investment Made After Acquisition
1773 WINDERMERE AVENUE	PRATTVILLE	AL	.02/21/2019	FREDDIE MAC	.181,007	.0	.181,007	.0
1990 JOSHUA DRIVE	CANTONMENT	FL	.03/07/2019	FANNIEMAE	.182,000	.0	.182,000	.0
15905 AE MULLINIX ROAD	WOODBINE	MD	.03/27/2019	FANNIEMAE	.513,149	.0	.513,149	.0
1248 COMMONWEALTH AVE	MARIETTA	GA	.04/11/2019	FANNIEMAE	.262,990	.0	.262,990	.0
894 GALLIWAY LN	PINGREE GROVE	IL	.05/02/2019	FREDDIE MAC	.146,965	.0	.146,965	.0
21502 BROOKCHASE LOOP	CYPRESS	TX	.05/10/2019	FANNIEMAE	.194,740	.0	.194,740	.0
66 HARBOR AVE UNIT 9	NASHUA	NH	.06/27/2019	FREDDIE MAC	.122,819	.0	.122,819	.0
4901 WEAVER RD	BERLIN CENTER	OH	.07/08/2019	FREDDIE MAC	.203,912	.0	.203,912	.0
2828 HARDING'S TRACE LANE	HENRICO	VA	.07/23/2019	FREDDIE MAC	.535,990	.0	.535,990	.0
1955 CEDAR COURT	SHAWNEE	OK	.07/24/2019	FREDDIE MAC	.151,060	.0	.151,060	.0
1284 FRANKLIN BLUFF DR	EL PASO	TX	.07/25/2019	FANNIEMAE	.324,142	.0	.324,142	.0
9 TALLY HO DR	FREDERICKSBURG	VA	.08/15/2019	FREDDIE MAC	.320,163	.0	.320,163	.0
7304 SORREL COURT	COLUMBUS	GA	.08/23/2019	FANNIEMAE	.191,100	.0	.191,100	.0
3500 SW RIVERWOOD PL	BENTONVILLE	AR	.09/26/2019	FANNIEMAE	.336,245	.0	.336,245	.0
1 LYNN RIDGE COURT	MANCHESTER	MD	.10/25/2019	FANNIEMAE	.402,220	.0	.402,220	.0
12668 CARA CARA LOOP	BRADENTON	FL	.11/04/2019	FANNIEMAE	.342,565	.0	.342,565	.0
123 MICKEY COURT	MOHRSVILLE	PA	.11/05/2019	FREDDIE MAC	.323,050	.0	.323,050	.0
1550 STANWICK DR	JOHNS ISLAND	SC	.11/07/2019	FANNIEMAE	.231,747	.0	.231,747	.0
105 BROOKS ST	BROOKHAVEN	MS	.12/12/2019	FANNIEMAE	.250,250	.0	.250,250	.0
9408 GREEN TERRACE DR	DALLAS	TX	.12/19/2019	FREDDIE MAC	.431,340	.0	.431,340	.0
0199999. Acquired by Purchase					5,647,454	0	5,647,454	0
0399999 - Totals					5,647,454	0	5,647,454	0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE A - PART 3

Showing All Real Estate DISPOSED During the Year, Including Payments During the Final Year on "Sales Under Contract"

1	Location		4	5	6	7	8	Change in Book/Adjusted Carrying Value Less Encumbrances					14	15	16	17	18	19	20
	2	3						9	10	11	12	13							
Description of Property	City	State	Disposal Date	Name of Purchaser	Actual Cost	Expended for Additions, Permanent Improvements and Changes in Encumbrances	Book/ Adjusted Carrying Value Less Encumbrances Prior Year	Current Year's Depreciation	Current Year's Other-Than-Temporary Impairment Recognized	Current Year's Change in Encumbrances	Total Change in Book/ Adjusted Carrying Value (11-9-10)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value Less Encumbrances on Disposal	Amounts Received During Year	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Gross Income Earned Less Interest Incurred on Encumbrances	Taxes, Repairs and Expenses Incurred
310 N HONEY LAKE RD	BURLINGTON	WI	.01/25/2019	Adam M. Schaefer and Angela M. Sterling	345,800	.0	345,800	.0	.0	.0	.0	.0	345,800	358,314	.0	12,514	12,514	.0	8,914
7709 PEANUT AVE	BAKERSFIELD	CA	.01/31/2019	Greg K. Wirsing and Lynn M. Wirsing	269,360	.0	269,360	.0	.0	.0	.0	.0	269,360	298,613	.0	29,253	29,253	.0	1,788
432 FLORA DRIVE	SPRING CREEK	NV	.03/19/2019	Jason Pyfer and Sara Pyfer	272,090	.0	272,090	.0	.0	.0	.0	.0	272,090	282,352	.0	10,262	10,262	.0	9,951
850 MALTESE GDN	SAN ANTONIO	TX	.03/21/2019	Volodymyr Varchuk	246,610	.0	246,610	.0	.0	.0	.0	.0	246,610	242,140	.0	(4,470)	(4,470)	.0	23,390
854 ACORN TRAIL	HALLSVILLE	TX	.03/21/2019	Troy G. Folley and Stephanie D. Folley	306,670	.0	306,670	.0	.0	.0	.0	.0	306,670	271,792	.0	(34,878)	(34,878)	.0	11,253
5919 FM 673	BEEVILLE	TX	.04/01/2019	Thomas E. Kellerman & Julie I. Kellerman	374,010	.0	374,010	.0	.0	.0	.0	.0	374,010	329,054	.0	(44,956)	(44,956)	.0	9,067
15905 AE MULLINIX ROAD	WOODBINE	MD	.06/14/2019	Sandra Wolford	519,149	.0	.0	.0	.0	.0	.0	.0	513,149	514,889	.0	1,740	1,740	.0	23,858
1248 COMMONWEALTH AVE	MARIETTA	GA	.07/22/2019	CASEY R JEFFERIS AND LAURAL L JEFFERIS	262,990	.0	.0	.0	.0	.0	.0	.0	262,990	292,833	.0	29,843	29,843	.0	6,813
894 GALIWAY LN	PINGREE GROVE	IL	.07/29/2019	LORENA ALVARADO	146,965	.0	.0	.0	.0	.0	.0	.0	146,965	154,103	.0	7,138	7,138	.0	2,540
1284 FRANKLIN BLUFF DR	EL PASO	TX	.09/23/2019	CARMELA E CANO	324,142	.0	.0	.0	.0	.0	.0	.0	324,142	336,302	.0	12,160	12,160	.0	2,134
66 HARBOR AVENUE UNIT 9	NASHUA	NH	.11/22/2019	ROBIN GANNON	122,819	.0	.0	.0	.0	.0	.0	.0	122,819	128,665	.0	5,846	5,846	.0	8,982
7304 SORREL COURT	COLUMBUS	GA	.12/11/2019	LATOYA SPEIGHT AND JERMAINE SPEIGHT	191,100	.0	.0	.0	.0	.0	.0	.0	191,100	200,827	.0	9,727	9,727	.0	2,137
3500 SW RIVERWOOD PL	BENTONVILLE	AR	.12/16/2019	NICHOLAS JON KNEIPP	336,245	.0	.0	.0	.0	.0	.0	.0	336,245	342,442	.0	6,197	6,197	.0	2,210
0199999. Property Disposed					3,717,950	0	1,814,540	0	0	0	0	0	3,711,950	3,752,326	0	40,376	40,376	0	113,037
0399999 - Totals					3,717,950	0	1,814,540	0	0	0	0	0	3,711,950	3,752,326	0	40,376	40,376	0	113,037

Schedule B - Part 1 - Mortgage Loans Owned

N O N E

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made

N O N E

Schedule B - Part 3 - Mortgage Loans Disposed, Transferred or Repaid

N O N E

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE BA - PART 1

Showing Other Long-Term Invested Assets OWNED December 31 of Current Year.

1	2	3	4		6	7	8	9	10	11	12	Change in Book/Adjusted Carrying Value					18	19	20
			Location									13	14	15	16	17			
CUSIP Identification	Name or Description	Code	City	State	Name of Vendor or General Partner	NAIC Designation and Administrative Symbol	Date Originally Acquired	Type and Strategy	Actual Cost	Fair Value	Book/ Adjusted Carrying Value Less Encumbrances	Unrealized Valuation Increase (Decrease)	Current Year's (Depreciation) or (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Capitalized Deferred Interest and Other	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Investment Income	Commitment for Additional Investment	Percentage of Ownership
000000-00-0	AQUILINE FINANCIAL SERVICES FUND IV L.P.		New York	NY	Aquiline Capital Partners LLC		12/20/2019		719,955	719,955	719,955	0	0	0	0	0	0	4,280,045	0.250
000000-00-0	Cultivation Capital Tech Fund III, L.P.		St. Louis	MO	Cultivation Capital Tech Fund III, L.P.		07/02/2019		589,235	589,235	589,235	(10,765)	0	0	0	0	0	1,400,000	2.670
000000-00-0	Fifth Wall Ventures II, L.P.		Venice	CA	Fifth Wall Ventures II, L.P.		01/28/2019		1,273,489	1,273,489	1,273,489	(142,615)	0	0	0	0	0	8,583,253	2.010
000000-00-0	Gallatin Point Capital Partners LP		Greenwich	CT	Gallatin Point Capital Partners LP		11/16/2018		9,692,651	10,099,521	10,099,521	164,830	(36,133)	0	0	0	0	15,107,148	9.580
000000-00-0	Inter-Atlantic Stonybrook Insurtech Ventures, LP		New York	NY	Inter-Atlantic Advisors SB, LLC		04/17/2019		2,026,690	2,026,690	2,026,690	(208,381)	0	0	0	0	0	3,116,325	8.160
000000-00-0	ManchesterStory Venture Fund, L.P.		Des Moines	IA	ManchesterStory Venture Fund, L.P.		02/25/2019		1,485,680	1,812,809	1,812,809	277,608	0	0	0	0	0	3,515,688	6.110
000000-00-0	Mission06 Fund II, L.P.		Philadelphia	PA	Mission06 Parallel Fund II, L.P.		09/09/2019		1,138,382	1,222,900	1,222,900	84,518	0	0	0	0	0	1,873,089	2.750
000000-00-0	Nyca Investment Fund III, LP		New York	NY	Nyca Management LLC		11/21/2018		968,917	978,286	978,286	(146,714)	0	0	0	0	0	3,875,000	2.370
000000-00-0	NYCA FUND-BL, LP		New York	NY	Nyca Fund-BL GP LLC		06/28/2019		1,039,985	1,039,985	1,039,985	308	0	0	0	0	0	0	32.260
1999999	Joint Venture Interests - Common Stock - Unaffiliated								18,934,984	19,762,870	19,762,870	18,789	(36,133)	0	0	0	0	41,750,548	XXX
000000-00-0	BlackRock US Real Estate Senior Mezzanine Debt Fund LP		New York	NY	BlackRock US Real Estate Senior Mezzanine Debt GP LLC		04/30/2019		9,245,387	9,227,417	9,227,417	(17,970)	(20,856)	0	0	0	290,277	5,889,412	3.650
000000-00-0	Blackstone Property Partners L.P.		New York	NY	Blackstone Property Associates L.P.		06/25/2019		15,147,390	15,147,390	15,147,390	0	0	0	0	0	147,390	0	0.220
000000-00-0	U.S. Real Property Income Fund, L.P.		New York	NY	U.S. Real Property Income Fund Advisors, LLC		04/01/2019		10,194,028	10,194,028	10,194,028	(517)	0	0	0	0	194,545	0	0.590
000000-00-0	Pretium Residential Real Estate Fund II, L.P.		New York	NY	Pretium Partners, LLC		07/13/2018		23,166,988	23,595,983	23,595,983	504,547	(61,604)	0	0	0	15,650	2,678,429	3.560
2199999	Joint Venture Interests - Real Estate - Unaffiliated								57,753,793	58,164,818	58,164,818	486,060	(82,460)	0	0	0	647,862	8,567,841	XXX
4899999	Total - Unaffiliated								76,688,777	77,927,688	77,927,688	504,849	(118,593)	0	0	0	647,862	50,318,389	XXX
4999999	Total - Affiliated								0	0	0	0	0	0	0	0	0	0	XXX
5099999	Totals								76,688,777	77,927,688	77,927,688	504,849	(118,593)	0	0	0	647,862	50,318,389	XXX

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets ACQUIRED AND ADDITIONS MADE December 31 of Current Year

1 CUSIP Identification	2 Name or Description	Location		5 Name of Vendor or General Partner	6 Date Originally Acquired	7 Type and Strategy	8 Actual Cost at Time of Acquisition	9 Additional Investment Made After Acquisition	10 Amount of Encumbrances	11 Percentage of Ownership
		3 City	4 State							
000000-00-0	AQUILINE FINANCIAL SERVICES FUND IV L.P.	New York	.NY.....	Aquiline Capital Partners LLC	..12/20/2019		719,955	0	0	0.250
000000-00-0	Cultivation Capital Tech Fund III, L.P.	St. Louis	.MO.....	Cultivation Capital Tech Fund III, L.P.	..07/02/2019		400,000	200,000	0	2.670
000000-00-0	Fifth Wall Ventures II, L.P.	Venice	.CA.....	Fifth Wall Ventures II, L.P.	..01/28/2019		212,469	1,203,635	0	2.010
000000-00-0	Gallatin Point Capital Partners LP	Greenwich	.CT.....	Gallatin Point Capital Partners LP	..11/16/2018		0	4,481,383	0	9.580
000000-00-0	Inter-Atlantic Stonybrook Insurtech Ventures, LP	New York	.NY.....	Inter-Atlantic Advisors SB, LLC	..04/17/2019		1,343,207	891,865	0	8.160
000000-00-0	ManchesterStory Venture Fund, L.P.	Des Moines	.IA.....	ManchesterStory Venture Fund, L.P.	..02/27/2019		998,959	536,242	0	6.110
000000-00-0	MissionOG Fund II, L.P.	Philadelphia	.PA.....	MissionOG Parallel Fund II, L.P.	..09/09/2019		648,821	489,561	0	2.750
000000-00-0	Nyca Investment Fund III, LP	New York	.NY.....	Nyca Management LLC	..11/21/2018		0	750,000	0	2.370
000000-00-0	NYCA FUND-BL, LP	New York	.NY.....	Nyca Fund-BL GP LLC	..06/28/2019		1,039,677	0	0	32.260
1999999. Joint Venture Interests - Common Stock - Unaffiliated							5,363,088	8,552,686	0	XXX
000000-00-0	BlackRock US Real Estate Senior Mezzanine Debt Fund LP	New York	.NY.....	BlackRock US Real Estate Senior Mezzanine Debt GP LLC	..04/30/2019		6,388,894	3,891,935	0	3.650
000000-00-0	Blackstone Property Partners L.P.	New York	.NY.....	Blackstone Property Associates L.P.	..06/25/2019		15,000,000	147,390	0	0.220
000000-00-0	U.S. Real Property Income Fund, L.P.	New York	.NY.....	U.S. Real Property Income Fund Advisors, LLC	..04/01/2019		10,000,000	194,545	0	0.590
2199999. Joint Venture Interests - Real Estate - Unaffiliated							31,388,894	4,233,870	0	XXX
4899999. Total - Unaffiliated							36,751,982	12,786,556	0	XXX
4999999. Total - Affiliated							0	0	0	XXX
5099999 - Totals							36,751,982	12,786,556	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE BA - PART 3

Showing Other Long-Term Invested Assets DISPOSED, Transferred or Repaid During the Current Year

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP	Description	C o d e	F o r e i g n	Bond Char	NAIC Design- ation and Admini- strative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization) Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
912810-FB-9	UNITED STATES TREASURY				1	5,205,684	131.3750	5,189,313	3,950,000	4,977,376	0	(116,818)	0	0	6.125	2.469	MM	31,239	241,938	01/08/2018	11/15/2027
912810-FF-0	UNITED STATES TREASURY				1	30,605,138	127.3438	29,480,078	23,150,000	28,858,407	0	(577,078)	0	0	5.250	2.178	MM	156,930	1,215,375	06/27/2017	11/15/2028
912828-J2-7	UNITED STATES TREASURY				1	3,598,030	101.4375	3,651,750	3,600,000	3,598,764	0	205	0	0	2.000	2.007	FA	27,196	72,000	05/12/2015	02/15/2025
912828-K7-4	UNITED STATES TREASURY				1	2,263,892	101.3594	2,331,266	2,300,000	2,278,338	0	3,584	0	0	2.000	2.179	FA	17,375	46,000	11/02/2015	08/15/2025
912828-M5-6	UNITED STATES TREASURY				1	10,056,825	102.7188	10,312,963	10,040,000	10,052,620	0	(1,993)	0	0	2.250	2.227	MM	29,168	225,900	04/17/2017	11/15/2025
912828-Q7-8	UNITED STATES TREASURY	SD			1	1,013,367	99.7031	1,011,987	1,015,000	1,014,554	0	330	0	0	1.375	1.408	AO	2,377	13,956	04/26/2016	04/30/2021
912828-S2-7	UNITED STATES TREASURY	SD			1	1,626,734	99.2969	1,603,645	1,615,000	1,618,590	0	(2,369)	0	0	1.125	0.975	JD	50	18,169	07/07/2016	06/30/2021
912828-U2-4	UNITED STATES TREASURY				1	9,806,250	101.1406	10,114,063	10,000,000	9,862,376	0	18,364	0	0	2.000	2.217	MM	25,824	200,000	11/15/2016	11/15/2026
912828-VV-9	UNITED STATES TREASURY	SD			1	749,042	100.2969	734,173	732,000	734,323	0	(3,458)	0	0	2.125	1.641	FA	5,256	15,555	08/19/2015	08/31/2020
912828-VV-9	UNITED STATES TREASURY				1	69,583	100.2969	68,202	68,000	68,216	0	(321)	0	0	2.125	1.641	FA	488	1,445	08/19/2015	08/31/2020
912828-XT-2	UNITED STATES TREASURY				1	5,111,345	101.3750	5,068,750	5,000,000	5,102,397	0	(8,948)	0	0	2.000	1.518	MM	8,743	50,000	08/06/2019	05/31/2024
938782-EP-0	WASHINGTON D C MET AREA TRAN AUTH GROSS				1	1,086,950	125.4630	1,085,255	865,000	1,036,889	0	(20,932)	0	0	5.000	2.120	JJ	21,625	43,250	07/24/2017	07/01/2027
938782-EQ-8	WASHINGTON D C MET AREA TRAN AUTH GROSS		2		1	1,567,994	124.8830	1,573,526	1,260,000	1,498,848	0	(28,937)	0	0	5.000	2.240	JJ	31,500	63,000	07/24/2017	07/01/2028
91362*-AA-9	Mortgage Guaranty Tax and Loss Bond	#			1	250,509,801	100.0000	250,509,801	250,509,801	250,509,801	0	0	0	0	0.000	0.000	N/A	0	0	12/13/2019	12/13/2029
0199999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						323,270,635	XXX	322,734,769	314,104,801	321,211,499	0	(738,371)	0	0	XXX	XXX	XXX	357,772	2,206,588	XXX	XXX
36179N-Q5-0	G2 MA1376 - RMBS			4	1	4,822,638	105.6845	4,723,343	4,469,286	4,847,592	0	(44,328)	0	0	4.000	2.098	MM	14,898	168,614	11/04/2016	10/20/2043
36179R-GA-1	G2 MA2893 - RMBS			4	1	36,556	105.5238	36,306	34,405	36,712	0	(569)	0	0	4.000	2.309	MM	115	1,212	07/22/2015	06/20/2045
36179R-JF-7	G2 MA2962 - RMBS			4	1	7,334,982	105.5214	7,207,837	6,830,686	7,365,278	0	(86,951)	0	0	4.000	2.053	MM	22,769	254,934	10/05/2016	07/20/2045
36179R-LQ-0	G2 MA3035 - RMBS			4	1	6,455,750	105.5148	6,412,494	6,077,341	6,539,770	0	(101,996)	0	0	4.000	2.106	MM	20,258	211,384	12/16/2015	08/20/2045
36179T-E3-5	G2 MA4654 - RMBS			4	1	4,754,205	105.3446	4,755,655	4,514,379	4,768,048	0	13,843	0	0	4.500	2.531	MM	16,929	101,574	06/04/2019	08/20/2047
36179T-SJ-5	G2 MA5021 - RMBS			4	1	5,374,996	105.3448	5,336,658	5,065,897	5,380,625	0	5,630	0	0	4.500	2.344	MM	18,997	18,997	10/31/2019	02/20/2048
36179U-K2-7	G2 MA5713 - RMBS			4	1	7,711,806	106.0694	7,754,576	7,310,852	7,819,078	0	107,272	0	0	5.500	2.911	MM	33,508	167,540	07/18/2019	01/20/2049
38377V-Z5-6	GNR 1199A DF - CMO/RMBS			4	1	148,124	99.1860	146,666	147,870	151,969	0	(3,168)	0	0	2.140	1.676	MM	132	3,814	05/31/2012	07/16/2041
38379V-DJ-0	GNR 1620D BY - CMO/RMBS			4	1	1,748,543	99.0789	1,659,571	1,675,000	1,748,278	0	(264)	0	0	3.000	2.682	MM	4,188	0	12/02/2019	02/20/2046
0299999. Subtotal - Bonds - U.S. Governments - Residential Mortgage-Backed Securities						38,387,601	XXX	38,033,106	36,125,714	38,657,349	0	(110,531)	0	0	XXX	XXX	XXX	131,792	928,068	XXX	XXX
0599999. Total - U.S. Government Bonds						361,658,235	XXX	360,767,876	350,230,515	359,868,849	0	(848,902)	0	0	XXX	XXX	XXX	489,565	3,134,656	XXX	XXX
168863-BW-7	CHILE, REPUBLIC OF (GOVERNMENT)	C			1FE	4,315,370	104.2388	4,576,083	4,390,000	4,332,213	0	9,910	0	0	3.125	3.402	MS	35,821	137,188	04/12/2018	03/27/2025
195325-BQ-7	COLOMBIA, REPUBLIC OF (GOVERNMENT)	C	1,2		2FE	992,264	105.3982	990,743	940,000	991,758	0	(506)	0	0	4.000	2.510	FA	13,056	0	12/13/2019	02/26/2024
195325-DQ-5	COLOMBIA, REPUBLIC OF (GOVERNMENT)	C	1,2		2FE	1,693,300	119.5347	1,673,486	1,400,000	1,693,080	0	(220)	0	0	5.200	3.974	MM	9,302	0	12/13/2019	05/15/2049
29134W-AB-3	ABU DHABI, EMIRATE OF	C			1FE	4,062,915	104.0522	4,401,408	4,230,000	4,088,412	0	19,455	0	0	3.125	3.723	MM	21,297	132,188	09/06/2018	05/03/2026
29135L-AA-8	ABU DHABI, EMIRATE OF	C			1FE	5,181,900	104.6729	5,777,944	5,520,000	5,234,053	0	30,888	0	0	3.125	3.904	AO	38,333	172,500	04/13/2018	10/11/2027
29246B-AE-8	EMPRESAS PUBLICAS DE MEDELLIN ESP	C	1,2		2FE	630,374	103.8750	633,638	610,000	629,742	0	(632)	0	0	4.250	3.834	JJ	11,738	0	08/13/2019	07/18/2029
501499-AB-3	KUWAIT, STATE OF (GOVERNMENT)	C			1FE	5,180,750	107.4470	5,694,691	5,300,000	5,200,689	0	11,738	0	0	3.500	3.799	MS	52,043	185,500	04/13/2018	03/20/2027
501499-AC-1	KUWAIT, STATE OF (GOVERNMENT)	C			1FE	4,014,720	101.4961	4,141,041	4,080,000	4,038,150	0	17,905	0	0	2.750	3.233	MS	31,478	112,200	09/06/2018	03/20/2022
698299-AV-6	PANAMA (REPUBLIC OF)	C			2FE	602,496	125.2500	601,200	480,000	601,749	0	(747)	0	0	7.125	2.586	JJ	14,440	0	12/13/2019	01/29/2026
71654Q-CL-4	PETROLEOS MEXICANOS	C	1		2FE	1,225,440	96.6150	1,333,287	1,380,000	1,226,086	0	646	0	0	6.350	7.288	FA	33,835	0	08/13/2019	02/12/2048
74727P-AW-1	QATAR, STATE OF (GOVERNMENT)	C	1		1FE	9,232,725	105.6227	9,738,413	9,220,000	9,230,180	0	(2,851)	0	0	3.875	3.839	AO	67,485	357,275	09/06/2018	04/23/2023
76094Z-BB-7	URUGUAY, ORIENTAL REPUBLIC OF (GOVERNMENT)	C			2FE	594,378	110.3750	596,025	540,000	594,082	0	(296)	0	0	4.375	2.752	AO	4,200	0	12/13/2019	10/27/2027
91087B-AC-4	MEXICO (UNITED MEXICAN STATES) (GOVERNMENT)	C	1		2FE	4,327,080	106.9468	4,577,323	4,280,000	4,319,382	0	(4,600)	0	0	4.150	4.002	MS	45,885	177,620	04/12/2018	03/28/2027
X5424X-BE-7	RUSSIA, FEDERATION OF (GOVERNMENT)	C			2FE	1,564,500	111.6450	1,563,030	1,400,000	1,563,535	0	(965)	0	0	4.750	2.748	MM	5,281	0	12/13/2019	05/27/2026
X5424X-BQ-0	RUSSIA, FEDERATION OF (GOVERNMENT)	D			2FE	1,005,920	125.5000	1,004,000	800,000	1,005,748	0	(172)	0	0	5.250	3.743	JD	933	21,000	12/13/2019	06/23/2047

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
605581-JN-8	MISSISSIPPI ST			2	1FE	3,055,734	124.2010	3,073,975	2,475,000	2,999,026	.0	(53,950)	.0	.0	5.000	2.340	AO	30,938	123,750	10/19/2017	10/01/2030
677522-VK-7	OHIO ST				1FE	3,659,850	120.8610	3,625,830	3,000,000	3,497,176	.0	(81,607)	.0	.0	5.000	1.918	MS	44,167	150,000	12/28/2017	09/15/2025
70914P-BB-4	PENNSYLVANIA (COMMONWEALTH OF)				1FE	1,231,150	120.3600	1,203,600	1,000,000	1,148,096	.0	(24,063)	.0	.0	5.000	2.221	MS	14,722	50,000	06/02/2016	09/15/2025
70914P-E3-2	PENNSYLVANIA (COMMONWEALTH OF)			2	1FE	1,766,028	121.8650	1,785,322	1,465,000	1,692,661	.0	(30,818)	.0	.0	5.000	2.470	MS	21,568	73,250	07/26/2017	09/15/2027
93974D-JE-6	WASHINGTON ST			2	1FE	2,535,180	121.6700	2,433,400	2,000,000	2,337,587	.0	(52,448)	.0	.0	5.000	2.001	JJ	50,000	100,000	01/21/2016	07/01/2026
1199999. Subtotal - Bonds - U.S. States, Territories and Possessions - Issuer Obligations						24,369,424	XXX	24,952,824	21,285,000	23,512,084	0	(316,013)	0	0	XXX	XXX	XXX	291,860	994,434	XXX	XXX
1799999. Total - U.S. States, Territories and Possessions Bonds						24,369,424	XXX	24,952,824	21,285,000	23,512,084	0	(316,013)	0	0	XXX	XXX	XXX	291,860	994,434	XXX	XXX
108151-VU-2	BRIDGEPORT CONN				1FE	265,379	121.8130	280,170	230,000	262,490	.0	(2,331)	.0	.0	7.640	5.767	JJ	8,103	17,572	09/26/2018	01/15/2030
180848-XZ-1	CLARK CNTY NEV			2	1FE	1,573,862	126.7160	1,748,681	1,380,000	1,555,357	.0	(16,611)	.0	.0	5.000	3.340	JD	5,750	71,108	11/06/2018	12/01/2033
199492-TN-9	COLUMBUS OHIO			2	1FE	3,988,300	116.3310	4,106,484	3,530,000	3,891,256	.0	(44,961)	.0	.0	4.000	2.450	AO	35,300	141,200	10/03/2017	04/01/2029
204709-HX-0	COMPTON CALIF CNTY COLLEGE DIST			2	1FE	2,444,550	118.6330	1,554,092	1,310,000	1,426,945	.0	(15,583)	.0	.0	5.000	3.472	FA	27,292	47,851	11/09/2018	08/01/2033
213185-LJ-8	COOK CNTY ILL			2	1FE	375,950	115.6470	387,417	335,000	367,996	.0	(4,197)	.0	.0	5.000	3.381	MN	2,140	16,750	01/19/2018	11/15/2035
235219-MH-9	DALLAS TEX			2	1FE	1,579,355	123.4030	1,702,961	1,380,000	1,554,853	.0	(21,687)	.0	.0	5.000	3.010	FA	26,067	69,000	11/08/2018	02/15/2028
25476F-PM-4	DISTRICT COLUMBIA			2	1FE	3,524,790	115.3000	3,459,000	3,000,000	3,259,382	.0	(54,288)	.0	.0	5.000	2.899	JD	12,500	150,000	10/08/2014	06/01/2031
34676E-VG-0	FORT BEND CNTY TEX			2	1FE	831,299	121.5420	850,794	700,000	806,694	.0	(13,332)	.0	.0	5.000	2.650	MS	11,667	35,000	01/23/2018	03/01/2032
438687-BQ-7	HONOLULU HAWAII CITY & CNTY			2	1FE	2,264,627	126.0150	2,324,977	1,845,000	2,187,499	.0	(40,277)	.0	.0	5.000	2.340	MS	30,750	92,250	01/24/2018	09/01/2027
442331-K8-6	HOUSTON TEX			2	1FE	2,264,327	119.7080	2,238,540	1,870,000	2,127,449	.0	(38,006)	.0	.0	5.000	2.571	MS	31,167	93,500	03/23/2016	03/01/2028
468312-HF-3	JACKSON MICH PUB SCHS			2	1FE	2,174,020	123.0520	184,578	150,000	170,774	.0	(2,152)	.0	.0	5.000	3.101	MN	1,250	7,500	06/06/2018	05/01/2031
468312-HK-2	JACKSON MICH PUB SCHS			2	1FE	1,276,229	121.8770	1,358,929	1,115,000	1,254,598	.0	(14,345)	.0	.0	5.000	3.271	MN	9,292	55,750	06/06/2018	05/01/2035
478164-JX-5	JOHNSON & MIAMI CNTYS KANS UNI SCH DIST			2	1FE	3,026,678	120.6010	3,316,528	2,750,000	2,999,487	.0	(26,186)	.0	.0	5.000	3.631	MS	142,465	0	11/09/2018	09/01/2036
483836-TN-2	KANE COOK & DU PAGE CNTYS ILL SCH DIST N			2	1FE	1,766,565	112.0540	1,680,810	1,500,000	1,628,154	.0	(29,924)	.0	.0	5.000	2.731	JJ	37,500	75,000	01/29/2015	01/01/2027
484026-NB-1	KANE CNTY ILL CNTY UNIT SCH DIST NO 304			2	1FE	1,570,088	120.1780	1,688,501	1,405,000	1,549,500	.0	(18,042)	.0	.0	5.000	3.340	JJ	35,125	70,250	11/06/2018	01/01/2029
49474F-SC-5	KING CNTY WASH			2	1FE	3,724,830	123.2940	3,698,820	3,000,000	3,553,904	.0	(79,152)	.0	.0	5.000	1.961	JJ	75,000	150,000	10/03/2017	07/01/2026
517845-AP-8	LAS VEGAS VY NEV WTR DIST			2	1FE	2,417,880	120.9560	2,419,120	2,000,000	2,276,887	.0	(39,101)	.0	.0	5.000	2.640	JD	8,333	100,000	03/11/2016	06/01/2030
544351-KW-8	LOS ANGELES CALIF			1	1FE	1,082,928	106.0030	1,166,033	1,100,000	1,084,387	.0	1,051	.0	.0	3.550	3.701	MS	13,017	39,050	08/13/2018	09/01/2031
602366-US-3	MILWAUKEE WIS			2	1FE	2,374,800	115.8520	2,317,040	2,000,000	2,245,659	.0	(37,179)	.0	.0	4.000	1.880	MS	26,667	80,000	06/09/2016	03/01/2026
63165T-E5-0	NASSAU CNTY N Y			2	1FE	1,770,271	125.4730	1,888,369	1,505,000	1,730,844	.0	(25,694)	.0	.0	5.000	2.829	AO	18,813	75,250	06/12/2018	10/01/2028
64966M-EB-1	NEW YORK N Y		1	2	1FE	1,153,500	99.6220	1,245,275	1,250,000	1,170,215	.0	9,045	.0	.0	2.520	3.485	FA	13,125	31,500	02/14/2018	08/01/2027
64966M-IL-9	NEW YORK N Y			2	1FE	1,420,000	105.6960	1,500,883	1,420,000	1,420,000	.0	.0	.0	.0	3.375	3.375	MS	15,975	47,925	02/23/2018	03/01/2025
64966Q-AS-9	NEW YORK N Y			2	1FE	3,410,520	123.2080	3,696,240	3,000,000	3,373,749	.0	(35,421)	.0	.0	5.000	3.370	JD	12,500	142,917	11/30/2018	12/01/2037
692160-LP-7	OYSTER BAY N Y			2	1FE	1,150,830	110.1730	1,101,730	1,000,000	1,051,592	.0	(18,662)	.0	.0	5.000	2.941	FA	18,889	50,000	04/03/2014	08/15/2022
791697-EK-7	ST LOUIS MO SPL ADMINISTRATIVE BRD TRANS			2	1FE	2,174,240	113.1960	2,263,920	2,000,000	2,135,608	.0	(19,567)	.0	.0	4.000	2.809	AO	20,000	80,000	12/20/2017	04/01/2030
796711-VR-7	SAN BERNARDINO CALIF CITY UNI SCH DIST			2	1FE	373,125	101.7470	381,551	375,000	374,554	.0	288	.0	.0	3.710	3.788	FA	5,797	13,913	04/11/2014	08/01/2021
810827-XD-2	SCRANTON PA SCH DIST			2	1FE	165,893	119.6490	173,491	145,000	162,047	.0	(1,856)	.0	.0	5.000	3.300	JD	604	7,250	11/01/2017	12/01/2031
849067-V7-5	SPOKANE WASH			2	1FE	2,395,854	115.9900	2,511,184	2,165,000	2,334,257	.0	(21,927)	.0	.0	4.000	2.751	JD	7,217	86,600	01/26/2017	12/01/2027
882723-F4-6	TEXAS ST			2	1FE	4,002,386	119.3450	3,848,876	3,225,000	3,700,820	.0	(79,298)	.0	.0	5.000	2.179	FA	67,188	161,250	01/22/2016	08/01/2025
882724-EE-3	TEXAS ST			2	1FE	1,929,688	119.3450	1,939,356	1,625,000	1,853,687	.0	(37,960)	.0	.0	5.000	2.300	FA	33,854	81,250	12/19/2017	08/01/2025
940858-BB-2	WASHOE CNTY NEV SCH DIST			2	1FE	1,140,930	120.9810	1,209,810	1,000,000	1,119,474	.0	(14,073)	.0	.0	5.000	3.179	JD	4,167	50,000	06/13/2018	06/01/2034
1899999. Subtotal - Bonds - U.S. Political Subdivisions - Issuer Obligations						56,613,692	XXX	58,244,160	49,310,000	54,630,119	0	(741,448)	0	0	XXX	XXX	XXX	757,511	2,139,636	XXX	XXX
2499999. Total - U.S. Political Subdivisions Bonds						56,613,692	XXX	58,244,160	49,310,000	54,630,119	0	(741,448)	0	0	XXX	XXX	XXX	757,511	2,139,636	XXX	XXX
010869-CD-5	ALAMEDA CORRIDOR TRANSN AUTH CALIF REV				1FE	941,019	123.6300	945,770	765,000	909,033	.0	(11,709)	.0	.0	6.600	4.223	AO	12,623	50,490	03/01/2017	10/01/2029
013493-GG-8	ALBUQUERQUE BERNALILLO CNTY WTR UTIL AUT			2	1FE	1,654,290	119.5650	1,614,128	1,350,000	1,523,847	.0	(29,153)	.0	.0	5.000	2.481	JJ	33,750	67,500	03/19/2015	07/01/2026
017357-AA-6	ALLEGHENY CNTY PA SAN AUTH SWIR REV			2	1FE	1,145,760	118.4760	1,184,760	1,000,000	1,090,042	.0	(13,562)	.0	.0	5.000	3.311	JD	4,167	50,000	07/29/2015	12/01/2030
047849-GN-8	ATLANTA GA TAX ALLOCATION				1FE	735,000	102.7110	754,926	735,000	735,000	.0	.0	.0	.0	3.381	3.381	JJ	12,425	24,850	12/15/2016	01/01/2022
052193-AT-6	AUSTIN-BERGSTROM LANDHOST ENTERPRISES IN			2	1FE	464,816	120.4980	481,992	400,000	452,265	.0	(5,877)	.0	.0	5.000	3.091	AO	5,000	20,000	10/12/2017	10/01/2033
052193-AU-3	AUSTIN-BERGSTROM LANDHOST ENTERPRISES IN			2	1FE	144,676	120.0310	150,039	125,000	140,874	.0	(1,781)	.0	.0	5.000	3.141	AO	1,563	6,250	10/12/2017	10/01/2034
052414-PQ-6	AUSTIN TEX ELEC UTIL SYS REV			2	1FE	2,256,960	117.6830	2,353,660	2,000,000	2,155,702	.0	(23,472)	.0	.0	5.000	3.520	MN	100,000	100,000	05/13/2015	11/15/2033
059231-B3-3	BALTIMORE MD REV			2	1FE	1,759,590	116.7970	1,751,955	1,500,000	1,634,446	.0	(27,612)	.0	.0	5.000	2.863	JJ	37,500	75,000	03/16/2015	07/01/2030
13032U-MR-6	CALIFORNIA HEALTH FACs FING AUTH REV				1FE	1,449,173	128.8610	1,481,902	1,150,000	1,384,156	.0	(27,135)	.0	.0	5.000	2.160	MN	9,583	57,500	07/21/2017	11/01/2027
139372-QZ-2	CAPE CORAL FLA WTR & SWIR REV			2	1FE	879,206	125.8390	906,041	720,000	849,360	.0	(14,973)	.0	.0	5.000	2.441	AO	9,000	36,000	12/13/2017	10/01/2027
139372-RC-2	CAPE CORAL FLA WTR & SWIR REV			2	1FE	594,300	124.4970	622,485	500,000	576,856	.0	(8,763)	.0	.0	5.000	2.781	AO	6,250	25,000	12/13/2017	10/01/2030

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest				Dates		
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
160853-UC-9	CHARLOTTE-MECKLENBURG HOSP AUTH N C HEAL			2	1FE	1,008,108		1,112,310	900,000	997,852	0	(9,036)	0	0	5.000	3.581	JJ	20,750	30,250	11/02/2018	01/15/2033
167530-AO-0	CHICAGO ILL HSG AUTH			2	1FE	679,290		728,273	610,000	671,069	0	(6,494)	0	0	5.000	3.551	JJ	15,250	23,383	09/14/2018	01/01/2035
167530-BB-2	CHICAGO ILL HSG AUTH			1	1FE	1,315,000		1,416,505	1,315,000	1,315,000	0	0	0	0	3.972	3.973	JJ	26,116	40,044	09/14/2018	01/01/2028
167530-BD-8	CHICAGO ILL HSG AUTH			1	1FE	1,160,000		1,262,010	1,160,000	1,160,000	0	0	0	0	4.172	4.173	JJ	24,198	37,103	09/14/2018	01/01/2030
167562-NS-2	CHICAGO ILL MIDWAY ARPT REV			2	1FE	1,066,810		1,121,450	1,000,000	1,031,429	0	(7,085)	0	0	5.000	4.139	JJ	25,000	50,000	07/08/2014	01/01/2029
167593-K8-4	CHICAGO ILL O HARE INTL ARPT REV			2	1FE	1,103,860		1,207,420	1,000,000	1,094,735	0	(8,654)	0	0	5.000	3.750	JJ	25,000	27,639	12/06/2018	01/01/2036
167593-K9-2	CHICAGO ILL O HARE INTL ARPT REV			2	1FE	1,099,460		1,215,080	1,000,000	1,090,743	0	(8,267)	0	0	5.000	3.800	JJ	25,000	27,639	12/06/2018	01/01/2037
167593-L2-6	CHICAGO ILL O HARE INTL ARPT REV			2	1FE	273,990		300,043	250,000	271,892	0	(1,990)	0	0	5.000	3.840	JJ	6,250	6,910	12/06/2018	01/01/2038
167725-AE-0	CHICAGO ILL TRAN AUTH SALES & TRANSFER T			1	1FE	330,952		310,874	295,000	305,144	0	(4,441)	0	0	6.300	4.407	JD	1,549	11,432	02/21/2014	12/01/2021
167736-N9-4	CHICAGO ILL WTR REV			2	1FE	2,424,780		2,453,660	2,000,000	2,345,766	0	(39,375)	0	0	5.000	2.551	MN	16,667	100,000	12/08/2017	11/01/2028
178860-BQ-4	CIVICVENTURES ALASKA REV			2	1FE	1,635,287		1,660,339	1,425,000	1,552,291	0	(20,114)	0	0	5.000	3.260	MS	23,750	71,250	08/14/2015	09/01/2027
19658Q-DB-0	COLORADO SCH MINES INSTL ENTERPRISE REV			2	1FE	1,515,683		1,589,250	1,300,000	1,479,009	0	(19,725)	0	0	5.000	3.030	JD	5,417	65,000	02/09/2018	12/01/2033
19686Q-LC-7	COLORADO ST BLDG EXCELLENT SCHS TODAY CT			2	1FE	1,538,226		1,673,430	1,375,000	1,521,849	0	(15,275)	0	0	5.000	3.491	MS	20,243	53,281	11/21/2018	03/15/2038
196707-MN-0	COLORADO ST BRD GOVERNORS UNIV ENTERPRIS			1	1FE	1,061,297		1,202,046	910,000	1,049,802	0	(10,151)	0	0	5.000	3.340	MS	15,167	45,500	11/08/2018	03/01/2031
200588-NB-3	COMMERCE CITY COLO SALES & USE TAX REV			2	1FE	507,935		509,868	425,000	472,770	0	(7,797)	0	0	5.000	2.811	FA	8,854	21,250	03/13/2015	08/01/2026
20281P-JU-3	COMMONWEALTH FING AUTH PA REV			2	1FE	671,774		653,937	565,000	619,959	0	(11,580)	0	0	5.000	2.651	JD	2,354	28,250	04/10/2015	06/01/2024
20282E-AP-1	COMMONWEALTH FING AUTH PA TOB MASTER SET			2	1FE	497,592		546,647	450,000	490,226	0	(3,995)	0	0	5.000	3.751	JD	1,875	22,500	02/14/2018	06/01/2033
20775B-V5-2	CONN ST HSG FIN AUTH HSG MTG FIN PG			2	1FE	399,256		383,442	370,000	382,874	0	(3,087)	0	0	4.000	3.040	MN	1,891	15,423	03/27/2014	11/15/2044
220245-IM-2	CORPUS CHRISTI TEX UTIL SYS REV			2	1FE	1,138,680		1,161,860	1,000,000	1,082,781	0	(13,392)	0	0	5.000	3.350	JJ	23,056	50,000	07/28/2015	07/15/2032
235036-V6-4	DALLAS FORT WORTH TEX INTL ARPT REV			2	1FE	1,215,286		1,253,313	1,105,000	1,154,581	0	(11,796)	0	0	5.250	3.973	MN	9,669	58,013	01/15/2015	11/01/2026
235036-X7-0	DALLAS FORT WORTH TEX INTL ARPT REV			2	1FE	1,085,610		1,091,750	1,000,000	1,031,913	0	(10,473)	0	0	5.000	3.800	MN	8,333	50,000	05/22/2014	11/01/2030
246045-NM-6	DELAWARE CNTY PA REGL WTR QUALITY CTL AU			2	1FE	901,433		899,420	735,000	863,583	0	(18,821)	0	0	5.000	2.041	MN	6,125	36,750	12/08/2017	05/01/2026
249182-KM-7	DENVER COLO CITY & CNTY ARPT REV			2	1FE	2,249,022		2,328,173	1,865,000	2,180,227	0	(35,615)	0	0	5.000	2.610	MN	11,915	93,250	01/16/2018	11/15/2027
254764-JR-5	DISTRICT COLUMBIA HOSP REV			2	1FE	1,164,850		1,200,980	1,000,000	1,102,678	0	(15,229)	0	0	5.000	3.121	JJ	23,056	50,000	08/14/2015	07/15/2027
270618-EG-2	EAST BATON ROUGE LA SEW COMMN REV			2	1FE	417,578		408,232	345,000	383,848	0	(7,055)	0	0	5.000	2.620	FA	7,188	17,250	12/10/2014	02/01/2026
349515-TG-1	FORT WORTH TEX WTR & SWR REV			2	1FE	1,556,165		1,541,592	1,300,000	1,488,958	0	(34,698)	0	0	5.000	2.000	FA	24,556	65,000	01/12/2018	02/15/2025
359900-TV-3	FULTON CNTY GA DEV AUTH REV			2	1FE	646,238		639,392	525,000	609,764	0	(11,953)	0	0	5.000	2.311	JJ	13,125	26,250	10/28/2016	07/01/2026
39081J-AK-4	GREAT LAKES WTR AUTH MICH WTR SUPPLY SYS			2	1FE	2,151,365		2,179,087	1,825,000	2,053,906	0	(31,602)	0	0	5.000	2.871	JJ	45,625	91,250	10/14/2016	07/01/2030
41423P-AE-7	HARRIS CNTY TEX TOLL RD REV			2	1FE	1,088,394		1,072,896	945,000	1,041,820	0	(25,496)	0	0	5.000	2.050	FA	17,850	47,250	02/08/2018	08/15/2023
419794-ZZ-8	HAWAII ST ARPTS SYS REV			2	1FE	3,368,280		3,647,580	3,000,000	3,333,000	0	(33,137)	0	0	5.000	3.480	JJ	75,000	128,750	12/07/2018	07/01/2036
432308-E5-9	HILLSBOROUGH CNTY FLA AVIATION AUTH REV			2	1FE	936,969		960,746	855,000	901,042	0	(8,693)	0	0	5.000	3.751	AO	10,688	42,750	07/28/2015	10/01/2033
442435-AC-4	HOUSTON TEX UTIL SYS REV			2	1FE	1,150,330		1,160,900	1,000,000	1,071,197	0	(14,923)	0	0	5.000	3.240	MN	6,389	50,000	03/13/2014	05/15/2026
44244C-ST-5	HOUSTON TEX UTIL SYS REV			2	1FE	2,340,500		2,504,600	2,000,000	2,300,925	0	(29,110)	0	0	5.000	3.051	MN	12,778	100,000	08/08/2018	11/15/2033
44244C-SV-0	HOUSTON TEX UTIL SYS REV			2	1FE	1,227,384		1,343,412	1,080,000	1,212,385	0	(12,594)	0	0	5.000	3.388	MN	6,900	54,000	11/01/2018	11/15/2035
45203H-4V-1	ILL INOIS FIN AUTH REV			2	1FE	1,125,120		1,164,000	1,000,000	1,077,818	0	(11,731)	0	0	5.000	3.521	MN	6,389	50,000	09/17/2015	11/15/2027
452227-GY-1	ILL INOIS ST SALES TAX REV			2	2FE	592,737		556,053	510,000	543,606	0	(9,107)	0	0	5.000	2.978	JD	1,133	25,500	01/13/2015	06/15/2024
45471A-NJ-7	INDIANA FIN AUTH HOSP REV			2	1FE	1,196,610		1,142,690	1,000,000	1,089,932	0	(21,556)	0	0	5.000	2.571	JD	4,167	50,000	09/25/2014	12/01/2023
454898-VL-8	INDIANA MUN PWIR AGY PWIR SUPPLY SYS REV			2	1FE	296,985		304,950	250,000	288,401	0	(4,219)	0	0	5.000	2.840	JJ	6,250	12,500	10/27/2017	01/01/2033
454898-VM-6	INDIANA MUN PWIR AGY PWIR SUPPLY SYS REV			2	1FE	1,488,337		1,529,791	1,260,000	1,446,744	0	(20,452)	0	0	5.000	2.910	JJ	31,500	63,000	10/27/2017	01/01/2034
45506D-SN-6	INDIANA ST FIN AUTH REV			2	1FE	2,021,902		2,099,813	1,780,000	1,922,691	0	(22,830)	0	0	5.000	3.411	FA	37,083	89,000	05/08/2015	02/01/2030
45528U-XJ-5	INDIANAPOLIS IND LOC PUB IMPT BD BK			2	1FE	2,190,531		2,290,686	1,835,000	2,126,820	0	(32,166)	0	0	5.000						

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
		C o d e	F o r e i g n	Bond Char			Rate Used to Obtain Fair Value	Fair Value			Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
CUSIP Identification	Description				NAIC Designation and Administrative Symbol	Actual Cost			Par Value	Book/ Adjusted Carrying Value											
560551-PII-7	MAINE ST TPK AUTH TPK REV		2		1FE	479,824	124,3360	497,344	400,000	466,798	.0	(6,877)	.0	.0	5.000	2.780	JJ	10,000	20,000	01/25/2018	07/01/2033
56678P-AQ-0	MARICOPA CNTY ARIZ INDL DEV AUTH HOSP RE		2		1FE	1,103,030	119,4520	1,194,520	1,000,000	1,093,966	.0	(9,064)	.0	.0	5.000	3.721	MS	16,667	33,056	12/06/2018	09/01/2037
574204-H7-1	MARYLAND ST DEPT TRANSN CONS TRANSN		2		1FE	2,528,320	126,0390	2,520,780	2,000,000	2,416,452	.0	(49,601)	.0	.0	5.000	2.050	MS	33,333	100,000	09/13/2017	09/01/2028
57584X-80-7	MASSACHUSETTS ST DEV FIN AGY REV		2		1FE	2,205,787	123,6940	2,418,218	1,955,000	2,178,268	.0	(23,952)	.0	.0	5.000	3.360	JJ	48,875	97,750	11/01/2018	07/01/2033
575896-MQ-5	MASSACHUSETTS ST PORT AUTH REV		2		1FE	1,411,564	115,7280	1,411,882	1,220,000	1,313,985	.0	(19,150)	.0	.0	5.000	3.150	JJ	30,500	61,000	07/10/2014	07/01/2025
575896-SG-1	MASSACHUSETTS ST PORT AUTH REV		2		1FE	1,285,557	122,1370	1,331,293	1,090,000	1,242,475	.0	(17,946)	.0	.0	5.000	2.910	JJ	27,250	54,500	07/13/2017	07/01/2031
575896-SH-9	MASSACHUSETTS ST PORT AUTH REV		2		1FE	575,598	120,4130	590,024	490,000	556,777	.0	(7,843)	.0	.0	5.000	2.960	JJ	12,250	24,500	07/13/2017	07/01/2032
590545-XR-5	MESA ARIZ UTIL SYS REV		2		1FE	1,107,100	114,6900	1,146,900	1,000,000	1,073,925	.0	(12,368)	.0	.0	4.000	2.551	JJ	20,000	40,000	03/02/2017	07/01/2025
59261A-OB-6	METROPOLITAN TRANSN AUTH N Y REV		2		1FE	3,908,483	124,5210	4,046,933	3,250,000	3,793,281	.0	(56,946)	.0	.0	5.000	2.751	MN	20,764	162,500	11/22/2017	11/15/2031
592647-EC-1	METROPOLITAN WASH D C ARPTS AUTH ARPT SY		2		1FE	1,634,043	121,6960	1,709,829	1,405,000	1,589,238	.0	(24,399)	.0	.0	5.000	2.850	AO	17,563	70,250	02/21/2018	10/01/2026
592647-EE-7	METROPOLITAN WASH D C ARPTS AUTH ARPT SY		2		1FE	1,185,100	123,9300	1,239,300	1,000,000	1,152,273	.0	(17,346)	.0	.0	5.000	2.800	AO	12,500	50,000	01/31/2018	10/01/2028
592647-FH-9	METROPOLITAN WASH D C ARPTS AUTH ARPT SY		2		1FE	1,688,772	122,8740	1,781,673	1,450,000	1,658,355	.0	(20,402)	.0	.0	5.000	3.111	AO	18,125	72,500	06/01/2018	10/01/2034
592647-FJ-5	METROPOLITAN WASH D C ARPTS AUTH ARPT SY		2		1FE	755,177	122,4360	795,834	650,000	741,796	.0	(8,975)	.0	.0	5.000	3.141	AO	8,125	32,500	06/01/2018	10/01/2035
59324P-DS-5	MIAMI BEACH FLA STORMWATER REV		2		1FE	3,607,500	123,1880	3,695,640	3,000,000	3,492,675	.0	(57,228)	.0	.0	5.000	2.621	MS	50,000	150,000	12/13/2017	09/01/2029
59447P-6N-6	MICHIGAN FIN AUTH REV		2		1FE	2,180,560	114,2460	2,284,920	2,000,000	2,100,947	.0	(19,809)	.0	.0	5.000	3.790	FA	41,667	100,000	09/17/2015	08/01/2033
59447P-ZM-6	MICHIGAN FIN AUTH REV		2		1FE	529,830	113,7150	568,575	500,000	515,181	.0	(3,001)	.0	.0	5.000	4.252	JJ	12,500	25,000	08/28/2014	07/01/2030
59447T-SE-4	MICHIGAN FIN AUTH REV		2		1FE	866,738	124,6680	935,010	750,000	853,080	.0	(9,943)	.0	.0	5.000	3.201	MN	6,250	37,500	08/09/2018	11/01/2032
59447T-SG-9	MICHIGAN FIN AUTH REV		2		1FE	97,195	123,7630	105,199	85,000	95,776	.0	(1,033)	.0	.0	5.000	3.331	MN	708	4,250	08/09/2018	11/01/2034
59447T-SK-0	MICHIGAN FIN AUTH REV		2		1FE	1,415,450	121,9120	1,523,900	1,250,000	1,396,302	.0	(13,936)	.0	.0	5.000	3.451	MN	10,417	62,500	08/09/2018	11/01/2037
594615-FK-7	MICHIGAN ST BLDG AUTH REV		2		1FE	2,062,748	121,7780	2,009,337	1,650,000	1,936,293	.0	(38,617)	.0	.0	5.000	2.231	AO	17,417	82,500	07/21/2016	10/15/2029
602248-JX-5	MILWAUKEE CNTY WIS ARPT REV		2		1FE	2,168,505	113,9490	2,142,241	1,880,000	2,014,347	.0	(31,826)	.0	.0	5.000	3.050	JD	7,833	94,000	10/23/2014	12/01/2026
60534W-YY-8	MISSISSIPPI DEV BK SPL OBLIG		2		1FE	2,774,093	123,6900	3,042,774	2,460,000	2,744,444	.0	(27,189)	.0	.0	5.250	3.691	AO	32,288	108,343	11/16/2018	10/01/2036
63968M-TQ-2	NEBRASKA INVT FIN AUTH SINGLE FAMILY HSG		2		1FE	1,801,737	108,3410	1,825,546	1,685,000	1,794,847	.0	(6,890)	.0	.0	4.000	3.178	MS	22,467	22,654	03/27/2019	09/01/2049
645913-AA-2	NEW JERSEY ECONOMIC DEV AUTH ST PENSION		2		2FE	5,305,319	125,4470	5,206,051	4,150,000	5,278,024	.0	(27,294)	.0	.0	7.425	3.861	FA	116,408	.0	09/23/2019	02/15/2029
645918-T8-6	NEW JERSEY ECONOMIC DEV AUTH REV		2		2FE	1,684,995	108,7930	1,631,895	1,500,000	1,570,977	.0	(20,862)	.0	.0	5.000	3.410	MS	25,000	75,000	01/24/2014	03/01/2025
646080-SK-8	NEW JERSEY ST HIGHER ED ASSISTANCE AUTH		2		1FE	950,510	109,6890	921,388	840,000	900,393	.0	(19,750)	.0	.0	5.000	2.430	JD	3,500	42,000	05/16/2017	12/01/2022
646080-SL-6	NEW JERSEY ST HIGHER ED ASSISTANCE AUTH		2		1FE	148,464	112,7700	146,601	130,000	141,491	.0	(2,752)	.0	.0	5.000	2.610	JD	542	6,500	05/16/2017	12/01/2023
646139-7C-3	NEW JERSEY ST TPK AUTH TPK REV		2		1FE	3,002,732	127,3380	3,087,947	2,425,000	2,881,369	.0	(51,162)	.0	.0	5.000	2.400	JJ	60,625	121,250	07/25/2017	07/01/2028
646139-ZY-4	NEW JERSEY ST TPK AUTH TPK REV		9		1FE	1,460,275	121,7160	1,521,450	1,250,000	1,416,699	.0	(27,758)	.0	.0	5.250	2.819	JJ	32,813	65,625	06/05/2018	01/01/2026
64763H-EY-7	NEW ORLEANS LA AVIATION BRD REV		2		1FE	1,778,805	117,1020	1,762,385	1,505,000	1,655,482	.0	(27,632)	.0	.0	5.000	2.841	JJ	37,625	75,250	04/15/2015	01/01/2025
64763H-FB-6	NEW ORLEANS LA AVIATION BRD REV		2		1FE	1,430,563	116,4200	1,455,250	1,250,000	1,349,531	.0	(18,046)	.0	.0	5.000	3.261	JJ	31,250	62,500	02/27/2015	01/01/2028
64971W-R5-1	NEW YORK N Y CITY TRANSITIONAL FIN AUTH		2		1FE	1,677,346	120,5780	1,748,381	1,450,000	1,616,581	.0	(22,513)	.0	.0	5.000	3.060	FA	30,208	72,500	03/17/2017	08/01/2031
64971W-VF-4	NEW YORK N Y CITY TRANSITIONAL FIN AUTH		1,2		1FE	991,850	105,3880	1,053,880	1,000,000	993,314	.0	1,064	.0	.0	3.500	3.633	FA	14,583	35,000	08/13/2018	08/01/2027
64971X-BM-9	NEW YORK N Y CITY TRANSITIONAL FIN AUTH		1		1FE	1,042,815	103,3280	1,121,109	1,085,000	1,048,421	.0	4,137	.0	.0	3.040	3.551	FA	13,743	32,984	08/17/2018	08/01/2027
64972H-N8-1	NEW YORK N Y CITY TRANSITIONAL FIN AUTH		1		1FE	1,477,995	103,3220	1,549,830	1,500,000	1,483,479	.0	4,325	.0	.0	3.110	3.443	JJ	21,511	45,225	09/21/2018	07/15/2023
64990E-SN-3	NEW YORK STATE DORMITORY AUTHORITY		2		1FE	1,789,650	118,9340	1,784,010	1,500,000	1,692,303	.0	(34,956)	.0	.0	5.000	2.330	FA	28,333	75,000	02/22/2017	02/15/2025
64990F-FV-1	NEW YORK STATE DORMITORY AUTHORITY		2		1FE	1,241,470	125,6910	1,256,910	1,000,000	1,191,577	.0	(22,797)	.0	.0	5.000	2.251	FA	18,889	50,000	10/04/2017	02/15/2028
650035-4V-7	NEW YORK ST URBAN DEV CORP REV		2		1FE	1,558,790	104,7610	1,644,748	1,570,000	1,561,565	.0	1,464	.0	.0	3.120	3.233	MS	14,423	48,984	02/07/2018	03/15/2025
650035-T9-9	NEW YORK ST URBAN DEV CORP REV		2		1FE	1,190,260	122,2030	1,222,030	1,000,000	1,134,820	.0	(19,731)	.0	.0	5.000	2.630	MS	14,722	50,000	02/14/2017	03/15/2027
662842-NN-9	NORTH TEX MUN WTR DIST UPPER EAST FORK W		2		1FE	1,306,074	124,2630	1,304,762	1,050,000	1,255,681	.0	(25,336)	.0	.0	5.000	2.130	JD	4,375	52,500	12/08/2017	06/01/2028
662842-NP-4	NORTH TEX MUN WTR DIST UPPER EAST FORK W		2		1FE	744,018	124,2000	745,200	600,000	715,720	.0	(14,230)	.0	.0	5.000	2.170	JD	2,500	30,000	12/08/2017	06/01/2029
66285W-LT-1	NORTH TEX TIYI AUTH REV		2		1FE	553,955	113,0600	565,300	500,000	525,874	.0	(5,912)	.0	.0	5.000	3.599	JJ	12,500	25,000	11/06/2014	01/01/2031
66285W-NG-7	NORTH TEX TIYI AUTH REV		2		1FE	641,558	115,6850	653,620	565,000	607,559	.0	(7,696)	.0	.0	5.000	3.351	JJ	14,125	28,250	04/09/2015	01/01/2030
66285W-WG-7	NORTH TEX TIYI AUTH REV		2		1FE	643,770	111,9400	671,640	600,000	634,487	.0	(4,351)	.0	.0	4.000	3.081	JJ	12,000	24,000	10/13/2017	01/01/2033
677561-KK-7	OHIO ST HOSP FAC REV		2		1FE	1,929,293	122,9330	2,096,008	1,705,000	1,904,790	.0	(21,473)	.0	.0	5.000	3.320	JJ	42,625	85,250	11/06/2018	01/01/2033
678657-LM-7	OKLAHOMA CITY OKLA WTR UTILS TR WTR & SW		2		1FE	536,337	116,7070	496,005	425,000	480,774	.0	(11,750)	.0	.0	5.000	1.940	JJ	10,625	21,250	01/14/2015	07/01/2024
684545-A9-7	ORANGE CNTY FLA TOURIST SVCS TAX REV		2		1FE	2,816,338	128,5050	2,859,236	2,225,000	2,706,444	.0	(49,180)	.0	.0	5.000	2.260	AO	27,813	111,250	09/25/2017	10/01/2028
686087-QX-8	OREGON ST HSG & CMNTY SVCS DEPT MTO REV		2		1FE	656,207	103,1380	623,985	605,000	629,769	.0	(5,065)	.0	.0	4.000	3.020	JJ	12,100	24,756	05/15/2014	07/01/2044
696560-KA-8	PALM BEACH CNTY FLA SOLID WASTE AUTH REV		2		1FE	2,199,435	119,3750	2,099,063	1,750,000	2,095,343	.0	(43,633)	.0	.0	5.000	2.160	AO	87,500	115,000	01/15/2015	10/01/2025
70870J-BL-1	PENNSYLVANIA ECONOMIC DEV FINNG AUTH UPMC		2		1FE	1,574,791	102,8120	1,691,257	1,645,000	1,583,835	.0	6,563	.0	.0	3.201	3.751	MN	6,728	52,656	08/14/2018	11/15/202

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
73358W-A2-0	PORT AUTH N Y & N J		1,2		1FE	2,123,223	119.4710	2,180,346	1,825,000	2,061,916	.0	(31,351)	.0	.0	5.000	2.870	AO	22,813	91,250	01/08/2018	10/01/2035
73358W-PT-5	PORT AUTH N Y & N J		2		1FE	1,398,275	114.7480	1,434,350	1,250,000	1,315,248	.0	(15,265)	.0	.0	5.000	3.560	JD	5,208	62,500	01/23/2014	12/01/2025
73358W-R7-1	PORT AUTH N Y & N J		2		1FE	1,183,120	125.7570	1,257,570	1,000,000	1,150,772	.0	(17,294)	.0	.0	5.000	2.811	MS	14,722	50,000	02/07/2018	09/15/2027
73358W-TM-6	PORT AUTH N Y & N J		2		1FE	1,183,170	113.6350	1,136,350	1,000,000	1,079,740	.0	(20,398)	.0	.0	5.000	2.700	MS	16,667	50,000	08/15/2014	09/01/2023
735389-C6-3	PORT SEATTLE WASH REV		2		1FE	2,041,235	123.1550	2,155,213	1,750,000	1,996,001	.0	(29,729)	.0	.0	5.000	2.861	MM	14,583	87,500	06/06/2018	05/01/2027
735389-D3-9	PORT SEATTLE WASH REV		2		1FE	1,334,233	120.8660	1,414,132	1,170,000	1,309,012	.0	(16,581)	.0	.0	5.000	3.171	MM	9,750	58,500	06/06/2018	05/01/2032
735389-WF-1	PORT SEATTLE WASH REV		2		1FE	2,234,780	115.3380	2,306,760	2,000,000	2,131,117	.0	(24,943)	.0	.0	5.000	3.490	AO	25,000	100,000	07/22/2015	04/01/2027
74445M-AB-5	PUBLIC FIN AUTH WIS SOLID WASTE DISP REV		2		1FE	125,000	104.6230	130,779	125,000	125,000	.0	.0	.0	.0	2.875	2.875	MM	599	3,594	05/05/2016	05/01/2027
75076P-AZ-8	RAILSPLITTER TOB SETTLEMENT AUTH ILL TOB		2		1FE	810,426	118.2820	833,888	705,000	787,568	.0	(11,512)	.0	.0	5.000	2.981	JD	2,938	35,250	12/21/2017	06/01/2027
759911-2C-3	REGIONAL TRANSN AUTH ILL		2		1FE	2,322,284	116.5970	2,302,791	1,975,000	2,206,326	.0	(32,253)	.0	.0	5.000	2.980	JD	8,229	98,750	03/31/2016	06/01/2035
762196-EX-7	RHODE IS HEALTH & EDL BLDG CORP PUB SCHS		2		1FE	2,312,291	118.0200	2,330,895	1,975,000	2,168,543	.0	(32,712)	.0	.0	5.000	3.010	MM	12,618	98,750	04/22/2015	05/15/2026
786056-BB-6	SACRAMENTO CALIF PENSION OBLIG		1		1FE	447,658	112.7450	439,706	390,000	425,693	.0	(9,157)	.0	.0	6.420	3.671	FA	10,433	25,038	07/11/2017	08/01/2023
786091-AG-3	SACRAMENTO CNTY CALIF PENSION OBLIG		1		1FE	531,178	121.8880	578,968	475,000	506,768	.0	(4,955)	.0	.0	7.250	5.774	FA	14,349	34,438	05/05/2014	08/01/2025
792070-CU-9	ST LUCIE CNTY FLA SCH DIST SALES TAX REV		1		1FE	1,517,550	119.7470	1,496,838	1,250,000	1,407,035	.0	(24,958)	.0	.0	5.000	2.631	AO	15,625	62,500	04/10/2015	10/01/2025
795576-FQ-5	SALT LAKE CITY UTAH ARPT REV		2		1FE	1,181,513	120.9610	1,245,898	1,030,000	1,144,705	.0	(13,269)	.0	.0	5.000	3.311	JJ	25,750	51,500	02/09/2017	07/01/2031
795576-FS-1	SALT LAKE CITY UTAH ARPT REV		2		1FE	2,524,779	120.1820	2,764,186	2,300,000	2,498,961	.0	(22,660)	.0	.0	5.000	3.670	JJ	57,500	115,000	11/06/2018	07/01/2033
795576-FV-4	SALT LAKE CITY UTAH ARPT REV		2		1FE	1,124,540	119.0810	1,190,810	1,000,000	1,107,230	.0	(12,372)	.0	.0	5.000	3.370	JJ	25,000	50,000	08/01/2018	07/01/2036
796242-ST-3	SAN ANTONIO TEX ARPT SYS REV		2		1FE	1,248,834	117.3840	1,314,701	1,120,000	1,196,994	.0	(12,443)	.0	.0	5.000	3.611	JJ	28,000	56,000	07/16/2015	07/01/2028
796839-BP-2	SAN BERNARDINO CNTY CALIF PENSION OBLIG		1		1FE	953,802	109.4550	963,204	880,000	928,984	.0	(12,376)	.0	.0	6.020	4.326	FA	22,073	49,816	09/28/2018	08/01/2023
798029-AT-1	SAN JACINTO TEX CNTY COLLEGE DIST REV		1		1FE	586,835	117.5740	587,870	500,000	549,639	.0	(8,867)	.0	.0	5.000	2.900	FA	9,444	25,000	07/16/2015	02/15/2025
810489-PY-4	SCOTTSDALE ARIZ MUN PPTY CORP EXCISE TAX		1		1FE	1,262,260	116.4210	1,164,210	1,000,000	1,130,785	.0	(27,545)	.0	.0	5.000	1.950	JJ	25,000	50,000	01/13/2015	07/01/2024
83703F-LK-6	SOUTH CAROLINA JOBS-ECONOMIC DEV AUTH HO		2		1FE	2,965,063	118.8360	3,291,757	2,770,000	2,946,259	.0	(17,506)	.0	.0	5.000	4.091	MM	23,083	125,419	11/15/2018	05/01/2036
83756C-FR-1	SOUTH DAKOTA HSG DEV AUTH		2		1FE	225,473	104.5500	219,555	210,000	216,790	.0	(1,643)	.0	.0	4.400	3.099	MM	1,400	8,851	04/08/2014	11/01/2044
842039-DV-8	SOUTHEASTERN PA TRANSN AUTH REV		2		1FE	642,086	124.8900	655,673	525,000	617,579	.0	(11,278)	.0	.0	5.000	2.391	JD	2,188	26,250	10/13/2017	06/01/2028
842039-DW-6	SOUTHEASTERN PA TRANSN AUTH REV		2		1FE	1,023,751	123.9620	1,047,479	845,000	986,507	.0	(17,150)	.0	.0	5.000	2.511	JD	3,521	42,250	10/13/2017	06/01/2029
87172N-AX-6	SYRACUSE N Y INDL DEV AGY PILOT REV		2		3FE	138,955	111.4320	133,718	120,000	132,942	.0	(1,940)	.0	.0	5.000	3.021	JJ	3,000	6,000	10/06/2016	01/01/2030
876443-LJ-9	TARRANT REGL WTR DIST TEX WTR REV		2		1FE	1,590,651	118.6850	1,548,839	1,305,000	1,461,464	.0	(27,986)	.0	.0	5.000	2.510	MS	21,750	65,250	02/25/2015	03/01/2027
880461-CN-6	TENNESSEE HSG DEV AGY RESIDENTIAL FIN PR		2		1FE	563,467	103.8370	539,952	520,000	539,653	.0	(4,559)	.0	.0	4.400	2.990	JJ	10,400	22,098	04/24/2014	07/01/2039
88213A-KW-4	TEXAS A & M UNIV REVS		2		1FE	6,212,000	125.3760	6,268,800	5,000,000	5,970,097	.0	(120,194)	.0	.0	5.000	2.140	MM	31,944	250,000	12/12/2017	05/15/2027
88283K-AW-8	TEXAS TRANSN COMMN CENT TEX TPK SYS REV		2		2FE	677,580	112.4310	674,586	600,000	640,735	.0	(8,010)	.0	.0	5.000	3.400	FA	11,333	30,000	01/22/2015	08/15/2033
89546R-PE-8	TRI-CNTY MET TRANSN DIST ORE REV		2		1FE	650,339	126.2570	662,849	525,000	623,825	.0	(11,495)	.0	.0	5.000	2.330	AO	6,563	26,250	07/21/2017	10/01/2027
898526-EV-6	TSASC INC N Y REV		2		1FE	2,268,160	121.1190	2,422,380	2,000,000	2,201,158	.0	(23,420)	.0	.0	5.000	3.451	JD	8,333	100,000	01/12/2017	06/01/2027
91412G-ST-3	UNIVERSITY CALIF REVS		2		1FE	1,488,138	113.5150	1,418,938	1,250,000	1,344,737	.0	(28,113)	.0	.0	5.000	2.494	MM	7,986	62,500	02/13/2014	05/15/2048
914301-BB-7	UNIVERSITY HOUSTON TEX UNIV REVS TAX EXE		2		1FE	3,396,720	111.8330	3,354,990	3,000,000	3,236,043	.0	(42,868)	.0	.0	4.400	2.360	FA	45,333	120,000	01/25/2016	02/15/2027
914692-U9-7	UNIVERSITY N MEX UNIV REVS		2		1FE	1,958,780	115.9650	1,826,449	1,575,000	1,765,213	.0	(40,660)	.0	.0	5.000	2.120	JD	6,563	78,750	01/13/2015	06/01/2025
914713-NB-1	UNIVERSITY N C CHAPEL HILL REV		1		1FE	713,739	101.8390	768,884	755,000	723,136	.0	3,470	.0	.0	2.679	3.289	JD	1,686	20,226	03/16/2017	12/01/2027
914716-D3-6	UNIVERSITY N C CHARLOTTE REV		2		1FE	1,618,870	118.4960	1,629,320	1,375,000	1,511,814	.0	(23,745)	.0	.0	5.000	2.940	AO	17,188	68,750	03/12/2015	04/01/2028
915260-DB-6	UNIVERSITY WIS HOSPS & CLINICS AUTH REV		2		1FE	2,152,081	122.4720	2,375,957	1,940,000	2,131,420	.0	(18,306)	.0	.0	5.000	3.671	AO	24,250	85,144	11/02/2018	04/01/2034
924190-GP-0	VERMONT HSG FIN AGY		2		1FE	403,935	104.6500	392,438	375,000	388,036	.0	(3,159)	.0	.0	4.400	3.032	MM	2,500	5,137	07/10/2014	11/01/2044
928077-GY-6	VIRGINIA PORT AUTH PORT FAC REV		2		1FE	1,428,100	119.7760	1,497,200													

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates		
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22	
CUSIP	Description	C o d e	F o r e i g n	Bond Char	NAIC Design- ation and Admini- strative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization) Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date	
3128PB-GB-1	FH C91994 - RMBS			4	1	3,572,677	105.2586	3,693,319	3,508,806	3,568,716	0	(2,831)	0	0	4.000	3.491	MON		11,696	139,676	09/18/2018	05/01/2038
3128PB-UY-8	FH J00599 - RMBS			4	1	6,697	101.7254	6,566	6,455	6,483	0	(25)	0	0	4.000	2.860	MON		22	(141)	05/24/2011	12/01/2020
3128QL-RN-3	FH 1H2593 - RMBS			4	1	264,358	103.2718	262,981	254,649	269,395	0	(6,103)	0	0	3.832	1.908	MON		1,696	8,961	12/23/2010	01/01/2036
31292L-FD-2	FH C03764 - RMBS			4	1	3,804,254	105.4487	3,778,898	3,583,637	3,793,596	0	(14,560)	0	0	3.500	2.418	MON		10,452	121,579	10/06/2016	02/01/2042
3131Y7-S6-5	FH ZN1441 - RMBS			4	1	1,475,435	107.4644	1,475,376	1,372,897	1,477,872	0	2,437	0	0	4.500	2.107	MON		5,148	15,445	09/24/2019	11/01/2048
3132AD-VT-2	FH ZT1526 - RMBS			4	1	26,053,492	106.7468	26,081,348	24,432,904	26,055,251	0	1,759	0	0	4.000	1.844	MON		81,443	0	11/20/2019	11/01/2048
3132DV-3L-7	FH SD8003 - RMBS			4	1	6,057,476	103.9894	6,084,055	5,850,647	6,047,398	0	(10,078)	0	0	4.000	2.873	MON		19,502	117,013	06/06/2019	07/01/2049
3132DV-4H-5	FH SD8024 - RMBS			4	1	5,118,498	101.4428	5,104,837	5,032,231	5,116,891	0	(1,608)	0	0	3.000	2.698	MON		12,581	12,581	10/30/2019	11/01/2049
3132GJ-6R-5	FH Q03880 - RMBS			4	1	1,184,185	105.8985	1,208,889	1,141,555	1,175,648	0	(3,592)	0	0	4.000	3.374	MON		3,805	42,944	11/14/2011	10/01/2041
3132GK-A3-0	FH Q03926 - RMBS			4	1	830,629	105.9635	848,478	800,726	830,206	0	(3,449)	0	0	4.000	3.235	MON		2,669	28,410	11/14/2011	10/01/2041
3132GK-BJ-4	FH Q03941 - RMBS			4	1	153,434	105.9665	156,735	147,910	158,380	0	(2,135)	0	0	4.000	2.600	MON		493	3,883	11/14/2011	10/01/2041
3132GK-BS-4	FH Q03949 - RMBS			4	1	394,115	105.9621	402,579	379,927	391,994	0	3,103	0	0	4.000	3.337	MON		1,266	13,204	11/14/2011	10/01/2041
3132GK-S4-9	FH Q04439 - RMBS			4	1	1,272,598	105.0089	1,264,147	1,203,847	1,271,892	0	(6,664)	0	0	3.500	2.453	MON		3,511	40,464	08/08/2016	11/01/2041
3132GL-QT-4	FH Q05266 - RMBS			4	1	502,647	105.9377	512,628	483,896	501,540	0	(2,263)	0	0	4.000	3.237	MON		1,613	17,758	04/01/2014	12/01/2041
3132HP-RZ-9	FH Q13204 - RMBS			4	1	2,081,569	102.7910	2,057,911	2,002,035	2,067,275	0	(5,634)	0	0	3.000	2.415	MON		5,005	56,860	05/08/2013	11/01/2042
3132JP-VH-2	FH Q22416 - RMBS			4	1	390,209	106.6038	397,114	372,514	389,349	0	(2,756)	0	0	4.000	3.034	MON		1,242	13,378	03/04/2014	10/01/2043
3132M5-BQ-4	FH Q24847 - RMBS			4	1	325,243	107.5777	331,354	308,014	323,732	0	(3,036)	0	0	4.000	2.858	MON		1,027	11,192	05/15/2014	02/01/2044
3132OP-SE-0	FH Q33544 - RMBS			4	1	1,772,225	103.1003	1,820,343	1,765,604	1,770,642	0	(346)	0	0	3.000	2.946	MON		4,414	51,539	08/07/2015	05/01/2045
3132QP-E6-7	FH Q32856 - RMBS			4	1	632,524	102.6008	648,164	631,734	632,323	0	88	0	0	3.000	2.980	MON		1,579	18,295	09/17/2015	04/01/2045
3132QR-FB-1	FH Q34661 - RMBS			4	1	1,303,881	103.0174	1,334,882	1,295,783	1,302,556	0	(512)	0	0	3.000	2.905	MON		3,239	37,567	08/03/2015	07/01/2045
3132XC-RV-9	FH G67700 - RMBS			4	1	3,948,907	105.8353	3,917,649	3,701,648	3,919,199	0	(25,421)	0	0	3.500	2.367	MON		10,796	126,358	09/01/2016	08/01/2046
3132XC-RY-3	FH G67703 - RMBS			4	1	595,963	105.5873	605,559	573,515	594,283	0	(1,567)	0	0	3.500	2.792	MON		1,673	19,796	08/21/2017	04/01/2047
3132XC-SB-2	FH G67714 - RMBS			4	1	5,991,714	106.6342	6,346,577	5,951,726	5,984,106	0	(7,074)	0	0	4.000	3.791	MON		19,839	237,936	10/10/2018	07/01/2048
3132XC-SG-1	FH G67719 - RMBS			4	1	5,233,741	107.9102	5,339,076	4,947,702	5,206,048	0	(27,693)	0	0	4.500	2.836	MON		18,554	185,539	01/31/2019	01/01/2049
3132XU-SC-0	FH Q52314 - RMBS			4	1	1,580,356	107.7333	1,626,578	1,509,820	1,571,102	0	(7,657)	0	0	4.500	3.394	MON		5,662	67,683	06/12/2018	11/01/2047
3132XY-VC-8	FH Q56010 - RMBS			4	1	732,797	106.6333	749,887	703,239	727,763	0	(3,737)	0	0	4.500	3.303	MON		2,637	31,550	06/12/2018	05/01/2048
31335A-JE-9	FH G60261 - RMBS			4	1	1,199,036	103.3152	1,238,400	1,198,661	1,198,930	0	396	0	0	3.000	2.994	MON		2,997	34,434	11/09/2015	11/01/2043
31335B-KB-1	FH G61190 - RMBS			4	1	1,046,159	107.7314	1,077,543	1,000,212	1,041,226	0	(4,594)	0	0	4.500	3.378	MON		3,751	44,650	06/12/2018	08/01/2047
31335B-Z4-1	FH G61663 - RMBS			4	1	2,294,446	99.7274	2,457,943	2,464,662	2,299,479	0	5,099	0	0	2.500	3.559	MON		5,135	61,617	12/06/2018	12/01/2046
31335C-E5-9	FH G61956 - RMBS			4	1	15,280,252	107.1081	15,312,460	14,296,267	15,238,951	0	(41,301)	0	0	4.500	2.213	MON		53,611	268,055	07/12/2019	04/01/2049
3133KG-WA-2	FH RA1541 - RMBS			4	1	5,955,515	102.2746	5,997,735	5,864,343	5,953,958	0	(1,557)	0	0	3.000	2.723	MON		14,661	29,322	10/23/2019	11/01/2049
3136AP-XE-7	FNR 1560C CP - CMO/RMBS			4	1	3,373,156	104.9417	3,424,796	3,263,522	3,363,773	0	(6,939)	0	0	3.750	2.913	MON		10,199	120,432	01/17/2018	10/25/2044
3136AR-P6-7	FNR 1625A VB - CMO/RMBS			4	1	4,866,075	102.1952	4,911,499	4,806,000	4,861,628	0	(4,447)	0	0	3.000	2.809	MON		12,015	72,090	06/07/2019	05/25/2036
3136AR-T4-0	FNR 1625D LA - CMO/RMBS			4	1	7,402,914	102.3733	7,275,642	7,106,975	7,342,674	0	(13,718)	0	0	3.000	2.168	MON		17,767	205,402	04/27/2016	07/25/2045
3136AV-6K-0	FNR 1720B JA - CMO/RMBS			4	1	2,983,547	101.7748	3,088,618	3,034,758	2,986,202	0	2,130	0	0	3.000	3.374	MON		7,587	90,543	07/03/2018	10/25/2045
3136B1-F6-6	FNR 1835C LB - CMO/RMBS			4	1	4,189,917	107.8745	4,254,602	3,944,031	4,182,761	0	(7,156)	0	0	3.500	2.999	MON		11,503	69,021	06/07/2019	05/25/2048
3136B5-DF-9	FNR 1930C HA - CMO/RMBS			4	1	4,610,848	101.4701	4,606,651	4,539,912	4,611,591	0	742	0	0	3.000	2.653	MON		11,350	56,749	07/08/2019	07/25/2059
3137B1-EW-8	FHR 4191C GE - CMO/RMBS			4	1	2,088,601	99.9805	2,168,145	2,168,567	2,089,598	0	2,532	0	0	2.500	3.325	MON		4,518	53,666	07/03/2018	04/15/2033
3137BL-6T-0	FHR 4504B CA - CMO/RMBS</																					

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
3140E9-AJ-2	FN BA5324 - RMBS			4	1	21,452	106.5358	21,334	20,025	21,145	0	(180)	0	0	3.500	2.418	MON	58	692	09/13/2016	11/01/2045
3140FP-F0-7	FN BE3774 - RMBS			4	1	3,564,245	104.8049	3,724,445	3,553,695	3,563,420	0	(735)	0	0	4.000	3.895	MON	11,846	142,071	11/15/2018	07/01/2047
3140FX-C8-3	FN BF0094 - RMBS			4	1	12,280,337	107.6071	13,078,623	12,154,049	12,275,703	0	(4,364)	0	0	4.000	3.764	MON	40,514	484,719	09/20/2018	05/01/2056
3140FX-H3-9	FN BF0249 - RMBS			4	1	27,542,358	105.1147	27,873,154	26,516,900	27,566,832	0	24,474	0	0	3.500	2.776	MON	77,341	309,364	07/23/2019	01/01/2058
3140J5-G7-8	FN BM1121 - RMBS			4	1	383,777	104.8479	387,255	369,349	382,476	0	(1,005)	0	0	3.500	2.788	MON	1,077	12,768	08/21/2017	12/01/2046
3140J5-QM-4	FN BM1359 - RMBS			4	1	753,289	105.3180	763,179	724,643	750,878	0	(2,254)	0	0	3.500	2.773	MON	2,114	25,014	08/21/2017	06/01/2047
3140J7-R5-6	FN BM3207 - RMBS			4	1	5,946,931	103.4655	6,200,737	5,993,049	5,949,711	0	3,167	0	0	3.000	3.163	MON	14,983	178,796	07/26/2018	12/01/2032
3140J8-ZH-9	FN BM4343 - RMBS			4	1	15,033,503	108.7897	15,594,667	14,334,687	14,978,622	0	(44,830)	0	0	4.500	3.254	MON	53,755	643,179	08/29/2018	05/01/2048
3140J9-H8-7	FN BM4754 - RMBS			4	1	8,013,323	103.9622	8,055,185	7,748,190	8,022,204	0	8,881	0	0	3.500	2.793	MON	22,599	90,396	07/25/2019	05/01/2047
3140J9-KN-0	FN BM4800 - RMBS			4	1	4,345,784	106.9600	4,572,167	4,274,651	4,340,193	0	(5,580)	0	0	4.000	3.585	MON	14,249	170,986	12/12/2018	10/01/2048
3140Q9-2N-2	FN CA2580 - RMBS			4	1	9,879,224	109.9478	10,453,250	9,507,467	9,816,455	0	(56,717)	0	0	4.500	3.408	MON	35,653	427,736	10/16/2018	11/01/2048
31412N-3T-1	FN 930610 - RMBS			4	1	232,643	108.8932	232,949	213,924	233,635	0	(2,323)	0	0	4.500	2.493	MON	802	8,506	11/05/2014	02/01/2039
31412U-BJ-8	FN 934841 - RMBS			4	1	116,583	104.2344	117,074	112,318	114,003	0	(331)	0	0	4.000	2.928	MON	374	3,421	12/10/2010	05/01/2024
31417A-VD-8	FN AB4211 - RMBS			4	1	660,554	102.6089	651,816	635,243	648,764	0	(2,021)	0	0	3.000	2.092	MON	1,588	16,476	02/16/2012	01/01/2027
31417D-M9-1	FN AB6683 - RMBS			4	1	1,205,351	103.2026	1,176,316	1,139,812	1,188,626	0	(5,317)	0	0	3.000	2.264	MON	2,850	32,833	10/04/2012	10/01/2042
31418C-A8-7	FN MA2730 - RMBS			4	1	5,823,442	98.8642	6,144,193	6,214,779	5,840,021	0	16,606	0	0	2.500	3.431	MON	12,947	154,832	07/16/2018	08/01/2046
31418C-E4-2	FN MA2854 - RMBS			4	1	2,573,725	98.8632	2,663,928	2,694,559	2,587,942	0	7,325	0	0	2.500	3.093	MON	5,614	66,719	02/08/2017	12/01/2046
31418C-F6-6	FN MA2888 - RMBS			4	1	4,507,263	98.8620	4,790,559	4,845,705	4,531,350	0	19,401	0	0	2.500	3.504	MON	10,095	120,821	06/07/2018	01/01/2047
31418D-HL-9	FN MA3834 - RMBS			4	1	5,122,956	101.4700	5,112,073	5,038,014	5,121,344	0	(1,612)	0	0	3.000	2.702	MON	12,595	12,595	10/30/2019	11/01/2049
2699999. Subtotal - Bonds - U.S. Special Revenues - Residential Mortgage-Backed Securities						294,686,493	XXX	300,749,891	286,927,862	294,342,358	0	(275,407)	0	0	XXX	XXX	XXX	861,223	6,832,880	XXX	XXX
30297H-AG-6	FREMF 18K81 B - CMBS			4	1	2,620,410	105.8130	2,645,325	2,500,000	2,613,325	0	(7,086)	0	0	4.167	3.607	MON	8,681	52,976	05/30/2019	09/25/2051
30302X-AG-4	FREMF 17K65 C - CMBS			4	1	844,594	103.4640	827,712	800,000	842,730	0	(1,863)	0	0	4.073	3.301	MON	2,715	10,967	08/23/2019	07/25/2050
30306H-AS-9	FREMF 17K729 B - CMBS			4	1	3,024,727	102.5050	3,075,150	3,000,000	3,020,970	0	(3,756)	0	0	3.674	3.542	MON	9,186	65,559	05/09/2019	11/26/2049
3137AV-XN-2	FHMS K022 A2 - CMBS			4	1	2,039,886	100.7420	2,014,840	2,000,000	2,008,805	0	(4,535)	0	0	2.355	2.117	MON	3,925	47,100	12/11/2012	07/25/2022
3137B6-ZM-6	FHMS K714 A2 - CMBS			4	1	1,387,369	100.3700	1,365,247	1,360,215	1,360,306	0	(4,788)	0	0	3.034	2.673	MON	3,439	41,246	01/07/2014	10/25/2020
3137B9-BZ-7	FHMS KF03 A - CMBS			4	1	6,628	99.9510	6,625	6,628	6,628	0	0	0	0	2.125	2.148	MON	3	(12)	04/09/2014	01/25/2021
3137BH-KJ-1	FHMS K045 A2 - CMBS			4	1	4,056,328	103.8400	4,153,600	4,000,000	4,048,737	0	(7,591)	0	0	3.023	2.737	MON	10,077	80,613	04/03/2019	01/25/2025
3137BK-RJ-1	FHMS K047 A2 - CMBS			4	1	1,031,055	105.6170	1,056,170	1,000,000	1,027,309	0	(3,745)	0	0	3.329	2.745	MON	2,774	22,193	04/03/2019	05/25/2025
3137BM-7E-0	FHMS K051 X3 - CMBS			3	1	1,786,719	8.3980	1,679,600	0	1,648,472	0	(138,247)	0	0	1.614	4.683	MON	26,896	191,921	05/17/2019	10/25/2043
3137BQ-WY-1	FHMS K056 X3 - CMBS			3	1	2,537,518	11.9460	2,387,746	0	2,355,689	0	(181,829)	0	0	2.110	4.076	MON	35,150	250,858	05/16/2019	06/25/2044
3137BV-Z8-2	FHMS K063 A2 - CMBS			4	1	622,219	107.1650	642,990	600,000	620,404	0	(1,815)	0	0	3.430	2.869	MON	1,715	12,005	05/06/2019	01/25/2027
3137BY-PS-3	FHMS K726 X1 - CMBS			4	1	253,230	2.9450	150,234	0	159,243	0	(39,651)	0	0	0.879	8.363	MON	3,739	48,980	06/22/2017	04/25/2024
3137F4-D4-1	FHMS K074 A2 - CMBS			4	1	6,303,281	108.4830	6,508,980	6,000,000	6,281,672	0	(21,610)	0	0	3.600	2.928	MON	18,000	126,000	04/26/2019	01/25/2028
3137FA-W5-3	FHMS K067 A2 - CMBS			4	1	4,078,750	105.8060	4,232,240	4,000,000	4,072,556	0	(6,194)	0	0	3.194	2.911	MON	10,647	74,527	05/06/2019	07/25/2027
3137FL-YM-0	FHMS K1511 X3 - CMBS			3	1	2,515,445	35.8330	2,544,143	0	2,408,976	0	(106,469)	0	0	3.423	2.405	MON	20,252	144,461	05/09/2019	04/25/2037
3137FL-YY-4	FHMS K092 X3 - CMBS			3	1	506,462	17.1320	486,420	0	476,905	0	(29,557)	0	0	2.247	3.780	MON	5,315	37,934	05/22/2019	07/25/2029
3137FM-U9-1	FHMS K735 X3 - CMBS			4	1	1,396,970	11.9830	1,317,531	0	1,324,114	0	(72,856)	0	0	2.154	5.369	MON	19,732	100,681	07/18/2019	05/25/2047
3137FN-AH-3	FHMS K095 X3 - CMBS			4	1	236,294	16.2210	227,905	0	226,145	0	(10,149)	0	0	2.099	1.862	MON	2,458	10,140	08/02/2019	08/25/2047
3137FN-X2-1	FHMS K736 X3 - CMBS			4	1	523,196	11.5090	499,491	0	504,402	0	(18,794)	0	0	2.013	4.629	MON	7,282	22,089	09/06/2019	09/25/2047
3137FN-X8-8	FHMS K097 X3 - CMBS			4	1	139,867	15.7546	136,160	0	136,616	0	(3,251)	0	0	2.017	4.123	MON	1,452	4,407	09/11/2019	09/25/2046
3137FP-JK-2	FHMS K099 X3 - CMBS			4	1	1,434,624	15.1270	1,405,869	0	1,409,446	0	(25,178)	0	0	1.953						

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest				Dates		
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designa- tion and Admini- strative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization) Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
059134-DX-1	BALTIMORE CNTY MD CTFS PARTN				1FE	2,422,000	123.8010	2,346,029	1,895,000	2,262,762	0	(50,507)	0	0	5.000	1.920	AO	23,688	94,750	10/11/2016	10/01/2026
10620N-CG-1	BRHEA 111 A2 - ABS		4		1FE	1,291,176	100.1828	1,282,316	1,279,976	1,282,357	0	(7,304)	0	0	2.709	2.618	FMAN	3,564	41,874	03/23/2018	02/25/2030
10623P-DU-1	BRAZO 10A1 A1 - ABS		4		1FE	224,345	99.0476	229,081	231,284	230,937	0	(5,593)	0	0	2.847	2.907	MJSD	110	6,923	02/03/2012	06/25/2035
249218-AJ-7	DENVER COLO PUB SCHS CTFS PARTN		1		1FE	914,601	114.9400	903,471	786,037	876,121	0	(11,692)	0	0	6.220	3.307	JD	2,173	45,819	12/09/2016	12/15/2026
267169-FZ-8	DUVAL CNTY FLA SCH BRD CTFS PARTN		2		1FE	1,404,500	114.6110	1,432,638	1,250,000	1,342,993	0	(15,082)	0	0	5.000	3.501	JJ	31,250	62,500	07/30/2015	07/01/2032
452281-JD-1	ILSSTD 101 A3 - ABS		4		1FE	1,702,979	98.9512	1,685,962	1,703,831	1,702,620	0	(453)	0	0	2.840	2.861	JAJO	9,139	59,101	01/18/2017	07/25/2045
49225H-KX-5	KERN CNTY CALIF CTFS PARTN				1FE	2,021,631	122.9960	2,121,681	1,725,000	1,939,815	0	(27,942)	0	0	5.000	2.972	MN	14,375	86,250	12/21/2016	11/01/2026
684517-QU-2	ORANGE CNTY FLA SCH BRD CTFS PARTN		2		1FE	1,413,349	118.3720	1,390,871	1,175,000	1,310,955	0	(22,233)	0	0	5.000	2.750	FA	24,479	58,750	01/22/2015	08/01/2030
696550-YP-1	PALM BEACH CNTY FLA SCH BRD CTFS PARTN				1FE	1,875,585	119.7250	1,795,875	1,500,000	1,710,240	0	(34,887)	0	0	5.000	2.310	FA	31,250	75,000	01/13/2015	08/01/2025
914331-KS-1	UNIVERSITY ILL CTFS PARTN		2		1FE	472,508	114.6590	458,636	400,000	437,732	0	(7,309)	0	0	5.000	2.861	AO	5,000	20,000	12/12/2014	10/01/2025
2899999. Subtotal - Bonds - U.S. Special Revenues - Other Loan-Backed and Structured Securities						13,742,674	XXX	13,646,558	11,946,128	13,096,532	0	(183,001)	0	0	XXX	XXX	XXX	145,028	550,968	XXX	XXX
3199999. Total - U.S. Special Revenues Bonds						621,952,792	XXX	635,232,971	566,417,209	611,134,698	0	(4,246,809)	0	0	XXX	XXX	XXX	4,395,582	19,120,390	XXX	XXX
000000-00-0	Barrington Bank & Trust Company, N.A.				2FE	1,014,666	100.0000	1,014,666	1,014,666	1,014,666	0	0	0	0	2.200	2.200	N/A	906	14,596	05/17/2019	05/17/2020
001055-AL-6	AFLAC INC		1		1FE	669,058	105.1895	683,732	650,000	658,703	0	(2,353)	0	0	3.625	3.212	JD	1,047	23,563	06/13/2016	06/15/2023
00185A-AF-1	AON PLC		C	1,2	2FE	793,912	104.4317	835,454	800,000	797,003	0	610	0	0	3.500	3.592	JD	1,322	28,000	08/12/2014	06/14/2024
00205G-AB-3	APT PIPELINES LTD		C	1,2	2FE	2,122,769	106.0325	2,253,191	2,125,000	2,123,719	0	215	0	0	4.200	4.213	MS	24,296	89,250	03/16/2015	03/23/2025
00206R-CN-0	AT&T INC		1,2		2FE	2,239,488	104.8486	2,385,306	2,275,000	2,246,501	0	4,582	0	0	3.400	3.654	MN	9,884	77,350	02/09/2018	05/15/2025
00206R-CS-9	AT&T INC		1,2		2FE	4,989,250	104.3820	5,219,100	5,000,000	4,992,369	0	2,264	0	0	3.600	3.652	FA	67,000	180,000	08/10/2018	02/17/2023
00206R-GL-0	AT&T INC		1,2		2FE	3,228,914	108.6173	3,584,371	3,300,000	3,236,128	0	6,464	0	0	4.100	4.384	FA	51,113	135,300	12/17/2018	02/15/2028
00206R-HJ-4	AT&T INC		1,2		2FE	447,786	110.9839	499,428	450,000	447,949	0	163	0	0	4.350	4.411	MS	6,525	10,440	02/13/2019	03/01/2029
00206R-HV-7	AT&T INC		1,2		2FE	400,993	101.5450	426,489	420,000	402,359	0	1,366	0	0	2.950	3.679	JJ	5,713	6,195	06/05/2019	07/15/2026
002824-BE-9	ABBOTT LABORATORIES		1,2		1FE	4,178,252	105.0733	4,428,840	4,215,000	4,187,536	0	6,427	0	0	3.400	3.580	MN	12,341	130,600	08/01/2018	11/30/2023
00287Y-AT-6	ABBVIE INC		1,2		2FE	1,120,388	100.1794	1,127,018	1,125,000	1,124,640	0	961	0	0	2.500	2.588	MN	3,672	28,125	05/05/2015	05/14/2020
00287Y-AU-3	ABBVIE INC		1,2		2FE	1,597,216	100.2950	1,604,720	1,600,000	1,599,207	0	564	0	0	2.300	2.337	MN	4,804	36,800	05/09/2016	05/14/2021
00287Y-BC-2	ABBVIE INC		1,2		2FE	1,173,496	105.2444	1,236,622	1,175,000	1,173,908	0	303	0	0	3.750	3.776	MN	5,753	50,917	09/13/2018	11/14/2023
00287Y-BQ-1	ABBVIE INC		1,2		2FE	3,097,241	100.7242	3,122,450	3,100,000	3,097,300	0	59	0	0	2.600	2.619	MN	8,956	0	11/12/2019	11/21/2024
00440E-AV-9	CHUBB INA HOLDINGS INC		1,2		1FE	254,217	106.2133	270,844	255,000	254,495	0	70	0	0	3.350	3.385	MN	1,376	8,543	10/27/2015	05/03/2026
007589-AA-2	ADVOCATE HEALTH AND HOSPITALS CORP		1,2		1FE	1,750,000	108.3068	1,895,369	1,750,000	1,750,000	0	0	0	0	3.829	3.829	FA	25,314	66,821	08/07/2018	08/15/2028
008117-AP-8	AETNA INC		1,2		2FE	778,883	101.5951	838,160	825,000	808,232	0	5,457	0	0	2.750	3.501	MN	2,899	22,688	02/28/2014	11/15/2022
00912X-AV-6	AIR LEASE CORP		1,2		2FE	933,290	103.8567	986,639	950,000	937,359	0	1,485	0	0	3.625	3.837	AO	8,609	34,438	03/01/2017	04/01/2027
00913R-AB-2	AIR LIQUIDE FINANCE SA		C	1,2	2FE	2,834,696	99.6307	2,839,475	2,850,000	2,844,526	0	3,070	0	0	1.750	1.863	MS	13,023	49,875	09/22/2016	09/27/2021
01626P-AH-9	ALIMENTATION COUCHE TARD INC		C	1,2	2FE	2,438,418	102.5334	2,486,435	2,425,000	2,435,487	0	(1,234)	0	0	3.550	3.483	JJ	37,065	86,088	07/19/2017	07/26/2027
02209S-AS-2	ALTRIA GROUP INC				2FE	225,068	105.9751	238,444	225,000	225,036	0	(8)	0	0	4.000	3.996	JJ	3,775	9,000	02/28/2014	01/31/2024
02209S-BB-8	ALTRIA GROUP INC		1,2		2FE	3,872,060	105.1754	4,022,959	3,825,000	3,866,946	0	(5,114)	0	0	3.800	3.504	FA	55,314	72,675	06/06/2019	02/14/2024
023135-AZ-9	AMAZON.COM INC		1,2		1FE	7,957,471	103.5360	8,386,416	8,100,000	7,988,640	0	21,878	0	0	2.800	3.120	FA	81,270	226,800	08/10/2018	08/22/2024
023135-BC-9	AMAZON.COM INC		1,2		1FE	2,027,970	105.7368	2,220,473	2,100,000	2,040,429	0	6,669	0	0	3.150	3.578	FA	23,704	66,150	02/09/2018	08/22/2027
02364W-BD-6	AMERICA MOVIL SAB DE CV		C	1,2	1FE	3,809,241	102.0233	3,948,302	3,870,000	3,829,063	0	15,151	0	0	3.125	3.564	JJ	55,430	120,938	09/06/2018	07/16/2022
025816-BD-0	AMERICAN EXPRESS CO				2FE	190,442	101.9154	203,831	200,000	196,507	0	1,123	0	0	2.650	3.283	JD	427	5,300	02/28/2014	12/02/2022
025816-BR-9	AMERICAN EXPRESS CO		2		1FE	1,671,667	103.2524	1,729,478	1,675,000	1,672,612	0	452	0	0	3.000	3.032	AO	8,515	50,250	12/15/2017	10/30/2024
025810-EL-9	AMERICAN EXPRESS CREDIT CORP		2		1FE	3,259,542	106.4724	3,513,589	3,300,000	3,269,004	0	3,651	0	0	3.300	3.446	MN	17,545	108,900	04/27/2017	05/03/2027
026874-DD-6	AMERICAN INTERNATIONAL GROUP INC		1,2		2FE	3,497,504	107.0083	3,504,522	3,275,000												

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
05523U-AP-5	BAE SYSTEMS HOLDINGS INC			1,2	2FE	237,168		105.9066	254,176	240,000	238,184	0	265	0	3.850	3.994	JD	411	9,240	12/03/2015	12/15/2025
05526D-AZ-8	BAT CAPITAL CORP			1,2	2FE	2,100,000		102.1996	2,146,192	2,100,000	2,100,000	0	0	0	3.222	3.221	FA	25,561	67,662	08/08/2017	08/15/2024
05531F-BB-8	BB&T CORP			2	1FE	1,432,965		103.3846	1,550,769	1,500,000	1,446,987	0	9,885	0	2.850	3.657	AO	7,719	42,750	07/26/2018	10/26/2024
05541V-AE-6	BG ENERGY CAPITAL PLC	C		1	1FE	851,530		103.3845	827,076	800,000	814,229	0	(7,637)	0	4.000	2.970	AO	6,756	32,000	10/22/2014	10/15/2021
05565Q-CP-1	BP CAPITAL MARKETS PLC	C		1	1FE	441,023		106.7614	453,736	425,000	432,708	0	(1,723)	0	3.814	3.338	FA	6,349	16,210	10/22/2014	02/10/2024
05565Q-DD-7	BP CAPITAL MARKETS PLC	C		1,2	1FE	8,964,478		100.4012	9,136,509	9,100,000	9,046,564	0	30,206	0	2.112	2.465	MS	56,056	192,192	03/20/2017	09/16/2021
05565Q-DL-9	BP CAPITAL MARKETS PLC	C		1,2	1FE	1,429,077		104.3326	1,512,823	1,450,000	1,434,348	0	3,328	0	3.224	3.498	AO	9,999	46,748	05/30/2018	04/14/2024
05578D-AG-7	BPCE SA	C			1FE	1,023,155		107.0528	1,097,291	1,025,000	1,024,144	0	179	0	4.000	4.021	AO	8,656	41,000	04/08/2014	04/15/2024
05578D-AU-6	BPCE SA	C			1FE	735,983		100.5935	754,451	750,000	743,767	0	5,523	0	2.650	3.434	FA	8,171	19,875	07/26/2018	02/03/2021
05578Q-AA-1	BPCE SA	C			2FE	1,039,102		110.4226	1,049,015	950,000	991,262	0	(9,737)	0	5.700	4.447	AO	10,379	54,150	10/08/2014	10/22/2023
05583J-AA-0	BPCE SA	C			1FE	3,031,090		101.7223	3,102,530	3,050,000	3,040,596	0	3,731	0	3.000	3.135	MN	9,913	91,500	05/15/2017	05/22/2022
05964H-AB-1	BANCO SANTANDER SA	C			1FE	2,882,228		107.6177	3,013,296	2,800,000	2,863,849	0	(7,452)	0	4.250	3.887	AO	26,444	119,000	06/08/2017	04/11/2027
05971U-2A-4	BANCO DE CREDITO DEL PERU	C		1,2	2FE	779,321		99.4564	775,760	780,000	779,344	0	23	0	2.700	2.718	JJ	6,435	0	09/06/2019	01/11/2025
06051G-EU-9	BANK OF AMERICA CORP				1FE	1,713,585		103.4647	1,758,900	1,700,000	1,711,996	0	(3,783)	0	3.300	3.052	JJ	26,492	56,100	12/15/2017	01/11/2023
06051G-FX-2	BANK OF AMERICA CORP			1	1FE	1,328,769		105.8755	1,376,382	1,300,000	1,322,536	0	(3,180)	0	3.500	3.194	AO	9,100	45,500	10/19/2017	04/19/2026
06051G-GA-1	BANK OF AMERICA CORP			1,2	1FE	1,352,545		103.8408	1,401,851	1,350,000	1,351,822	0	(236)	0	3.248	3.226	AO	8,526	43,848	10/25/2016	10/21/2027
06368B-O6-8	BANK OF MONTREAL	C		2	2FE	1,775,000		105.5000	1,872,625	1,775,000	1,775,000	0	0	0	4.338	4.337	AO	18,394	77,000	10/02/2018	10/05/2028
06406H-DF-3	BANK OF NEW YORK MELLON CORP	C		2	1FE	1,074,301		100.4582	1,079,926	1,075,000	1,074,867	0	143	0	2.450	2.464	MN	2,487	26,338	11/19/2015	11/27/2020
06675F-AF-4	BANQUE FEDERATIVE DU CREDIT MUTUEL SA	C			1FE	3,697,410		100.6323	3,723,395	3,700,000	3,699,569	0	535	0	2.750	2.765	AO	21,481	101,750	10/07/2015	10/15/2020
06675F-AK-3	BANQUE FEDERATIVE DU CREDIT MUTUEL SA	C			1FE	997,940		100.0882	1,000,882	1,000,000	998,951	0	1,011	0	2.200	2.392	JJ	9,839	11,000	06/17/2019	07/20/2020
06675F-AT-4	BANQUE FEDERATIVE DU CREDIT MUTUEL SA	C			2FE	2,057,360		99.8729	2,062,375	2,065,000	2,057,522	0	163	0	2.375	2.454	MN	5,449	0	11/18/2019	11/21/2024
06738E-AQ-8	BARCLAYS PLC				1FE	4,443,564		101.1857	4,502,764	4,450,000	4,447,596	0	1,433	0	3.200	3.235	FA	55,773	142,400	03/20/2017	08/10/2021
07274N-AE-3	BAYER US FINANCE II LLC			1,2	2FE	2,305,773		104.8696	2,412,001	2,300,000	2,304,391	0	(1,020)	0	3.875	3.822	JD	3,961	89,125	08/01/2018	12/15/2023
07274N-AJ-2	BAYER US FINANCE II LLC			1,2	2FE	2,029,800		107.7236	2,154,472	2,000,000	2,024,536	0	(3,683)	0	4.250	4.011	JD	3,778	85,000	07/18/2018	12/15/2025
07274N-AL-7	BAYER US FINANCE II LLC			1,2	2FE	1,295,487		109.0815	1,423,514	1,305,000	1,296,595	0	749	0	4.375	4.463	JD	2,538	57,094	06/18/2018	12/15/2028
084659-AB-7	BERKSHIRE HATHAWAY ENERGY CO			1	1FE	1,097,624		100.0129	1,100,142	1,100,000	1,099,953	0	549	0	2.400	2.451	FA	11,000	26,400	07/24/2015	02/01/2020
09062X-AC-7	BIODEN INC			1	1FE	469,022		100.7333	473,447	470,000	469,854	0	203	0	2.900	2.945	MS	4,013	13,630	09/10/2015	09/15/2020
09659W-2A-1	BNP PARIBAS SA	C			1FE	384,519		101.8420	392,092	385,000	384,761	0	95	0	2.950	2.977	MN	1,199	11,358	05/16/2017	05/23/2022
09659W-2C-7	BNP PARIBAS SA	C			1FE	3,325,411		104.2607	3,492,733	3,350,000	3,329,936	0	2,168	0	3.500	3.588	MN	14,656	117,250	11/09/2017	11/16/2027
09659W-2D-5	BNP PARIBAS SA	C			1FE	2,206,044		103.5460	2,288,367	2,210,000	2,207,069	0	527	0	3.375	3.404	JJ	35,636	74,588	01/02/2018	01/09/2025
097023-BX-2	BOEING CO			1,2	1FE	1,516,179		103.8671	1,609,940	1,550,000	1,521,602	0	2,951	0	3.250	3.510	MS	16,792	50,375	02/21/2018	03/01/2028
10112R-AS-3	BOSTON PROPERTIES LP			1,2	1FE	310,482		102.3230	306,969	300,000	301,863	0	(1,589)	0	4.125	3.559	MN	1,581	12,375	01/14/2014	05/15/2021
10373Q-AF-7	BP CAPITAL MARKETS AMERICA INC			1	1FE	773,411		101.8858	713,201	700,000	709,611	0	(12,537)	0	4.500	2.634	AO	7,875	31,500	10/08/2014	10/01/2020
110122-AH-8	BRISTOL-MYERS SQUIBB CO			1	1FE	1,185,087		104.5077	1,201,839	1,150,000	1,167,001	0	(4,139)	0	3.250	2.840	MN	6,229	37,375	05/22/2015	11/01/2023
110122-BM-9	BRISTOL-MYERS SQUIBB CO			1,2	1FE	276,535		105.2790	289,517	275,000	275,725	0	(158)	0	3.625	3.556	MN	1,274	10,244	05/16/2014	05/15/2024
124857-AE-3	CBS CORP			1,2	2FE	595,683		101.8175	559,996	550,000	557,086	0	(7,898)	0	4.300	2.798	FA	8,934	23,650	10/22/2014	02/15/2021
12505B-AD-2	CBRE SERVICES INC			1,2	2FE	1,041,221		111.8415	1,147,494	1,026,000	1,039,291	0	(1,851)	0	4.875	4.623	MS	16,673	50,018	12/13/2018	03/01/2026
125523-AG-5	CIGNA CORP			1,2	2FE	2,123,236		108.2697	2,300,731	2,125,000	2,123,779	0	404	0	4.125	4.136	MN	11,201	101,779	09/06/2018	11/15/2025
125896-BP-4	CMS ENERGY CORP			1,2	2FE	2,840,966		104.8811	2,989,111	2,850,000	2,844,325	0	852	0	3.600	3.638	MN	13,110	102,600	11/04/2015	11/15/2025
126117-AS-9	CNA FINANCIAL CORP			1,2	2FE	979,661		106.8021	1,041,320	975,000	977,179	0	(468)	0	3.950	3.892	MN	4,921	38,513	02/28/2014	05/15/2024
12622N-AC-6	CHINA NATIONAL PETROLEUM CORP	C		1	1FE	1,333,316		135.7236													

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest				Dates		
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Design- ation and Admini- strative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization) Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
172967-HT-1	CITIGROUP INC				1FE	1,143,434	106.2328	1,221,677	1,150,000	1,144,917	0	1,026	0	0	3.750	3.859	JD	1,797	43,125	07/30/2018	06/16/2024
172967-JP-7	CITIGROUP INC				1FE	1,944,916	104.9899	2,047,303	1,950,000	1,945,945	0	652	0	0	3.300	3.342	AO	11,440	64,350	02/09/2018	04/27/2025
172967-LD-1	CITIGROUP INC				1FE	1,227,058	107.2493	1,313,804	1,225,000	1,226,571	0	(191)	0	0	3.887	3.866	JJ	22,617	47,616	02/16/2017	01/10/2028
172967-LG-4	CITIGROUP INC		1,2,5		1FE	549,615	101.6354	558,995	550,000	549,815	0	.76	0	0	2.750	2.765	AO	2,773	15,125	04/18/2017	04/25/2022
172967-LP-4	CITIGROUP INC		1,2,5		1FE	1,431,795	106.2711	1,594,067	1,500,000	1,440,724	0	5,653	0	0	3.668	4.224	JJ	23,995	55,020	05/25/2018	07/24/2028
172967-LS-8	CITIGROUP INC		1,2,5		1FE	1,628,517	105.0831	1,733,871	1,650,000	1,631,830	0	1,727	0	0	3.520	3.668	AO	10,325	58,080	02/01/2018	10/27/2028
17325F-AS-7	CITIBANK NA		1,2		1FE	848,844	105.6269	897,829	850,000	849,046	0	202	0	0	3.650	3.680	JJ	13,617	15,513	01/15/2019	01/23/2024
17401Q-AE-1	CITIZENS BANK NA		2		2FE	1,301,950	100.6320	1,308,216	1,300,000	1,301,379	0	(571)	0	0	2.550	2.466	MN	4,420	16,575	06/06/2019	05/13/2021
174610-AK-1	CITIZENS FINANCIAL GROUP INC		2		2FE	679,286	107.3970	730,300	680,000	679,541	0	.67	0	0	4.300	4.313	JD	2,274	29,240	11/30/2015	12/03/2025
174610-AN-5	CITIZENS FINANCIAL GROUP INC		1,2		2FE	114,940	100.2202	115,253	115,000	114,980	0	.12	0	0	2.375	2.386	JJ	1,161	2,731	07/25/2016	07/28/2021
20030N-BJ-9	COMCAST CORP		1		1FE	745,695	105.9413	794,560	750,000	748,033	0	.429	0	0	3.600	3.668	MS	9,000	27,000	02/19/2014	03/01/2024
20030N-BV-2	COMCAST CORP		1,2		1FE	3,150,576	99.7162	3,290,635	3,300,000	3,234,425	0	30,923	0	0	1.625	2.633	JJ	24,727	53,625	03/20/2017	01/15/2022
20030N-CH-2	COMCAST CORP		1,2		1FE	3,178,400	107.6513	3,471,754	3,225,000	3,183,504	0	4,110	0	0	3.550	3.729	MN	19,081	114,488	05/01/2028	05/01/2028
20030N-CR-0	COMCAST CORP		1,2		1FE	1,159,930	106.4329	1,234,622	1,160,000	1,159,954	0	.16	0	0	3.700	3.701	AO	9,061	44,112	10/02/2018	04/15/2024
200339-DW-6	COMERICA BANK				1FE	942,771	100.2472	952,348	950,000	949,376	0	1,489	0	0	2.500	2.668	JD	1,913	23,750	07/22/2015	06/02/2020
200340-AS-6	COMERICA INC		2		1FE	699,937	105.0146	735,102	700,000	699,954	0	.12	0	0	3.700	3.702	JJ	10,864	25,900	07/26/2018	07/31/2023
20268J-AA-1	COMMONSPRINT HEALTH		1,2		2FE	690,000	100.6424	694,433	690,000	690,000	0	.0	0	0	2.760	2.759	AO	6,877	.0	08/07/2019	10/01/2024
21684A-AA-4	RABOBANK NEDERLAND	C			2FE	673,681	108.4651	705,023	650,000	660,939	0	(2,522)	0	0	4.625	4.155	JD	2,505	30,063	07/08/2014	12/01/2023
21688A-AL-6	COOPERATIEVE RABOBANK UA				1FE	1,134,721	101.6410	1,194,282	1,175,000	1,146,916	0	8,641	0	0	2.750	3.591	JJ	15,348	32,313	07/26/2018	01/10/2023
219023-AF-5	INGREDION INC		1		2FE	1,890,088	102.0330	1,785,578	1,750,000	1,770,886	0	(24,384)	0	0	4.625	3.160	MN	13,490	80,938	10/08/2014	11/01/2020
225313-AG-0	CREDIT AGRICOLE SA (LONDON BRANCH)	C			1FE	3,393,846	100.2706	3,409,200	3,400,000	3,399,424	0	1,284	0	0	2.750	2.789	JD	5,454	93,500	06/03/2015	06/10/2020
22535W-AA-5	CREDIT AGRICOLE SA (LONDON BRANCH)	C			1FE	3,225,568	102.3640	3,275,648	3,200,000	3,211,520	0	(5,424)	0	0	3.375	3.190	JJ	51,300	108,000	04/24/2017	01/10/2022
22535W-AD-9	CREDIT AGRICOLE SA (LONDON BRANCH)	C			1FE	948,290	103.4589	1,034,589	1,000,000	959,058	0	7,615	0	0	3.250	4.209	AO	7,854	32,500	07/30/2018	10/04/2024
22535W-AE-7	CREDIT AGRICOLE SA (LONDON BRANCH)	C			1FE	996,256	104.4014	1,044,014	1,000,000	997,443	0	.711	0	0	3.750	3.833	AO	6,979	37,500	04/18/2018	04/24/2023
225401-AF-5	CREDIT SUISSE GROUP AG	C	1,2,5		2FE	2,879,882	106.2652	3,055,125	2,875,000	2,879,063	0	(423)	0	0	3.869	3.849	JJ	52,218	111,234	01/10/2018	01/12/2029
23330J-AB-7	DP WORLD LTD	C			2FE	993,300	115.2368	967,989	840,000	992,566	0	(734)	0	0	5.625	4.493	MS	12,600	23,625	09/18/2019	09/25/2048
234064-AB-9	DAIWA SECURITIES GROUP INC				2FE	2,500,000	101.6780	2,541,950	2,500,000	2,500,000	0	.0	0	0	3.129	3.129	AO	15,645	78,225	04/12/2017	04/19/2022
23636A-AE-1	DANSKE BANK A/S				1FE	1,149,736	100.4750	1,155,463	1,150,000	1,149,934	0	.54	0	0	2.800	2.805	MS	9,928	32,200	03/07/2016	03/10/2021
23636T-AD-2	DANONE SA	C	1,2		2FE	995,000	101.2077	1,012,077	1,000,000	995,618	0	.618	0	0	2.589	2.710	MN	4,243	12,945	06/06/2019	11/02/2023
25156P-AV-5	DEUTSCHE TELEKOM INTERNATIONAL FINANCE B	C	1,2		2FE	2,199,868	100.7078	2,215,572	2,200,000	2,199,927	0	.18	0	0	2.485	2.486	MS	15,490	54,670	09/13/2016	09/19/2023
25179M-AV-5	DEVON ENERGY CORP		1,2		2FE	1,548,126	118.4056	1,598,476	1,350,000	1,489,039	0	(21,412)	0	0	5.850	3.824	JD	3,510	78,975	02/16/2017	12/15/2025
25466A-AJ-0	DISCOVER BANK		2		2FE	1,268,345	103.7863	1,323,275	1,275,000	1,268,844	0	.500	0	0	3.450	3.533	JJ	18,817	21,994	06/06/2019	07/27/2026
25466A-AK-7	DISCOVER BANK		2		2FE	737,717	102.9882	746,737	725,000	735,830	0	(1,887)	0	0	3.350	2.830	FA	9,782	12,144	06/06/2019	02/06/2023
254687-CM-6	WALT DISNEY CO		1		1FE	736,091	103.0133	772,600	750,000	745,072	0	1,722	0	0	3.000	3.255	MS	6,625	23,250	10/08/2014	09/15/2022
254687-CZ-7	WALT DISNEY CO		1,2		1FE	308,211	106.9131	320,739	300,000	304,139	0	(842)	0	0	3.700	3.364	MS	3,268	11,400	10/22/2014	09/15/2024
254687-DD-5	WALT DISNEY CO		1,2		1FE	1,197,132	108.2060	1,298,472	1,200,000	1,198,224	0	.255	0	0	3.700	3.728	AO	9,373	45,600	10/14/2015	10/15/2025
25746U-BP-3	DOMINION RESOURCES INC		1,2		2FE	670,310	101.1900	708,330	700,000	689,538	0	3,635	0	0	2.750	3.333	MS	5,668	19,250	07/08/2014	09/15/2022
25746U-CJ-6	DOMINION RESOURCES INC		1,2		2FE	349,500	99.8729	349,555	350,000	349,833	0	.100	0	0	2.000	2.030	FA	2,644	7,000	08/04/2016	08/15/2021
25746U-CT-4	DOMINION ENERGY INC		9		2FE	1,299,441	100.2526	1,303,284	1,300,000	1,299,737	0	.296	0	0	2.579	2.620	JJ	16,764	16,764	06/06/2019	07/01/2020
25746U-DC-0	DOMINION ENERGY INC				2FE	1,322,933	100.2490	1,328,299	1,325,000	1,323,166	0	.233	0	0	2.450	2.498	JJ	12			

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP	Description	C o d e	F o r e i g n	Bond Char	NAIC Design- ation and Admini- strative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization) Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
30711X-JS-4	CAS 17C03 1M1 - CMO			4	1	922,088	100.1350	921,189	919,947	920,094	0	(2,756)	0	0	2.742	2.811	MON	420	30,033	01/16/2019	10/25/2029
30711X-LT-9	CAS 17C04 2M2 - CMO			4	1	1,246,734	103.4083	1,240,900	1,200,000	1,230,300	0	(14,690)	0	0	4.642	3.817	MON	1,083	62,293	11/16/2018	11/26/2029
30711X-NX-8	CAS 17C05 1M2 - CMO			4	1	2,146,402	101.4517	2,130,486	2,100,000	2,122,930	0	(21,438)	0	0	3.992	3.434	MON	1,397	95,173	01/16/2019	01/25/2030
3137G0-HT-9	STACR 16DNA1 M2 - CMO			4	1	90,781	100.4165	87,495	87,132	87,749	0	(1,320)	0	0	4.692	2.734	MON	68	4,534	03/31/2017	07/25/2028
3137G0-KM-0	STACR 16DNA3 M2 - CMO			4	1	172,937	100.1525	169,586	169,328	169,704	0	(1,907)	0	0	3.792	2.718	MON	107	7,010	04/03/2017	12/26/2028
3137G0-KX-6	STACR 16HQA3 M2 - CMO			4	1	209,441	100.3979	208,504	208,504	208,560	0	(878)	0	0	3.142	3.189	MON	109	7,769	12/21/2018	03/26/2029
3137G0-LA-5	STACR 16HQA3 M3 - CMO			4	1	2,225,625	107.0113	2,140,226	2,000,000	2,178,568	0	(41,627)	0	0	5.642	3.695	MON	2,194	124,099	11/16/2018	03/26/2029
3137G0-LJ-6	STACR 16DNA4 M3 - CDO/CMO			4	1	2,375,471	106.6282	2,292,507	2,150,000	2,325,594	0	(47,570)	0	0	5.592	3.503	MON	2,338	132,317	01/11/2019	03/25/2029
3137G0-MC-0	STACR 17DNA1 M1 - CMO			4	1	281,915	99.9602	281,133	281,245	281,959	0	(1,106)	0	0	2.992	2.501	MON	140	9,553	02/23/2017	07/25/2029
3137G0-NE-5	STACR 17HQA1 M2 - CMO			4	1	1,080,156	104.9940	1,049,940	1,000,000	1,060,214	0	(17,649)	0	0	5.342	3.820	MON	890	59,008	11/16/2018	08/27/2029
3137G0-NX-3	STACR 17DNA2 M2 - CMO			4	1	2,374,109	106.5376	2,343,826	2,200,000	2,332,915	0	(36,118)	0	0	5.242	3.829	MON	1,922	127,587	11/16/2018	10/25/2029
3137G0-PU-7	STACR 17HQA2 M2 - CMO			4	1	1,030,703	102.8478	1,028,478	1,000,000	1,018,091	0	(11,318)	0	0	4.442	3.741	MON	864	49,883	11/16/2018	12/26/2029
3137G0-QQ-5	STACR 17DNA3 M2 - CMO			4	3FE	1,537,266	102.4450	1,536,675	1,500,000	1,520,255	35,607	(15,353)	0	0	4.292	3.724	MON	1,252	72,543	11/16/2018	03/25/2030
31620M-AT-3	FIDELITY NATIONAL INFORMATION SERVICES I	1	2	2FE		1,656,424	103.3261	1,730,712	1,675,000	1,662,063	0	1,733	0	0	3.000	3.130	FA	18,983	50,250	08/11/2016	08/15/2026
316773-CL-2	FIFTH THIRD BANCORP	2		2FE		297,255	103.0299	309,090	300,000	299,185	0	349	0	0	3.500	3.629	MS	3,092	10,500	01/14/2014	03/15/2022
316773-CT-5	FIFTH THIRD BANCORP	2		2FE		749,033	100.3641	752,731	750,000	749,882	0	201	0	0	2.875	2.903	JJ	9,224	21,563	07/22/2015	07/27/2020
316770-BM-0	FIFTH THIRD BANK (OHIO)	2		1FE		550,000	108.4982	596,740	550,000	550,000	0	0	0	0	3.950	3.950	JJ	9,233	21,846	07/23/2018	07/28/2025
337738-AR-9	FISERV INC	1	2	2FE		1,522,026	110.3171	1,682,336	1,525,000	1,522,348	0	251	0	0	4.200	4.224	AO	16,013	65,118	09/20/2018	10/01/2028
337738-AS-7	FISERV INC	1	2	2FE		2,994,960	101.7698	3,053,094	3,000,000	2,995,460	0	500	0	0	2.750	2.786	JJ	42,854	0	06/10/2019	07/01/2024
337738-AT-5	FISERV INC	1	2	2FE		1,674,883	103.5994	1,735,290	1,675,000	1,674,898	0	16	0	0	3.200	3.201	JJ	27,842	0	06/10/2019	07/01/2026
341081-FJ-1	FLORIDA POWER & LIGHT CO	1	2	1FE		460,850	102.2457	485,667	475,000	469,262	0	1,568	0	0	2.750	3.126	JD	1,089	13,063	03/26/2014	06/01/2023
35137L-AC-9	FOX CORP	1	2	2FE		265,000	113.7486	301,434	265,000	265,000	0	0	0	0	4.709	4.709	JJ	5,408	6,239	01/15/2019	01/25/2029
361448-AV-5	GATX CORP	1	2	2FE		936,510	100.1169	951,111	950,000	949,251	0	3,015	0	0	2.600	2.927	MS	6,244	24,700	07/24/2015	03/30/2020
361448-AY-9	GATX CORP	1	2	2FE		763,001	101.3735	836,331	825,000	773,185	0	6,520	0	0	3.250	4.340	MS	7,895	26,813	06/04/2018	09/15/2026
369550-BG-2	GENERAL DYNAMICS CORP	1	2	1FE		2,009,420	107.1030	2,142,060	2,000,000	2,007,619	0	(1,304)	0	0	3.500	3.420	MN	8,944	70,000	07/18/2018	05/15/2025
370334-CF-9	GENERAL MILLS INC	1	2	2FE		4,096,023	108.2462	4,438,094	4,100,000	4,096,894	0	516	0	0	4.000	4.016	AO	33,711	164,000	04/03/2018	04/17/2025
373298-CF-3	GEORGIA-PACIFIC CORPORATION	1		1FE		1,120,086	121.4193	1,032,064	850,000	980,599	0	(29,353)	0	0	8.000	3.854	JJ	31,356	68,000	11/24/2015	01/15/2024
375558-AQ-6	GILEAD SCIENCES INC	1	2	1FE		545,125	102.4986	512,493	500,000	507,262	0	(7,034)	0	0	4.500	3.015	AO	5,625	22,500	03/20/2014	04/01/2021
375558-AU-7	GILEAD SCIENCES INC	1	2	1FE		1,375,925	104.2714	1,303,393	1,250,000	1,278,123	0	(16,197)	0	0	4.400	3.007	JD	4,583	55,000	06/11/2013	12/01/2021
375558-BB-8	GILEAD SCIENCES INC	1	2	1FE		1,487,115	100.4063	1,506,095	1,500,000	1,496,394	0	5,292	0	0	2.550	2.918	MS	12,750	38,250	03/22/2018	09/01/2020
375558-BL-6	GILEAD SCIENCES INC	1	2	1FE		889,074	101.5486	913,937	900,000	892,796	0	1,841	0	0	2.500	2.731	MS	7,500	22,500	12/15/2017	09/01/2023
378272-AN-8	GLENORE FUNDING LLC	1	2	2FE		2,450,052	104.0650	2,575,609	2,475,000	2,454,605	0	2,370	0	0	4.000	4.133	MS	25,850	99,000	02/01/2018	03/27/2027
378272-AQ-1	GLENORE FUNDING LLC	1	2	2FE		938,780	103.4497	1,034,497	1,000,000	947,232	0	5,467	0	0	3.875	4.689	AO	6,889	38,750	06/08/2018	10/27/2027
38141E-A6-6	GOLDMAN SACHS & CO			1FE		1,652,142	101.7508	1,577,137	1,550,000	1,573,736	0	(33,922)	0	0	6.000	2.580	JD	4,133	93,000	06/06/2019	06/15/2020
38141G-ES-9	GOLDMAN SACHS GROUP INC			2FE		965,201	119.4382	1,015,225	850,000	931,959	0	(9,762)	0	0	5.950	4.345	JJ	23,321	50,575	05/19/2016	01/15/2027
38141G-IC-4	GOLDMAN SACHS GROUP INC			1FE		847,280	101.3372	861,366	850,000	848,735	0	519	0	0	3.000	3.067	AO	4,604	25,500	01/23/2017	04/26/2022
38141G-IL-4	GOLDMAN SACHS GROUP INC		1, 2, 5	1FE		1,430,910	106.1495	1,592,243	1,500,000	1,440,045	0	5,815	0	0	3.691	4.262	JD	3,999	55,365	05/25/2018	06/05/2028
40052V-AG-9	GRUPO BIMBO SAB DE CV	C		2FE		1,673,988	94.3091	1,659,840	1,760,000	1,674,374	0	386	0	0	4.000	4.291	MS	22,489	0	09/30/2019	09/06/2049
40414L-AK-5	HCP INC			2FE		1,000,600	106.6985	1,066,985	1,000,000	1,000,496	0	(102)	0	0	4.200	4.187	MS	14,000	42,000	06/04/2018	03/01/2024
40414L-AM-1	HCP INC			2FE		917,461	104.019														

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SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
46115H-BD-8	INTESA SANPAOLO SPA	C			2FE	2,976,420	100.5107	3,015,321	3,000,000	2,980,363	.0	2,039	.0	.0	3.875	3.971	JJ	54,573	116,250	01/05/2018	01/12/2028
46128M-AJ-0	INVERSIONES CIMC SA	C	1		2FE	297,500	105.2827	294,792	280,000	296,924	.0	(576)	.0	.0	4.375	3.427	AO	2,960	6,125	09/18/2019	04/04/2027
465077-AL-9	ISRAEL ELECTRIC CORP LTD	D			2FE	400,980	108.1452	400,137	370,000	399,847	.0	(1,134)	.0	.0	4.250	3.173	FA	5,984	.0	08/13/2019	08/14/2028
465685-AK-1	ITC HOLDINGS CORP		1,2		2FE	1,967,483	103.0863	2,061,726	2,000,000	1,976,196	.0	3,108	.0	.0	3.250	3.451	JD	181	65,000	12/09/2016	06/30/2026
46625H-QW-3	JPMORGAN CHASE & CO		2		1FE	1,429,722	104.8813	1,468,338	1,400,000	1,420,390	.0	(3,045)	.0	.0	3.300	3.033	AO	11,550	46,200	10/26/2016	04/01/2026
46625H-RV-4	JPMORGAN CHASE & CO		1,2		1FE	2,083,759	102.8587	2,160,033	2,100,000	2,088,548	.0	1,505	.0	.0	2.950	3.040	AO	15,488	61,950	11/02/2016	10/01/2026
47215P-AC-0	JD.COM INC	C	1		2FE	326,534	103.7096	331,871	320,000	326,217	.0	(317)	.0	.0	3.875	3.530	AO	2,136	6,200	08/14/2019	04/29/2026
48305Q-AA-1	KAISER FOUNDATION HOSPITALS		1		1FE	391,243	103.3248	397,800	385,000	387,012	.0	(848)	.0	.0	3.500	3.257	AO	3,369	13,475	08/14/2014	04/01/2022
49271V-AE-0	KEURIG DR PEPPER INC		1		2FE	5,550,000	102.0502	5,663,786	5,550,000	5,550,000	.0	.0	.0	.0	3.551	3.551	MN	19,708	197,081	05/14/2018	05/25/2021
49326E-EJ-8	KEYCORP				2FE	990,660	97.8549	978,549	1,000,000	990,861	.0	201	.0	.0	2.550	2.657	AO	7,792	.0	10/04/2019	10/01/2029
494550-BB-1	KINDER MORGAN ENERGY PARTNERS LP		1		2FE	1,228,650	100.5270	1,005,270	1,000,000	1,004,595	.0	(37,157)	.0	.0	6.850	3.036	FA	25,878	68,500	06/11/2013	02/15/2020
494550-BE-5	KINDER MORGAN ENERGY PARTNERS LP		1		2FE	386,649	102.2133	357,747	350,000	354,396	.0	(6,069)	.0	.0	5.300	3.474	MS	5,462	18,550	03/26/2014	09/15/2020
494550-BV-7	KINDER MORGAN ENERGY PARTNERS LP		1,2		2FE	1,581,015	106.9960	1,604,940	1,500,000	1,572,542	.0	(8,473)	.0	.0	4.250	3.071	MS	21,250	31,875	06/06/2019	09/01/2024
501044-CZ-2	THE KROGER CO		1,2		2FE	449,856	101.4931	456,719	450,000	449,963	.0	19	.0	.0	2.950	2.955	MN	2,213	13,275	10/21/2014	11/01/2021
50247V-AA-7	LYB INTERNATIONAL FINANCE BV	C	1		2FE	1,479,609	106.6468	1,546,379	1,450,000	1,462,442	.0	(3,231)	.0	.0	4.000	3.739	JJ	26,744	58,000	02/28/2014	07/15/2023
552081-AD-3	LYONDELLBASELL INDUSTRIES NV	C	1,2		2FE	452,507	106.2880	427,278	402,000	418,166	.0	(9,487)	.0	.0	6.000	3.439	MN	3,082	24,120	03/11/2016	11/15/2021
55336V-AG-5	MARKIWEST ENERGY PARTNERS LP		1,2		2FE	2,152,900	108.4964	2,169,928	2,000,000	2,137,745	.0	(15,155)	.0	.0	4.875	3.272	JD	8,125	48,750	06/06/2019	12/01/2024
55336V-AJ-9	MARKIWEST ENERGY PARTNERS LP		1,2		2FE	3,960,144	109.2265	3,932,154	3,600,000	3,948,501	.0	(11,643)	.0	.0	4.875	2.847	JD	14,625	87,750	10/22/2019	06/01/2025
55608J-AC-2	MACQUARIE GROUP LTD	C			1FE	426,969	100.0958	375,359	375,000	375,369	.0	(10,361)	.0	.0	6.000	3.168	JJ	10,438	22,500	10/08/2014	01/14/2020
55608J-AH-1	MACQUARIE GROUP LTD	C	2,5		1FE	960,000	102.1341	980,487	960,000	960,000	.0	.0	.0	.0	3.189	3.190	MN	2,806	30,614	11/20/2017	11/28/2023
559080-AK-2	MAGELLAN MIDSTREAM PARTNERS LP		1,2		2FE	3,016,151	112.7522	2,959,745	2,625,000	2,891,819	.0	(40,409)	.0	.0	5.000	3.106	MS	43,750	131,250	10/25/2016	03/01/2026
571676-AB-6	MARS INC		1,2		1FE	3,572,641	102.2577	3,655,713	3,575,000	3,572,921	.0	280	.0	.0	2.700	2.712	AO	24,131	48,799	03/26/2019	04/01/2025
571748-BA-9	MARSH & MCLENNAN COMPANIES INC		1,2		1FE	978,902	103.2747	1,012,092	980,000	979,467	.0	155	.0	.0	3.300	3.318	MS	9,612	32,340	03/09/2016	03/14/2023
571748-BF-8	MARSH & MCLENNAN COMPANIES INC		1,2		1FE	394,783	106.4353	420,419	395,000	394,847	.0	64	.0	.0	3.875	3.885	MS	4,507	10,204	01/08/2019	03/15/2024
571903-AS-2	MARRIOTT INTERNATIONAL INC		1,2		2FE	2,990,010	103.5373	3,106,119	3,000,000	2,993,216	.0	933	.0	.0	3.125	3.164	JD	4,167	93,750	06/07/2016	06/15/2026
57636Q-AF-1	MASTERCARD INC		1,2		1FE	2,485,725	100.4963	2,512,408	2,500,000	2,494,435	.0	2,859	.0	.0	2.000	2.121	MN	5,556	50,000	11/16/2016	11/21/2021
58013M-EM-2	MCDONALDS CORP		1		2FE	4,281,826	101.3676	4,282,781	4,225,000	4,275,124	.0	(6,703)	.0	.0	2.625	2.028	JJ	51,140	.0	09/18/2019	01/15/2022
585055-BC-9	MEDTRONIC INC		1,2		1FE	851,921	105.9710	900,754	850,000	851,584	.0	(330)	.0	.0	3.625	3.575	MS	9,073	30,813	12/18/2018	03/15/2024
585055-BS-4	MEDTRONIC INC		1		1FE	2,392,080	107.1500	2,571,600	2,400,000	2,393,665	.0	1,088	.0	.0	3.500	3.556	MS	24,733	84,000	08/02/2018	03/15/2025
59156R-BB-3	METLIFE INC		1		1FE	1,463,657	108.2161	1,498,793	1,385,000	1,436,093	.0	(13,783)	.0	.0	4.368	3.273	MJSD	2,689	60,497	12/19/2018	09/15/2023
59156R-BQ-0	METLIFE INC		1,2		1FE	449,964	107.2927	482,817	450,000	449,977	.0	3	.0	.0	3.600	3.601	MN	2,160	16,200	11/09/2015	11/13/2025
59217G-CR-8	METROPOLITAN LIFE GLOBAL FUNDING I				1FE	4,972,463	102.7151	5,110,076	4,975,000	4,973,472	.0	822	.0	.0	3.450	3.468	AO	39,095	171,638	10/03/2018	10/09/2021
594918-BH-6	MICROSOFT CORP		1,2		1FE	4,216,727	102.3854	4,300,187	4,200,000	4,209,875	.0	(3,532)	.0	.0	2.650	2.558	MN	17,932	111,300	12/15/2017	11/03/2022
595620-AK-1	MIDAMERICAN ENERGY CO		1,2		1FE	1,541,715	105.1320	1,576,980	1,500,000	1,517,102	.0	(4,576)	.0	.0	3.700	3.349	MS	16,342	55,500	02/28/2014	09/15/2023
602736-AB-6	MINEJESA CAPITAL BV	C	1		2FE	1,587,604	108.8573	1,589,317	1,460,000	1,586,287	.0	(1,317)	.0	.0	5.625	4.809	FA	32,166	.0	10/02/2019	08/10/2037
609207-AQ-8	MONDELEZ INTERNATIONAL INC		1,2		2FE	4,887,358	104.8484	5,137,572	4,900,000	4,891,283	.0	2,402	.0	.0	3.625	3.682	MN	26,644	177,625	05/03/2018	05/07/2023
610202-BN-2	MONONGAHELA POWER CO		1,2		1FE	1,313,838	106.7747	1,334,684	1,250,000	1,289,612	.0	(9,020)	.0	.0	4.100	3.257	AO	10,819	51,250	03/23/2017	04/15/2024
617446-7X-1	MORGAN STANLEY				2FE	974,691	112.3487	1,011,138	900,000	949,266	.0	(7,283)	.0	.0	5.000	3.950	MN	4,625	45,000	04/25/2016	11/24/2025
61744Y-AN-8	MORGAN STANLEY		1		1FE	3,791,450	102.7571	3,904,770	3,800,000	3,794,610	.0	1,652	.0	.0	3.125	3.174	JJ	52,118	118,750	01/18/2018	01/23/2023
61761J-VL-0	MORGAN STANLEY		1		1FE	4,117,492	105.9769	4,318,559	4,075,000	4,098,306	.0	(4,412)	.0	.0	3.700	3.569	AO	28,480	150,775	04/23/2	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP	Description	C o d e	F o r e i g n	Bond Char	NAIC Design- ation and Admini- strative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization) Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
686514-AE-0	ORLANDO HEALTH INC			1,2	1FE	420,000	106.2507	446,253	420,000	420,000	0	0	0	0	3.777	3.777	AO	3,966	15,863	01/30/2018	10/01/2028
69352P-AF-0	PPL CAPITAL FUNDING INC			1,2	2FE	1,123,705	102.7816	1,130,598	1,100,000	1,111,297	0	(3,338)	0	0	3.400	3.058	JD	3,117	37,400	02/08/2016	06/01/2023
69371R-N4-4	PACCAR FINANCIAL CORP				1FE	374,498	99.7425	374,034	375,000	374,833	0	101	0	0	1.650	1.678	FA	2,406	6,188	08/04/2016	08/11/2021
701094-AM-6	PARKER-HANNIFIN CORP			1,2	2FE	1,100,689	101.3937	1,115,331	1,100,000	1,100,616	0	(73)	0	0	2.700	2.686	JD	1,403	14,850	06/05/2019	06/14/2024
701094-AN-4	PARKER-HANNIFIN CORP			1,2	2FE	2,349,960	103.9751	2,443,415	2,350,000	2,349,959	0	(1)	0	0	3.250	3.250	JD	3,607	38,188	06/05/2019	06/14/2029
70466W-AA-7	PEACHTREE CORNERS FUNDING TRUST			1	2FE	1,931,146	105.5107	1,978,326	1,875,000	1,919,250	0	(5,205)	0	0	3.976	3.468	FA	28,163	54,670	06/06/2019	02/15/2025
709599-BB-9	PENSKE TRUCK LEASING CO LP			1,2	2FE	1,372,195	105.1950	1,446,431	1,375,000	1,373,059	0	449	0	0	3.900	3.938	FA	22,344	53,625	05/07/2018	02/01/2024
714264-AA-6	PERNOD RICARD SA	C		1	2FE	2,112,640	104.6550	2,093,100	2,000,000	2,078,644	0	(33,996)	0	0	5.750	2.569	AO	26,833	57,500	06/06/2019	04/07/2021
741503-AW-6	PRICELINE GROUP INC			1,2	1FE	2,144,453	106.7545	2,295,222	2,150,000	2,146,867	0	536	0	0	3.650	3.681	MS	23,107	78,475	03/10/2015	03/15/2025
741503-AZ-9	PRICELINE GROUP INC			1,2	1FE	973,118	106.8973	1,042,249	975,000	973,724	0	174	0	0	3.600	3.623	JD	2,925	35,100	05/18/2016	06/01/2026
74340X-BH-3	PROLOGIS LP			1,2	1FE	4,543,890	109.7821	5,022,531	4,575,000	4,547,608	0	2,586	0	0	3.875	3.957	MS	52,199	177,281	06/11/2018	09/15/2028
74348D-AA-5	PROMIGAS SA ESP	C		1,2	2FE	396,936	100.5833	402,333	400,000	396,989	0	53	0	0	3.750	3.843	AO	3,125	0	10/08/2019	10/16/2029
74368C-AA-2	PROTECTIVE LIFE GLOBAL FUNDING				1FE	1,074,054	100.6013	1,081,464	1,075,000	1,074,821	0	195	0	0	2.700	2.719	MN	2,903	29,025	11/19/2015	11/25/2020
74442A-AC-2	PTTEP CANADA INTERNATIONAL FINANCE LTD	C			2FE	1,764,608	136.3750	1,663,775	1,220,000	1,760,813	0	(3,795)	0	0	6.350	3.486	JD	4,089	38,735	10/02/2019	06/12/2042
747525-AR-4	QUALCOMM INC			1,2	1FE	4,168,278	101.7954	4,249,958	4,175,000	4,171,327	0	1,131	0	0	2.600	2.630	JJ	45,531	108,550	05/19/2017	01/30/2023
74840L-AA-0	QUICKEN LOANS INC			1,2	3FE	24,140	103.1898	25,797	25,000	24,266	778	1,113	0	0	5.750	6.409	MN	240	1,438	11/16/2018	05/01/2025
756109-AR-5	REALTY INCOME CORP			1,2	1FE	3,089,310	109.2987	3,278,961	3,000,000	3,065,800	0	(8,705)	0	0	4.125	3.744	AO	26,125	123,750	03/08/2017	10/15/2026
756109-AU-8	REALTY INCOME CORP			1,2	1FE	1,435,815	107.1892	1,607,838	1,500,000	1,444,615	0	5,686	0	0	3.650	4.196	JJ	25,246	54,750	06/08/2018	01/15/2028
756250-AC-3	RECKITT BENCKISER TREASURY SERVICES PLC	C		1,2	1FE	1,298,778	100.4473	1,305,815	1,300,000	1,299,375	0	242	0	0	2.375	2.395	JD	600	30,875	06/21/2017	06/24/2022
759351-AM-1	REINSURANCE GROUP OF AMERICA INC			1,2	2FE	1,224,951	106.8295	1,308,661	1,225,000	1,224,925	0	10	0	0	3.950	3.951	MS	14,247	48,388	06/01/2016	09/15/2026
759351-AN-9	REINSURANCE GROUP OF AMERICA INC			1,2	2FE	754,376	106.6473	746,531	700,000	753,199	0	(1,177)	0	0	3.900	2.944	MN	3,488	13,650	10/03/2019	05/15/2029
761713-BG-0	REYNOLDS AMERICAN INC			1,2	2FE	1,548,396	107.5631	1,586,556	1,475,000	1,524,866	0	(8,533)	0	0	4.450	3.729	JD	3,464	65,638	02/16/2017	06/12/2025
797440-BN-3	SAN DIEGO GAS & ELECTRIC CO			1	1FE	1,536,315	101.3882	1,520,823	1,500,000	1,510,302	0	(6,144)	0	0	3.000	2.565	FA	17,000	45,000	07/24/2015	08/15/2021
80386W-AA-3	SASOL FINANCING USA LLC			1,2	2FE	791,630	108.3750	801,975	740,000	788,046	0	(3,584)	0	0	5.875	4.157	MS	11,352	21,738	09/09/2019	03/27/2024
80386W-AB-1	SASOL FINANCING USA LLC			1,2	2FE	716,800	111.2500	712,000	640,000	714,162	0	(2,638)	0	0	6.500	4.821	MS	10,978	20,800	08/13/2019	09/27/2028
806851-AG-6	SCHLUMBERGER HOLDINGS CORP			1,2	2FE	2,077,380	107.4758	2,149,516	2,000,000	2,071,125	0	(6,255)	0	0	4.000	3.313	JD	2,222	80,000	06/06/2019	12/21/2025
816851-BA-6	SEMPRA ENERGY			1,2	2FE	1,623,008	102.4545	1,716,113	1,675,000	1,632,269	0	4,906	0	0	3.250	3.644	JD	2,419	54,438	02/01/2018	06/15/2027
822582-BX-9	SHELL INTERNATIONAL FINANCE BV	C		1	1FE	1,657,999	101.5227	1,700,505	1,675,000	1,663,138	0	1,599	0	0	2.500	2.616	MS	12,679	41,875	09/07/2016	09/12/2026
824348-AU-0	SHERWIN-WILLIAMS CO			1,2	2FE	2,778,300	101.7188	2,822,697	2,775,000	2,776,626	0	(660)	0	0	2.750	2.724	JD	6,359	76,313	05/03/2017	06/01/2022
82939G-AM-0	SINOPEC GROUP OVERSEAS DEVELOPMENT (2018	C		1,2	1FE	492,900	98.0378	490,189	500,000	492,909	0	9	0	0	3.440	3.517	MN	2,341	0	12/10/2019	11/12/2049
833677-BR-9	SOCIETE GENERALE SA	C			2FE	545,270	107.8302	593,066	550,000	546,859	0	449	0	0	4.750	4.682	MN	2,685	26,125	04/22/2016	11/24/2025
842400-GN-7	SOUTHERN CALIFORNIA EDISON CO			1,2	1FE	134,711	105.7583	142,774	135,000	134,763	0	37	0	0	3.700	3.735	FA	2,081	4,981	07/30/2018	08/01/2025
842587-OM-7	SOUTHERN CO			1,2	2FE	3,319,281	100.2497	3,333,303	3,325,000	3,324,450	0	1,190	0	0	2.750	2.787	JD	4,064	91,438	06/09/2015	06/15/2020
842587-CS-4	SOUTHERN CO			1,2	2FE	647,998	100.3473	652,257	650,000	648,535	0	537	0	0	2.350	2.504	JJ	7,638	7,638	06/06/2019	07/01/2021
842587-CV-7	SOUTHERN CO			1,2	2FE	1,310,580	103.6842	1,399,737	1,350,000	1,320,766	0	3,922	0	0	3.250	3.627	JJ	21,938	43,875	04/27/2017	07/01/2026
84265V-AE-5	SOUTHERN COPPER CORP			1	2FE	1,492,125	133.2004	1,531,805	1,150,000	1,489,279	0	(2,846)	0	0	6.750	4.514	AO	16,172	38,813	09/18/2019	04/16/2040
84756N-AF-6	SPECTRA ENERGY PARTNERS LP			1,2	2FE	1,244,775	104.5010	1,306,263	1,250,000	1,247,057	0	506	0	0	3.500	3.550	MS	12,882	45,000	03/09/2015	03/15/2025
853254-BM-1	STANDARD CHARTERED PLC	C		2,5	1FE	1,775,000	103.5300	1,837,658	1,775,000	1,775,000	0	0	0	0	4.247	4.251	JJ	33,714	59,889	09/27/2018	01/20/2023
855244-AJ-8	STARBUCKS CORP			1,2	2FE	2,459,678	100.1264	2,428,065	2,425,000	2,432,906	0	(7,685)	0	0	2.100	1.773	FA	20,794	50,925	06/02/2016	02/04/2021
855244-AQ-2	STARBUCKS CORP			1,2	2FE																

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
91159H-HV-5	U.S. BANCORP			2	1FE	1,874,494	104.7147	1,963,401	1,875,000	1,874,581	0	.87	0	0	3.375	3.381	FA	25,664	31,816	01/28/2019	02/05/2024
91324P-DD-1	UNITEDHEALTH GROUP INC			1	1FE	3,488,625	101.1826	3,541,391	3,500,000	3,493,450	0	2,242	0	0	2.375	2.445	AO	17,549	83,125	10/18/2017	10/15/2022
92277G-AE-7	VENTAS REALTY LP			1,2	2FE	398,652	104.3775	400,000	400,000	399,262	0	.130	0	0	3.500	3.540	FA	5,833	14,000	01/07/2015	02/01/2025
92343V-BR-4	VERIZON COMMUNICATIONS INC			1	2FE	109,400	110.9128	110,913	100,000	104,077	0	(1,002)	0	0	5.150	3.955	MS	1,516	5,150	02/28/2014	09/15/2023
92343V-BY-9	VERIZON COMMUNICATIONS INC			1,2	2FE	599,028	107.6774	646,064	600,000	599,557	0	.94	0	0	4.150	4.169	MS	7,332	24,900	03/10/2014	03/15/2024
92343V-CR-3	VERIZON COMMUNICATIONS INC			1,2	2FE	894,060	105.8885	952,997	900,000	896,886	0	.580	0	0	3.500	3.579	MN	5,250	31,500	10/22/2014	11/01/2024
92343V-DY-7	VERIZON COMMUNICATIONS INC			1	2FE	1,488,915	110.6452	1,659,678	1,500,000	1,490,668	0	1,085	0	0	4.125	4.226	MS	18,047	61,875	06/08/2018	03/16/2027
92343V-ER-1	VERIZON COMMUNICATIONS INC			1	2FE	3,380,003	113.4392	3,886,427	3,426,000	3,386,581	0	4,038	0	0	4.329	4.490	MS	41,198	185,389	06/21/2018	09/21/2028
92343V-EU-4	VERIZON COMMUNICATIONS INC			1,2	2FE	454,343	111.4029	511,339	459,000	454,638	0	.295	0	0	4.016	4.134	JD	1,434	14,081	03/01/2019	12/03/2029
92826C-AC-6	VISA INC			1,2	1FE	2,496,525	102.7959	2,569,898	2,500,000	2,498,452	0	.496	0	0	2.800	2.822	JD	3,306	70,000	12/09/2015	12/14/2022
92857W-BH-2	VODAFONE GROUP PLC	C		1	2FE	1,989,800	105.5133	2,110,266	2,000,000	1,992,428	0	1,716	0	0	3.750	3.852	JJ	34,375	84,583	07/18/2018	01/16/2024
92857W-BK-5	VODAFONE GROUP PLC	C		1	2FE	1,482,795	110.6462	1,659,693	1,500,000	1,485,022	0	1,434	0	0	4.375	4.519	MN	5,651	65,625	06/08/2018	05/30/2028
928668-AN-2	VOLKSWAGEN GROUP OF AMERICA FINANCE LLC			1	2FE	1,044,206	101.5859	1,061,573	1,045,000	1,044,656	0	.397	0	0	3.875	3.974	FIAMN	5,399	40,504	11/07/2018	11/13/2020
931427-AQ-1	WALGREENS BOOTS ALLIANCE INC			1,2	2FE	2,011,275	101.5508	2,132,567	2,100,000	2,028,988	0	9,510	0	0	3.450	4.054	JD	6,038	72,450	02/09/2018	06/01/2026
949746-SH-5	WELLS FARGO & CO				1FE	2,987,072	102.2840	3,068,520	3,000,000	2,990,768	0	1,201	0	0	3.000	3.050	AO	17,000	90,000	10/31/2016	10/23/2026
970648-AF-8	WILLIS NORTH AMERICA INC			1,2	2FE	384,536	104.4385	391,637	375,000	383,491	0	(1,046)	0	0	3.600	3.023	MN	1,725	6,750	06/06/2019	05/15/2024
984851-AF-2	YARA INTERNATIONAL ASA	C		1,2	2FE	1,371,535	109.1858	1,501,305	1,375,000	1,371,981	0	.285	0	0	4.750	4.782	JD	5,443	65,313	05/24/2018	06/01/2028
98978V-AJ-2	ZOETIS INC			1,2	2FE	2,023,640	101.0415	2,020,830	2,000,000	2,013,889	0	(9,751)	0	0	3.450	2.548	MN	9,200	34,500	06/06/2019	11/13/2020
G13629-AD-5	BLUESTAR FINANCE HOLDINGS LTD			1	2FE	747,400	101.0540	747,800	740,000	746,338	0	(1,062)	0	0	3.500	2.992	MS	6,547	12,950	09/11/2019	09/30/2021
G21790-AB-1	CK HUTCHISON INTERNATIONAL (19) LTD	D		2	1FE	1,995,538	105.0064	1,953,119	1,860,000	1,992,564	0	(2,974)	0	0	3.625	2.729	AO	14,983	33,713	10/07/2019	04/11/2029
G371E2-AA-6	FRESNILLO PLC	D		1	2FE	394,020	108.5107	390,639	360,000	392,557	0	(1,463)	0	0	5.500	3.004	MN	2,640	9,900	10/23/2019	11/13/2023
G463PC-AC-3	HUARONG FINANCE II CO LTD				2FE	1,161,720	109.5900	1,150,695	1,050,000	1,154,869	0	(6,851)	0	0	5.500	3.331	JJ	26,469	0	08/19/2019	01/16/2025
G67602-AA-9	TENGIZCHEVROIL FINANCE COMPANY INTERNATI	C			2FE	1,362,796	104.8640	1,384,205	1,320,000	1,360,935	0	(1,861)	0	0	4.000	3.454	FA	19,947	0	09/18/2019	08/15/2026
L4191B-BA-0	GAZ CAPITAL SA	D		1	2FE	835,250	140.2500	911,625	650,000	832,783	0	(2,467)	0	0	7.288	4.889	FA	17,765	23,686	08/13/2019	08/16/2037
M0R52W-AB-9	ABU DHABI CRUDE OIL PIPELINE LLC	D		1	1FE	1,741,645	115.4760	1,720,592	1,490,000	1,738,904	0	(2,741)	0	0	4.600	3.443	JD	190	34,270	10/01/2019	11/02/2047
P00173-AA-5	ABENGOA TRANSMISSION SUR SA	C		1	2FE	430,196	124.6250	439,453	352,620	429,328	0	(868)	0	0	6.875	4.783	AO	4,108	12,121	08/13/2019	04/30/2043
P09252-AM-2	BANCO DE BOGOTA SA	C		1,2	3FE	513,275	105.8300	518,567	490,000	512,287	0	(988)	0	0	4.375	3.663	FA	8,813	0	08/13/2019	08/03/2027
P3083S-AD-7	CONSORCIO TRANSMANTARO SA			1,2	2FE	1,382,960	110.0000	1,397,000	1,270,000	1,381,074	0	(1,886)	0	0	4.700	3.886	AO	12,435	29,845	09/18/2019	04/16/2034
P4948K-AD-7	GRUMA SAB DE CV	C		1,2	2FE	217,500	108.0000	216,000	200,000	217,043	0	(457)	0	0	4.875	2.909	JD	813	4,875	11/08/2019	12/01/2024
P58072-AL-6	INVERSIONES CMPC SA	C		1	2FE	1,133,654	105.2760	1,126,453	1,070,000	1,130,903	0	(2,751)	0	0	4.375	3.481	AO	11,313	23,406	08/13/2019	04/04/2027
P6629M-AD-4	MEXICO CITY AIRPORT TRUST	D		1,2	2FE	1,879,003	103.3050	1,942,134	1,880,000	1,879,086	0	.83	0	0	5.500	5.503	JJ	43,371	0	09/30/2019	07/31/2047
P82290-AR-1	SACI FALABELLA	D		1,2	2FE	995,220	102.1620	990,971	970,000	994,195	0	(1,025)	0	0	3.750	3.375	AO	6,164	18,188	08/13/2019	10/30/2027
P8718A-AL-0	SOCIEDAD QUIMICA Y MINERA DE CHILE SA	D		1,2	2FE	1,490,706	106.2075	1,476,284	1,390,000	1,487,312	0	(3,394)	0	0	4.250	3.351	MN	8,861	29,538	08/13/2019	05/07/2029
P93077-AC-2	TRANSPORTADORA DE GAS INTERNACIONAL SA E	D		1	2FE	1,504,435	114.5000	1,499,950	1,310,000	1,498,496	0	(5,939)	0	0	5.550	3.631	MN	12,118	36,353	09/30/2019	11/01/2028
U75888-AC-8	RELIANCE HOLDING USA INC			1	2FE	575,602	105.8260	571,460	540,000	571,058	0	(4,544)	0	0	5.400	2.593	FA	11,097	0	09/11/2019	02/14/2022
V6143X-AA-6	MTN GROUP LTD				3FE	743,350	102.5000	748,250	730,000	742,724	0	(626)	0	0	4.755	4.353	MN	4,821	17,356	09/18/2019	11/11/2024
Y00130-RP-4	ADANI PORTS AND SPECIAL ECONOMIC ZONE LT	D		1	2FE	1,030,956	103.2500	1,022,175	990,000	1,029,752	0	(1,204)	0	0	4.375	3.866	JJ	21,416	0	08/19/2019	07/03/2029
Y0R15U-CU-2	ADANI TRANSMISSION LTD	D		1	2FE	1,498,340	102.6660	1,498,924	1,460,000	1,496,901	0	(1,438)	0	0	4.000	3.566	FA	24,009	0	10/02/2019	08/03/2026
Y1670Y-AC-9	CINAC HK FINBRIDGE CO LTD			1	2FE	829,676	101.8300	835,006	820,000	828,711	0	(965)	0	0	3.500	3.063	JJ	12,915	0	09/11/2019	07/19/2022
Y1670Y-AG-0	CINAC HK FINBRIDGE CO LTD	D		1	2FE	643,489	105.1920	641,671	610,000	640,237	0	(3,252)	0	0	4.625	2.989	MS	8,385	14,106	08/19/2019	03/14/2023
Y4821X-MA-4	KOOKMIN BANK				2FE	1,253,099	108.7550	1,239,807	1,140,000	1,2,2											

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
034620-AC-8	AOMT 171 A3 - CMO/RMBS			4	1FE	33,502	99.9136	33,473	33,502	33,497	0	(5)	0	0	3.644	3.631	MON	102	789	03/03/2017	01/25/2047
073310-AG-2	BOMFT 16SPL2 B2 - CMO/RMBS			4	1FML	146,074	107.5635	155,967	145,000	145,671	0	(192)	0	0	4.750	4.657	MON	57	6,888	12/16/2016	06/30/2053
07331Y-AG-5	BOMFT 17SPL4 B2 - CMO/RMBS			4	1FML	610,766	108.4292	628,890	580,000	602,822	0	(4,425)	0	0	4.750	3.948	MON	230	27,550	05/23/2017	01/28/2055
126673-R2-0	CIVL 054 MV4 - RMBS			4	1FML	706,821	98.8597	706,821	714,974	706,821	0	0	8,153	0	2.432	4.249	MON	343	23,132	06/05/2018	09/25/2035
144531-EF-3	CARR 05FRE1 M1 - RMBS			4	1FML	93,502	99.8536	94,907	95,046	94,053	0	(151)	0	0	2.262	3.294	MON	36	2,628	06/05/2018	12/25/2035
23245P-AA-9	CWALT 06OAZ2 A1 - RMBS			4	1FML	2,300,015	92.9136	2,300,015	2,475,433	2,300,015	25,861	(25,557)	46,009	0	1.952	3.617	MON	805	60,531	04/06/2018	02/25/2047
25150X-AR-3	DBALT 07OAS A1B - RMBS			4	4FE	2,610,757	95.8893	2,624,835	2,737,360	2,606,251	71,906	(4,939)	0	0	2.012	2.942	MON	1,065	68,945	06/14/2018	08/25/2047
3137G0-AD-1	STACR 13DN2 M2 - CMO			4	1	859,689	107.7313	847,557	786,732	846,871	0	(12,818)	0	0	6.042	3.414	MON	792	52,176	01/11/2019	11/25/2023
3137G0-GJ-2	STACR 15HQA1 M3 - CMO			4	1	2,260,000	105.8577	2,117,155	2,000,000	2,197,969	0	(62,031)	0	0	6.492	3.406	MON	2,525	141,335	01/11/2019	03/25/2028
3137G0-JJ-4	STACR 16DNA2 M3 - CDO/CMO			4	1	2,511,729	107.8247	2,515,204	2,332,678	2,511,661	0	(68)	0	0	6.442	4.020	MON	2,505	0	12/27/2019	10/25/2028
3137G0-KQ-1	STACR 16DNA3 M3 - CMO			4	1	2,643,155	109.0125	2,643,553	2,425,000	2,642,988	0	(167)	0	0	6.792	4.186	MON	3,203	0	12/27/2019	12/26/2028
3137G0-MD-8	STACR 17DNA1 M2 - CMO			4	1	2,141,563	105.4386	2,108,772	2,000,000	2,107,392	0	(34,170)	0	0	5.042	3.559	MON	1,681	111,932	01/11/2019	07/25/2029
39538W-FH-6	GPWF 06AR1 A1A - RMBS			4	1FML	595,807	96.6931	595,807	616,184	595,807	0	1,202	4,617	0	2.372	2.892	MON	244	18,242	04/26/2018	02/25/2036
45661E-AV-6	INDX 06AR4 A1A - RMBS			4	1FML	757,397	95.9195	757,397	789,617	757,397	0	879	14,111	0	2.002	2.871	MON	263	19,743	05/18/2018	05/25/2046
59166B-AB-7	MST 171 M1 - CMO/RMBS			4	1FML	414,426	102.8520	411,614	400,200	413,929	0	757	0	0	3.621	3.517	MON	1,208	14,848	11/01/2017	04/26/2055
64352V-MW-8	NCHET 054 M3 - RMBS			4	1FML	242,099	96.8398	242,099	250,000	242,099	0	(584)	3,531	0	2.617	3.650	MON	109	7,845	04/03/2018	09/25/2035
65106A-AP-8	NMCT 061 M2 - RMBS			4	1FML	4,769,859	99.4769	4,789,814	4,815,000	4,778,576	0	8,717	0	0	2.162	2.849	MON	1,735	117,338	01/29/2019	03/25/2036
86363W-AG-4	SASC 07BC3 2A3 - RMBS			4	1FML	827,025	94.2895	827,025	877,113	827,025	0	719	22,849	0	1.972	4.375	MON	334	17,792	02/22/2019	06/25/2037
89172Y-AC-4	TPMT 163 M1 - CMO/RMBS			4	1TML	987,461	101.4610	1,014,610	1,000,000	990,326	0	237	0	0	3.500	3.659	MON	2,917	35,000	02/09/2017	04/25/2056
92922F-7P-7	WAMU 05AR17 1A1 - CMO/RMBS			4	1FML	193,439	98.4614	193,701	196,728	190,614	0	(1,920)	0	0	2.332	2.165	MON	89	5,289	06/26/2018	12/25/2045
92922F-J4-1	WAMU 05AR6 2B2 - CMO/RMBS			4	1FML	160,915	95.9452	160,915	167,715	160,915	0	(818)	3,114	0	2.532	3.607	MON	83	5,046	04/05/2018	04/25/2045
93363B-AB-4	WAMU 06AR19 A1A - CMO/RMBS			4	1FML	319,521	98.2442	322,372	328,134	318,516	0	558	0	0	2.970	3.316	MON	812	10,178	07/13/2018	01/25/2047
33999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Residential Mortgage-Backed Securities						29,931,914	XXX	29,838,896	29,669,540	29,817,608	97,767	(135,490)	147,428	0	XXX	XXX	XXX	22,682	848,814	XXX	XXX
05357H-AA-8	AVMT 13AVM A - CMBS			4	1FML	930,974	101.7550	915,795	900,000	904,464	0	(5,096)	0	0	3.867	3.231	MON	2,807	34,152	12/10/2013	12/07/2032
05526Q-AA-4	BAMLL 15200P A - CMBS			4	1FML	3,259,953	103.9060	3,376,945	3,250,000	3,258,237	0	(1,716)	0	0	3.218	3.160	MON	8,715	78,439	03/12/2019	04/15/2033
05547H-AC-5	BBCMS 15SRCH A2 - CMBS			4	1FML	1,287,405	109.7460	1,371,825	1,250,000	1,276,108	0	(2,920)	0	0	4.197	3.904	MON	3,643	52,463	12/04/2015	08/10/2035
056059-AG-3	BX 18IND B - CMBS			4	1FML	1,394,750	99.7820	1,396,948	1,400,000	1,393,740	0	(1,172)	0	0	2.640	3.289	MON	1,745	45,258	12/11/2018	11/15/2035
05972F-AA-7	BANC 18CRE3 A - CMBS			4	1FE	1,472,893	99.6675	1,467,996	1,472,893	1,472,893	0	0	0	0	2.590	2.627	MON	1,801	46,100	03/13/2018	03/16/2035
06035R-BH-8	BANK 18BK14 XA - CMBS			3	1FE	2,077,903	3.5020	1,881,315	0	1,812,553	0	(230,233)	0	0	0.522	4.949	MON	23,364	316,955	09/19/2018	09/17/2060
06054A-AX-7	BACM 15UBS7 A4 - CMBS			4	1FML	190,536	106.3940	196,829	185,000	188,280	0	(538)	0	0	3.705	3.357	MON	571	7,368	09/14/2015	09/17/2048
065402-BC-2	BANK 19BN18 A4 - CMBS			4	1FML	2,740,527	107.5540	2,688,850	2,500,000	2,731,744	0	(8,784)	0	0	3.584	2.469	MON	7,467	29,867	08/07/2019	05/17/2062
065404-BF-1	BANK 18BK10 XA - CMBS			3	1FE	1,549,640	4.9910	1,291,647	0	1,255,794	0	(164,907)	0	0	0.740	4.816	MON	15,963	208,809	01/29/2018	02/17/2061
065405-AE-2	BANK 19BN16 A4 - CMBS			4	1FML	2,133,359	110.6040	2,212,080	2,000,000	2,125,528	0	(7,832)	0	0	4.005	3.206	MON	6,675	46,725	05/07/2019	02/16/2052
06540A-AE-1	BANK 19BN20 XA - CMBS			3	1FE	737,003	6.7122	719,488	0	717,205	0	(20,546)	0	0	0.842	3.920	MON	7,517	23,681	09/16/2019	09/15/2062
06540W-BD-4	BANK 19BN19 A3 - CMBS			4	1FML	6,409,453	104.3610	6,261,660	6,000,000	6,394,649	0	(14,804)	0	0	3.183	2.405	MON	15,915	63,660	08/07/2019	08/17/2061
06541R-BB-8	BANK 19BN23 A3 - CMBS			4	1FE	1,184,469	102.1450	1,174,668	1,150,000	1,184,287	0	(183)	0	0	2.920	2.566	MON	2,798	0	11/21/2019	12/17/2052
06650A-AC-1	BANK 17BNK8 ASB - CMBS			4	1FML	889,760	104.7170	924,651	883,000	888,826	0	(934)	0	0	3.314	3.175	MON	2,439	21,947	03/12/2019	11/18/2050
06650A-AE-7	BANK 17BNK8 A4 - CMBS			4	1FML	353,382	106.4040	367,094	345,000	352,789	0	(593)	0	0	3.488	3.162	MON	1,003	7,020	05/08/2019	11/18/2050
08161C-AG-6	BMARK 18B2 XA - CMBS			3	1FE	533,385	2.5610	428,448	0	433,920	0	(42,854)	0	0	0.562	3.779	MON	7,839	81,326	02/12/2018	02/17/2051
08162T-BA-0	BMARK 18B7 A3 - CMBS			4	1FML	5,554,770	112.1480	6,168,140	5,500,000	5,548,796	0	(5,513)	0	0	4.241	4.131	MON	19,438	233,255	11/09/2018	05/16/2053
08162Y-AE-2	BMARK 19B14 A5 - CMBS			4</																	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
17320D-AG-3	CGCMT 13GJ11 A4 - CMBS			4	1FML	3,270,059	102.4540	3,329,755	3,250,000	3,265,654	0	(4,405)	0	0	3.093	2.922	MON	8,377	75,392	03/12/2019	04/12/2046
17325G-AD-8	CGCMT 16C3 A4 - CMBS			4	1FML	468,672	103.4610	470,748	455,000	464,607	0	(1,316)	0	0	3.154	2.809	MON	1,196	14,351	11/07/2016	11/18/2049
17326D-AJ-1	CGCMT 17P8 XA - CMBS			3	1FE	1,527,036	5.6960	1,218,797	0	1,181,165	0	(161,658)	0	0	0.917	4.584	MON	16,352	210,665	09/20/2017	09/16/2050
200474-BC-7	COMM 15LC19 A4 - CMBS			4	1FML	3,345,469	103.7290	3,371,193	3,250,000	3,336,246	0	(9,223)	0	0	3.183	2.611	MON	8,621	51,724	06/07/2019	02/12/2048
23305M-AA-3	DBCOR 14ARCP A - CMBS			4	1FML	195,700	105.9320	201,271	190,000	192,566	0	(605)	0	0	4.238	3.878	MON	671	8,053	01/24/2014	01/12/2034
29429E-AF-8	CGCMT 16P4 XA - CMBS			3	1FE	759,683	9.4340	614,027	0	606,381	0	(80,984)	0	0	2.125	4.328	MON	11,525	134,470	06/05/2018	07/12/2049
30262D-AL-5	FREMF 11K13 B - CMBS			4	1FML	1,044,507	102.2680	997,113	975,000	985,195	0	(14,216)	0	0	4.612	3.352	MON	3,747	45,602	11/03/2014	01/25/2048
30262S-AR-9	FREMF 15K42 B - CMBS			4	1FML	801,881	104.7120	816,754	780,000	790,774	0	(2,272)	0	0	3.851	3.565	MON	2,503	30,467	01/16/2015	01/27/2048
30263B-AL-8	FREMF 11K14 B - CMBS			4	1FML	1,089,063	103.4060	1,034,060	1,000,000	1,020,774	0	(16,628)	0	0	5.180	3.421	MON	4,317	52,528	11/19/2015	02/25/2047
30263S-AE-7	FREMF 12K17 B - CMBS			4	1FML	1,049,219	103.7030	1,037,030	1,000,000	1,014,972	0	(8,721)	0	0	4.324	3.472	MON	3,603	43,930	11/19/2015	12/25/2044
30287T-AN-7	FREMF 15K49 B - CMBS			4	1FML	1,400,968	102.6440	1,426,752	1,390,000	1,399,437	0	(1,531)	0	0	3.720	3.614	MON	4,310	30,759	05/09/2019	10/25/2048
30287T-AQ-0	FREMF 15K49 C - CMBS			4	1FML	1,005,781	101.3800	1,013,800	1,000,000	1,005,012	0	(770)	0	0	3.720	3.650	MON	3,100	15,821	06/27/2019	10/25/2048
30288R-AG-5	FREMF 16K54 C - CMBS			4	2FE	1,339,646	103.5700	1,320,518	1,275,000	1,336,229	0	(3,417)	0	0	4.051	3.222	MON	4,304	17,510	08/21/2019	04/27/2048
30289H-AG-6	FREMF 16K55 C - CMBS			4	1FML	298,266	103.3540	310,062	300,000	298,300	0	35	0	0	4.162	4.311	MON	1,041	7,417	05/09/2019	04/26/2049
30290M-AN-7	FREMF 12K19 B - CMBS			4	1FML	1,367,590	103.4980	1,345,474	1,300,000	1,324,803	0	(11,946)	0	0	4.023	3.109	MON	4,359	53,115	04/06/2016	05/25/2045
30290T-AN-2	FREMF 12K21 B - CMBS			4	1FML	716,570	103.7440	726,208	700,000	705,057	0	(2,093)	0	0	3.935	3.591	MON	2,296	27,936	05/20/2014	07/25/2045
30290U-AJ-8	FREMF 12K22 B - CMBS			4	1FE	728,115	103.3810	749,512	725,000	724,635	0	(629)	0	0	3.687	3.666	MON	2,228	27,107	05/20/2014	08/25/2045
30291G-AN-9	FREMF 13K27 B - CMBS			4	1FML	2,028,556	102.8490	2,046,695	1,990,000	2,021,003	0	(7,553)	0	0	3.615	2.943	MON	5,996	41,373	05/09/2019	01/25/2046
30291H-AE-7	FREMF 13K28 B - CMBS			4	1FML	458,859	103.2470	464,612	450,000	457,209	0	(1,651)	0	0	3.490	2.940	MON	1,309	9,340	05/09/2019	06/25/2046
30291M-AN-6	FREMF 13K31 B - CMBS			4	1FML	744,023	103.8720	779,040	750,000	747,729	0	699	0	0	3.630	3.724	MON	2,269	27,579	05/16/2014	07/25/2046
30291R-AA-3	FREMF 13K34 B - CMBS			4	1FML	2,060,703	104.2610	2,085,220	2,000,000	2,051,040	0	(9,663)	0	0	3.734	2.974	MON	6,224	44,400	05/09/2019	09/25/2046
30291Y-AJ-9	FREMF 14K716 B - CMBS			4	1FML	475,112	102.1530	480,119	470,000	470,084	0	(958)	0	0	3.952	3.804	MON	1,548	18,816	09/17/2014	08/26/2047
30295A-AU-6	FREMF 18K76 C - CMBS			4	1FML	1,339,699	103.0670	1,365,638	1,325,000	1,328,692	0	(11,007)	0	0	4.205	2.837	MON	4,643	28,334	05/30/2019	06/26/2051
30295X-AU-2	FREMF 17K724 C - CMBS			4	1FML	1,522,243	100.5830	1,550,990	1,542,000	1,524,334	0	2,090	0	0	3.485	3.841	MON	4,478	31,934	05/17/2019	12/27/2049
30296C-AG-8	FREMF 17K64 C - CMBS			4	1FML	1,347,574	102.2550	1,380,443	1,350,000	1,347,405	0	(169)	0	0	3.981	4.067	MON	4,478	31,960	05/23/2019	05/25/2050
30296P-AS-3	FREMF 18K75 B - CMBS			4	1FML	2,587,695	103.7110	2,592,775	2,500,000	2,582,100	0	(5,596)	0	0	4.111	3.562	MON	8,564	50,538	05/30/2019	04/25/2051
30296V-AU-5	FREMF 18K77 C - CMBS			4	1FML	1,333,540	102.7610	1,361,583	1,325,000	1,332,734	0	(806)	0	0	4.160	4.134	MON	4,593	28,027	05/30/2019	05/25/2051
302973-AJ-1	FREMF 19K92 C - CMBS			4	1FML	982,769	102.9000	1,029,000	1,000,000	983,329	0	560	0	0	4.194	4.473	MON	3,495	24,939	05/21/2019	06/25/2029
30297M-AS-9	FREMF 18K733 B - CMBS			4	1FML	1,529,766	104.0580	1,560,870	1,500,000	1,526,574	0	(3,192)	0	0	4.079	3.775	MON	5,099	36,389	05/09/2019	09/25/2051
30297M-AU-4	FREMF 18K733 C - CMBS			4	2FE	938,900	101.9810	928,027	910,000	936,923	0	(1,977)	0	0	4.079	3.545	MON	3,093	12,585	07/31/2019	09/25/2051
30301T-AG-4	FREMF 17K725 C - CMBS			4	1FML	891,928	102.3020	900,258	880,000	890,353	0	(1,575)	0	0	3.879	3.594	MON	2,845	17,362	06/19/2019	02/25/2050
30305K-AG-9	FREMF 17K69 B - CMBS			4	1FML	372,453	103.5160	377,833	365,000	370,890	0	(666)	0	0	3.727	3.531	MON	1,134	13,795	11/08/2017	10/25/2049
30308K-AA-9	FREMF 18K85 B - CMBS			4	1FML	3,135,586	107.0670	3,212,010	3,000,000	3,126,974	0	(8,612)	0	0	4.468	3.810	MON	11,171	77,114	05/09/2019	10/25/2028
30311M-AU-6	FREMF 19K95 C - CMBS			4	2FE	408,113	100.4970	412,038	410,000	408,065	0	(48)	0	0	3.919	3.945	MON	1,339	5,447	08/01/2019	08/26/2052
3563B-AJ-9	FREMF 14K37 B - CMBS			4	1FML	2,279,177	107.4840	2,337,777	2,175,000	2,239,551	0	(15,911)	0	0	4.559	3.788	MON	8,264	100,566	07/12/2018	01/25/2047
35708T-AS-6	FREMF 17K726 B - CMBS			4	1FML	1,989,375	104.2880	2,085,760	2,000,000	1,990,510	0	821	0	0	3.972	4.121	MON	6,620	80,573	07/17/2018	07/26/2049
35708W-AS-9	FREMF 17K71 B - CMBS			4	1FML	1,061,277	103.2270	1,089,862	1,055,792	1,060,621	0	(656)	0	0	3.753	3.733	MON	3,302	23,568	05/09/2019	11/25/2050
35708Y-AU-0	FREMF 18K73 C - CMBS			4	1FML	997,031	100.2380	1,002,380	1,000,000	996,911	0	(120)	0	0	3.853	3.945	MON	3,211	19,593	06/18/2019	02/27/2051
36192K-AT-4	GSMS 12GJ7 A4 - CMBS			4	1FML	92,802	101.4690	93,306	91,955	92,105	0	(111)	0	0	3.377	3.230	MON	259	3,075	01/31/2014	05/12/2045
36250P-AD-7	GSMS 15C32 A4 - CMBS			4	1FML	2,785,008	106.7110	2,881,197	2,70												

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
61692A-AL-6	MSC 19NUGS D - CMBS			4	2FE	330,000	100.0000	330,000	330,000	330,000	0	0	0	0	3.550	3.550	N/A	391	0	12/12/2019	12/15/2036
61766E-BE-4	MSBAM 16C29 A4 - CMBS			4	1FML	3,114,609	104.0300	3,120,900	3,000,000	3,105,764	0	(8,845)	0	0	3.325	2.690	MON	8,313	49,875	06/13/2019	05/17/2049
61766E-BF-1	MSBAM 16C29 XA - CMBS			3	1FE	587,327	7.4870	448,670	0	446,012	0	(49,302)	0	0	1.603	4.099	MON	8,005	101,365	01/26/2018	05/17/2049
61766R-AZ-9	MSBAM 16C31 A5 - CMBS			4	1FML	4,798,248	103.1890	5,107,856	4,950,000	4,814,344	0	16,096	0	0	3.102	3.565	MON	12,796	140,753	01/11/2019	11/18/2049
61767E-AC-8	MSBAM 17C34 ASB - CMBS			4	1FML	1,455,225	104.0330	1,502,237	1,444,000	1,453,573	0	(1,652)	0	0	3.354	3.204	MON	4,036	36,324	03/12/2019	11/15/2052
61767E-AE-4	MSBAM 17C34 A4 - CMBS			4	1FML	1,232,625	106.1240	1,273,488	1,200,000	1,230,284	0	(2,341)	0	0	3.536	3.166	MON	3,536	24,752	05/07/2019	11/15/2052
90205F-AJ-9	PRK 17280P C - CMBS			4	1FML	1,400,656	.99.8680	1,398,152	1,400,000	1,397,054	0	(3,672)	0	0	2.961	3.334	MON	1,958	50,357	11/02/2018	09/15/2034
90270Y-AC-3	UBSBB 13C5 XA - CMBS			3	1FE	297,979	2.4120	157,259	0	161,453	0	(73,803)	0	0	0.952	7.865	MON	5,171	82,244	05/18/2017	03/12/2046
90276C-AF-8	UBSCM 17C2 XA - CMBS			3	1FE	1,458,515	6.3070	1,082,892	0	1,109,100	0	(225,022)	0	0	1.088	2.466	MON	15,571	295,220	08/01/2017	08/17/2050
90276X-AU-9	UBSCM 18C11 A4 - CMBS			4	1FML	6,023,906	108.7420	6,524,520	6,000,000	6,020,668	0	(3,163)	0	0	3.977	3.936	MON	19,886	238,632	12/17/2018	06/16/2051
90276Y-AB-9	UBSCM 19C16 A2 - CMBS			4	1FML	2,353,545	104.1650	2,380,170	2,285,000	2,343,485	0	(10,060)	0	0	3.440	2.753	MON	6,550	52,403	03/27/2019	04/17/2052
92930R-BB-7	WFRBS 12C9 A3 - CMBS			4	1FML	422,668	101.5900	443,312	436,373	431,127	0	1,452	0	0	2.870	3.331	MON	1,044	13,276	02/27/2014	11/17/2045
92936T-AB-8	WFRBS 12C7 A2 - CMBS			4	1FML	758,965	102.5630	769,223	750,000	752,221	0	(1,245)	0	0	3.431	3.263	MON	2,144	25,733	02/27/2014	06/16/2045
92936Y-AC-5	WFRBS 12C8 A3 - CMBS			4	1FML	487,480	101.7540	508,770	500,000	495,512	0	1,538	0	0	3.001	3.355	MON	1,250	15,005	01/31/2014	08/17/2045
92937E-AD-6	WFRBS 13C11 A4 - CMBS			4	1FML	504,533	102.0340	535,679	525,000	517,043	0	2,481	0	0	3.037	3.583	MON	1,329	15,944	01/24/2014	03/17/2045
92937U-AF-5	WFRBS 13C13 AS - CMBS			4	1FML	464,764	102.7900	477,974	465,000	464,697	0	(67)	0	0	3.345	3.347	MON	1,296	11,666	03/11/2019	05/17/2045
94989T-AZ-7	WFCM 15LC22 A4 - CMBS			4	1FML	602,198	107.3180	622,444	580,000	593,222	0	(2,180)	0	0	3.839	3.387	MON	1,856	22,266	10/22/2015	09/17/2058
95000T-BV-7	WFCM 17RB1 XA - CMBS			3	1FE	2,683,329	7.3250	2,314,526	0	2,292,255	0	(249,490)	0	0	1.272	4.252	MON	33,493	323,532	10/02/2018	03/15/2050
95001M-AH-3	WFCM 17C38 XA - CMBS			3	1FE	1,002,470	6.0870	750,401	0	756,777	0	(104,182)	0	0	1.063	3.948	MON	10,918	139,888	06/28/2017	07/15/2050
3499999 Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Commercial Mortgage-Backed Securities						175,519,235	XXX	176,083,007	148,964,582	170,705,520	0	(2,940,560)	0	0	XXX	XXX	XXX	719,007	7,570,386	XXX	XXX
00175L-AJ-1	AMMC 14R A2R - CDO			4	1FE	800,000	.99.4955	795,964	800,000	800,000	0	0	0	0	3.640	3.653	JAJO	5,500	34,291	07/10/2017	07/25/2029
00217E-AC-2	ARIFL 18A A3 - ABS			4	1FE	548,926	100.5318	551,920	549,000	548,962	0	.16	0	0	2.840	2.861	MON	.693	15,592	02/13/2018	10/15/2026
02007E-AG-3	ALLYA 173 B - ABS			4	1FE	2,348,348	100.1657	2,353,894	2,350,000	2,348,749	0	402	0	0	2.240	2.284	MON	2,340	26,320	06/18/2019	07/15/2022
02007H-AD-3	ALLYA 172 A4 - ABS			4	1FE	839,952	100.0588	840,494	840,000	839,988	0	14	0	0	2.100	2.111	MON	784	17,640	03/21/2017	03/15/2022
02582J-HJ-2	AMXCA 176 A - ABS			4	1FE	3,341,102	100.1396	3,354,678	3,350,000	3,344,632	0	3,530	0	0	2.040	2.259	MON	3,037	34,170	06/18/2019	05/15/2023
03764D-AH-4	APID 12R AR - CDO			4	1FE	5,449,700	.99.2884	5,411,220	5,450,000	5,442,647	0	(7,498)	0	0	3.081	3.111	JAJO	36,380	199,442	07/25/2018	04/15/2031
03764D-AK-7	APID 12R CR - CDO			4	1FE	1,000,625	.94.5486	945,486	1,000,000	995,280	0	(6,375)	0	0	3.801	3.877	JAJO	8,235	43,895	05/07/2018	04/15/2031
03764U-AN-3	APID 16R A1R - CDO			4	1FE	5,623	.99.9811	5,622	5,623	5,623	0	0	0	0	2.946	3.014	JAJO	.33	(3,258)	06/07/2017	01/21/2025
03767N-AC-0	APID 18RR A1R - CDO			4	1FE	2,997,000	.99.5968	2,987,903	3,000,000	2,993,566	0	(3,434)	0	0	3.093	3.152	JAJO	18,302	54,499	06/19/2019	10/22/2030
04033B-AC-2	ARIFL 18B A3 - ABS			4	1FE	875,866	102.2334	895,564	876,000	875,909	0	(8,340)	0	0	3.430	3.459	MON	1,335	30,047	09/18/2018	08/16/2027
04942J-AC-5	ATOLO 10 A - CDO			C	4	1FE	540,000	.99.1970	535,664	540,000	0	0	0	0	3.091	3.104	JAJO	3,616	19,816	02/05/2018	01/15/2031
04965F-AG-6	ATRM 15 B - CDO			C	4	1FE	570,000	.99.5982	567,710	570,000	0	0	0	0	3.684	3.702	JAJO	4,083	21,384	11/16/2018	01/23/2031
04966H-AE-6	ATRM 13 B - CDO			C	4	1FE	2,489,063	.98.9982	2,474,956	2,500,000	0	(2,345)	0	0	3.434	3.553	JAJO	16,693	49,874	06/19/2019	11/21/2030
05586A-AA-6	BSPRT 18FL4 A - CDO			4	1FE	7,200,000	.99.9085	7,193,411	7,200,000	7,200,000	0	0	0	0	2.790	2.813	MON	8,927	242,949	09/27/2018	09/17/2035
06760P-AL-5	BABSN 183 C - CDO			4	1FE	600,000	.96.9986	581,992	600,000	600,000	0	0	0	0	3.866	3.884	JAJO	4,639	26,839	05/18/2018	07/20/2029
06761C-AA-7	BABSN 162R AR - CDO			C	4	1FE	1,850,000	.99.9760	1,849,556	1,850,000	0	0	0	0	3.046	3.053	JAJO	11,270	56,489	12/07/2018	07/20/2028
08181L-AJ-6	BSP 10R A1R - CDO			4	1FE	660,000	100.0012	660,008	660,000	659,663	0	(337)	0	0	3.141	3.181	JAJO	4,491	5,923	07/12/2019	01/16/2029
09626Q-BC-0	BLUEM 142RR BR2 - CDO			C	4	1FE	250,000	.99.5984	248,996	250,000	0	0	0	0	3.716	4.046	JAJO	1,858	10,804	09/06/2018	10/21/2030
09626Y-AS-9	BLUEM 132R BR - CDO			4	1FE	500,805	.99.2502	496,251	500,000	497,642	0	(3,494)	0	0	3.553	3.656	JAJO	3,504	20,903	04/11/2018	10/22/2030
09629E-AE-1	BLUEM 2 A2 - CDO			C	4	1FE	1,001,500	.99.0759	990,759	995,194	0	(6,547)	0	0	3.570	3.670	JAJO	7,140	41,698	04/20/2018	10/21/2030
09629P-AA-4	BLUEM 22 A1 - CDO			4	1FE	2,980,500	.99.1266	2,973,797	3,000,000	2,979,246	0	(1,254)	0								

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
13974M-AE-6	AFIN 162 B - ABS			4	1FE	42,208	99.9958	42,208	42,210	42,210	0	1	0	0	2.110	2.120	MON	27	.891	07/12/2016	03/22/2021
14041N-FK-2	COMET 171 A - ABS			4	1FE	2,059,548	100.0118	2,060,244	2,060,000	2,059,967	0	154	0	0	2.000	2.016	MON	1,831	.41,200	03/20/2017	01/17/2023
14310D-AW-7	CGMS 132R BR - CDO			4	1FE	999,500	97.5276	975,276	1,000,000	994,306	0	(5,612)	0	0	3.303	3.474	JAJO	6,882	.38,830	04/18/2018	01/18/2029
14310D-BA-4	CGMS 132R DR - CDO			4	2FE	425,000	89.6722	381,107	425,000	425,000	0	0	0	0	4.403	3.966	JAJO	3,899	.21,243	11/20/2017	01/18/2029
14311A-AW-2	CGMS 145RR B - CDO			4	1FE	925,000	98.1671	908,046	925,000	925,000	0	0	0	0	3.701	3.610	JAJO	7,417	.42,721	08/24/2018	07/15/2031
14311X-AA-0	CGMS 181 A1 - CDO			4	1FE	2,585,700	98.9658	2,573,110	2,600,000	2,583,849	0	(1,851)	0	0	2.986	3.145	JAJO	15,527	.45,408	06/19/2019	04/21/2031
14313Y-AF-5	CARMX 161 C - ABS			4	1FE	3,250,127	100.1117	3,253,631	3,250,000	3,250,080	0	(47)	0	0	2.520	2.530	MON	3,640	.40,950	06/18/2019	10/15/2021
14314A-AE-9	CARMX 181 B - ABS			4	1FE	729,939	101.3379	739,767	730,000	729,963	0	13	0	0	2.830	2.849	MON	918	.20,659	01/17/2018	09/15/2023
14314A-AF-6	CARMX 181 C - ABS			4	1FE	259,992	100.5894	261,533	260,000	259,995	0	2	0	0	2.950	2.969	MON	341	.7,670	01/17/2018	11/15/2023
14314L-AG-0	CGMS 142RR A3 - CDO	C		4	1FE	2,000,000	96.9702	1,939,405	2,000,000	2,000,000	0	0	0	0	3.410	3.859	FIAN	8,904	.80,958	05/07/2018	05/15/2031
14314W-AG-6	CARMX 173 C - ABS			4	1FE	857,413	99.9274	859,376	860,000	858,489	0	548	0	0	2.720	2.806	MON	1,040	.23,392	01/05/2018	05/15/2023
14317P-AC-7	CGMS 182 A2 - CDO			4	1FE	2,485,000	98.2979	2,457,447	2,500,000	2,483,452	0	(1,548)	0	0	3.601	3.729	JAJO	19,505	.51,459	06/24/2019	10/15/2031
14889E-AL-0	CRMN 131R AR - CDO			4	1FE	3,800,000	99.4138	3,777,723	3,800,000	3,800,000	0	0	0	0	2.786	2.793	JAJO	19,113	.129,792	12/01/2017	01/27/2028
14987V-AA-7	CBAM 199 A - CDO	C		4	1FE	7,350,000	100.1086	7,357,979	7,350,000	7,350,000	0	0	0	0	3.281	3.299	JAJO	52,248	.192,522	01/24/2019	02/12/2030
15137K-AG-4	CECLO 24R A2R - CDO			2	1FE	1,420,000	99.6251	1,414,676	1,420,000	1,420,000	0	0	0	0	3.651	3.672	JAJO	11,233	.60,171	07/23/2018	10/15/2026
16409T-AE-9	CHPRK 1 A2 - CDO	C		4	1FE	500,000	98.8605	494,303	500,000	500,000	0	0	0	0	3.551	3.567	JAJO	3,847	.20,680	04/11/2018	04/15/2030
165183-BR-4	CFI1 182 C - ABS			4	1FE	1,504,854	102.6928	1,545,526	1,505,000	1,504,909	0	39	0	0	3.720	3.752	MON	2,488	.55,986	08/07/2018	08/15/2030
17180W-AA-3	C1FC 182 A1 - CDO	C		4	1FE	6,366,150	99.0998	6,391,938	6,450,000	6,358,721	0	(7,429)	0	0	3.006	3.411	JAJO	38,776	.174,591	01/18/2019	04/21/2031
17180W-AC-9	C1FC 182 A2 - CDO	C		4	1FE	2,000,000	98.8027	1,976,054	2,000,000	2,000,000	0	0	0	0	3.566	3.580	JAJO	14,264	.83,396	04/24/2018	04/21/2031
17305E-GN-9	CCCIT 18A4 A4 - ABS			4	1FE	900,000	99.9072	899,165	900,000	900,000	0	0	0	0	2.050	2.060	MON	1,179	.24,231	05/31/2018	06/09/2025
17305E-GS-8	CCCIT 18A7 A7 - ABS			4	1FE	1,898,449	111.1493	2,111,836	1,900,000	1,898,600	0	123	0	0	3.960	3.969	AO	16,302	.74,822	10/05/2018	10/15/2030
22845T-AQ-2	CRNPT 3R 1AR - CDO			4	1FE	3,130,736	99.8693	3,126,642	3,130,736	3,130,736	0	0	0	0	2.911	2.923	JAJO	19,745	.109,173	09/26/2017	12/31/2027
25211A-AD-1	DIWOLF 1 D - CDO	C		4	2FE	265,000	98.4750	260,959	265,000	265,000	0	0	0	0	5.151	5.169	JAJO	2,957	.15,259	08/09/2017	10/15/2030
26244K-AN-6	DRSLF 41R AR - CDO			4	1FE	895,950	99.1454	897,266	905,000	895,916	0	(34)	0	0	2.956	3.225	JAJO	5,796	.15,730	06/19/2019	04/15/2031
26245R-AA-8	DRSLF 58 A1 - CDO			4	1FE	7,200,000	98.9981	7,127,865	7,200,000	7,200,000	0	0	0	0	3.002	3.015	JAJO	45,632	.316,578	06/01/2018	07/17/2031
26249G-AJ-9	DRSLF 33RR AR2 - CDO			4	1FE	2,000,000	99.9057	1,998,114	2,000,000	2,000,000	0	0	0	0	3.231	3.248	JAJO	14,000	.44,325	02/20/2019	04/15/2029
28137R-AA-5	EDUSA 5 A - ABS			4	1FE	634,543	98.0614	628,317	640,739	648,147	0	(7,349)	0	0	2.492	2.100	MON	266	.18,374	01/29/2014	02/25/2039
29372J-AC-1	EFF 172 A3 - ABS			4	1FE	2,454,590	100.0129	2,500,324	2,500,000	2,482,220	0	17,992	0	0	2.220	2.971	MON	1,696	.55,500	05/25/2018	01/20/2023
29374A-AB-0	EFF 191 A2 - ABS			4	1FE	2,528,516	100.9496	2,523,740	2,500,000	2,519,439	0	(9,077)	0	0	2.980	2.266	MON	2,276	.37,250	06/18/2019	10/21/2024
29374D-AC-2	EFF 192 A3 - ABS			4	1FE	849,905	100.4675	853,974	850,000	849,915	0	10	0	0	2.380	2.395	MON	618	.7,867	07/23/2019	02/20/2025
30227X-AA-9	EXTNT 191 A2 - ABS			4	1FE	680,000	100.4882	683,320	680,000	680,000	0	0	0	0	3.204	3.204	MON	363	.9,441	06/26/2019	07/26/2049
34528Q-FL-3	FORDF 171 B - ABS			4	1FE	1,969,688	100.0175	2,000,350	2,000,000	1,994,154	0	15,615	0	0	2.250	3.068	MON	2,000	.45,000	05/25/2018	05/15/2022
34528Q-FP-4	FORDF 172 A1 - ABS			4	1FE	1,346,309	100.1175	1,351,586	1,350,000	1,347,875	0	1,567	0	0	2.160	2.401	MON	1,296	.14,580	06/18/2019	09/15/2022
34529S-AA-7	FORDR 17REV2 A - ABS			4	1FE	2,173,096	100.6592	2,264,831	2,250,000	2,200,315	0	17,308	0	0	2.360	3.235	MON	2,360	.53,100	05/25/2018	03/15/2029
34530W-AA-5	FORDR 15REV2 A - ABS			4	1FE	619,755	100.2132	621,322	620,000	619,972	0	51	0	0	2.440	2.461	MON	672	.15,128	07/21/2015	01/15/2027
34531L-AF-7	FORDL 18B B - ABS			4	1FE	1,999,549	101.4193	2,028,386	2,000,000	1,999,778	0	.178	0	0	3.490	3.525	MON	3,102	.69,800	09/18/2018	03/15/2022
34532D-AB-3	FORDO 19B A2A - ABS			4	1FE	1,666,416	100.1774	1,669,425	1,666,468	1,666,440	0	24	0	0	2.350	2.365	MON	1,741	.18,928	06/18/2019	02/15/2022
34532R-AA-4	FORDR 18REV1 A - ABS			4	1FE	1,029,638	104.0678	1,071,898	1,030,000	1,029,730	0	49	0	0	3.190	3.217	MON	1,460	.32,857	01/23/2018	07/15/2031
361886-AT-1	GFORT 171 B - ABS			4	1FE	1,737,051	100.0074	1,750,129	1,750,000	1,749,692	0	8,054	0	0	2.580	3.050	MON	2,007	.45,150	06/01/2018	01/18/2022
361886-AW-4	GFORT 172 A1 - ABS			4	1FE	1,744,531	100.0332	1,750,580	1,750,000	1,747,233	0	2,702	0	0	2.130	2.438	MON	1,657	.1		

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
43813F-AD-5	HAROT 174 A4 - ABS			4	1FE	3,509,570	100.3581	3,512,535	3,500,000	3,507,351	0	(2,219)	0	0	2.210	2.090	MON	2,149	38,675	06/25/2019	03/21/2024
43814U-AG-4	HAROT 182 A3 - ABS			4	1FE	3,910,663	100.8997	3,894,729	3,860,000	3,891,974	0	(18,688)	0	0	3.010	2.074	MON	4,196	58,093	06/25/2019	05/18/2022
44891E-AF-6	HART 16B C - ABS			4	1FE	1,957,500	99.9728	1,999,456	2,000,000	1,980,121	0	14,522	0	0	2.190	2.967	MON	1,947	43,800	05/25/2018	11/15/2022
44891G-AE-4	HALST 17B A4 - ABS			4	1FE	838,259	100.0040	847,562	847,528	847,297	0	5,548	0	0	2.130	2.849	MON	802	18,052	06/07/2018	03/15/2021
44928X-AL-8	ICG 141R A1R - CDO		C	4	1FE	5,300,000	99.2630	5,260,940	5,300,000	5,300,000	0	0	0	0	3.186	3.196	JAUO	33,770	200,636	10/25/2017	01/22/2030
44930U-AF-3	HART 16A B - ABS			4	1FE	594,796	100.1456	595,866	595,000	594,980	0	53	0	0	2.460	2.481	MON	651	14,637	03/22/2016	05/16/2022
44930U-AG-1	HART 16A C - ABS			4	1FE	774,703	100.2630	777,038	775,000	774,953	0	71	0	0	2.680	2.704	MON	923	20,770	03/22/2016	05/16/2022
44931P-AE-6	HART 17A A4 - ABS			4	1FE	1,024,870	100.1006	1,026,031	1,025,000	1,024,965	0	36	0	0	2.090	2.103	MON	952	21,423	03/22/2017	04/17/2023
44931P-AF-3	HART 17A B - ABS			4	1FE	1,352,320	100.2985	1,354,030	1,350,000	1,351,685	0	(636)	0	0	2.380	2.299	MON	1,428	16,065	06/18/2019	04/17/2023
44933A-AC-1	HART 18B A3 - ABS			4	1FE	1,144,986	101.3906	1,160,923	1,145,000	1,144,993	0	6	0	0	3.200	3.222	MON	1,628	36,945	12/04/2018	12/15/2022
48251T-AC-5	KKR 20 C - CDO			4	1FE	1,804,700	96.6448	1,739,607	1,800,000	1,795,090	0	(12,283)	0	0	3.951	4.017	JAUO	15,211	81,817	05/23/2018	10/16/2030
50117N-AD-6	KCOT 171 A4 - ABS			4	1FE	1,950,938	99.8363	1,996,727	2,000,000	1,981,373	0	20,280	0	0	2.160	3.213	MON	1,920	43,200	06/07/2018	03/15/2024
50184V-AS-3	LCM 14R BR - CDO		D	4	1FE	2,486,250	97.6924	2,442,309	2,500,000	2,483,873	0	(2,377)	0	0	3.546	3.670	JAUO	17,729	50,740	06/19/2019	07/21/2031
50189C-AQ-4	LCM 21R BR - CDO		C	4	1FE	1,040,000	99.2505	1,032,206	1,040,000	1,040,000	0	0	0	0	3.366	3.378	JAUO	7,001	41,263	04/12/2018	04/20/2028
55818K-AR-2	MDPK 11R AR - CDO			4	1FE	6,750,000	99.9469	6,746,418	6,750,000	6,750,000	0	0	0	0	3.094	3.109	JAUO	40,609	252,095	08/04/2017	07/23/2029
55819Y-AA-8	MDPK 26R AR - CDO			4	1FE	1,010,000	99.9463	1,009,458	1,010,000	1,010,000	0	0	0	0	3.128	3.141	JAUO	5,617	38,128	09/05/2017	07/29/2030
55952Y-AT-4	MAGNE 8RR CR2 - CDO		C	4	1FE	500,000	97.0845	485,423	500,000	500,000	0	0	0	0	3.851	3.869	JAUO	4,172	22,201	04/20/2018	04/15/2031
58768U-AH-6	MMOT 17B NTS - ABS			4	1FE	1,003,633	100.0611	1,000,611	1,000,000	999,283	0	(4,401)	0	0	2.160	2.386	MON	960	27,373	06/07/2018	05/16/2022
61033Z-AU-2	MCSL 151R AR - CDO			4	1FE	2,212,447	99.9918	2,212,266	2,212,447	2,212,447	0	0	0	0	3.019	3.046	FIAN	7,421	81,014	08/15/2017	05/24/2027
631709-AA-0	NCC 172 AL - CDO		C	4	1FE	3,950,000	99.0033	3,910,630	3,950,000	3,950,000	0	0	0	0	3.251	3.268	JAUO	27,822	151,358	12/01/2017	01/15/2030
63940F-AB-3	NAVSL 162 A2 - ABS			4	1FE	1,264,703	100.5399	1,271,530	1,264,703	1,264,703	0	0	0	0	2.842	2.873	MON	599	42,543	04/05/2016	06/25/2065
63941N-AA-7	NAVSL 184 A1 - ABS			4	1FE	249,601	99.7778	249,046	249,601	249,601	0	0	0	0	2.042	2.056	MON	85	6,230	09/10/2018	06/27/2067
64129J-AU-4	NEUB 14R B1R - CDO		C	4	1FE	2,003,400	98.7046	1,974,092	2,000,000	1,990,527	0	(14,497)	0	0	3.686	3.798	JAUO	13,309	86,511	04/13/2018	01/28/2030
64129J-AY-6	NEUB 14R DR - CDO		C	4	2FE	510,105	99.5684	497,842	500,000	505,797	24,143	(5,466)	0	0	5.586	5.435	JAUO	5,043	31,233	11/28/2017	01/28/2030
64129K-AY-3	NEUB 15R BR - CDO			4	1FE	1,003,000	99.3982	993,982	1,000,000	996,898	0	(6,276)	0	0	3.651	3.710	JAUO	7,910	42,374	05/07/2018	10/15/2029
64130P-AE-3	NEUB 28 B - CDO		C	4	1FE	475,000	97.9324	465,179	475,000	475,000	0	0	0	0	3.566	3.580	JAUO	3,388	19,807	04/27/2018	04/22/2030
65478B-AD-3	NALT 18A A3 - ABS			4	1FE	3,389,650	100.8447	3,378,297	3,350,000	3,372,561	0	(17,089)	0	0	3.250	2.281	MON	4,839	54,438	06/18/2019	09/15/2021
65478N-AD-7	NAROT 18C A3 - ABS			4	1FE	2,734,476	101.9306	2,787,803	2,735,000	2,734,678	0	191	0	0	3.220	3.249	MON	3,914	88,801	12/04/2018	06/15/2023
67091R-AK-5	OCF 158R A1R - CDO		D	4	1FE	2,394,588	99.8478	2,390,943	2,394,588	2,394,588	0	0	0	0	2.852	2.872	JAUO	14,418	81,985	10/16/2017	04/19/2027
67091R-AM-1	OCF 158R 2AR - CDO		D	4	1FE	1,130,000	100.0032	1,130,036	1,130,000	1,130,000	0	0	0	0	3.452	3.471	JAUO	8,235	45,563	10/16/2017	04/19/2027
67092D-AL-3	OCF 1510R A1R - CDO		C	4	1FE	8,000,000	99.9683	7,997,462	8,000,000	8,000,000	0	0	0	0	2.756	2.762	JAUO	39,804	272,981	11/27/2017	10/26/2027
67102S-AL-8	OCF 145R A1R - CDO		C	4	1FE	1,900,000	99.2440	1,885,637	1,900,000	1,900,000	0	0	0	0	3.016	3.026	JAUO	10,345	69,869	02/09/2018	04/28/2031
67108W-BG-3	OZLM 7PR A2R - CDO			4	1FE	1,000,000	98.4515	984,515	1,000,000	1,000,000	0	0	0	0	3.602	3.618	JAUO	7,605	41,842	07/02/2018	07/17/2029
67590E-AY-0	OCT15 15R DR - CDO		C	4	2FE	1,020,000	99.6967	996,967	1,000,000	1,012,268	43,076	(10,128)	0	0	5.666	5.510	JAUO	11,332	63,419	10/12/2017	07/19/2030
67590L-AL-2	OCT19 19 D - CDO		C	4	1FE	502,000	100.0165	500,083	500,000	500,313	0	(3,732)	0	0	5.501	5.525	JAUO	5,959	30,565	08/18/2017	04/15/2026
67590R-BA-2	OCTLF 1409R B1R - CDO			4	1FE	1,000,000	99.5963	995,963	1,000,000	1,000,000	0	0	0	0	3.604	3.620	FIAN	4,405	42,380	11/09/2018	11/18/2031
67590Y-AS-9	OCT26 26R CR - CDO		C	4	1FE	1,000,000	95.0066	950,066	1,000,000	1,000,000	0	0	0	0	3.801	3.820	JAUO	8,235	43,895	06/01/2018	07/15/2030
69700A-AA-3	PSTAT 171 A1 - CDO		C	4	1FE	1,365,141	99.9280	1,364,158	1,365,141	1,365,141	0	0	0	0	2.741	2.749	JAUO	8,107	38,388	08/18/2017	10/15/2025
74972F-AG-0	PRAM 4 A2 - CDO			4	1FE	1,000,000	98.8588	988,588	1,000,000	1,000,000	0	0	0	0	3.501	3.552	JAUO	7,585	41,360	04/26/2018	04/15/2030
74988L-AJ-3	PRAM 3PR BR2 - CDO		C	4	1	1,400,840	95.3708	1,335,191	1,400,00												

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization) Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
92915C-AU-8	VOYA 161R BR - CDO	C	4		1FE	792,765	.95	3298	753,105	790,000	787,431	.0	(5,565)	.0	3.766	3.835	JAUJ	5,950	34,539	04/06/2018	01/21/2031
92915H-AQ-6	VOYA 163R A3R - CDO		4		1FE	1,000,000	.99	6819	996,819	1,000,000	.0	.0	.0	.0	3.753	3.666	JAUJ	7,819	42,170	10/23/2018	10/18/2031
92915P-AH-8	INGIM 141RR A1A - CDO		4		1FE	990,500	.99	2566	992,566	1,000,000	.0	(301)	.0	.0	2.993	3.240	JAUJ	6,236	17,484	06/19/2019	04/18/2031
92916M-AB-7	VOYA 171 A2 - CDO	C	4		1FE	1,003,200	.98	6854	986,854	1,000,000	.0	(2,281)	.0	.0	3.602	3.908	JAUJ	7,605	41,482	04/20/2018	04/17/2030
92916W-AE-9	INGIM 132R A2B - CDO		4		1FE	520,406	.97	8162	513,535	525,000	.0	(2,505)	.0	.0	3.340	3.571	JAUJ	3,312	20,906	08/16/2018	04/25/2031
92916X-AJ-6	INGIM 133RR 1RR - CDO		4		1FE	850,000	.99	4753	845,540	850,000	.0	.0	.0	.0	3.153	3.059	JAUJ	5,584	31,713	08/30/2018	10/20/2031
948214-AS-0	WPARK 1R A2R - CDO	C	4		1FE	2,484,375	.98	4440	2,461,100	2,500,000	.0	(2,111)	.0	.0	3.566	3.700	JAUJ	17,829	50,992	06/24/2019	07/22/2030
98162F-AD-6	WOART 16A A4 - ABS		4		1FE	1,994,922	.99	9704	1,999,407	2,000,000	.0	1,854	.0	.0	1.950	2.145	MON	1,733	19,500	06/25/2019	05/16/2022
98162G-AF-9	WOLS 19B B - ABS		4		1FE	889,873	.99	8884	889,007	890,000	.0	(3)	.0	.0	2.130	2.148	MON	790	6,003	08/13/2019	02/18/2025
98162K-AE-3	WOLS 17A B - ABS		4		1FE	1,734,209	.99	9924	1,749,867	1,750,000	.0	9,382	.0	.0	2.480	3.040	MON	1,929	43,400	06/01/2018	08/15/2022
98162W-AF-4	WOART 18D B - ABS		4		1FE	841,563	.103	8120	830,496	800,000	.0	(3,116)	.0	.0	3.670	2.467	MON	1,305	9,787	08/21/2019	12/16/2024
3599999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Other Loan-Backed and Structured Securities						267,108,491	XXX	266,527,695	267,369,938	267,063,261	109,057	(166,725)	0	0	XXX	XXX	XXX	1,235,020	8,116,311	XXX	XXX
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						1,082,802,985	XXX	1,102,319,826	1,048,066,958	1,076,083,914	243,208	(3,943,039)	147,428	0	XXX	XXX	XXX	7,121,741	34,890,372	XXX	XXX
4899999. Total - Hybrid Securities						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
5599999. Total - Parent, Subsidiaries and Affiliates Bonds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
6099999. Subtotal - SVO Identified Funds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
00772X-AG-8	AEROCARE HOLDINGS, INC. TERM				3FE	101,326	.99	0000	100,720	101,738	.0	.0	.0	.0	3.000	4.940		.0	.0	10/17/2019	09/30/2024
02155U-AC-6	ALTERNATE SOLUTIONS HEALTH NETWORK, LLC TERM				3FE	501,822	.99	0000	500,596	505,652	.0	.0	.0	.0	3.500	5.300		.0	.0	01/17/2019	12/31/2023
02155U-AB-8	ALTERNATE SOLUTIONS HEALTH NETWORK, LLC REV				3FE	52,131	.98	0000	50,188	53,297	.0	.0	.0	.0	3.500	2.900		.0	.0	01/17/2019	12/31/2023
04575X-AC-8	ASSOCIATED PATHOLOGISTS, LLC TERM A				3FE	71,437	.99	0000	71,453	72,174	.0	.0	.0	.0	4.250	6.460		.0	.0	05/17/2019	05/01/2024
04575X-AD-6	ASSOCIATED PATHOLOGISTS, LLC TERM B				3FE	55,644	.99	0000	55,646	56,208	.0	.0	.0	.0	4.750	6.960		.0	.0	05/17/2019	05/01/2025
08658D-AF-6	BESTOP, INC. TERM				4FE	283,192	.99	0000	283,423	286,286	.0	.0	.0	.0	5.250	7.050		.0	.0	06/18/2019	07/30/2021
08764R-AC-3	BETTCHEER INDUSTRIES, INC. TERM				3FE	744,664	.98	7500	744,759	754,186	.0	.0	.0	.0	4.250	6.190		.0	.0	04/09/2019	10/03/2023
09238P-AC-3	BLACKHAWK INDUSTRIAL HOLDINGS, INC. DDTL				4FE	(3,803)	.99	0000	0	(4,041)	.0	.0	.0	.0	4.250	1.000		.0	.0	10/03/2018	09/17/2024
09238P-AD-1	BLACKHAWK INDUSTRIAL HOLDINGS, INC. REV				4FE	(1,521)	.99	0000	0	(1,616)	.0	.0	.0	.0	4.250	0.500		.0	.0	10/03/2018	09/17/2024
09238P-AB-5	BLACKHAWK INDUSTRIAL HOLDINGS, INC. TERM				4FE	713,764	.99	0000	713,855	721,066	.0	.0	.0	.0	4.250	6.190		.0	.0	10/03/2018	09/17/2024
10153K-AD-1	BOULDER SCIENTIFIC COMPANY, LLC DDTL				3FE	(2,659)	.98	2500	(4,653)	.0	.0	.0	.0	.0	4.500	1.000		.0	.0	07/17/2019	12/28/2025
10153K-AC-3	BOULDER SCIENTIFIC COMPANY, LLC TERM				3FE	656,438	.98	2500	651,482	663,086	.0	.0	.0	.0	4.500	6.600		.0	.0	07/17/2019	12/28/2025
10153K-AB-5	BOULDER SCIENTIFIC COMPANY, LLC REV				3FE	(798)	.98	2500	(1,396)	.0	.0	.0	.0	.0	4.500	0.500		.0	.0	07/17/2019	06/28/2025
12738X-AB-7	CADENT, LLC REV				3FE	(328)	.99	5000	(328)	.0	.0	.0	.0	.0	5.250	2.880		.0	.0	09/26/2018	09/11/2023
12738X-AC-5	CADENT, LLC TERM				3FE	1,141,921	.99	5000	1,141,993	1,147,732	.0	.0	.0	.0	5.250	7.050		.0	.0	09/26/2018	09/11/2023
15706U-AC-2	CERTIFIED POWER, INC. TERM				4FE	748,221	.99	2500	748,221	753,875	.0	.0	.0	.0	4.750	6.850		.0	.0	10/23/2019	03/20/2023
23302E-AD-8	DAS PURCHASER 2 CORP. DDTL				4FE	(2,409)	.99	0000	.0	(2,560)	.0	.0	.0	.0	4.750	1.000		.0	.0	12/02/2019	11/13/2024
23302E-AC-0	DAS PURCHASER 2 CORP. REV				4FE	(1,927)	.99	0000	(1,927)	.0	.0	.0	.0	.0	4.750	0.500		.0	.0	12/02/2019	11/13/2024
23302E-AB-2	DAS PURCHASER 2 CORP. TERM				4FE	807,085	.99	0000	807,085	815,238	.0	.0	.0	.0	4.750	6.650		.0	.0	12/02/2019	11/13/2024
29916C-AC-9	EVANS FOOD GROUP LTD. REV				4FE	47,725	.99	0000	47,725	49,063	.0	.0	.0	.0	4.500	5.060		.0	.0	08/20/2019	08/02/2025
29916C-AB-1	EVANS FOOD GROUP LTD. TERM				4FE	1,101,129	.99	0000	1,101,157	1,112,279	.0	.0	.0	.0	4.250	6.440		.0	.0	08/20/2019	08/02/2025
45249T-AF-9	IMAGEFIRST HOLDINGS, LLC DDTL				3FE	(650)	.99	5000	(1,299)	(812)	.0	.0	.0	.0	4.000	1.000		.0	.0	06/13/2019	10/27/2025
45249T-AE-2	IMAGEFIRST HOLDINGS, LLC TERM				3FE	147,552	.99	5000	147,930	148,673	.0	.0	.0	.0	4.000	5.970		.0	.0	06/13/2019	10/27/2025
56625L-AC-4	MARCO TECHNOLOGIES, LLC (FKA MARCO, INC.) DDTL				3FE	(1,159)	.99	5000	(1,159)	(1,304)	.0	.0	.0	.0	4.250	1.000		.0	.0	02/19/2019	10/30/2023
56625L-AB-6	MARCO TECHNOLOGIES, LLC (FKA MARCO, INC.) REV				3FE	(298)	.99	5000	(298)	(335)	.0	.0	.0	.0	4.250	0.500		.0	.0	02/19/2019	10/30/2022
56625L-AD-2	MARCO TECHNOLOGIES, LLC (FKA MARCO, INC.) TERM A				3FE	769,083	.99	5000	769,103	772,967	.0	.0	.0	.0	4.250	6.910		.0	.0	02/19/2019	10/30/2023
58806F-AE-0	MERCER FOODS, LLC TERM				4FE	285,132	.99	0000	285,139	288,019	.0	.0	.0	.0	4.500	6.410		.0	.0	11/22/2019	11/10/2022
62931*-AC-8	NMC SKINCARE INTERMEDIATE HOLDINGS II, LLC REV				4FE	12,291	.99	0000	10,057	10,570	.0	.0	.0	.0	4.750	3.770		.0	.0	11/16/2018	10/31/2024
62931*-AA-2	NMC SKINCARE INTERMEDIATE HOLDINGS II, LLC TERM				4FE	149,349	.99	0000	150,904	152,428	.0	.0	.0	.0	4.750	6.550		.0	.0	11/16/2018	10/31/2024
62931*-AB-0	NMC SKINCARE INTERMEDIATE HOLDINGS II, LLC DDTL				4FE	10,083	.99	0000	12,574	12,831	.0	.0	.0	.0	4.750	4.530		.0	.0	11/16/2018	10/31/2024
69913K-AB-2	PARAGON FILMS, INC. REV				4FE	(1,743)	.99	0000	(1,743)	(1,852)	.0	.0	.0	.0	4.500	0.500		.0	.0	04/16/2019	03/29/2024
69913K-AC-0	PARAGON FILMS, INC. TERM				4FE	1,058,494	.99	0000	1,058,548	1,069,240	.0	.0	.0	.0	4.500	7.270		.0	.0	04/16/2019	03/29/2025
74056T-AB-0	PREMIER RESEARCH ACQUISITION CORP. TERM				3FE	608,413	.98	0000	602,345	614,638	.0	.0	.0	.0	4.250	6.050		.0	.0	08/13/2018	07/25/2024
74274B-AE-9	PROCESS EQUIPMENT, INC. DDTL				3FE	18,261	.99	0000	18,261	18,782	.0	.0	.0	.0	5.000	3.990		.0	.0	03/22/2019	03/06/2025
74274B-AG-4	PROCESS EQUIPMENT, INC. REV				3FE	9,913	.99	0000	9,913	10,435	.0	.0	.0	.0	5.000	4.630		.0	.0	03/22/2019	03/06/2025
74274B-AF-6	PROCESS EQUIPMENT, INC. TERM				3FE	322,937	.99	0000	322,962	326,224	.0	.0	.0	.0	5.000	6.940		.0	.0	03/22/2019	03/06/2025
69345U-AD-4	PROTECTIVE INDUSTRIAL PRODUCTS, INC. REV				4FE	5,380	.99	0000	5,380	5,593	.0	.0	.0	.0	4.500	4.430		.0	.0	03/06/2019	01/31/2024
69345U-AB-8	PROTECTIVE INDUSTRIAL PRODUCTS, INC. TERM A				4FE	358,834	.99	0000	358,859	362,484	.0	.0	.0	.0	4.500	6.300		.0	.0	03/06/2019	01/31/2024

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization) Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
76118S-AF-4	RESOLUTE INDUSTRIAL, LLC TERM				4FE	473,680	.99.0000	478,587	483,422	473,378	.0	.0	.0	.0	5.000	6.940		.0	19,023	03/25/2019	03/07/2025
76118S-AE-7	RESOLUTE INDUSTRIAL, LLC REV				4FE	(1,624)	.99.0000	(812)	.0	(1,674)	.0	.0	.0	.0	5.000	0.500		.0	794	03/25/2019	03/07/2025
77542H-AF-2	ROHRER CORPORATION REV				4FE	(510)	.99.5000	(127)	.0	(526)	.0	.0	.0	.0	4.750	0.500		.0	263	10/18/2018	10/01/2023
77542H-AG-0	ROHRER CORPORATION TERM				4FE	209,529	.99.5000	213,229	214,300	209,395	.0	.0	.0	.0	4.750	6.550		.0	18,219	10/18/2018	10/01/2023
75002B-AB-4	ROTATING MACHINERY SERVICES, INC. REV				4FE	(1,096)	.99.0000	(1,096)	.0	(1,165)	.0	.0	.0	.0	5.500	0.500		.0	148	06/26/2019	06/10/2024
75002B-AA-6	ROTATING MACHINERY SERVICES, INC. TERM A				4FE	815,571	.99.0000	815,591	823,830	815,055	.0	.0	.0	.0	5.500	7.440		.0	33,143	06/26/2019	06/10/2025
87546B-AA-4	TANGENT TECHNOLOGIES ACQUISITION, LLC TERM				4FE	668,036	.99.0000	668,087	674,835	667,614	.0	.0	.0	.0	4.750	6.550		.0	46,775	12/18/2018	11/30/2024
87546B-AB-2	TANGENT TECHNOLOGIES ACQUISITION, LLC REV				4FE	25,727	.99.0000	25,727	27,565	25,612	.0	.0	.0	.0	4.750	4.440		.0	979	12/18/2018	11/30/2023
88770Y-AB-4	TINUITI INC. REV				3FE	28,014	.99.0000	28,014	28,980	27,953	.0	.0	.0	.0	4.500	3.420		.0	35	09/05/2019	08/19/2022
88770Y-AC-2	TINUITI INC. TERM				3FE	815,595	.99.0000	815,615	823,854	815,079	.0	.0	.0	.0	4.500	6.400		.0	15,687	09/05/2019	08/19/2022
90353C-AB-3	UBEO, LLC REV				4FE	(123)	.99.0000	(123)	.0	(130)	.0	.0	.0	.0	4.500	0.500		.0	157	11/27/2018	04/03/2024
90353C-AE-7	UBEO, LLC DDTL				4FE	418,605	.99.0000	439,588	444,028	439,278	.0	.0	.0	.0	4.500	6.650		.0	26,292	11/27/2018	04/03/2024
90372B-AA-7	US RADIOLOGY SPECIALISTS, INC. TERM B				2FE	.9,371	.99.0000	9,348	9,442	9,365	.0	.0	.0	.0	4.750	6.550		.0	522	12/18/2018	01/01/2024
90370H-AA-7	US RADIOLOGY SPECIALISTS, INC. TERM A				2FE	74,208	.99.0000	74,028	74,776	74,161	.0	.0	.0	.0	4.750	6.550		.0	4,137	12/18/2018	01/01/2024
90373*-AA-8	US RADIOLOGY SPECIALISTS, INC. US01S TERM				2FE	178,046	.99.0000	177,612	179,406	177,934	.0	.0	.0	.0	4.750	6.550		.0	9,924	12/18/2018	01/01/2024
91865F-AF-6	VACO HOLDINGS, LLC REV				4FE	(1,591)	.97.7500	(1,591)	.0	(1,635)	.0	.0	.0	.0	5.000	3.500		.0	49	08/16/2019	11/09/2022
91865F-AG-4	VACO HOLDINGS, LLC TERM				4FE	929,885	.97.7500	929,284	950,675	929,291	.0	.0	.0	.0	5.000	7.100		.0	10,704	03/06/2019	11/09/2023
6399999. Subtotal - Bonds - Unaffiliated Bank Loans - Issued						15,406,249	XXX	15,420,701	15,619,876	15,415,579	0	0	0	0	XXX	XXX	XXX	0	602,404	XXX	XXX
6599999. Subtotal - Unaffiliated Bank Loans						15,406,249	XXX	15,420,701	15,619,876	15,415,579	0	0	0	0	XXX	XXX	XXX	0	602,404	XXX	XXX
7699999. Total - Issuer Obligations						1,307,601,157	XXX	1,338,253,493	1,246,327,699	1,292,032,797	36,385	(5,519,938)	0	0	XXX	XXX	XXX	10,090,088	34,783,907	XXX	XXX
7799999. Total - Residential Mortgage-Backed Securities						363,006,007	XXX	368,621,893	352,723,116	362,817,315	97,767	(521,429)	147,428	0	XXX	XXX	XXX	1,015,698	8,609,762	XXX	XXX
7899999. Total - Commercial Mortgage-Backed Securities						244,425,418	XXX	245,601,849	204,942,802	238,823,619	0	(3,633,052)	0	0	XXX	XXX	XXX	1,007,813	9,555,011	XXX	XXX
7999999. Total - Other Loan-Backed and Structured Securities						280,851,165	XXX	280,174,253	279,316,066	280,159,793	109,057	(349,727)	0	0	XXX	XXX	XXX	1,380,048	8,667,279	XXX	XXX
8099999. Total - SVO Identified Funds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
8199999. Total - Affiliated Bank Loans						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
8299999. Total - Unaffiliated Bank Loans						15,406,249	XXX	15,420,701	15,619,876	15,415,579	0	0	0	0	XXX	XXX	XXX	0	602,404	XXX	XXX
8399999 - Total Bonds						2,211,289,997	XXX	2,248,072,188	2,098,929,558	2,189,249,104	243,208	(10,024,144)	147,428	0	XXX	XXX	XXX	13,493,646	62,218,363	XXX	XXX

Showing All PREFERRED STOCKS Owned December 31 of Current Year

NONE

SCHEDULE D - PART 2 - SECTION 2

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
36179T-E3-5	G2 MA4654 - RMBS		06/04/2019	NOMURA SECS		5,529,378	5,535,314	13,146
36179T-SJ-5	G2 MA5021 - RMBS		11/01/2019	VARIOUS		5,609,266	5,286,695	1,983
36179U-K2-7	G2 MA5713 - RMBS		07/18/2019	J.P. MORGAN CHASE BANK		11,378,354	10,786,767	34,608
38379V-DJ-0	GNR 1620D BY - CMO/RMBS		12/02/2019	J P MORGAN SECURITIES		1,748,543	1,675,000	419
912828-XT-2	UNITED STATES TREASURY		08/06/2019	BNP Paribas		5,111,345	5,000,000	18,579
91362*-AA-9	Mortgage Guaranty Tax and Loss Bond		04/12/2019	U.S. DEPARTMENT OF TREASURY		13,700,000	13,700,000	0
91362*-AA-9	Mortgage Guaranty Tax and Loss Bond		06/14/2019	U.S. DEPARTMENT OF TREASURY		13,700,000	13,700,000	0
91362*-AA-9	Mortgage Guaranty Tax and Loss Bond		09/13/2019	U.S. DEPARTMENT OF TREASURY		16,000,000	16,000,000	0
91362*-AA-9	Mortgage Guaranty Tax and Loss Bond		12/13/2019	U.S. DEPARTMENT OF TREASURY		15,000,000	15,000,000	0
0599999. Subtotal - Bonds - U.S. Governments						88,076,886	86,683,777	68,734
195325-BQ-7	COLOMBIA, REPUBLIC OF (GOVERNMENT)	C.	12/13/2019	CITIGROUP GLOBAL MARKETS INC.		992,264	940,000	11,593
195325-DQ-5	COLOMBIA, REPUBLIC OF (GOVERNMENT)	C.	12/13/2019	BARCLAYS CAPITAL INC.		1,693,300	1,400,000	6,471
29246B-AE-8	EMPRESAS PUBLICAS DE MEDELLIN ESP	C.	08/13/2019	Morgan Stanley		630,374	610,000	1,944
698299-AV-6	PANAMA (REPUBLIC OF)	C.	12/13/2019	BBVA SECURITIES INC		602,496	480,000	13,110
71654Q-CL-4	PETROLEOS MEXICANOS	C.	08/13/2019	JP MORGAN		1,225,440	1,380,000	730
760942-BB-7	URUGUAY, ORIENTAL REPUBLIC OF (GOVERNMENT)	C.	12/13/2019	J. P. MORGAN CHASE		594,378	540,000	3,281
X5424X-BE-7	RUSSIA, FEDERATION OF (GOVERNMENT)	C.	12/13/2019	VTB CAPITAL PLC		1,564,500	1,400,000	3,694
X5424X-BQ-0	RUSSIA, FEDERATION OF (GOVERNMENT)	D.	12/13/2019	BARCLAYS BANK PLC		1,005,920	800,000	20,300
Y20721-BM-0	INDONESIA, REPUBLIC OF (GOVERNMENT)	D.	12/13/2019	J. P. MORGAN CHASE		1,215,788	1,010,000	21,855
Y20721-BQ-1	INDONESIA, REPUBLIC OF (GOVERNMENT)	C.	12/13/2019	BARCLAYS CAPITAL INC.		897,900	820,000	15,754
Y7136Y-AA-8	PERUSAHAAN GAS NEGARA PERSERO TBK PT	D.	10/07/2019	BANK OF NEW YORK		1,748,800	1,600,000	32,572
1099999. Subtotal - Bonds - All Other Governments						12,171,160	10,980,000	131,307
30302X-AG-4	FREM1 17K65 C - CMBS		08/23/2019	COWEN AND COMPANY, LLC		844,594	800,000	2,353
30306H-AS-9	FREM1 17K729 B - CMBS		07/01/2019	VARIOUS		3,024,727	3,000,000	3,800
3128HX-RT-4	FHS S267A A5 - CMO/RMBS		07/08/2019	Merrill Lynch		1,896,280	1,861,379	1,551
3128MJ-SN-6	FH G08852 - RMBS		06/06/2019	MORGAN STANLEY & CO LLC		6,510,527	6,298,684	6,999
3131Y7-S6-5	FH ZN1441 - RMBS		09/24/2019	CREDIT SUISSE		1,610,625	1,498,691	4,496
3132AD-VT-2	FH ZT1526 - RMBS		12/01/2019	J.P. MORGAN CHASE BANK		26,053,492	24,432,904	29,862
3132DV-3L-7	FH SD8003 - RMBS		06/06/2019	MORGAN STANLEY AND CO INC		6,729,785	6,500,000	7,222
3132DV-4H-5	FH SD8024 - RMBS		12/01/2019	MIZUHO SECURITIES		5,139,118	5,052,503	0
3132XC-SG-1	FH G67719 - RMBS		02/01/2019	CITIGROUP GLOBAL MARKETS INC.		5,968,153	5,641,976	8,463
31335C-E5-9	FH G61956 - RMBS		07/12/2019	J.P. MORGAN CHASE BANK		16,680,067	15,605,940	31,212
3133KG-WA-2	FH RA1541 - RMBS		10/23/2019	J.P. Morgan Securities LLC		6,001,882	5,910,000	11,820
3136AR-R6-7	FNR 1625A VB - CMO/RMBS		06/07/2019	MERRILL LYNCH PIERCE FENNER & SMITH INC.		4,866,075	4,806,000	4,406
3136B1-F6-6	FNR 1835C LB - CMO/RMBS		06/07/2019	J.P. MORGAN CHASE BANK		4,189,917	3,944,031	4,218
3136B5-DF-9	FNR HA - CMO		07/08/2019	MERRILL LYNCH FENNER & SMITH		5,006,991	4,929,960	4,108
3137BH-XJ-1	FHMS K045 A2 - CMBS		04/03/2019	Unknown		4,056,328	4,000,000	2,351
3137BK-RJ-1	FHMS K047 A2 - CMBS		04/03/2019	INDUSTRIAL AND COMMERCIAL BANK		1,031,055	1,000,000	647
3137BM-7E-0	FHMS K051 X3 - CMBS		05/17/2019	First Boston Corp		1,786,719	0	19,465
3137BN-PY-4	FHR 4566A VC - CMO/RMBS		06/07/2019	Merrill Lynch		5,086,457	5,015,921	4,598
3137BQ-WY-1	FHMS K056 X3 - CMBS		05/16/2019	Morgan Stanley		2,537,518	0	24,232
3137BV-Z8-2	FHMS K063 A2 - CMBS		05/06/2019	Barclays Bank		622,219	600,000	457
3137F4-D4-1	FHMS K074 A2 - CMBS		04/26/2019	Morgan Stanley		6,303,281	6,000,000	0
3137FA-W5-3	FHMS K067 A2 - CMBS		05/06/2019	CANTOR CLEARING SERV		4,078,750	4,000,000	2,484
3137FJ-HU-2	FHR 4839F LA - CMO/RMBS		06/04/2019	J.P. MORGAN CHASE BANK		16,032,586	15,280,499	10,187
3137FL-WY-0	FHMS K1511 X3 - CMBS		05/09/2019	Morgan Stanley		2,515,445	0	10,463
3137FL-YY-4	FHMS K092 X3 - CMBS		05/22/2019	Wachovia Bank		506,462	0	5,497
3137FM-U9-1	FHMS K735 X3 - CMBS		07/18/2019	CHASE SECURITIES INC		1,396,970	0	16,325
3137FN-AH-3	FHMS K095 X3 - CMBS		11/01/2019	Morgan Stanley		236,294	0	678
3137FN-X2-1	FHMS K736 X3 - CMBS		09/06/2019	GOLDMAN		523,196	0	3,884
3137FN-X8-8	FHMS K097 X3 - CMBS		09/11/2019	FIRST UNION CAPITAL		139,867	0	1,113
3137FP-JK-2	FHMS K099 X3 - CMBS		10/25/2019	CHASE SECURITIES INC		1,434,624	0	15,100
3137FP-S3-0	FHR 4927B QL - CMO/RMBS		12/02/2019	J P MORGAN SECURITIES		1,029,219	1,000,000	250
3137G0-GH-3	FHR 15D9A3 M3 - CMO		01/11/2019	NOMURA SECS		1,755,000	1,500,000	6,005
3140FX-H3-9	FN BF0249 - RMBS		07/23/2019	Morgan Stanley		29,506,910	28,408,308	33,143
3140HR-7D-9	FN BL0891 - CMBS/RMBS		01/02/2019	Morgan Stanley		2,796,734	2,676,000	894
3140HT-WJ-4	FN BL2448 - CMBS/RMBS		06/06/2019	Bank of America Merrill Lynch		4,328,506	4,123,000	3,871
3140HT-XV-6	FN BL2491 - CMBS/RMBS		06/06/2019	Bank of America Merrill Lynch		4,316,829	4,122,000	3,836
3140HU-A3-0	FN BL2725 - CMBS/RMBS		09/01/2019	MERRILL LYNCH INC		3,445,784	3,245,000	752
3140HV-BJ-2	FN BL3640 - CMBS/RMBS		10/30/2019	Bank of America Merrill Lynch		2,020,038	1,927,000	472
3140HV-SV-7	FN BL4131 - CMBS/RMBS		10/02/2019	MERRILL LYNCH INC		2,689,063	2,500,000	1,263
3140J9-H8-7	FN BM4754 - RMBS		07/25/2019	J.P. MORGAN CHASE BANK		8,707,797	8,419,686	9,823
31418D-HL-9	FN MA3834 - RMBS		12/01/2019	MIZUHO SECURITIES		5,142,159	5,056,898	0
63968M-TQ-2	NEBRASKA INVT FIN AUTH SINGLE FAMILY HSG		03/27/2019	J.P. Morgan Securities LLC		1,817,776	1,700,000	0

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Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
645913-AA-2	NEW JERSEY ECONOMIC DEV AUTH ST PENSION		09/23/2019	Bank of America		5,305,319	4,150,000	34,238
71781L-AM-1	PHILADELPHIA PA AUTH FOR INDL DEV PENSIO		07/22/2019	Barclays Capital		3,388,522	2,720,000	47,498
3199999. Subtotal - Bonds - U.S. Special Revenues						219,059,657	197,726,381	380,037
000000-00-0	Barrington Bank & Trust Company, N.A.		07/01/2019	Unknown		1,014,666	1,014,666	.0
00206R-HJ-4	AT&T INC		02/13/2019	WELLS FARGO BANK N.A		447,786	450,000	.0
00206R-HV-7	AT&T INC		06/05/2019	Not Available		400,993	420,000	4,818
00287Y-BQ-1	ABBVIE INC		11/12/2019	MORGAN STANLEY CO		3,097,241	3,100,000	.0
02007E-AG-3	ALLYA 173 B - ABS		06/18/2019	TORONTO DOMINION BK		2,348,348	2,350,000	731
02209S-BB-8	ALTRIA GROUP INC		06/06/2019	VARIOUS		3,872,060	3,825,000	20,816
02582J-HJ-2	AMXCA 176 A - ABS		06/18/2019	TD Securities LLC		3,341,102	3,350,000	949
026874-DD-6	AMERICAN INTERNATIONAL GROUP INC		12/20/2019	WELLS FARGO BANK N.A		3,497,504	3,275,000	55,948
03072S-J9-7	AMSI OSR7 M2 - RMBS		02/20/2019	Morgan Stanley		2,005,000	2,005,000	4,694
031162-BG-4	AMGEN INC		06/06/2019	Citigroup Global Markets, Inc.		2,058,960	2,000,000	39,861
035240-AQ-3	ANHEUSER-BUSCH INBEV WORLDWIDE INC	C.	01/10/2019	DEUTSCHE BANK SECURITIES, INC.		2,492,125	2,500,000	.0
03767N-AC-0	APID 18RR A1R - CDO		06/19/2019	SG AMERICAS SECURITIES		2,997,000	3,000,000	18,658
046353-AK-4	ASTRAZENECA PLC	C.	06/06/2019	MORGAN STANLEY AND CO INC		599,484	600,000	950
046353-AL-2	ASTRAZENECA PLC	C.	06/06/2019	Goldman Sachs		359,440	350,000	788
04966H-AE-6	ATRM 13 B - CDO	C.	06/19/2019	DEUTSCHE BANK SECURITIES INC.		2,489,063	2,500,000	16,764
05526Q-AA-4	BAMLL 15200P A - CMBS		03/12/2019	VARIOUS		3,259,953	3,250,000	3,777
05971U-2A-4	BANCO DE CREDITO DEL PERU	C.	09/06/2019	J.P. MORGAN CHASE BANK		779,321	780,000	.0
065402-BC-2	BANK 19BN18 A4 - CMBS		08/07/2019	Wells Fargo		2,740,527	2,500,000	1,991
065405-AE-2	BANK 19BN16 A4 - CMBS		05/07/2019	Morgan Stanley		2,133,359	2,000,000	1,780
06540A-AE-1	BANK 19BN20 XA - CMBS		10/01/2019	MORGAN STANLEY AND CO. INTERNAL		737,751	10,730,000	6,275
06540W-BD-4	BANK 19BN19 A3 - CMBS		08/07/2019	WELLS FARGO SECURITIES, LOC BANK DEBT		6,409,453	6,000,000	4,244
06541R-BB-8	BANK 19BN23 A3 - CMBS		12/01/2019	Morgan Stanley		1,184,469	1,150,000	840
06650A-AC-1	BANK 17BNK8 ASB - CMBS		03/12/2019	JEFFERIES & COMPANY, INC.		889,760	883,000	1,057
06650A-AE-7	BANK 17BNK8 A4 - CMBS		05/08/2019	Merrill Lynch		353,382	345,000	301
06675F-AK-3	BANQUE FEDERATIVE DU CREDIT MUTUEL SA	C.	06/17/2019	HSBC BROKERAGE (USA)		997,940	1,000,000	9,106
06675F-AT-4	BANQUE FEDERATIVE DU CREDIT MUTUEL SA	C.	11/18/2019	CitiGroup		2,057,360	2,065,000	.0
08162Y-AE-2	BMARK 19B14 A5 - CMBS		11/05/2019	JP MORGAN		2,070,288	2,010,000	3,404
08181L-AJ-6	BSP 10R A1R - CDO		07/12/2019	CITIGROUP GLOBAL MARKETS INC.		660,000	660,000	1,252
09629P-AA-4	BLUEM 22 A1 - CDO		06/19/2019	MORGAN STANLEY AND CO INC		2,980,500	3,000,000	20,529
12481H-AC-9	CBAM 173 A - CDO		01/29/2019	CREDIT SUISSE		1,997,020	2,000,000	3,114
12482H-AL-8	CAMB COMMERCIAL MORTGAGE TRUST, SERIES 2		01/25/2019	SALOMON BROTHERS INC		270,000	270,000	.0
12514M-BB-0	CD 16CD1 A3 - CMBS		02/27/2019	SG AMERICAS SECURITIES		947,227	1,000,000	.0
12529M-AG-3	CF 19CF1 XA - CMBS		04/17/2019	CANTOR		1,934,180	.0	20,634
12548R-AB-0	CIFC 142RR A1 - CDO	C.	06/19/2019	CREDIT SUISSE		2,985,000	3,000,000	17,550
12592T-AA-3	COMM 153BP A - CMBS		03/12/2019	VARIOUS		1,635,026	1,635,000	1,876
12595J-AJ-3	CSAIL 17CX10 A5 - CMBS		05/07/2019	SG AMERICAS SECURITIES		3,101,275	3,040,000	2,336
12622N-AC-6	CHINA NATIONAL PETROLEUM CORP	C.	09/19/2019	Wells Fargo BK		1,333,316	950,000	22,767
12625K-AE-5	COMM 13ORE8 A5 - CMBS		03/13/2019	MORGAN STANLEY		2,561,816	2,500,000	3,512
126281-AZ-7	CSAIL 15C1 A4 - CMBS		06/07/2019	CREDIT USA		2,618,066	2,500,000	2,434
12686L-AA-7	CABLE ONDA SA	C.	10/28/2019	J.P. MORGAN CHASE BANK		197,990	200,000	.0
133434-AA-8	CAMERON LNG LLC		12/05/2019	JP MORGAN SECURITIES LLC		1,410,000	1,410,000	.0
13645R-AY-0	CANADIAN PACIFIC RAILWAY CO	C.	11/01/2019	Amherst Pierpont Securities LLC		2,061,330	1,830,000	31,313
14040H-CA-1	CAPITAL ONE FINANCIAL CORP		06/06/2019	Mitsubishi UFJ Securities		598,581	575,000	8,160
14311X-AA-0	CGMS 181 A1 - CDO		06/19/2019	SG AMERICAS SECURITIES		2,585,700	2,600,000	15,650
14313Y-AF-5	CARMX 161 C - ABS		06/18/2019	CREDIT SUISSE AG NY BRANCH		3,250,127	3,250,000	1,138
14317P-AC-7	CGMS 182 A2 - CDO		06/24/2019	RBC CAPITAL MARKETS, LLC		2,485,000	2,500,000	20,984
14987V-AA-7	CBAM 199 A - CDO	C.	01/24/2019	Barclays Bank		7,350,000	7,350,000	.0
17180W-AA-3	CIFC 182 A1 - CDO	C.	01/18/2019	Citigroup Global Markets, Inc.		6,366,150	6,450,000	684
17320D-AG-3	CGCMT 13GJ11 A4 - CMBS		03/12/2019	JP MORGAN		3,270,059	3,250,000	3,630
17325F-AS-7	CITIBANK NA		01/15/2019	CITIGROUP GLOBAL MARKETS INC.		848,844	850,000	.0
17401Q-AE-1	CITIZENS BANK NA		06/06/2019	Jane Street		1,301,950	1,300,000	2,486
200474-BG-7	COMM 15LC19 A4 - CMBS		06/07/2019	Deutsche Bank		3,345,469	3,250,000	2,874
20268J-AA-1	COMMONSPIRIT HEALTH		08/07/2019	CitiGroup		690,000	690,000	.0
23330J-AB-7	DP WORLD LTD	C.	09/18/2019	JP MORGAN CHASE / RBS		993,300	840,000	22,969
23636T-AD-2	DANONE SA	C.	06/06/2019	MITSUBISHI UFJ SECURITIES (USA) INC.		995,000	1,000,000	2,733
25466A-AJ-0	DISCOVER BANK		06/06/2019	Morgan Stanley		1,268,345	1,275,000	16,251
25466A-AK-7	DISCOVER BANK		06/06/2019	MILLENNIUM ADVISORS		737,717	725,000	8,366
25746U-CT-4	DOMINION ENERGY INC		06/06/2019	GOLDMAN		1,299,441	1,300,000	14,808
25746U-DC-0	DOMINION ENERGY, INC.		08/07/2019	TORONTO DOMINION BANK		1,322,933	1,325,000	.0
26139P-AC-7	DP WORLD CRESCENT LTD	C.	09/24/2019	CitiGroup		690,000	690,000	.0
26244K-AN-6	DRSLF 41R AR - CDO		06/19/2019	CITIGROUP GLOBAL MARKETS INC.		895,950	905,000	6,008
26249G-AJ-9	DRYDEN 33 SENIOR LOAN FUND - CDO		02/20/2019	GOLDMAN SACHS		2,000,000	2,000,000	.0

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CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
29082H-AB-8	EMBRAER NETHERLANDS FINANCE BV	C.....	08/13/2019	HSBC SECURITIES		190,230	170,000	357
29274F-AF-1	ENERSIS AMERICAS SA	C.....	09/19/2019	VARIOUS		1,194,240	1,150,000	15,577
29374A-AB-0	EFF 191 A2 - ABS		06/18/2019	TD Securities LLC		2,528,516	2,500,000	0
29374D-AC-2	EFF 192 A3 - ABS		07/23/2019	J.P. MORGAN CHASE BANK		849,905	850,000	0
29379V-AZ-6	ENTERPRISE PRODUCTS OPERATING LLC		06/06/2019	GOLDMAN SACHS		1,174,047	1,150,000	9,096
30227X-AA-9	EXTNT 191 A2 - ABS		06/26/2019	Barclays Capital		680,000	680,000	0
30287T-AN-7	FREMF 15K49 B - CMBS		05/09/2019	Morgan Stanley		1,400,968	1,390,000	1,783
30287T-AO-0	FREMF 15K49 C - CMBS		06/27/2019	COHEN AND COMPANY, LLC		1,005,781	1,000,000	0
30288R-AG-5	FREMF 16K54 C - CMBS		08/21/2019	COHEN AND COMPANY, LLC		1,339,646	1,275,000	3,156
30289H-AG-6	FREMF 16K55 C - CMBS		05/09/2019	Northern Trust		298,266	300,000	430
30291G-AN-9	FREMF 13K27 B - CMBS		05/09/2019	Morgan Stanley		2,028,556	1,990,000	2,398
30291H-AE-7	FREMF 13K28 B - CMBS		05/09/2019	Morgan Stanley		458,859	450,000	541
30291R-AA-3	FREMF 13K34 B - CMBS		05/09/2019	CHASE SECURITIES INC		2,060,703	2,000,000	2,573
30295A-AU-6	FREMF 18K76 C - CMBS		05/30/2019	SALOMON BROTHERS INC		1,339,699	1,325,000	310
30295X-AU-2	FREMF 17K724 C - CMBS		05/17/2019	Raymond James Financial		1,522,243	1,542,000	3,084
30296C-AG-8	FREMF 17K64 C - CMBS		11/01/2019	GOLDMAN		1,347,574	1,350,000	4,168
30296P-AS-3	FREMF 18K75 B - CMBS		05/30/2019	Morgan Stanley		2,587,695	2,500,000	552
30296V-AU-5	FREMF 18K77 C - CMBS		05/30/2019	SALOMON BROTHERS INC		1,333,540	1,325,000	306
302973-AJ-1	FREMF 19K92 C - CMBS		05/21/2019	FIRST UNION CAPITAL		982,769	1,000,000	3,614
30297H-AG-6	FREMF 18K81 B - CMBS		05/30/2019	Morgan Stanley		2,620,410	2,500,000	579
30297M-AS-9	FREMF 18K733 B - CMBS		05/09/2019	Raymond James Financial		1,529,766	1,500,000	2,109
30297M-AU-4	FREMF 18K733 C - CMBS		07/31/2019	Montgomery		938,900	910,000	103
30301T-AG-4	FREMF 17K725 C - CMBS		06/19/2019	Montgomery		891,928	880,000	1,897
30308K-AA-9	FREMF 18K85 B - CMBS		05/09/2019	Morgan Stanley		3,135,586	3,000,000	4,468
30311M-AU-6	FREMF 19K95 C - CMBS		08/01/2019	Morgan Stanley		408,113	410,000	369
30711X-JS-4	CAS 17C03 1M1 - CMO		05/01/2019	VARIOUS		1,477,725	1,473,818	3,254
30711X-NX-8	CAS 17C05 1M2 - CMO		05/01/2019	Montgomery		507,402	500,000	1,503
3137G0-AD-1	STACR 13DN2 M2 - CMO		01/11/2019	FIRST UNION CAPITAL		983,615	900,141	3,379
3137G0-GJ-2	STACR 15H0A1 M3 - CMO		01/11/2019	Montgomery		2,260,000	2,000,000	8,007
3137G0-JU-4	STACR 16DNA2 M3 - CDO/CMO		12/27/2019	Northern Trust		2,511,729	2,332,678	2,087
3137G0-KQ-1	STACR 16DNA3 M3 - CMO		12/27/2019	Northern Trust		2,643,155	2,425,000	2,288
3137G0-LJ-6	STACR 16DNA4 M3 - CDO/CMO		01/11/2019	CHASE SECURITIES INC		1,651,406	1,500,000	5,255
3137G0-MD-8	STACR 17DNA1 M2 - CMO		01/11/2019	FIRST UNION CAPITAL		2,141,563	2,000,000	6,396
337738-AS-7	FISERV INC		06/10/2019	J.P. Morgan Securities LLC		2,994,960	3,000,000	0
337738-AT-5	FISERV INC		06/10/2019	J.P. Morgan Securities LLC		1,674,883	1,675,000	0
34528Q-FP-4	FORDF 172 A1 - ABS		06/18/2019	RBC CAPITAL MARKETS		1,346,309	1,350,000	405
34532D-AB-3	FORDO 19B A2A - ABS		06/18/2019	RBC CAPITAL MARKETS		1,699,947	1,700,000	0
35137L-AC-9	FOX CORP		01/15/2019	GOLDMAN, SACHS & CO.		265,000	265,000	0
35708W-AS-9	FREMF 17K71 B - CMBS		05/09/2019	Morgan Stanley		1,061,277	1,055,792	1,366
35708Y-AU-0	FREMF 18K73 C - CMBS		06/18/2019	Northern Trust		997,031	1,000,000	2,033
361886-AW-4	GFORT 172 A1 - ABS		06/18/2019	RBC CAPITAL MARKETS		1,744,531	1,750,000	518
36251X-AR-8	GSMIS 16GS4 A4 - CMBS		03/15/2019	Merrill Lynch		1,545,360	1,530,000	2,633
36252H-AD-3	GSMIS 17GS5 A4 - CMBS		05/07/2019	GOLDMAN		2,082,792	2,003,738	1,636
36257P-AG-3	GMCAR 193 C - ABS		07/16/2019	WELLS FARGO BANK N.A		1,499,756	1,500,000	0
36257U-AN-7	GSMIS 19GC42 XA - CMBS		09/17/2019	GOLDMAN SACHS		1,469,931	0	13,069
38013T-AF-8	GIALT 193 B - ABS		08/06/2019	MERRILL LYNCH BROADCORT CAP		864,935	865,000	0
38013T-AG-6	GIALT 193 C - ABS		08/06/2019	MERRILL LYNCH BROADCORT CAP		1,139,987	1,140,000	0
380881-ED-0	GCCT 174A A - ABS	A.....	02/27/2019	RBC CAPITAL MARKETS		5,003,125	5,000,000	5,850
38141E-A6-6	GOLDMAN SACHS & CO		06/06/2019	WELLS FARGO BANK N.A		1,216,043	1,175,000	34,271
40052V-AG-9	GRUPO BIMBO SAB DE CV	C.....	09/30/2019	VARIOUS		1,673,988	1,760,000	4,507
40414L-AN-9	HCP INC		12/20/2019	SUNTRUST ROB HUMPH		3,489,070	3,250,000	8,306
416515-BE-3	HARTFORD FINANCIAL SERVICES GROUP INC		12/16/2019	Citigroup		3,231,232	3,200,000	30,116
43813F-AD-5	HAROT 174 A4 - ABS		06/25/2019	MERRILL LYNCH PIERCE FENNER & SMITH INC.		3,509,570	3,500,000	1,289
43814U-AG-4	HAROT 182 A3 - ABS		06/25/2019	Merrill Lynch		3,910,663	3,860,000	2,905
44931P-AF-3	HART 17A B - ABS		06/18/2019	NESBITT BURNS		1,352,320	1,350,000	446
456472-AB-5	INDUSTRIAS PENOLES SAB DE CV	C.....	09/05/2019	MERRILL LYNCH PIERCE		199,724	200,000	0
456472-AC-3	INDUSTRIAS PENOLES SAB DE CV	C.....	09/05/2019	MERRILL LYNCH PIERCE FENNER & SMITH INC.		199,972	200,000	0
46128M-AJ-0	INVERSIONES CMPC SA	C.....	09/18/2019	The Bank of New York Mellon		297,500	280,000	5,649
465077-AL-9	ISRAEL ELECTRIC CORP LTD	D.....	08/13/2019	Unknown		400,980	370,000	44
46590L-AT-9	JPMDB 16C2 A4 - CMBS		02/13/2019	Merrill Lynch		6,126,519	6,225,000	7,611
47215P-AC-0	JD.COM INC	C.....	08/14/2019	BARCLAYS CAPITAL INC.		326,534	320,000	3,686
482598-AL-3	KNDL 19KNSQ D - CMBS		05/10/2019	DEUTSCHE BANK ALEX BROWN		175,000	175,000	0
49326E-EJ-8	KEYCORP		10/04/2019	PERSHING LLC		990,660	1,000,000	1,913
494550-BV-7	KINDER MORGAN ENERGY PARTNERS LP		06/06/2019	Barclays Bank		1,581,015	1,500,000	17,531
50184V-AS-3	LCM 14R BR - CDO	D.....	06/19/2019	MORGAN STANLEY AND CO INC		2,486,250	2,500,000	17,381

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CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
54910T-AJ-1	LNSTR 175 A5 - CMBS		05/09/2019	Wells Fargo BK		1,159,703	1,150,000	1,360
55336V-AG-5	MARKWEST ENERGY PARTNERS LP		06/06/2019	BARCLAYS CAPITAL		2,152,900	2,000,000	2,438
55336V-AJ-9	MARKWEST ENERGY PARTNERS LP		10/22/2019	BARCLAYS BANK PLC		3,960,144	3,600,000	69,713
571676-AA-3	MARS INC		03/26/2019	MERRILL LYNCH,PIERCE,FENNER & SMITH		3,572,641	3,575,000	.0
571748-BF-8	MARSH & MCLENNAN COMPANIES INC		01/08/2019	Citigroup Global Markets, Inc.		394,783	395,000	.0
58013M-EM-2	MCDONALDS CORP		09/18/2019	CITIGROUP GLOBAL MARKETS, INC./CORRESPON		4,281,826	4,225,000	20,025
602736-AB-6	MINEJESA CAPITAL BV	C.	10/02/2019	HSBC Securities (USA), Inc.		1,587,604	1,460,000	12,319
616924-AL-6	MSC 19NUGS D - CMBS		12/12/2019	Morgan Stanley		330,000	330,000	.0
61766E-BE-4	MSBAM 16C29 A4 - CMBS		06/13/2019	Merrill Lynch		3,114,609	3,000,000	4,433
61766R-AZ-9	MSBAM 16C31 A5 - CMBS		01/11/2019	Goldman Sachs		4,798,248	4,950,000	5,971
61767E-AC-8	MSBAM 17C34 ASB - CMBS		03/12/2019	Merrill Lynch		1,455,225	1,444,000	1,749
61767E-AE-4	MSBAM 17C34 A4 - CMBS		05/07/2019	SG AMERICAS NEW YORK		1,232,625	1,200,000	943
65106A-AP-8	NOMT 061 M2 - RMBS		01/29/2019	BARCLAYS CAPITAL INC.		4,769,859	4,815,000	2,311
65339K-BG-4	NEXTERA ENERGY CAPITAL HOLDINGS INC		06/06/2019	First Tennessee Bank		1,526,340	1,500,000	8,663
65478B-AD-3	NALT 18A A3 - ABS		06/18/2019	TD Securities LLC		3,389,650	3,350,000	1,512
674599-CS-2	OCCIDENTAL PETROLEUM CORP		08/07/2019	VARIOUS		4,053,830	4,050,000	321
701094-AM-6	PARKER-HANNIFIN CORP		06/05/2019	VARIOUS		1,100,689	1,100,000	.0
701094-AN-4	PARKER-HANNIFIN CORP		06/05/2019	VARIOUS		2,349,960	2,350,000	.0
70466W-AA-7	PEACHTREE CORNERS FUNDING TRUST		06/06/2019	FIRST TENNESSEE BANK N.A. MEMPHIS		1,036,240	1,000,000	12,701
714264-AA-6	PERNOD RICARD SA	C.	06/06/2019	Deutsche Bank Securities Inc		2,112,640	2,000,000	20,125
74348D-AA-5	PROMIGAS SA ESP	C.	10/08/2019	CITIGROUP GLOBAL MARKETS INC.		396,936	400,000	.0
74442A-AC-2	PTTEP CANADA INTERNATIONAL FINANCE LTD	C.	10/02/2019	JEFFERIES & COMPANY, INC.		1,764,608	1,220,000	24,102
759351-AN-9	REINSURANCE GROUP OF AMERICA INC		10/03/2019	NETSUBISHI UFJ SECURITIES (USA), INC.		754,376	700,000	10,768
78403D-AH-3	SBATOW 142 2C - ABS		03/01/2019	BARCLAYS CAPITAL		653,517	650,000	1,397
78403D-AN-0	SBATOW 191 1C - ABS		09/10/2019	Barclays Capital		155,000	155,000	.0
80386W-AA-3	SASOL FINANCING USA LLC		09/09/2019	VARIOUS		791,630	740,000	18,283
80386W-AB-1	SASOL FINANCING USA LLC	C.	08/13/2019	Goldman Sachs		716,800	640,000	15,947
806851-AG-6	SCHLUMBERGER HOLDINGS CORP		06/06/2019	DEUTSCHE BANK SECURITIES INC.		2,077,380	2,000,000	37,556
82939G-AM-0	SINOPEC GROUP OVERSEAS DEVELOPMENT (2018	C.	12/10/2019	Wells Fargo Bank		492,900	500,000	1,433
842587-CS-4	SOUTHERN CO		06/06/2019	GOLDMAN, SACHS & CO.		647,998	650,000	6,746
84265V-AE-5	SOUTHERN COPPER CORP		09/18/2019	CitiGroup		1,492,125	1,150,000	33,206
86363W-AG-4	SASC 07BC3 2A3 - RMBS		03/01/2019	VARIOUS		936,943	967,792	.72
89152U-AD-4	TOTAL CAPITAL SA	C.	06/06/2019	MILLENNIUM ADVISORS		2,045,460	2,000,000	41,039
89153V-AT-6	TOTAL CAPITAL INTERNATIONAL SA	C.	07/08/2019	J.P. MORGAN SECURITIES INC.		5,500,000	5,500,000	.0
893574-AH-6	TRANSCONTINENTAL GAS PIPE LINE COMPANY L		06/06/2019	JP MORGAN		1,270,780	1,000,000	28,129
89388A-AA-0	TRANSPORTADORA DE GAS DEL PERU SA	C.	09/17/2019	Merrill Lynch		403,750	380,000	6,236
90265E-AQ-3	UDR INC		10/02/2019	WELLS FARGO BANK N.A		1,022,858	990,000	8,712
90276Y-AB-9	UBSCM 19C16 A2 - CMBS		03/27/2019	Unknown		2,353,545	2,285,000	3,275
90290E-AE-9	USAOT 191 B - ABS		07/23/2019	J P MORGAN SECURITIES		1,184,737	1,185,000	.0
90352J-AA-1	UBS GROUP FUNDING SWITZERLAND AG	C.	06/06/2019	Goldman Sachs		1,578,954	1,550,000	2,555
91159H-HV-5	U.S. BANCORP		01/28/2019	U.S. Bank		1,874,494	1,875,000	.0
92343V-ET-7	VERIZON COMMUNICATIONS INC		03/01/2019	Unknown		454,624	459,284	5,250
92915P-AH-8	INGIM 141RR A1A - CDO		06/19/2019	MORGAN STANLEY CO		990,500	1,000,000	6,384
92937U-AF-5	WFRBS 13C13 AS - CMBS		03/11/2019	NESBITT BURNS		464,764	465,000	518
948214-AS-0	WPARK 1R A2R - CDO	C.	06/24/2019	Citigroup Global Markets, Inc.		2,484,375	2,500,000	18,920
95000T-BV-7	WFCM 17RB1 XA - CMBS		04/01/2019	VARIOUS		.0	.0	416
970648-AF-8	WILLIS NORTH AMERICA INC	C.	06/06/2019	MORGAN STANLEY CO		384,536	375,000	938
98162F-AD-6	WOART 16A A4 - ABS		06/25/2019	Barclays Bank		1,994,922	2,000,000	1,300
98162G-AF-9	WOLS 19B B - ABS		08/13/2019	WELLS FARGO SECURITIES LLC		889,873	890,000	.0
98162W-AF-4	WOART 18D B - ABS		08/21/2019	RBC CAPITAL MARKETS		841,563	800,000	652
98978V-AJ-2	ZOETIS INC		06/06/2019	WELLS FARGO BANK N.A		2,023,640	2,000,000	5,175
G13629-AD-5	BLUESTAR FINANCE HOLDINGS LTD		09/11/2019	Barclays Bank		747,400	740,000	11,727
G2179D-AB-1	CK HUTCHISON INTERNATIONAL (19) LTD	D.	10/07/2019	WELLS FARGO BANK N.A		1,995,538	1,860,000	33,338
G371E2-AA-6	FRESNILLO PLC	D.	10/23/2019	HSBC SECURITIES		394,020	360,000	8,910
G463PC-AC-3	HUARONG FINANCE II CO LTD	D.	08/19/2019	JP MORGAN SECURITIES PLC		1,161,720	1,050,000	5,615
G87602-AA-9	TENGIZCHEVROIL FINANCE COMPANY INTERNATI	C.	09/18/2019	VARIOUS		1,362,796	1,320,000	1,844
L4191B-BA-0	GAZ CAPITAL SA	D.	08/13/2019	Unknown		835,250	650,000	23,554
M0R52W-AB-9	ABU DHABI CRUDE OIL PIPELINE LLC	D.	10/01/2019	MERRILL LYNCH PIERCE FENNER & SMITH INC.		1,741,645	1,490,000	12,186
P00173-AA-5	ABENGOA TRANSMISSION SUR SA	C.	08/13/2019	JEFFERIES LLC		432,173	354,240	7,103
P09252-AM-2	BANCO DE BOGOTA SA	C.	08/13/2019	Unknown		513,275	490,000	715
P3083S-AD-7	CONSORCIO TRANSMANTARO SA	D.	09/18/2019	VARIOUS		1,382,960	1,270,000	22,389
P4948K-AD-7	GRUMA SAB DE CV	C.	11/08/2019	BANK OF NEW YORK		217,500	200,000	4,388
P58072-AL-6	INVERSIONES CMPC SA	C.	08/13/2019	BARCLAYS CAPITAL INC.		1,133,654	1,070,000	17,035
P6629M-AD-4	MEXICO CITY AIRPORT TRUST	D.	09/30/2019	VARIOUS		1,879,003	1,880,000	11,489
P82290-AR-1	SACI FALABELLA	D.	08/13/2019	HSBC SECURITIES (USA), INC.		995,220	970,000	10,609

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
P8718A-AL-0	SOCIEDAD QUIMICA Y MINERA DE CHILE SA	D	08/13/2019	BANK OF NEW YORK		1,490,706	1,390,000	16,082
P93077-AC-2	TRANSPORTADORA DE GAS INTERNACIONAL SA E	D	09/30/2019	VARIOUS		1,504,435	1,310,000	24,119
U75888-AC-8	REL IANCE HOLDING USA INC		09/11/2019	ANZ BANKING GROUP		575,602	540,000	1,782
V6143X-AA-6	MTN GROUP LTD	D	09/18/2019	VARIOUS		743,350	730,000	12,401
Y00130-RP-4	ADANI PORTS AND SPECIAL ECONOMIC ZONE LT	D	08/19/2019	THE BANK OF NEW YORK MELLON/MID CAP		1,030,956	990,000	5,775
Y0R15U-CU-2	ADANI TRANSMISSION LTD	D	10/02/2019	VARIOUS		1,498,340	1,460,000	6,408
Y1670Y-AC-9	QVAC HK FINBRIDGE CO LTD	D	09/11/2019	BARCLAYS BANK PLC		829,676	820,000	4,305
Y1670Y-AG-0	QVAC HK FINBRIDGE CO LTD	D	08/19/2019	PERSHING LLC		643,489	610,000	12,304
Y4821X-MA-4	KOOKMIN BANK	D	09/18/2019	MERRILL LYNCH INC		1,253,099	1,140,000	6,983
Y51478-AA-6	LLPL CAPITAL PTE. LTD.	D	10/02/2019	VARIOUS		1,657,602	1,413,126	11,810
Y6421X-AV-0	NTPC LIMITED	D	09/11/2019	HSBC BANK PLC		716,516	680,000	14,356
Y72596-BU-5	REL IANCE INDUSTRIES LTD	C	08/19/2019	Unknown		823,430	770,000	2,029
30711X-AK-0	CAS 14C03A 1M2 - CMO		01/11/2019	FIRST UNION CAPITAL		1,854,745	1,750,598	5,355
30711X-BD-5	CAS 15C03B 2M2 - CMO		01/11/2019	CHASE SECURITIES INC		1,525,258	1,375,655	5,737
30711X-BM-5	CAS 16C01 1M2 - CMO		02/04/2019	Morgan Stanley		796,450	680,000	2,099
30711X-CT-9	CAS 16C03 2M2 - CDO/CMO		03/29/2019	Montgomery		1,000,731	884,924	1,609
30711X-DA-9	CAS 16C04 1M2 - CDO/CMO		01/16/2019	Montgomery		2,223,750	2,000,000	8,633
30711X-EC-4	CAS 16C07 2M2 - CDO/CMO		09/24/2019	Montgomery		979,815	928,803	164
30711X-J7-0	CAS 18C03 1M2 - CMO		01/11/2019	Montgomery		1,985,625	2,000,000	5,174
30711X-Y2-4	CAS 18C05 1M2 - CMO		01/11/2019	Montgomery		1,493,438	1,500,000	4,047
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						354,445,314	351,549,256	1,470,272
02155U-AB-8	ALTERNATE SOLUTIONS HEALTH NETWORK, LLC REV		01/17/2019	AIMS SLP		52,131		0
02155U-AC-6	ALTERNATE SOLUTIONS HEALTH NETWORK, LLC TERM		01/17/2019	AIMS SLP		501,822	505,652	0
56625L-AD-2	MARCO TECHNOLOGIES, LLC (FKA MARCO, INC.) TERM A		02/19/2019	AIMS SLP		769,083		0
62931*-AB-0	NMC SKINCARE INTERMEDIATE HOLDINGS II, LLC DDTL		11/16/2018	AIMS SLP		10,596	10,596	0
62931*-AC-8	NMC SKINCARE INTERMEDIATE HOLDINGS II, LLC REV		11/16/2018	AIMS SLP		12,804	12,804	0
69345U-AB-8	PROTECTIVE INDUSTRIAL PRODUCTS, INC. TERM A		03/06/2019	AIMS SLP		358,834	362,484	0
69345U-AD-4	PROTECTIVE INDUSTRIAL PRODUCTS, INC. REV		03/06/2019	AIMS SLP		5,380	5,593	0
74274B-AE-9	PROCESS EQUIPMENT, INC. DDTL		03/22/2019	AIMS SLP		18,261	18,782	0
74274B-AF-6	PROCESS EQUIPMENT, INC. TERM		03/22/2019	AIMS SLP		322,937	326,224	0
74274B-AG-4	PROCESS EQUIPMENT, INC. REV		03/22/2019	AIMS SLP		9,913	10,435	0
76118S-AF-4	RESOLUTE INDUSTRIAL, LLC TERM		03/25/2019	AIMS SLP		473,680	483,422	0
87546@-AB-2	TANGENT TECHNOLOGIES ACQUISITION, LLC REV		12/18/2018	AIMS SLP		27,565	27,565	0
90353C-AE-7	UBEO, LLC DDTL		11/27/2018	AIMS SLP		130,480	131,234	0
91865F-AG-4	VACO HOLDINGS, LLC TERM		03/06/2019	AIMS SLP		929,885	950,675	0
08764R-AC-3	BETTCHEER INDUSTRIES, INC. TERM		04/09/2019	AIMS SLP		744,664	754,186	0
69913K-AC-0	PARAGON FILMS, INC. TERM		04/16/2019	AIMS SLP		1,058,494	1,069,240	0
04575X-AC-8	ASSOCIATED PATHOLOGISTS, LLC TERM A		05/17/2019	AIMS SLP		71,437	72,174	0
04575X-AD-6	ASSOCIATED PATHOLOGISTS, LLC TERM B		05/17/2019	AIMS SLP		55,644	56,208	0
45249T-AE-2	IMAGEFIRST HOLDINGS, LLC TERM		06/13/2019	AIMS SLP		147,552	148,673	0
08658D-AF-6	BESTOP, INC. TERM		06/18/2019	AIMS SLP		283,192	286,286	0
75002@-AA-6	ROTATING MACHINERY SERVICES, INC. TERM A		06/26/2019	AIMS SLP		815,571	823,830	0
10153K-AC-3	BOULDER SCIENTIFIC COMPANY, LLC TERM		07/17/2019	AIMS SLP		656,438	663,086	0
29916C-AC-9	EVANS FOOD GROUP LTD. REV		08/20/2019	AIMS SLP		47,725	49,063	0
29916C-AB-1	EVANS FOOD GROUP LTD. TERM		08/20/2019	AIMS SLP		1,101,129	1,112,279	0
88770Y-AB-4	TINUITI INC. REV		09/05/2019	AIMS SLP		28,014	28,980	0
88770Y-AC-2	TINUITI INC. TERM		09/05/2019	AIMS SLP		815,595	823,854	0
00772X-AG-8	AEROCARE HOLDINGS, INC. TERM		10/17/2019	AIMS SLP		101,326	101,738	0
15706U-AC-2	CERTIFIED POWER, INC TERM		10/23/2019	AIMS SLP		748,221	753,875	0
58806#-AE-0	MERCER FOODS, LLC TERM		11/22/2019	AIMS SLP		285,132	288,019	0
23302E-AB-2	DAS PURCHASER 2 CORP. TERM		12/02/2019	AIMS SLP		807,085	815,238	0
8299999. Subtotal - Bonds - Unaffiliated Bank Loans						11,390,589	11,518,458	0
8399997. Total - Bonds - Part 3						685,143,606	658,457,872	2,050,350
8399998. Total - Bonds - Part 5						27,181,267	27,002,536	99,834
8399999. Total - Bonds						712,324,873	685,460,408	2,150,184
8999997. Total - Preferred Stocks - Part 3						0	XXX	0
8999998. Total - Preferred Stocks - Part 5							XXX	
8999999. Total - Preferred Stocks						0	XXX	0
31338@-10-6	Federal Home Loan Bank of Pittsburgh		04/02/2019	Federal Home Loan Bank of Pittsburgh	136,600.000	136,600		0
9199999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Other						136,600	XXX	0
9799997. Total - Common Stocks - Part 3						136,600	XXX	0
9799998. Total - Common Stocks - Part 5							XXX	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
9799999. Total - Common Stocks						136,600	XXX	0
9899999. Total - Preferred and Common Stocks						136,600	XXX	0
9999999 - Totals						712,461,473	XXX	2,150,184

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
36179N-Q5-0	G2 MA1376 - RMBS		12/01/2019	Paydown		996,656	996,656	1,075,454	1,090,957	0	(94,537)	0	(94,537)	0	996,656	0	0	0	33,479	10/20/2043
36179R-GA-1	G2 MA2893 - RMBS		12/01/2019	Paydown		8,154	8,154	8,664	8,836	0	(685)	0	(685)	0	8,154	0	0	0	347	06/20/2045
36179R-JF-7	G2 MA2962 - RMBS		12/01/2019	Paydown		1,644,897	1,644,897	1,766,337	1,794,663	0	(150,152)	0	(150,152)	0	1,644,897	0	0	0	55,493	07/20/2045
36179R-LQ-0	G2 MA3035 - RMBS		12/01/2019	Paydown		1,558,610	1,558,610	1,655,658	1,703,558	0	(145,702)	0	(145,702)	0	1,558,610	0	0	0	67,981	08/20/2045
36179T-E3-5	G2 MA4654 - RMBS		12/01/2019	Paydown		1,020,936	1,020,936	1,075,173	0	0	(54,237)	0	(54,237)	0	1,020,936	0	0	0	13,581	08/20/2047
36179T-SJ-5	G2 MA5021 - RMBS		12/01/2019	Paydown		220,799	220,799	234,271	0	0	(13,472)	0	(13,472)	0	220,799	0	0	0	828	02/20/2048
36179U-K2-7	G2 MA5713 - RMBS		12/01/2019	Paydown		3,475,915	3,475,915	3,666,547	0	0	(190,632)	0	(190,632)	0	3,475,915	0	0	0	52,595	01/20/2049
38377W-Z5-6	GNR 1199A DF - CMO/RMBS		12/16/2019	Paydown		24,214	24,214	24,256	25,404	0	(1,190)	0	(1,190)	0	24,214	0	0	0	514	07/16/2041
452281-JD-1	ILSSTD 101 A3 - ABS		04/01/2019	VARIOUS		0	0	0	104,058	0	0	0	0	0	0	0	0	0	110	07/25/2045
912828-2A-7	UNITED STATES TREASURY		06/05/2019	GOLDMAN		2,899,805	3,000,000	2,969,297	2,976,033	0	1,273	0	1,273	0	2,977,306	0	(77,501)	(77,501)	36,298	08/15/2026
912828-2D-1	UNITED STATES TREASURY		06/05/2019	WELLS FARGO BANK N.A		5,887,031	6,000,000	5,989,219	5,992,644	0	654	0	654	0	5,993,298	0	(106,266)	(106,266)	63,220	08/31/2023
				DEUTSCHE BANC																
912828-2R-0	UNITED STATES TREASURY		06/05/2019	SECURITIES INC.		4,819,395	4,750,000	4,814,199	4,806,546	0	(2,580)	0	(2,580)	0	4,803,966	0	15,429	15,429	86,209	08/15/2027
912828-J2-7	UNITED STATES TREASURY		06/05/2019	GOLDMAN SACHS		1,707,703	1,700,000	1,682,535	1,688,582	0	753	0	753	0	1,689,335	0	18,368	18,368	27,425	01/15/2025
912828-K7-4	UNITED STATES TREASURY		06/05/2019	Deutsche Bank		1,655,092	1,650,000	1,726,570	1,706,581	0	(3,503)	0	(3,503)	0	1,703,077	0	(47,985)	(47,985)	26,619	08/15/2025
912828-P4-6	UNITED STATES TREASURY		06/05/2019	GOLDMAN SACHS		7,946,313	8,125,000	7,932,349	7,982,646	0	8,047	0	8,047	0	7,990,693	0	(44,380)	(44,380)	106,500	02/15/2026
912828-R3-6	UNITED STATES TREASURY		06/05/2019	Deutsche Bank		1,757,672	1,800,000	1,766,320	1,774,483	0	1,396	0	1,396	0	1,775,879	0	(18,207)	(18,207)	16,374	05/15/2026
0599999. Subtotal - Bonds - U.S. Governments						35,623,192	35,975,181	36,386,849	31,654,991	0	(644,569)	0	(644,569)	0	35,883,735	0	(260,544)	(260,544)	587,574	XXX
168863-BN-7	CHILE, REPUBLIC OF (GOVERNMENT)	C.	12/12/2019	Citigroup Global Markets, Inc.		5,238,270	5,220,000	5,008,590	5,023,679	0	46,732	0	46,732	0	5,070,411	0	167,859	167,859	132,458	10/30/2022
1099999. Subtotal - Bonds - All Other Governments						5,238,270	5,220,000	5,008,590	5,023,679	0	46,732	0	46,732	0	5,070,411	0	167,859	167,859	132,458	XXX
20772J-PS-5	CONNECTICUT ST		07/16/2019	Bank of America		935,649	900,000	1,051,686	937,585	0	(12,466)	0	(12,466)	0	925,119	0	10,530	10,530	41,625	08/15/2020
				CITIGROUP GLOBAL																
20772K-DX-4	CONNECTICUT ST		01/14/2019	MARKETS INC.		2,627,285	2,305,000	2,574,869	2,569,238	0	(939)	0	(939)	0	2,568,299	0	58,986	58,986	39,377	09/15/2031
41972Z-VV-5	HAWAII ST		07/16/2019	PERSHING LLC		761,029	675,000	769,709	753,273	0	(10,333)	0	(10,333)	0	742,939	0	18,089	18,089	35,344	01/01/2023
				JEFFERIES LLC.																
419792-WH-5	HAWAII ST		01/14/2019	[GOVT/EQUITY]		1,575,873	1,300,000	1,556,854	1,537,420	0	(973)	0	(973)	0	1,536,447	0	39,426	39,426	35,208	01/01/2029
452152-HU-8	ILLINOIS ST		03/01/2019	Maturity @ 100.00		525,000	525,000	589,687	527,312	0	(2,312)	0	(2,312)	0	525,000	0	0	0	15,427	03/01/2019
574193-KU-1	MARYLAND ST		07/16/2019	FOX PITT KELTON LTD		1,351,906	1,215,000	1,425,244	1,361,038	0	(21,710)	0	(21,710)	0	1,339,328	0	12,579	12,579	58,556	08/01/2023
60412A-ML-4	MINNESOTA ST		05/30/2019	CITIGROUPGLOBAL		1,130,610	1,115,000	1,311,552	1,142,432	0	(13,841)	0	(13,841)	0	1,128,591	0	2,019	2,019	32,831	11/01/2020
				J.P. MORGAN SECURITIES																
60412A-MQ-3	MINNESOTA ST		05/30/2019	INC.		253,598	250,000	294,070	256,151	0	(3,103)	0	(3,103)	0	253,047	0	550	550	7,361	11/01/2020
647293-RH-4	NEW MEXICO ST		07/17/2019	PERSHING LLC		1,199,290	1,000,000	1,226,210	1,189,741	0	(15,927)	0	(15,927)	0	1,173,814	0	25,476	25,476	44,167	03/01/2025
70914P-J6-0	PENNSYLVANIA (COMMONWEALTH OF)		07/16/2019	RBC CAPITAL MARKETS		1,828,580	1,625,000	1,858,626	1,810,124	0	(24,419)	0	(24,419)	0	1,785,705	0	42,875	42,875	85,087	01/01/2023
70914P-TY-8	PENNSYLVANIA (COMMONWEALTH OF)		07/17/2019	PERSHING LLC		5,696,400	5,000,000	5,719,200	5,601,261	0	(74,316)	0	(74,316)	0	5,526,944	0	169,456	169,456	200,000	04/01/2028
1799999. Subtotal - Bonds - U.S. States, Territories and Possessions						17,885,220	15,910,000	18,377,707	17,685,572	0	(180,340)	0	(180,340)	0	17,505,232	0	379,987	379,987	594,983	XXX
059189-UY-4	BALTIMORE MD		06/06/2019	CANACCORD CAPITAL CO		1,413,983	1,150,000	1,385,405	1,361,506	0	(9,444)	0	(9,444)	0	1,352,062	0	61,921	61,921	37,535	10/15/2032
				RBC CAPITAL MARKETS, LLC																
059189-UZ-1	BALTIMORE MD		06/05/2019	LLC		221,099	180,000	215,802	212,177	0	(1,406)	0	(1,406)	0	210,771	0	10,329	10,329	5,800	10/15/2033
059189-VJ-6	BALTIMORE MD		07/17/2019	BANK OF AMERICA N.A.		3,467,430	3,000,000	3,549,390	3,448,576	0	(49,269)	0	(49,269)	0	3,399,307	0	68,123	68,123	114,167	10/15/2023
108151-VU-2	BRIDGEPORT CONN		04/01/2019	Call @ 100.00		10,000	10,000	11,538	0	0	(4)	0	(4)	0	11,510	0	382	382	01/15/2030	
117583-A7-9	BRYAN TEX INDPST SCH DIST		07/17/2019	PERSHING LLC		1,311,184	1,150,000	1,367,994	1,308,163	0	(13,516)	0	(13,516)	0	1,294,647	0	16,537	16,537	42,678	02/15/2025
145628-WT-6	CARROLLTON TEX FMRB BRH INDPST SCH DIST		05/30/2019	BARCLAYS BANK PLC		1,853,145	1,750,000	2,018,065	1,885,816	0	(26,636)	0	(26,636)	0	1,859,180	0	(6,035)	(6,035)	70,000	02/15/2021
181059-UJ-3	CLARK CNTY NEV SCH DIST		05/30/2019	Citigroup		2,974,603	2,785,000	3,298,108	3,041,492	0	(43,420)	0	(43,420)	0	2,998,072	0	(23,469)	(23,469)	64,983	06/15/2021
194469-EL-2	COLLEGE STATION TEX		07/16/2019	PERSHING LLC		1,379,347	1,260,000	1,376,046	1,402,595	0	(24,363)	4,186	(28,550)	0	1,374,046	0	5,302	5,302	25,275	02/15/2022
25476F-SB-5	DISTRICT COLUMBIA		07/17/2019	PERSHING & CO.		1,209,270	1,000,000	1,281,170	1,205,800	0	(16,708)	0	(16,708)	0	1,189,093	0	20,177	20,177	31,667	06/01/2025
				MORGAN STANLEY AND CO INC																
283734-UC-3	EL PASO TEX		05/30/2019	INC		1,786,190	1,715,000	1,986,330	1,822,519	0	(27,705)	0	(27,705)	0	1,794,814	0	(8,624)	(8,624)	68,600	08/15/2020
287299-WF-5	ELK GROVE VILLAGE ILLINOIS		06/05/2019	Piper Jaffray Co.		1,014,057	835,000	1,010,116	993,415	0	(6,819)	0	(6,819)	0	986,597	0	27,461	27,461	38,967	01/01/2029
287299-MG-3	ELK GROVE VILLAGE ILL		06/05/2019	B.C. ZIEGLER & CO.		1,302,696	1,080,000	1,296,961	1,276,359	0	(8,419)	0	(8,419)	0	1,267,940	0	34,756	34,756	50,400	01/01/2030
366119-V6-6	GARLAND TEX		07/16/2019	WELLS FARGO BANK N.A		1,368,738	1,250,000	1,446,663	1,382,908	0	(22,750)	0	(22,750)	0	1,360,157	0	8,580	8,580	57,813	02/15/2022
503462-UB-7	LA JOYA TEX INDPST SCH DIST		01/14/2019	OPPENHEIMER		2,432,364	2,045,000	2,420,155	2,390,599	0	(1,347)	0	(1,347)	0	2,389,252	0	43,111	43,111	42,888	02/15/2031
64966J-RS-7	NEW YORK N Y		06/05/2019	CANACCORD CAPITAL CO		1,047,380	1,000,000	1,181,690	1,050,012	0	(12,154)	0	(12,154)	0	1,037,858	0	9,522	9,522	34,167	10/01/2020
717146-VK-7	PHARR SAN JUAN ALAMO TEX INDPST SCH DIST		05/30/2019	BARCLAYS CAPITAL		1,041,260	1,000,000	1,139,900	1,060,645	0	(12,155)	0	(12,155)	0	1,048,490	0	(7,230)	(7,230)	33,556	02/01/2021
720424-YR-5	PIERCE CNTY WASH SCH DIST NO 010 TACOMA		05/30/2019	BARCLAYS CAPITAL		1,086,270	1,000,000	1,204,890	1,108,219	0	(15,365)	0	(15,365)	0	1,092,854	0	(6,584)	(6,584)	25,278	12/01/2021
725208-7X-4	PITTSBURGH PA		06/07/2019	CLEARVIEW CORRESPONDENT SERV		782,522	705,000	826,352	787,005	0	(10,999)	0	(10,999)	0	776,006	0	6,516	6,516	36,190	03/01/2022

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
733505-RH-6	PORT ARTHUR TEX INDPST SCH DIST		05/30/2019	BARCLAYS BANK PLC CITIGROUP GLOBAL		952,812	900,000	1,039,500	970,047	0	(13,738)	0	(13,738)	0	956,308	0	(3,496)	(3,496)	36,000	02/15/2021
741701-2S-4	PRINCE GEORGES CNTY MD		07/17/2019	MARKETS INC.		1,153,830	1,000,000	1,208,290	1,153,112	0	(12,274)	0	(12,274)	0	1,140,838	0	12,992	12,992	40,444	07/15/2025
750022-DX-0	RACINE WIS		07/17/2019	BARCLAYS BANK PLC		702,970	610,000	721,105	702,031	0	(9,835)	0	(9,835)	0	692,196	0	10,774	10,774	19,317	12/01/2023
791697-DX-0	ST LOUIS MO SPL ADMINISTRATIVE BRO TRANS		05/30/2019	BARCLAYS BANK PLC		2,420,145	2,275,000	2,695,215	2,463,444	0	(34,771)	0	(34,771)	0	2,428,673	0	(8,528)	(8,528)	76,465	04/01/2021
850000-4M-9	SPRING TEX INDPST SCH DIST		07/17/2019	PERSHING LLC		1,235,060	1,000,000	1,282,800	1,218,180	0	(14,642)	0	(14,642)	0	1,203,538	0	31,522	31,522	46,389	08/15/2026
941247-3T-3	WATERBURY CONN		06/06/2019	JANNEY MONTGOMERY SCOTT INC		1,236,767	1,015,000	1,211,869	1,192,770	0	(7,848)	0	(7,848)	0	1,184,922	0	51,845	51,845	28,899	11/15/2029
2499999. Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions						33,403,122	29,715,000	35,175,356	33,448,904	0	(395,586)	4,186	(399,772)	0	33,049,131	0	353,990	353,990	1,060,858	XXX
010268-AF-7	ALABAMA FED AID HWY FIN AUTH SPL OBLIG R		05/30/2019	PERSHING LLC		1,541,769	1,430,000	1,748,232	1,562,907	0	(20,556)	0	(20,556)	0	1,542,351	0	(582)	(582)	54,022	09/01/2021
10620N-CG-1	BRHEA 111 A2 - ABS		12/01/2019	Paydown		409,061	409,061	412,640	412,156	0	(3,095)	0	(3,095)	0	409,061	0	0	0	9,268	02/25/2030
10623P-DU-1	BRAZO 10A1 A1 - ABS		12/26/2019	RAYMOND JAMES & ASSOCIATES		43,765	43,765	42,452	44,758	0	(993)	0	(993)	0	43,765	0	0	0	1,148	06/25/2035
114894-XN-3	BROWARD CNTY FLA ARPT SYS REV		06/07/2019	ASSOCIATES		710,347	595,000	708,223	696,896	0	(4,572)	0	(4,572)	0	692,324	0	18,023	18,023	20,660	10/01/2033
13032U-RJ-9	CALIFORNIA HEALTH FACS FING AUTH REV		01/14/2019	MORGAN STANLEY CO		1,056,546	920,000	1,033,335	1,031,895	0	(450)	0	(450)	0	1,031,445	0	25,102	25,102	7,794	11/15/2044
167725-AE-0	CHICAGO ILL TRAN AUTH SALES & TRANSFER T		12/02/2019	Call @ 100.00		135,000	135,000	151,452	141,916	0	(2,610)	0	(2,610)	0	139,834	0	(4,834)	(4,834)	15,658	12/01/2021
167736-E9-4	CHICAGO ILL WTR REV		06/05/2019	CitiGroup		1,445,660	1,345,000	1,539,258	1,448,943	0	(15,449)	0	(15,449)	0	1,433,493	0	12,167	12,167	40,350	11/01/2021
176553-GP-4	CITIZENS PTTY INS CORP FLA		06/05/2019	J.P. MORGAN CHASE BANK JANNEY MONTGOMERY, SCOTT INC		1,034,530	1,000,000	1,148,930	1,035,099	0	(10,564)	0	(10,564)	0	1,024,534	0	9,996	9,996	25,833	06/01/2020
191855-BH-7	COCONINO CNTY ARIZ POLLUTN CTL CORP REV		06/05/2019	SCOTT INC		189,920	190,000	190,000	190,000	0	0	0	0	0	190,000	0	(80)	(80)	1,767	09/01/2032
20774Y-UB-1	CONNECTICUT ST HEALTH & EDL FACS AUTH RE		02/01/2019	Maturity @ 100.00		2,500,000	2,500,000	2,500,000	2,500,000	0	0	0	0	0	2,500,000	0	0	0	17,500	07/01/2049
20775B-VS-2	CONN ST HSG FIN AUTH HSG MTG FIN PG		12/05/2019	Call @ 100.00		140,000	140,000	151,070	146,039	0	(681)	0	(681)	0	145,359	0	(5,359)	(5,359)	3,378	11/15/2044
249182-LB-0	DENVER COLO CITY & CNTY ARPT REV		01/14/2019	BARCLAYS CAPITAL INC.		1,784,220	1,500,000	1,713,675	1,711,381	0	(747)	0	(747)	0	1,710,634	0	73,586	73,586	9,375	12/01/2028
249218-AJ-7	DENVER COLO PUB SCHS CTFS PARTN		12/15/2019	Paydown		75,675	75,675	88,053	85,473	0	(9,798)	0	(9,798)	0	75,675	0	0	0	7,779	12/15/2026
30711X-AK-0	CAS 14C03A 1M2 - CMO		12/25/2019	Paydown		235,594	235,594	249,610	0	0	(14,016)	0	(14,016)	0	235,594	0	0	0	7,314	07/25/2042
30711X-BD-5	CAS 15C03B 2M2 - CMO		12/25/2019	Paydown		357,098	357,098	395,933	0	0	(38,834)	0	(38,834)	0	357,098	0	0	0	16,701	07/25/2025
30711X-BJ-2	CAS 16C01 1M1 - CMO		05/01/2019	Paydown		0	0	0	18,159	0	0	0	0	0	0	0	0	0	(26)	08/25/2028
30711X-BM-5	CAS 16C01 1M2 - CMO		12/25/2019	Paydown		131,953	131,953	154,550	0	0	(22,597)	0	(22,597)	0	131,953	0	0	0	7,163	08/25/2028
30711X-CT-9	CAS 16C03 2M2 - CDO/CMO		12/25/2019	Paydown		175,939	175,939	198,964	0	0	(23,024)	0	(23,024)	0	175,939	0	0	0	6,471	10/25/2028
30711X-EC-4	CAS 16C07 2M2 - CDO/CMO		12/25/2019	Paydown		90,068	90,068	95,014	0	0	(4,947)	0	(4,947)	0	90,068	0	0	0	809	05/25/2029
30711X-JS-4	CAS 17C03 1M1 - CMO		05/01/2019	Paydown		0	0	76,316	0	0	0	0	0	0	0	0	0	0	587	10/25/2029
3128HX-RT-4	FHS S267A A5 - CMO/RMBS		12/01/2019	Paydown		141,787	141,787	144,445	0	0	(2,659)	0	(2,659)	0	141,787	0	0	0	1,057	08/15/2042
3128M9-J2-9	FH G07181 - RMBS		07/01/2019	VARIOUS		1,961,457	1,865,074	1,983,098	2,001,428	0	(13,398)	0	(13,398)	0	1,988,029	0	(26,572)	(26,572)	38,346	10/01/2042
3128M9-U2-6	FH G07501 - RMBS		12/01/2019	Paydown		154,643	154,643	163,704	164,059	0	(9,424)	0	(9,424)	0	154,643	0	0	0	7,661	10/01/2043
3128M9-IV-0	FH G07560 - RMBS		12/01/2019	Paydown		100,910	100,910	105,735	105,420	0	(4,529)	0	(4,529)	0	100,910	0	0	0	3,642	11/01/2043
3128MJ-3H-1	FH G08799 - RMBS		07/01/2019	VARIOUS		1,997,761	1,980,424	1,919,232	1,920,913	0	2,978	0	2,978	0	1,923,891	0	73,870	73,870	30,947	02/01/2048
3128MJ-5N-6	FH G08852 - RMBS		12/01/2019	Paydown		1,689,815	1,689,815	1,746,648	0	0	(56,833)	0	(56,833)	0	1,689,815	0	0	0	20,676	12/01/2048
3128MJ-XJ-4	FH G08680 - RMBS		12/01/2019	Paydown		311,412	311,412	310,487	310,355	0	1,057	0	1,057	0	311,412	0	0	0	7,947	12/01/2045
3128MJ-Y5-3	FH G08731 - RMBS		12/01/2019	Paydown		400,958	400,958	374,410	374,468	0	26,490	0	26,490	0	400,958	0	0	0	6,281	11/01/2046
3128MJ-YB-0	FH G08705 - RMBS		07/01/2019	VARIOUS		3,101,982	3,068,220	3,146,363	3,143,085	0	(4,346)	0	(4,346)	0	3,138,739	0	(36,757)	(36,757)	47,900	05/01/2046
3128MJ-YC-8	FH G08706 - RMBS		07/01/2019	VARIOUS		2,740,347	2,669,096	2,801,404	2,807,010	0	(10,412)	0	(10,412)	0	2,796,598	0	(56,251)	(56,251)	48,253	05/01/2046
3128MJ-YN-4	FH G08716 - RMBS		07/01/2019	VARIOUS		3,979,977	3,876,087	4,094,722	4,099,350	0	(15,996)	0	(15,996)	0	4,083,354	0	(103,377)	(103,377)	70,115	08/01/2046
3128MJ-ZA-1	FH G08736 - RMBS		12/01/2019	Paydown		387,674	387,674	362,005	367,674	0	25,404	0	25,404	0	387,674	0	0	0	5,973	12/01/2046
3128MJ-ZF-0	FH G08741 - RMBS		12/01/2019	Paydown		279,218	279,218	277,102	277,140	0	2,078	0	2,078	0	279,218	0	0	0	5,931	01/01/2047
3128MJ-ZO-6	FH G08750 - RMBS		12/01/2019	Paydown		152,014	152,014	151,468	151,460	0	554	0	554	0	152,014	0	0	0	3,133	03/01/2047
3128MM-BE-2	FH G18036 - RMBS		12/15/2019	VARIOUS		8,550	8,550	8,870	8,592	0	(42)	0	(42)	0	8,550	0	0	0	169	12/01/2019
3128PB-FY-2	FH C91983 - RMBS		12/01/2019	Paydown		805,347	805,347	820,133	819,806	0	(14,458)	0	(14,458)	0	805,347	0	0	0	19,513	03/01/2038
3128PB-GB-1	FH C91994 - RMBS		12/01/2019	Paydown		781,118	781,118	795,337	795,085	0	(13,967)	0	(13,967)	0	781,118	0	0	0	21,539	05/01/2038
3128PB-UY-8	FH J00599 - RMBS		12/01/2019	Paydown		18,395	18,395	19,084	18,559	0	(169)	0	(169)	0	18,395	0	0	0	621	12/01/2020
3128QL-RN-3	FH H2593 - RMBS		12/01/2019	Paydown		60,444	60,444	62,748	65,392	0	(4,950)	0	(4,950)	0	60,444	0	0	0	3,544	01/01/2036
31292L-FD-2	FH C03764 - RMBS		12/01/2019	Paydown		535,612	535,612	568,586	569,182	0	(33,654)	0	(33,654)	0	535,612	0	0	0	15,652	02/01/2042
3131Y7-S6-5	FH ZN1441 - RMBS		12/01/2019	Paydown		125,794	125,794	135,189	0	0	(9,395)	0	(9,395)	0	125,794	0	0	0	1,021	11/01/2048
3132DV-3L-7	FH S08003 - RMBS		12/01/2019	Paydown		649,353	649,353	672,309	0	0	(22,956)	0	(22,956)	0	649,353	0	0	0	9,253	07/01/2049
3132DV-4H-5	FH S08024 - RMBS		12/01/2019	Paydown		20,272	20,272	20,620	0	0	(348)	0	(348)	0	20,272	0	0	0	51	11/01/2049
3132GJ-6R-5	FH Q03880 - RMBS		12/01/2019	Paydown		240,458	240,458	249,438	248,396	0	(7,940)	0	(7,940)	0	240,458	0	0	0	8,419	10/01/2041
3132GK-A3-0	FH Q03926 - RMBS		12/01/2019	Paydown		173,299	173,299	179,771	180,426	0	(7,128)	0	(7,128)	0	173,299	0	0	0	7,116	10/01/2041
3132GK-BJ-4	FH Q03941 - RMBS		12/01/2019	Paydown		3,858	3,858	4,002	4,187	0	(329)	0	(329)	0	3,858	0	0	0	2,118	10/01/2041

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
3132GK-B5-4	FH 003949 - RMBS		12/01/2019	Paydown		139,892	139,892	145,116	144,017	0	(6,367)	0	(6,367)	0	139,892	0	0	0	3,530	10/01/2041
3132GK-DW-3	FH 004017 - RMBS		07/01/2019	VARIOUS		660,283	627,440	663,566	672,551	0	(3,931)	0	(3,931)	0	668,619	0	(8,337)	(8,337)	12,776	10/01/2041
3132GK-S4-9	FH 004439 - RMBS		12/01/2019	Paydown		151,344	151,344	159,988	160,739	0	(9,409)	0	(9,409)	0	151,344	0	0	0	4,346	11/01/2041
3132GL-QT-4	FH 005266 - RMBS		12/01/2019	Paydown		76,624	76,624	79,593	79,780	0	(3,179)	0	(3,179)	0	76,624	0	0	0	3,292	12/01/2041
3132HP-RZ-9	FH 013204 - RMBS		12/01/2019	Paydown		293,988	293,988	305,667	304,401	0	(10,446)	0	(10,446)	0	293,988	0	0	0	8,452	11/01/2042
3132JP-VH-2	FH 022416 - RMBS		12/01/2019	Paydown		50,372	50,372	52,765	53,026	0	(2,692)	0	(2,692)	0	50,372	0	0	0	2,810	10/01/2043
3132M5-BQ-4	FH 024847 - RMBS		12/01/2019	Paydown		60,151	60,151	63,516	63,816	0	(3,674)	0	(3,674)	0	60,151	0	0	0	2,737	02/01/2044
3132QP-5E-0	FH 033544 - RMBS		12/01/2019	Paydown		198,427	198,427	199,172	199,033	0	(607)	0	(607)	0	198,427	0	0	0	5,098	05/01/2045
3132QP-E6-7	FH 032856 - RMBS		12/01/2019	Paydown		84,303	84,303	84,408	84,370	0	(67)	0	(67)	0	84,303	0	0	0	2,450	04/01/2045
3132QR-FB-1	FH 034661 - RMBS		12/01/2019	Paydown		174,797	174,797	175,890	175,780	0	(985)	0	(985)	0	174,797	0	0	0	3,904	07/01/2045
3132XC-RV-9	FH 067700 - RMBS		12/01/2019	Paydown		599,255	599,255	639,283	638,593	0	(39,360)	0	(39,360)	0	599,255	0	0	0	15,476	08/01/2046
3132XC-RY-3	FH 067703 - RMBS		12/01/2019	Paydown		87,340	87,340	90,758	90,741	0	(3,401)	0	(3,401)	0	87,340	0	0	0	2,046	04/01/2047
3132XC-SB-2	FH 067714 - RMBS		12/01/2019	Paydown		808,384	808,384	813,816	813,743	0	(5,359)	0	(5,359)	0	808,384	0	0	0	20,438	07/01/2048
3132XC-SG-1	FH 067719 - RMBS		12/01/2019	Paydown		694,274	694,274	734,412	734,412	0	(40,138)	0	(40,138)	0	694,274	0	0	0	17,273	01/01/2049
3132XU-SC-0	FH 052314 - RMBS		12/01/2019	Paydown		242,182	242,182	253,497	253,240	0	(11,058)	0	(11,058)	0	242,182	0	0	0	6,556	11/01/2047
3132XY-VC-8	FH 056010 - RMBS		12/01/2019	Paydown		170,039	170,039	177,186	176,872	0	(6,833)	0	(6,833)	0	170,039	0	0	0	4,965	05/01/2048
31335A-BF-4	FH 060038 - RMBS		07/01/2019	VARIOUS		2,303,196	2,228,032	2,323,768	2,329,851	0	(6,198)	0	(6,198)	0	2,323,653	0	(20,458)	(20,458)	40,312	01/01/2044
31335A-JE-9	FH 060261 - RMBS		12/01/2019	Paydown		147,068	147,068	147,114	147,052	0	16	0	16	0	147,068	0	0	0	4,048	11/01/2043
31335B-KB-1	FH 061190 - RMBS		12/01/2019	Paydown		136,811	136,811	143,096	143,049	0	(6,238)	0	(6,238)	0	136,811	0	0	0	3,970	08/01/2047
31335B-Z4-1	FH 061663 - RMBS		12/01/2019	Paydown		225,961	225,961	210,356	210,350	0	15,611	0	15,611	0	225,961	0	0	0	3,265	12/01/2046
31335C-E5-9	FH 061956 - RMBS		12/01/2019	Paydown		1,309,673	1,309,673	1,399,815	1,399,815	0	(90,142)	0	(90,142)	0	1,309,673	0	0	0	12,220	04/01/2049
3133KG-WA-2	FH RA1541 - RMBS		12/01/2019	Paydown		45,657	45,657	46,367	46,367	0	(710)	0	(710)	0	45,657	0	0	0	179	11/01/2049
3136AP-XE-7	FNR 1560C OP - CMO/RMBS		12/01/2019	Paydown		590,604	590,604	610,444	610,002	0	(19,398)	0	(19,398)	0	590,604	0	0	0	14,997	10/25/2044
3136AR-T4-0	FNR 1625D LA - CMO/RMBS		12/01/2019	Paydown		1,145,295	1,145,295	1,192,986	1,185,497	0	(40,255)	0	(40,255)	0	1,145,295	0	0	0	26,239	07/25/2045
3136AV-6K-0	FNR 1720B JA - CMO/RMBS		12/01/2019	Paydown		637,440	637,440	626,683	626,793	0	10,646	0	10,646	0	637,440	0	0	0	11,863	10/25/2045
3136B5-DF-9	FNR 1930C HA - CMO/RMBS		12/01/2019	Paydown		390,048	390,048	396,143	396,143	0	(6,095)	0	(6,095)	0	390,048	0	0	0	2,912	07/25/2059
3137B1-EW-8	FHR 4191C GE - CMO/RMBS		12/01/2019	Paydown		361,073	361,073	347,758	347,503	0	13,570	0	13,570	0	361,073	0	0	0	5,449	04/15/2033
3137B6-ZM-6	FHMS K714 A2 - CMBS		12/01/2019	Paydown		30,657	30,657	31,269	30,767	0	(110)	0	(110)	0	30,657	0	0	0	529	10/25/2020
3137B9-BZ-7	FHMS KF03 A - CMBS		12/25/2019	Paydown		32,241	32,241	32,241	32,241	0	0	0	0	0	32,241	0	0	0	320	01/25/2021
3137BL-GT-0	FHR 4504B CA - CMO/RMBS		12/01/2019	Paydown		162,195	162,195	158,723	158,700	0	3,495	0	3,495	0	162,195	0	0	0	2,963	08/15/2045
3137F2-6S-0	FHR 4703B LP - CMO/RMBS		12/01/2019	Paydown		251,128	251,128	247,165	247,206	0	3,922	0	3,922	0	251,128	0	0	0	4,298	07/15/2046
3137FJ-HW-2	FHR 4839F LA - CMO/RMBS		12/01/2019	Paydown		1,371,239	1,371,239	1,438,730	1,438,730	0	(67,491)	0	(67,491)	0	1,371,239	0	0	0	16,950	05/15/2050
31381L-RA-1	FN 464107 - CMBS/RMBS		12/01/2019	Paydown		22,704	22,704	25,287	24,637	0	(1,935)	0	(1,935)	0	22,704	0	0	0	916	12/01/2029
31381T-KC-3	FN 470191 - CMBS/RMBS		12/01/2019	Paydown		27,160	27,160	27,635	27,311	0	(151)	0	(151)	0	27,160	0	0	0	711	01/01/2022
3138E0-6H-7	FN AJ8071 - RMBS		12/01/2019	Paydown		88,136	88,136	92,597	92,524	0	(4,394)	0	(4,394)	0	88,136	0	0	0	3,518	12/01/2041
3138EQ-BA-9	FN AL7232 - RMBS		12/01/2019	Paydown		92,814	92,814	99,427	99,540	0	(6,734)	0	(6,734)	0	92,814	0	0	0	2,475	09/01/2045
3138EQ-KH-4	FN AL7495 - RMBS		12/01/2019	Paydown		57,876	57,876	61,999	62,062	0	(4,189)	0	(4,189)	0	57,876	0	0	0	1,613	10/01/2045
3138EQ-ZR-6	FN AL7951 - RMBS		12/01/2019	Paydown		50,830	50,830	54,452	54,419	0	(3,593)	0	(3,593)	0	50,830	0	0	0	1,375	01/01/2046
3138L2-V8-7	FN AM2438 - CMBS/RMBS		12/01/2019	Paydown		18,309	18,309	18,172	18,215	0	94	0	94	0	18,309	0	0	0	397	02/01/2023
3138LD-SG-4	FN AN1746 - CMBS/RMBS		12/01/2019	Paydown		20,435	20,435	20,059	20,146	0	288	0	288	0	20,435	0	0	0	408	09/01/2023
3138ML-XD-1	FN A05175 - RMBS		12/01/2019	Paydown		384,907	384,907	386,230	385,998	0	(1,094)	0	(1,094)	0	384,907	0	0	0	9,997	12/01/2042
3138Y9-SC-3	FN AX7714 - RMBS		12/01/2019	Paydown		3,983	3,983	4,267	4,267	0	(299)	0	(299)	0	3,983	0	0	0	94	02/01/2045
3138YH-SL-0	FN AY4450 - RMBS		12/01/2019	Paydown		3,136	3,136	3,360	3,343	0	(206)	0	(206)	0	3,136	0	0	0	78	02/01/2045
3138YH-U2-4	FN AY4200 - RMBS		07/01/2019	VARIOUS		1,878,692	1,855,287	1,880,797	1,878,898	0	(1,515)	0	(1,515)	0	1,877,382	0	1,309	1,309	28,791	05/01/2045
3138YH-U5-7	FN AY4203 - RMBS		12/01/2019	Paydown		15,574	15,574	16,6												

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con- sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date
3140J9-H8-7	FN BM4754 - RMBS		12/01/2019	Paydown		671,496	671,496	694,474	.0	.0	(22,978)	.0	(22,978)	.0	671,496	.0	.0	.0	4,683	05/01/2047
3140J9-KN-0	FN BM4800 - RMBS		12/01/2019	Paydown		593,707	593,707	603,587	603,585	.0	(9,878)	.0	(9,878)	.0	593,707	.0	.0	.0	14,474	10/01/2048
314009-2N-2	FN CA2580 - RMBS		12/01/2019	Paydown		1,106,608	1,106,608	1,149,878	1,149,174	.0	(42,566)	.0	(42,566)	.0	1,106,608	.0	.0	.0	33,211	11/01/2048
31412N-3T-1	FN 930610 - RMBS		12/01/2019	Paydown		37,176	37,176	40,429	41,014	.0	(3,890)	.0	(3,890)	.0	37,176	.0	.0	.0	2,175	02/01/2039
31412U-BJ-8	FN 934841 - RMBS		12/01/2019	Paydown		71,445	71,445	74,158	72,733	.0	(1,296)	.0	(1,296)	.0	71,445	.0	.0	.0	2,482	05/01/2024
31417A-VD-8	FN AB4211 - RMBS		12/01/2019	Paydown		175,786	175,786	182,790	180,098	.0	(4,353)	.0	(4,353)	.0	175,786	.0	.0	.0	5,466	01/01/2027
31417D-M9-1	FN AB6683 - RMBS		12/01/2019	Paydown		117,217	117,217	123,957	122,784	.0	(5,570)	.0	(5,570)	.0	117,217	.0	.0	.0	2,926	10/01/2042
31418C-A8-7	FN MA2730 - RMBS		12/01/2019	Paydown		521,344	521,344	488,516	488,514	.0	32,831	.0	32,831	.0	521,344	.0	.0	.0	8,944	08/01/2046
31418C-E4-2	FN MA2854 - RMBS		12/01/2019	Paydown		236,279	236,279	225,683	226,287	.0	9,991	.0	9,991	.0	236,279	.0	.0	.0	3,934	12/01/2046
31418C-F6-6	FN MA2888 - RMBS		12/01/2019	Paydown		322,437	322,437	299,917	300,229	.0	22,208	.0	22,208	.0	322,437	.0	.0	.0	4,870	01/01/2047
31418D-HL-9	FN MA3834 - RMBS		12/01/2019	Paydown		18,885	18,885	19,203	.0	.0	(318)	.0	(318)	.0	18,885	.0	.0	.0	.47	11/01/2049
341507-R6-0	FLORIDA ST BRD ED LOTTERY REV		07/16/2019	WELLS FARGO BANK N.A		2,290,860	2,000,000	2,358,420	2,292,235	.0	(34,360)	.0	(34,360)	.0	2,257,875	.0	32,985	32,985	104,722	07/01/2023
358082-HV-0	FRESNO CALIF		07/01/2019	VARIOUS		368,595	350,000	374,500	366,857	.0	(2,013)	.0	(2,013)	.0	364,844	.0	3,751	3,751	11,838	06/01/2022
378325-BC-7	GLENDALE ARIZ TRANSN EXCISE TAX REV		05/30/2019	BARCLAYS BANK PLC		803,093	750,000	902,865	812,042	.0	(10,321)	.0	(10,321)	.0	801,720	.0	1,372	1,372	34,583	07/01/2021
378352-PH-5	GLENDALE ARIZ WTR & SWR REV		05/30/2019	Morgan Stanley		1,070,960	1,000,000	1,213,870	1,086,833	.0	(14,469)	.0	(14,469)	.0	1,072,364	.0	(1,404)	(1,404)	46,111	07/01/2021
414009-HM-5	HARRIS CNTY TEX CULTURAL ED FACS FIN COR		10/03/2019	Morgan Stanley		2,000,200	2,000,000	2,000,000	2,000,000	.0	.0	.0	.0	.0	2,000,000	.0	200	200	95,923	12/01/2042
43232V-UH-2	HILLSBOROUGH CNTY FLA SCH BRD CTFS PARTN		07/16/2019	BARCLAYS CAPITAL		3,740,640	3,275,000	3,839,708	3,730,655	.0	(53,417)	.0	(53,417)	.0	3,677,238	.0	63,402	63,402	171,483	07/01/2023
43615F-AF-0	HOLLYWOOD FLA CAP IMPT REV		07/17/2019	PERSHING LLC		1,222,357	1,045,000	1,228,899	1,185,934	.0	(13,266)	.0	(13,266)	.0	1,172,669	.0	49,689	49,689	54,863	07/01/2024
45201Q-CC-6	ILLINOIS EDL FACS AUTH REVS		02/01/2019	Maturity @ 100.00 JANNEY MONTGOMERY SCOTT		1,500,000	1,500,000	1,500,000	1,500,000	.0	.0	.0	.0	.0	1,500,000	.0	.0	.0	14,438	07/01/2025
452252-MK-2	ILLINOIS ST TOLL HIWY AUTH TOLL HIGHWAY R		06/17/2019	INC		790,801	655,000	784,480	772,367	.0	(5,410)	.0	(5,410)	.0	766,957	.0	23,844	23,844	31,658	01/01/2032
452281-JD-1	ILSSTD 101 A3 - ABS		11/01/2019	VARIOUS		282,805	282,805	282,664	270,879	.0	126	.0	126	.0	282,805	.0	.0	.0	6,600	07/25/2045
469487-KR-2	JACKSONVILLE FLA SPL REV		06/17/2019	MESIROW FINANCIAL		2,370,760	2,000,000	2,494,000	2,390,555	.0	(21,501)	.0	(21,501)	.0	2,369,053	.0	1,707	1,707	71,667	10/01/2030
469494-AF-5	JACKSONVILLE FLA TRANSN AUTH LOC OPT GAS		07/16/2019	PERSHING LLC		1,947,436	1,755,000	2,151,770	1,951,011	.0	(29,037)	.0	(29,037)	.0	1,921,974	.0	25,461	25,461	84,581	08/01/2022
49151F-HC-7	KENTUCKY ST PPTY & BLDGS COMM REVS		07/16/2019	Raymond James		1,244,904	1,200,000	1,244,880	1,266,661	.0	(22,691)	961	(23,652)	.0	1,243,009	.0	1,895	1,895	57,833	08/01/2020
491552-B2-0	KENTUCKY ST TPK AUTH ECONOMIC DEV RD REV		07/16/2019	PERSHING & CO.		534,100	500,000	607,570	543,038	.0	(9,271)	.0	(9,271)	.0	533,768	.0	332	332	26,181	07/01/2021
495289-VA-9	KING CNTY WASH SWR REV		07/16/2019	BARCLAYS CAPITAL INC.		631,272	600,000	646,464	622,859	.0	(3,471)	.0	(3,471)	.0	619,388	.0	11,884	11,884	18,850	07/01/2022
506479-JH-8	LAFAYETTE LA PUB PWR AUTH ELEC REV		04/26/2019	INTL FCBStone		1,436,695	1,300,000	1,462,032	1,377,493	.0	(6,255)	.0	(6,255)	.0	1,371,238	.0	65,457	65,457	32,319	11/01/2026
50825J-LL-8	LAKE CNTY FLA SCH BRD CTFS PARTN		07/16/2019	BARCLAYS BANK PLC		1,569,254	1,470,000	1,748,242	1,580,628	.0	(24,480)	.0	(24,480)	.0	1,556,148	.0	13,106	13,106	46,346	06/01/2021
544445-FC-8	LOS ANGELES CALIF DEPT ARPTS ARPT REV		01/14/2019	RAYMOND JAMES & ASSOCIATES		4,302,016	3,685,000	4,179,416	4,170,504	.0	(1,838)	.0	(1,838)	.0	4,168,666	.0	133,350	133,350	31,220	05/15/2032
56052E-7K-8	MAINE ST HSG AUTH MTG PUR		12/01/2019	Call @ 100.00		120,000	120,000	124,559	122,438	.0	(173)	.0	(173)	.0	122,141	.0	(2,141)	(2,141)	2,985	11/15/2043
57584X-UK-5	MASSACHUSETTS ST DEV FIN AGY REV		06/06/2019	First Tennessee Bank		1,225,500	1,000,000	1,257,010	1,201,542	.0	(10,534)	.0	(10,534)	.0	1,191,008	.0	34,492	34,492	34,583	10/01/2029
57600Q-UN-1	MASSACHUSETTS ST SCH BLDG AUTH DEDICATED		06/10/2019	UMB Bank, N.A.		1,217,730	1,000,000	1,245,150	1,196,528	.0	(10,235)	.0	(10,235)	.0	1,186,293	.0	31,437	31,437	28,750	11/15/2031
592098-S4-0	METROPOLITAN GOVT NASHVILLE & DAVIDSON C		06/05/2019	FOX-PITT KELTON INC		1,088,594	885,000	1,073,018	1,052,674	.0	(7,728)	.0	(7,728)	.0	1,044,946	.0	43,649	43,649	41,300	07/01/2031
59259Y-Q6-9	METROPOLITAN TRANSN AUTH N Y REV		07/17/2019	NATIONAL FINANCIAL SECURITIES CORP		1,154,860	1,000,000	1,164,650	1,088,571	.0	(9,314)	.0	(9,314)	.0	1,079,257	.0	75,603	75,603	33,889	11/15/2023
592646-3Q-4	METROPOLITAN WASH D C ARPTS AUTH ARPT SY		04/26/2019	JEFFERIES LLC		1,797,059	1,630,000	1,824,378	1,721,042	.0	(7,474)	.0	(7,474)	.0	1,713,568	.0	83,491	83,491	47,315	10/01/2024
593211-EK-7	MIAMI BEACH FLA HEALTH FACS AUTH HOSP RE		05/08/2019	RBC CAPITAL MARKETS		1,104,100	1,000,000	1,153,760	1,077,070	.0	(6,735)	.0	(6,735)	.0	1,070,334	.0	33,766	33,766	24,306	11/15/2022
59335K-BB-2	MIAMI-DADE CNTY FLA SEAPORT REV		07/17/2019	JEFFRIES & CO		1,686,840	1,500,000	1,675,200	1,594,267	.0	(10,043)	.0	(10,043)	.0	1,584,225	.0	102,615	102,615	60,000	10/01/2023
594653-7N-1	MICHIGAN ST HSG DEV AUTH SINGLE FAMILY M		07/01/2019	VARIOUS		982,662	945,000	1,004,696	992,466	.0	(2,498)	.0	(2,498)	.0	989,968	.0	(7,306)	(7,306)	17,042	06/01/2047
604115-CU-7	MINNESOTA PUB FACS AUTH ST REVOLVING FD		05/30/2019	RBC CAPITAL MARKETS		2,055,020	2,000,000	2,194,380	2,085,361	.0	(16,373)	.0	(16,373)	.0	2,068,988	.0	(13,968)	(13,968)	45,333	03/01/2021
63969M-TQ-2	NEBRASKA INVT FIN AUTH SINGLE FAMILY HSG		09/03/2019	Call @ 100.00		15,000	15,000	16,039	.0	.0	(31)	.0	(31)	.0	16,008	.0	(1,008)	(1,008)	202	09/01/2049
646136-4D-0	NEW JERSEY ST TRANSN TR FD AUTH		01/14/2019	Bank of America JANNEY MONTGOMERY,		4,264,480	3,895,000	4,200,485	4,195,461	.0	(992)	.0	(992)	.0	4,194,469	.0	70,010	70,010	48,147	12/15/2032
64971W-6U-9	NEW YORK N Y CITY TRANSITIONAL FIN AUTH																			

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
709224-A6-6	PENNSYLVANIA ST TPK COMM TPK REV		06/06/2019	CitiGroup		1,791,459	1,495,000	1,767,314	1,741,329	0	(10,715)	0	(10,715)	0	1,730,614	0	60,844	60,844	39,244	12/01/2031
709224-EE-5	PENNSYLVANIA ST TPK COMM TPK REV		10/03/2019	JANNEY MONTGOMERY, SCOTT INC		577,300	575,000	575,000	575,000	0	0	0	0	0	575,000	0	2,300	2,300	11,783	12/01/2020
71883M-KP-8	PHOENIX ARIZ CIVIC IMPT CORP ARPT REV		07/17/2019	ASSOCIATES		707,819	625,000	726,919	707,585	0	(9,701)	0	(9,701)	0	697,884	0	9,935	9,935	32,813	07/01/2023
73358W-LW-2	PORT AUTH N Y & N J		07/16/2019	WELLS FARGO BANK N.A		1,323,537	1,235,000	1,323,031	1,344,825	0	(23,295)	495	(23,790)	0	1,321,035	0	2,502	2,502	62,265	07/15/2021
735389-QL-5	PORT SEATTLE WASH REV		04/26/2019	JEFFERIES LLC		1,550,993	1,450,000	1,631,729	1,519,136	0	(8,164)	0	(8,164)	0	1,510,972	0	40,020	40,020	48,132	09/01/2023
75902J-BE-8	REGIONAL PUB TRANSN AUTH ARIZ TRANSN EXC		05/30/2019	PERSHING LLC		1,913,948	1,785,000	2,127,649	1,954,787	0	(28,382)	0	(28,382)	0	1,926,405	0	(12,457)	(12,457)	82,308	07/01/2021
759911-3Y-4	REGIONAL TRANSN AUTH ILL		01/14/2019	Wells Fargo		3,100,275	2,700,000	3,106,134	3,087,532	0	(1,462)	0	(1,462)	0	3,086,071	0	14,204	14,204	16,875	06/01/2033
796839-BP-2	SAN BERNARDINO CNTY CALIF PENSION OBLIG		09/01/2019	VARIOUS		120,000	120,000	131,330	128,777	0	(1,026)	0	(1,026)	0	127,751	0	(7,751)	(7,751)	10,385	08/01/2023
79739G-EC-6	SAN DIEGO CNTY CALIF REGl ARPT AUTH ARPT		06/07/2019	J.P. MORGAN CHASE BANK		1,036,200	1,000,000	1,148,210	1,036,729	0	(10,756)	0	(10,756)	0	1,025,973	0	10,227	10,227	47,222	07/01/2020
798170-AJ-5	SUCCESSOR AGENCY TO THE REDEVELOPMENT AG		06/10/2019	JPMORGAN CHASE BANK		1,494,567	1,435,000	1,435,000	1,435,000	0	0	0	0	0	1,435,000	0	59,567	59,567	39,372	08/01/2026
83715A-AJ-8	SCSHR 101 A3 - ABS		11/15/2019	RBC CAPITAL MARKETS		3,046,664	3,050,000	3,048,475	3,084,017	0	(34,671)	0	(34,671)	0	3,049,346	0	(2,682)	(2,682)	116,965	10/27/2036
83755V-WY-6	SOUTH DAKOTA ST HEALTH & EDL FACS AUTH R		05/01/2019	GOLDMAN, SACHS & CO.		1,391,520	1,200,000	1,455,888	1,356,982	0	(8,432)	0	(8,432)	0	1,348,551	0	42,969	42,969	30,333	11/01/2025
83756C-FR-1	SOUTH DAKOTA HSG DEV AUTH		10/01/2019	Call @ 100.00		40,000	40,000	42,947	41,606	0	(152)	0	(152)	0	41,454	0	(1,454)	(1,454)	599	11/01/2044
87172N-AX-6	SYRACUSE N Y INDL DEV AGY PILOT REV		11/22/2019	J.P. Morgan Securities LLC		205,470	185,000	214,223	207,943	0	(2,696)	0	(2,696)	0	205,248	0	223	223	12,976	01/01/2030
880461-CN-6	TENNESSEE HSG DEV AGY RESIDENTIAL FIN PR		12/01/2019	Call @ 100.00		190,000	190,000	205,882	198,847	0	(821)	0	(821)	0	198,025	0	(8,025)	(8,025)	6,252	07/01/2039
914072-WC-3	UNIVERSITY ARK UNIV REV		07/16/2019	BARCLAYS BANK PLC		530,885	500,000	572,375	531,501	0	(5,930)	0	(5,930)	0	525,571	0	5,314	5,314	14,278	11/01/2021
914318-MS-6	UNIVERSITY IDAHO UNIV REVS		07/16/2019	PERSHING LLC		644,927	570,000	701,157	641,023	0	(8,751)	0	(8,751)	0	632,272	0	12,654	12,654	22,721	04/01/2023
914713-NB-1	UNIVERSITY N C CHAPEL HILL REV		07/01/2019	FUMB FUNDS		1,521,387	1,495,000	1,413,298	1,425,033	0	3,009	0	3,009	0	1,428,043	0	93,344	93,344	21,138	12/01/2027
91523N-NF-9	UNIVERSITY WASH UNIV REVS		05/30/2019	BARCLAYS BANK PLC		1,497,692	1,400,000	1,700,188	1,519,227	0	(20,455)	0	(20,455)	0	1,498,773	0	(1,081)	(1,081)	35,389	06/01/2021
924190-GP-0	VERMONT HSG FIN AGY		12/01/2019	Call @ 100.00		110,000	110,000	118,488	114,751	0	(515)	0	(515)	0	114,236	0	(4,236)	(4,236)	13,063	11/01/2044
938120-AC-6	WASHINGTON CNTY NEB WASTEWATER & SOLID W		06/06/2019	J.P. MORGAN CHASE BANK		1,635,254	1,625,000	1,625,000	1,625,000	0	0	0	0	0	1,625,000	0	10,254	10,254	29,910	09/01/2030
944514-NX-2	WAYNE CNTY MICH ARPT AUTH REV		06/05/2019	JANNEY MONTGOMERY, SCOTT INC		315,084	300,000	346,440	315,259	0	(3,377)	0	(3,377)	0	311,882	0	3,202	3,202	7,750	12/01/2020
946303-UH-5	WAYNE ST UNIV MICH UNIV REVS		05/30/2019	NATIONAL FINANCIAL SECURITIES CORP		524,440	500,000	590,120	530,136	0	(6,711)	0	(6,711)	0	523,424	0	1,016	1,016	13,750	11/15/2020
946303-UJ-1	WAYNE ST UNIV MICH UNIV REVS		07/16/2019	PERSHING LLC		541,965	500,000	596,715	542,493	0	(7,878)	0	(7,878)	0	534,615	0	7,350	7,350	16,875	11/15/2021
946303-UK-8	WAYNE ST UNIV MICH UNIV REVS		07/16/2019	PERSHING LLC		503,550	450,000	541,746	497,537	0	(6,451)	0	(6,451)	0	491,087	0	12,464	12,464	15,188	11/15/2022
96634R-AP-7	WHITING IND ENVIRONMENTAL FACS REV		06/05/2019	FUMB FUNDS II		1,000,690	1,000,000	1,000,000	1,000,000	0	0	0	0	0	1,000,000	0	690	690	9,558	06/01/2044
977228-AD-7	WISE CNTY VA INDL DEV AUTH SOLID WASTE &		06/05/2019	JANNEY MONTGOMERY, SCOTT INC		486,145	485,000	485,000	485,000	0	0	0	0	0	485,000	0	1,145	1,145	5,456	11/01/2040
3199999	Subtotal - Bonds - U.S. Special Revenues					151,226,185	141,469,401	154,583,216	140,800,623	0	(1,550,124)	1,456	(1,551,580)	0	149,692,477	0	1,533,708	1,533,708	3,631,474	XXX
00163K-AH-8	ALM 7RR CR - CDO		11/25/2019	NOMURA SECS		927,174	925,000	959,697	925,740	33,352	(10,294)	0	23,058	0	948,798	0	(21,624)	(21,624)	68,285	10/16/2028
00164M-EC-3	ALM 12RRR C1R - CDO	C.	11/25/2019	NOMURA SECS		648,252	660,000	660,000	660,000	0	0	0	0	0	660,000	0	(11,748)	(11,748)	38,265	04/16/2027
002824-BE-9	ABBOTT LABORATORIES		04/01/2019	Call @ 100.00		0	0	0	0	0	0	0	0	0	0	0	0	0	12,710	11/30/2023
00912X-BA-1	AIR LEASE CORP		06/06/2019	MARKETS		1,478,580	1,500,000	1,480,755	1,483,146	0	1,083	0	1,083	0	1,484,229	0	(5,649)	(5,649)	37,781	03/01/2025
00913R-AC-0	AIR LIQUIDE FINANCE SA	C.	06/06/2019	J P MORGAN SECURITIES		359,569	365,000	364,084	364,365	0	56	0	56	0	364,421	0	(4,852)	(4,852)	5,772	09/27/2023
02147C-AA-1	CIALT 060AB 1A1 - RMBS		12/26/2019	Paydown		350,686	350,686	335,782	333,839	0	16,847	0	16,847	0	350,686	0	0	0	6,135	07/25/2046
02209S-AL-7	ALTRIA GROUP INC		06/07/2019	Morgan Stanley		730,226	700,000	785,197	740,100	0	(7,426)	0	(7,426)	0	732,675	0	(2,449)	(2,449)	19,950	05/05/2021
02665W-AZ-4	AMERICAN HONDA FINANCE CORP	C.	06/06/2019	SBC Nikko		675,736	675,000	674,561	674,842	0	39	0	39	0	674,882	0	854	854	11,760	09/24/2020
03072S-J9-7	AMIS 05R7 M2 - RMBS		12/26/2019	Paydown		411,867	411,867	411,867	0	0	0	0	0	0	411,867	0	0	0	8,729	09/25/2035
031162-AZ-3	AMGEN INC		02/01/2019	Maturity @ 100.00		650,000	650,000	757,014	651,927	0	(1,927)	0	(1,927)	0	650,000	0	0	0	18,525	02/01/2019
034620-AC-8	AMT 171 A3 - CMO/RMBS		12/25/2019	Paydown		33,036	33,036	33,036	33,036	0	0	0	0	0	33,036	0	0	0	1,015	01/25/2047
035240-AD-2	ANHEUSER-BUSCH INBEV WORLDWIDE INC	C.	04/25/2019	VARIOUS		514,157	500,000	500,950	500,596	0	(59)	0	(59)	0	500,538	0	(538)	(538)	28,740	01/15/2022
035242-AL-0	ANHEUSER-BUSCH INBEV FINANCE INC	C.	04/25/2019	VARIOUS		558,645	546,000	559,912	557,174	0	(851)	0	(851)	0	556,323	0	(10,323)	(10,323)	10,697	02/01/2023
035242-AP-1	ANHEUSER-BUSCH INBEV FINANCE INC	C.	07/01/2019	Jane Street		488,376	475,000	473,894	474,179	0	45	0	45	0	474,224	0	14,152	14,152	14,881	02/01/2026
03764U-AN-3	APID 16R A1R - CDO		11/01/2019	Paydown		364,420	364,420	364,420	364,420	0	0	0	0	0	364,420	0	0	0	11,305	01/21/2025
03765L-AP-7	APID 20RR 1RA - CDO		06/14/2019	WELLS FARGO BANK N.A		1,343,250	1,350,000	1,350,000	1,350,000	0	0	0	0	0	1,350,000	0	(6,750)	(6,750)	34,036	07/16/2031
037833-CG-3	APPLE INC		06/06/2019	U.S. Bank		322,362	315,000	314,861	314,896	0	8	0	8	0	314,904	0	7,457	7,457	7,901	02/09/2024
04965C-AQ-1	ATRM 12R DR - CDO		11/25/2019	SALOMON BROTHERS INC		714,900	750,000	750,000	750,000	0	0	0	0	0	750,000	0	(35,100)	(35,100)	44,044	04/22/2027
05333Z-AM-4	AUTOZONE INC		06/06/2019	MARKET TAXES CORP		746,286	725,000	750,966	737,530	0	(1,736)	0	(1,736)	0	735,794	0	10,492	10,492	17,511	04/15/2022
05348E-AV-1	AVALONBAY COMMUNITIES INC		06/06/2019	U.S. Bank		620,430	600,000	598,932	599,283	0	44	0	44	0	599,327	0	21,103	21,103	10,868	06/01/2025
05369A-AC-5	AVIATION CAPITAL GROUP LLC		12/12/2019	MARKETAXESS		1,914,639	1,850,000	1,843,655	1,844,383	0	1,158	0	1,158	0	1,845,541	0	69,098	69,098	80,648	05/01/2023
054937-AF-4	BB&T CORP		11/01/2019	Maturity @ 100.00		275,000	275,000	310,731	280,491	0	(5,491)	0	(5,491)	0	275,000	0	0	0	14,438	11/01/2019

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
05530Q-AK-6	BAT INTERNATIONAL FINANCE PLC	C.	06/06/2019	BARCLAYS CAPITAL		1,119,338	1,100,000	1,203,939	1,176,216	0	(4,771)	0	(4,771)	0	1,171,445	0	(52,107)	(52,107)	21,122	06/15/2025
05565Q-BJ-6	BP CAPITAL MARKETS PLC	C.	03/10/2019	Maturity @ 100.00		275,000	275,000	309,056	276,307	0	(1,307)	0	(1,307)	0	275,000	0	0	0	6,531	03/10/2019
056059-AG-3	BX 181ND B - CMBS		12/15/2019	Paydown		597,020	597,020	594,781	594,850	0	2,170	0	2,170	0	597,020	0	0	0	9,914	11/15/2035
05972F-AA-7	BANC 18CRE3 A - CMBS		12/01/2019	Paydown		653,972	653,972	653,972	653,972	0	0	0	0	0	653,972	0	0	0	14,046	03/16/2035
064159-JG-2	BANK OF NOVA SCOTIA	C.	06/06/2019	Morgan Stanley		1,311,882	1,300,000	1,297,647	1,298,467	0	203	0	203	0	1,298,671	0	13,211	13,211	26,618	03/07/2022
06742L-AH-6	DROCK 151 A - ABS		07/11/2019	BARCLAYS CAPITAL INC.		2,748,174	2,750,000	2,749,240	2,749,699	0	180	591	(411)	0	2,749,287	0	(1,114)	(1,114)	35,292	12/15/2022
07274E-AF-0	BAYER US FINANCE LLC	C.	06/06/2019	BARCLAYS CAPITAL		1,026,169	1,025,000	1,017,670	1,021,920	0	471	0	471	0	1,022,391	0	3,777	3,777	20,671	10/08/2021
075887-BE-8	BECTON DICKINSON AND CO		11/01/2019	VARIOUS		1,417,432	1,416,000	1,424,770	1,417,762	0	(1,408)	0	(1,408)	0	1,416,354	0	(238)	(238)	31,937	12/15/2019
08181L-AA-5	BSP 10 A1 - CDO		08/02/2019	Paydown		660,000	660,000	660,000	660,000	0	0	0	0	0	660,000	0	0	0	21,750	01/15/2029
10112R-AX-2	BOSTON PROPERTIES LP		06/06/2019	Citigroup Global Markets, Inc.		795,166	775,000	772,737	773,324	0	92	0	92	0	773,416	0	21,749	21,749	24,280	02/01/2026
101137-AS-6	BOSTON SCIENTIFIC CORP		06/06/2019	U.S. Bank		1,472,142	1,400,000	1,397,592	1,397,769	0	89	0	89	0	1,397,858	0	74,284	74,284	43,400	03/01/2028
10623P-DU-1	BRAZO 10A1 A1 - ABS		04/01/2019	Paydown		0	0	0	0	0	0	0	0	0	0	0	0	0	736	06/25/2035
111013-AM-0	SKY PLC		06/07/2019	J.P. MORGAN SECURITIES INC.		879,780	880,000	885,439	880,823	0	(514)	0	(514)	0	880,309	0	(529)	(529)	17,004	09/16/2019
11134L-AF-6	BROADCOM CORP		10/30/2019	Citigroup		2,570,100	2,500,000	2,497,400	2,498,103	0	291	0	291	0	2,498,394	0	71,706	71,706	117,309	01/15/2024
12551R-AA-6	CIFC 181 A - CDO	C.	06/14/2019	WELLS FARGO BANK N.A		1,113,750	1,125,000	1,125,000	1,125,000	0	0	0	0	0	1,125,000	0	(11,250)	(11,250)	27,399	04/18/2031
12551Y-AC-7	CIFC 183 B - CDO	C.	06/14/2019	MIZUHO SECURITIES		1,552,730	1,570,000	1,570,000	1,570,000	0	0	0	0	0	1,570,000	0	(17,270)	(17,270)	60,007	07/18/2031
12632X-AD-0	CNH 14C A4 - ABS		04/01/2019	Paydown		647,882	647,882	647,659	647,857	0	25	0	25	0	647,882	0	0	0	891	09/15/2021
12636N-AC-0	COLT 163 A3 - CMO/RMBS		10/24/2019	VARIOUS		178,932	178,932	180,084	177,835	0	1,097	0	1,097	0	178,932	0	0	0	3,015	12/25/2046
126650-BC-3	CVS CAREMARK CORP - ABS		12/10/2019	Paydown		17,161	17,161	18,987	18,399	0	(1,237)	0	(1,237)	0	17,161	0	0	0	832	01/10/2028
126650-BP-4	CVSPAS 06 CRT - ABS		12/10/2019	Paydown		18,251	18,251	20,578	20,117	0	(1,866)	0	(1,866)	0	18,251	0	0	0	814	12/10/2028
126650-CX-6	CVS HEALTH CORP		06/06/2019	GOLDMAN SACHS		1,865,106	1,800,000	1,774,692	1,776,394	0	917	0	917	0	1,777,311	0	87,795	87,795	54,825	03/25/2028
126673-R2-0	CIVL 054 MV4 - RMBS		12/26/2019	Paydown		253,779	253,779	253,779	253,779	0	0	0	0	0	253,779	0	0	0	4,944	09/25/2035
13974M-AE-6	AFIN 162 B - ABS		12/20/2019	Paydown		192,790	192,790	192,780	192,787	0	3	0	3	0	192,790	0	0	0	3,792	03/22/2021
14149Y-AV-0	CARDINAL HEALTH INC		06/10/2019	MARKETAXESS		757,320	750,000	778,103	766,137	0	(2,001)	0	(2,001)	0	764,137	0	(6,817)	(6,817)	11,800	06/15/2022
14149Y-AY-4	CARDINAL HEALTH INC		08/01/2019	MILLENNIUM ADVISORS LLC		152,159	150,000	145,251	147,603	0	315	0	315	0	147,918	0	4,240	4,240	4,267	03/15/2023
143127-AE-8	CARMX 152 B - ABS		01/02/2019	GOLDMAN, SACHS & CO.		1,243,799	1,250,000	1,247,743	1,249,437	0	3	0	3	0	1,249,440	0	(5,642)	(5,642)	1,344	03/15/2021
14314L-AG-0	CGMS 142RR A3 - CDO	C.	06/14/2019	CitiGroup		1,974,220	2,000,000	1,992,860	1,993,100	0	379	0	379	0	1,993,479	0	(19,259)	(19,259)	49,314	05/15/2031
14317P-AC-7	CGMS 182 A2 - CDO		06/14/2019	Frost Bank		2,478,275	2,500,000	2,500,000	2,500,000	0	0	0	0	0	2,500,000	0	(21,725)	(21,725)	82,251	10/15/2031
144531-EF-3	CARR 05FRE1 M1 - RMBS		12/26/2019	Paydown		24,954	24,954	24,548	24,733	0	221	0	221	0	24,954	0	0	0	530	12/25/2035
14912L-GE-6	CATERPILLAR FINANCIAL SERVICES CORP		06/06/2019	U.S. Bank		679,286	675,000	673,637	674,461	0	87	0	87	0	674,548	0	4,738	4,738	14,953	08/20/2021
151020-AN-4	CELGENE CORP		05/15/2019	Maturity @ 100.00		465,000	465,000	466,371	465,111	0	(111)	0	(111)	0	465,000	0	0	0	5,231	05/15/2019
16409T-AG-4	CHPRK 1 B - CDO	C.	06/05/2019	Morgan Stanley		318,615	330,000	330,000	330,000	0	0	0	0	0	330,000	0	(11,385)	(11,385)	9,601	04/15/2030
17121F-AD-6	CCART 15B A4 - ABS		04/01/2019	Paydown		78,583	78,583	78,573	78,582	0	0	0	0	0	78,583	0	0	0	205	10/15/2020
17121F-AE-4	CCART 15B B - ABS		05/15/2019	Paydown		700,000	700,000	699,891	699,991	0	9	0	9	0	700,000	0	0	0	5,739	12/15/2020
171340-AJ-1	CHURCH & DWIGHT CO INC		11/15/2019	Call @ 100.00		800,000	800,000	799,512	799,904	0	87	0	87	0	799,992	0	8	8	17,967	12/15/2019
20030N-CH-2	COMCAST CORP		07/01/2019	MILLENNIUM ADVISORS LLC		516,290	500,000	475,515	475,800	0	948	0	948	0	476,747	0	39,543	39,543	10,798	05/01/2028
20451P-KN-5	COMPASS BANK	C.	08/29/2019	Call @ 100.00		390,000	390,000	389,095	389,860	0	124	0	124	0	389,984	0	16	16	9,831	09/29/2019
224044-CE-5	COX COMMUNICATIONS INC		06/06/2019	SUNTRUST CAPITAL MARKETS		591,968	575,000	593,998	587,383	0	(851)	0	(851)	0	586,533	0	5,436	5,436	19,001	02/01/2025
224044-CH-8	COX COMMUNICATIONS INC		06/06/2019	Morgan Stanley		401,920	400,000	399,448	399,550	0	32	0	32	0	399,583	0	2,337	2,337	10,325	08/15/2024
22535W-AE-7	CREDIT AGRICOLE SA (LONDON BRANCH)	C.	06/07/2019	Jane Street		385,928	375,000	373,680	373,848	0	110	0	110	0	373,957	0	11,970	11,970	8,867	04/24/2023
22546Q-AC-1	CREDIT SUISSE FIRST BOSTON NEW YORK BRAN	C.	08/13/2019	Maturity @ 100.00		250,000	250,000	287,028	254,422	0	(4,422)	0	(4,422)	0	250,000	0	0	0	13,250	08/13/2019
22845T-AQ-2	CRNPT 3R 1AR - CDO		10/15/2019	Paydown		119,264	119,264	119,264	119,264	0	0	0	0	0	119,264	0	0	0	4,159	12/31/2027
23245P-AA-9	CWALT 060A22 A1 - RMBS		12/26/2019	Paydown		445,764	445,764	429,884	422,406	4,657	18,701	0	23,358	0	445,764	0	0	0	6,193	02/25/2047
23355L-AB-2	DXC TECHNOLOGY COMPANY		06/28/2019	VARIOUS		863,767	860,000	858,546	859,395	0	236	0	236	0	859,632	0	368	368	22,379	03/27/2020
235851-AP-7	DANHEHER CORP		10/24/2019	VARIOUS		427,424	425,000	423,967	424,634	0	172	0	172	0	424,806	0	194	194	13,729	09/15/2020
25150X-AR-3	DBALT 070A5 A1B - RMBS		12/26/2019	Paydown		252,478	252,478	240,801	234,209	6,632	11,637	0	18,269	0	252,478	0	0	0	3,657	08/25/2047
254010-AC-5	DIGNITY HEALTH		11/01/2019	Maturity @ 100.00		285,000	285,000	285,000	285,000	0	0	0	0	0	285,000	0	0	0	7,515	11/01/2019
25470D-AY-5	DISCOVERY COMMUNICATIONS LLC		10/30/2019	BARCLAYS CAPITAL INC		953,838	950,000	942,562	947,695	0	1,318	0	1,318	0	949,013	0	4,825	4,825	23,349	06/15/2020
25470D-BE-8	DISCOVERY COMMUNICATIONS LLC		10/30/2019	Barclays Bank		205,158	195,000	206,981	203,958	0	(1,095)	0	(1,095)	0	202,863	0	2,295	2,295	6,761	06/15/2025
26244K-AQ-9	DRSLF 41R BR - CDO		06/14/2019	MERRILL LYNCH INC		1,309,917	1,340,000	1,340,000	1,340,000	0	0	0	0	0	1,340,000	0	(30,083)	(30,083)	35,770	04/15/2031
26249G-AE-0	DRSLF 33R AR - CDO		04/01/2019	Paydown		1,980,737	1,980,737	1,984,477	2,005,678	0	(24,941)	0	(24,941)	0	1,980,737	0	0	0	33,261	10/16/2028
26827X-AA-1	ECMC 161 A - ABS		10/01/2019	VARIOUS		1,685,175	1,677,529	1,708,458	1,712,315	0	(9,227)	0	(9,227)	0	1,703,087	0	(17,912)	(17,912)	43,005	07/26/2066
26828H-AA-5	ECMC 181 A - ABS		12/01/2019	VARIOUS		7,206,486	7,245,468	7,245,468	7,245,468	0	0	0	0	0	7,245,468	0	(38,982)	(38,982)	181,086	02/27/2068

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
26845B-AB-5	EFSV2 121 A2 - ABS		08/05/2019	Northern Trust		2,753,473	2,722,000	2,773,038	2,772,987	0	(11,856)	0	(11,856)	0	2,761,130	0	(7,657)	(7,657)	64,535	03/25/2036
28137R-AA-5	EDUSA 5 A - ABS		12/26/2019	Paydown		200,550	200,550	198,611	205,169	0	(4,619)	0	(4,619)	0	200,550	0	0	0	4,292	02/25/2039
28137T-AA-1	EDUSA 6 A - ABS		08/01/2019	VARIOUS		1,440,047	1,456,195	1,455,214	1,456,195	0	2	981	(979)	0	1,455,216	0	(15,169)	(15,169)	24,675	05/25/2039
29379V-AC-7	ENTERPRISE PRODUCTS OPERATING LLC		01/31/2019	Maturity @ 100.00		375,000	375,000	447,495	376,248	0	(1,248)	0	(1,248)	0	375,000	0	0	0	12,188	01/31/2019
30261K-AN-6	FREMF 12K711 B - CMBS		07/25/2019	Paydown		700,000	700,000	719,250	701,894	0	(1,894)	0	(1,894)	0	700,000	0	0	0	14,399	08/25/2045
30261M-AE-2	FREMF 12K710 B - CMBS		05/25/2019	Paydown		620,000	620,000	651,194	622,400	0	(2,400)	0	(2,400)	0	620,000	0	0	0	9,715	06/25/2047
30711X-BJ-2	CAS 16C01 1M1 - CMO		05/01/2019	Paydown		18,136	18,136	18,287	0	0	(23)	0	(23)	0	18,136	0	0	0	120	08/25/2028
30711X-JS-4	CAS 17C03 1M1 - CMO		12/25/2019	Paydown		904,640	904,640	906,745	118,924	0	(2,854)	0	(2,854)	0	904,640	0	0	0	18,202	10/25/2029
3137G0-AD-1	STACR 13DN2 M2 - CMO		12/25/2019	Paydown		113,409	113,409	123,926	0	0	(10,517)	0	(10,517)	0	113,409	0	0	0	4,421	11/25/2023
3137G0-HT-9	STACR 16DNA1 M2 - CMO		04/25/2019	Paydown		44,365	44,365	46,222	45,351	0	(986)	0	(986)	0	44,365	0	0	0	727	07/25/2028
3137G0-HT-9	STACR 16DNA1 M2 - CMO		12/25/2019	Paydown		152,308	152,308	158,686	155,694	0	(3,386)	0	(3,386)	0	152,308	0	0	0	5,725	07/25/2028
3137G0-KM-0	STACR 16DNA3 M2 - CMO		04/25/2019	Paydown		161,429	161,429	164,870	163,605	0	(2,176)	0	(2,176)	0	161,429	0	0	0	2,103	12/26/2028
3137G0-KM-0	STACR 16DNA3 M2 - CMO		12/26/2019	Paydown		556,079	556,079	567,930	563,574	0	(7,496)	0	(7,496)	0	556,079	0	0	0	17,861	12/26/2028
3137G0-KX-6	STACR 16HOA3 M2 - CMO		04/25/2019	Paydown		81	81	82	82	0	0	0	0	0	81	0	0	0	1	03/26/2029
3137G0-KX-6	STACR 16HOA3 M2 - CMO		12/25/2019	Paydown		141,414	141,414	142,049	142,048	0	(634)	0	(634)	0	141,414	0	0	0	3,802	03/26/2029
3137G0-MC-0	STACR 17DNA1 M1 - CMO		04/25/2019	Paydown		66,061	66,061	66,218	66,488	0	(428)	0	(428)	0	66,061	0	0	0	954	07/25/2029
3137G0-MC-0	STACR 17DNA1 M1 - CMO		12/25/2019	Paydown		203,093	203,093	203,577	204,408	0	(1,315)	0	(1,315)	0	203,093	0	0	0	5,291	07/25/2029
34528Q-FD-1	FORDF 165 A1 - ABS		07/11/2019	BARCLAYS CAPITAL		4,343,543	4,350,000	4,342,470	4,349,826	0	634	7,416	(6,782)	0	4,343,044	0	499	499	49,481	11/15/2021
34530N-AA-5	FORDR 14REV2 A - ABS		10/15/2019	Paydown		795,000	795,000	794,708	794,951	0	49	0	49	0	795,000	0	0	0	15,304	04/15/2026
34532D-AB-3	FORDO 19B A2A - ABS		12/15/2019	Paydown		33,532	33,532	33,531	0	0	1	0	1	0	33,532	0	0	0	381	02/15/2022
345370-CR-9	FORD MOTOR CO		10/30/2019	Wells Fargo		2,106,741	2,100,000	2,100,000	2,100,000	0	0	0	0	0	2,100,000	0	6,741	6,741	81,886	12/08/2026
36144B-AT-0	GATX CORP		07/30/2019	Maturity @ 100.00		85,000	85,000	84,886	84,987	0	13	0	13	0	85,000	0	0	0	2,125	07/30/2019
36192K-AT-4	GSM5 12GJ7 A4 - CMBS		06/01/2019	Paydown		13,457	13,457	13,581	13,495	0	(38)	0	(38)	0	13,457	0	0	0	151	05/12/2045
36251L-AF-0	GMALT 162 B - ABS		04/01/2019	Paydown		850,000	850,000	849,836	849,989	0	11	0	11	0	850,000	0	0	0	2,947	03/20/2020
38021E-AA-2	GOAL 101 NTS - ABS		12/01/2019	Paydown		515,229	515,229	510,386	511,233	0	3,997	0	3,997	0	515,229	0	0	0	14,676	08/25/2048
380881-CC-4	GCCT 142A SPN - ABS	A	01/02/2019	Unknown		700,000	700,000	700,000	700,000	0	0	0	0	0	700,000	0	0	0	960	03/15/2021
39538W-FH-6	GPWF 06AR1 A1A - RMBS		12/26/2019	Paydown		80,990	80,990	78,662	78,761	0	2,229	0	2,229	0	80,990	0	0	0	1,492	02/25/2036
40414L-AH-2	HCP INC		07/22/2019	VARIOUS		801,144	800,000	798,392	799,671	0	168	0	168	0	799,839	0	161	161	21,619	02/01/2020
41651B-AB-4	HARTFORD FINANCIAL SERVICES GROUP INC		08/19/2019	CORPORATE ACTION		432,324	400,000	451,595	422,938	0	(4,211)	0	(4,211)	0	418,727	0	13,597	13,597	17,311	04/15/2022
429827-AY-4	HEF 141 NTS - ABS		11/25/2019	Paydown		32,968	32,968	32,899	33,317	0	(349)	0	(349)	0	32,968	0	0	0	1,182	05/25/2034
437076-BN-1	HOME DEPOT INC		06/06/2019	U.S. Bank		1,015,406	1,060,000	1,048,382	1,050,828	0	480	0	480	0	1,051,309	0	(35,903)	(35,903)	16,581	09/15/2026
446150-AK-0	HUNTINGTON BANCSHARES INC		06/06/2019	Bank of America		1,018,727	1,025,000	1,023,452	1,024,106	0	126	0	126	0	1,024,233	0	(5,506)	(5,506)	21,348	01/14/2022
44890W-AF-7	HART 15A C - ABS		04/15/2019	Paydown		1,350,000	1,350,000	1,329,908	1,347,911	0	2,089	0	2,089	0	1,350,000	0	0	0	7,526	07/15/2020
44891G-AE-4	HALST 17B A4 - ABS		12/15/2019	Paydown		1,152,472	1,152,472	1,139,866	1,144,613	0	7,859	0	7,859	0	1,152,472	0	0	0	24,184	03/15/2021
449786-BD-3	ING BANK NV	C	10/01/2019	Maturity @ 100.00		1,020,000	1,020,000	1,018,179	1,019,719	0	281	0	281	0	1,020,000	0	0	0	25,500	10/01/2019
45230B-AT-6	ILLINOIS TOOL WORKS INC		06/06/2019	U.S. Bank		757,770	725,000	745,619	738,039	0	(1,081)	0	(1,081)	0	736,958	0	20,812	20,812	19,666	03/01/2024
45661E-AV-6	INDX 06AR4 A1A - RMBS		12/26/2019	Paydown		114,894	114,894	112,021	112,131	0	2,763	0	2,763	0	114,894	0	0	0	1,774	05/25/2046
458140-AQ-3	INTEL CORP		06/06/2019	MILLENNIUM ADVISORS		1,000,970	1,000,000	999,060	999,691	0	85	0	85	0	999,776	0	1,194	1,194	21,165	07/29/2020
45866F-AC-8	INTERCONTINENTAL EXCHANGE INC		06/06/2019	TD Securities LLC		707,284	705,000	704,210	704,687	0	70	0	70	0	704,757	0	2,527	2,527	10,178	12/01/2020
465685-AK-1	ITC HOLDINGS CORP	C	06/06/2019	JP MORGAN		806,000	800,000	822,800	817,724	0	(972)	0	(972)	0	816,752	0	(10,752)	(10,752)	11,556	06/30/2026
46638U-AC-0	JPMCC 12C8 A3 - CMBS		11/01/2019	Paydown		33,950	33,950	32,552	33,225	0	725	0	725	0	33,950	0	0	0	723	10/17/2045
48251T-AB-7	KKR 20 B - CDO		06/14/2019	Goldman Sachs		2,540,418	2,575,000	2,551,825	2,554,589	0	1,307	0	1,307	0	2,555,896	0	(15,478)	(15,478)	72,806	10/16/2030
492386-AU-1	KERR-MCGEE CORPORATION		09/18/2019	Not Available		1,086,052	925,000	1,086,052	1,035,196	0	(12,872)	0	(12,872)	0	1,022,324	0	63,727	63,727	64,288	07/01/2024
49327M-2T-0	KEYBANK NA		06/06/2019	Jane Street		1,345,181	1,350,000	1,349,690	1,349,767	0	27	0	27	0	1,349,794	0	(4,613)	(4,613)	22,943	09/

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
585055-BS-4	MEDTRONIC INC	C.	06/06/2019	MORGAN STANLEY & CO LLC		1,048,350	1,000,000	1,019,870	1,013,714	0	(881)	0	(881)	0	1,012,833	0	35,517	35,517	25,764	03/15/2025
610332-AU-2	MCBSL 151R AR - CDO		11/22/2019	Paydown		612,553	612,553	612,553	612,553	0	0	0	0	0	612,553	0	0	0	19,796	05/24/2027
61690F-AM-5	MSBAM 15C22 A4 - CMBS		06/10/2019	Merrill Lynch		2,059,688	2,000,000	2,132,711	2,097,367	0	(6,709)	0	(6,709)	0	2,090,658	0	(30,970)	(30,970)	35,080	04/17/2048
637071-AJ-0	NATIONAL OILWELL VARCO INC		07/09/2019	Jane Street		744,113	750,000	716,557	733,685	0	2,069	0	2,069	0	735,755	0	8,358	8,358	11,917	12/01/2022
63938E-AC-8	NAVSL 141 A3 - ABS		08/01/2019	VARIOUS		1,921,523	1,947,840	1,932,842	1,947,840	0	36	14,998	(14,962)	0	1,932,878	0	(11,355)	(11,355)	31,334	06/25/2031
63940F-AB-3	NAVSL 162 A2 - ABS		12/26/2019	Paydown		764,857	764,857	764,857	764,857	0	0	0	0	0	764,857	0	0	0	13,531	06/25/2065
63941N-AA-7	NAVSL 184 A1 - ABS		12/26/2019	Paydown		465,373	465,373	465,373	465,373	0	0	0	0	0	465,373	0	0	0	6,671	06/27/2067
64032X-AA-3	NSLT 123 A - ABS		12/01/2019	VARIOUS		6,302,648	6,355,333	6,385,372	6,388,040	0	(37,547)	0	(37,547)	0	6,350,493	0	(47,845)	(47,845)	166,236	03/26/2040
64033K-AA-0	NSLT 143 A - ABS		08/01/2019	VARIOUS		832,945	844,124	834,120	844,124	0	11	10,003	(9,992)	0	834,131	0	(1,186)	(1,186)	13,989	06/25/2041
641062-AD-6	NESTLE HOLDINGS INC	C.	06/06/2019	Jane Street		905,249	875,000	874,843	874,850	0	13	0	13	0	874,863	0	30,385	30,385	20,844	09/24/2023
66988A-AB-0	NOVANT HEALTH		11/01/2019	Maturity @ 100.00		1,250,000	1,250,000	1,448,100	1,284,340	0	(34,340)	0	(34,340)	0	1,250,000	0	0	0	73,125	11/01/2019
67091R-AK-5	QCP 158R A1R - CDO	D.	10/17/2019	Paydown		905,412	905,412	905,412	905,412	0	0	0	0	0	905,412	0	0	0	28,787	04/19/2027
68389X-BC-8	ORACLE CORP		06/07/2019	U.S. Bank		355,023	350,000	348,401	348,931	0	68	0	68	0	348,999	0	6,024	6,024	5,908	05/15/2025
68389X-BL-8	ORACLE CORP		06/07/2019	Morgan Stanley		980,942	985,000	972,540	975,643	0	830	0	830	0	976,473	0	4,469	4,469	17,467	09/15/2023
69339Y-AA-1	PHEAA 121 NTS - ABS		08/01/2019	VARIOUS		1,687,391	1,703,973	1,695,456	1,700,570	0	596	5,266	(4,660)	0	1,695,909	0	(8,519)	(8,519)	27,425	05/25/2027
69371R-M7-8	PACCAR INC		06/07/2019	Southwest Securities		742,176	740,000	739,312	739,768	0	63	0	63	0	739,830	0	2,345	2,345	15,263	08/14/2020
69700A-AA-3	PSTAT 171 A1 - CDO	C.	11/01/2019	Paydown		924,009	924,009	924,009	924,009	0	0	0	0	0	924,009	0	0	0	27,279	10/15/2025
698475-AQ-3	PPHEA 111 A3 - ABS		11/15/2019	VARIOUS		1,550,055	1,550,000	1,541,280	1,543,803	0	1,645	0	1,645	0	1,545,448	0	4,607	4,607	59,906	10/01/2037
708788-AC-8	PHEAA 06 A3 - ABS		08/01/2019	VARIOUS		4,174,106	4,287,210	4,229,253	4,230,544	0	12,959	14,377	(1,418)	0	4,229,126	0	(55,020)	(55,020)	83,097	10/25/2035
709629-AF-6	PENTAIR FINANCE SA	C.	10/30/2019	WELLS FARGO BANK, N.A./SIG MIZUHO SECURITIES USA		800,216	800,000	797,267	799,544	0	413	0	413	0	799,958	0	258	258	19,433	12/01/2019
718172-BU-2	PHILIP MORRIS INTERNATIONAL INC		06/07/2019	INC.		1,205,033	1,225,000	1,212,775	1,217,166	0	762	0	762	0	1,217,928	0	(12,896)	(12,896)	15,257	05/10/2023
756109-AN-4	REALTY INCOME CORP		06/07/2019	MILLENNIUM ADVISORS		1,355,449	1,325,000	1,348,492	1,343,321	0	(2,185)	0	(2,185)	0	1,341,137	0	14,312	14,312	28,230	10/15/2022
771196-BK-7	ROCHE HOLDINGS INC	C.	06/07/2019	Morgan Stanley		1,223,836	1,225,000	1,227,046	1,226,608	0	(90)	0	(90)	0	1,226,517	0	(2,681)	(2,681)	18,401	05/15/2026
78010U-SN-8	ROYAL BANK OF CANADA	C.	03/15/2019	Maturity @ 100.00		200,000	200,000	199,924	199,997	0	3	0	3	0	200,000	0	0	0	2,150	03/15/2019
78355H-JW-0	RYDER SYSTEM INC		06/01/2019	Maturity @ 100.00		450,000	450,000	449,672	449,972	0	28	0	28	0	450,000	0	0	0	5,738	06/01/2019
78403D-AG-5	SBATOW 141 1C - ABS		09/13/2019	Paydown		570,000	570,000	570,000	570,000	0	0	0	0	0	570,000	0	0	0	12,343	10/17/2044
78442G-LH-7	SLMA 043 A5 - ABS		08/01/2019	VARIOUS		307,703	307,856	307,335	307,704	0	86	15	71	0	307,775	0	(72)	(72)	4,847	07/25/2023
78447A-AA-2	SLMA 123 A - ABS		08/01/2019	VARIOUS		433,417	435,458	434,484	435,458	0	6	975	(968)	0	434,490	0	(1,072)	(1,072)	7,337	12/26/2025
80705X-AA-5	SCHOL 13A A - ABS		08/01/2019	VARIOUS		947,736	968,289	963,600	1,012,320	0	476	49,126	(48,650)	0	963,670	0	(15,934)	(15,934)	16,503	01/30/2045
817176-AL-4	SPARK 1406R AR - CDO		11/01/2019	Paydown		154,407	154,407	154,407	154,407	0	0	0	0	0	154,407	0	0	0	4,346	07/17/2026
81783H-AA-3	SEVEN & I HOLDINGS CO LTD	C.	05/06/2019	STIFEL NICHOLAUS & CO, INC		1,719,414	1,700,000	1,699,898	1,699,906	0	11	0	11	0	1,699,917	0	19,497	19,497	36,227	09/17/2021
822582-AX-0	SHELL INTERNATIONAL FINANCE BV	C.	06/07/2019	Wells Fargo		1,320,798	1,275,000	1,323,029	1,310,231	0	(3,193)	0	(3,193)	0	1,307,038	0	13,760	13,760	36,005	08/12/2023
828807-CJ-9	SIMON PROPERTY GROUP LP		06/07/2019	MARKETAXESS		651,307	650,000	649,630	649,874	0	33	0	33	0	649,907	0	1,400	1,400	12,639	09/01/2020
828807-DB-0	SIMON PROPERTY GROUP LP		06/07/2019	MARKETAXESS		678,827	675,000	674,393	674,578	0	52	0	52	0	674,630	0	4,197	4,197	8,663	06/15/2022
83609R-AA-9	SNDP1 15 A - CDO	C.	09/30/2019	Paydown		2,500,000	2,500,000	2,500,000	2,500,000	0	0	0	0	0	2,500,000	0	0	0	93,369	01/23/2029
8426EP-AA-6	SOUTHERN COMPANY GAS CAPITAL CORP		06/07/2019	MORGAN STANLEY CO		178,303	180,000	179,860	179,904	0	8	0	8	0	179,912	0	(1,610)	(1,610)	3,063	10/01/2023
85771P-AG-7	EQUINOR ASA	C.	06/06/2019	DAIWA CAPITAL MARKETS		1,449,986	1,450,000	1,416,273	1,426,961	0	2,389	0	2,389	0	1,429,350	0	20,635	20,635	31,874	01/17/2023
86363W-AG-4	SASC 07BC3 2A3 - RMBS		12/26/2019	Paydown		90,679	90,679	87,788	0	0	2,890	0	2,890	0	90,679	0	0	0	976	06/25/2037
86765B-AS-8	SUNOCO LOGISTICS PARTNERS OPERATIONS LP		10/30/2019	BARCLAYS CAPITAL INC		1,283,063	1,125,000	1,307,790	1,267,251	0	(15,834)	0	(15,834)	0	1,251,418	0	31,645	31,645	61,359	12/01/2025
86960B-AQ-5	SVENSKA HANDELSBANKEN AB	C.	06/07/2019	Morgan Stanley		1,037,999	1,050,000	1,045,916	1,047,762	0	360	0	360	0	1,048,122	0	(10,124)	(10,124)	14,984	09/07/2021
88167A-AD-3	TEVA PHARMACEUTICAL FINANCE NETHERLANDS	C.	06/07/2019	RBC Dominion		1,133,588	1,290,000	1,298,260	1,110,935	184,635	(516)	0	184,119	0	1,295,054	0	(161,467)	(161,467)	32,107	07/21/2023
88432M-AA-2	WINDR 171 A - CDO	C.	10/18/2019	Paydown		2,500,000	2,500,000	2,500,000	2,500,000	0	0	0	0	0	2,500,000	0	0	0	98,088	04/18/2029
887317-BA-2	TIME WARNER INC		06/05/2019	Not Available		401,413	420,000	414,548	415,822	0	212	0	212	0	416,034	0	(14,621)	(14,621)	11,013	07/15/2026
90131H-AN-5	21ST CENTURY FOX AMERICA INC		03/20/2019	Maturity @ 100.00		250,000	250,000	303,078	251,786	0	(1,786)	0	(1,786)	0	250,000	0	0	0	8,875	03/01/2019
90265E-AM-2	UDR INC		06/07/2019	MILLENNIUM ADVISORS, LLC		480,809	475,000	450,438	451,733	0	1,026	0	1,026	0	452,759	0	28,050	28,050	15,701	07/01/2027
90351D-AH-0	UBS GROUP FUNDING (JERSEY) LTD	C.	06/07/2019	CREDIT AGRICOLE		450,036	450,000	449,730	449,842	0	22	0	22	0	449,864	0	172	172	10,269	02/01/2022
91324P-DJ-8	UNITEDHEALTH GROUP INC		01/16/2019	Morgan Stanley		1,541,577	1,525,000	1,524,238	1,524,309	0	7	0	7	0	1,524,315	0	17,261	17,261	4,893	06/15/2023
92343V-CR-3	VERIZON COMMUNICATIONS INC		03/01/2019	Unknown		454,624	450,000	447,030	448,153	0	47	0	47	0	448,200	0	6,424	6,424	10,369	11/01/2024
92343V-ET-7	VERIZON COMMUNICATIONS INC		03/01/2019	Not Available		284	284	281	0	0	0	0	0	0	281	0	3	3	0	12/03/2029
92857W-BH-2	VODAFONE GROUP PLC	C.	04/08/2019	VARIOUS		1,885,454	1,865,000	1,844,627	1,845,706	0	922	0	922	0	1,846,628	0	38,826	38,826	59,052	01/16/2024
92914N-AL-5	VOYA 151R A2R - CDO		06/14/2019	MERRILL LYNCH PIERCE FENNER & SMITH INC.		2,626,880	2,670,000	2,655,125	2,655,788	0	1,122	0	1,122	0	2,656,910	0	(30,031)	(30,031)	69,534	01/18/2029

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identi- fication	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con- sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date
92922F-7P-7	WAMU 05AR17 1A1 - CMO/RMBS		12/25/2019	Paydown		38,994	38,994	38,342	38,163	0	831	0	831	0	38,994	0	0	0	709	12/25/2045
92922F-J4-1	WAMU 05AR6 2B2 - CMO/RMBS		12/25/2019	Paydown		41,739	41,739	41,165	41,025	0	714	0	714	0	41,739	0	0	0	822	04/25/2045
92930R-BB-7	WFRBS 12C9 A3 - CMBS		05/01/2019	Paydown		60,813	60,813	58,903	59,880	0	933	0	933	0	60,813	0	0	0	694	11/17/2045
93363B-AB-4	WAMU 06AR19 A1A - CMO/RMBS		12/01/2019	Paydown		56,696	56,696	55,207	54,937	0	1,758	0	1,758	0	56,696	0	0	0	1,112	01/25/2047
948214-AS-0	WPARK 1R A2R - CDO	C	06/14/2019	Markets, Inc.		2,481,800	2,500,000	2,500,000	2,500,000	0	0	0	0	0	2,500,000	0	(18,200)	(18,200)	69,844	07/22/2030
94973V-BH-9	ANTHEM INC		08/15/2019	Maturity @ 100.00		350,000	350,000	349,192	349,895	0	105	0	105	0	350,000	0	0	0	7,875	08/15/2019
95000T-BV-7	WFCM 17RB1 XA - CMBS		04/01/2019	Direct		0	0	770	2,604,648	0	91,147	0	91,147	0	0	0	0	0	(71,930)	03/15/2050
95000T-BV-7	WFCM 17RB1 XA - CMBS		12/01/2019	Direct		0	0	12,422	0	0	(154,051)	0	(154,051)	0	0	0	0	0	173,401	03/15/2050
98160Y-AF-2	WOART 15B B - ABS		10/15/2019	Paydown		1,500,000	1,500,000	1,510,781	1,505,185	0	(5,185)	0	(5,185)	0	1,500,000	0	0	0	26,875	08/15/2022
P00173-AA-5	ABENGOA TRANSMISSION SUR SA	C	10/31/2019	Paydown		1,620	1,620	1,976	0	0	(356)	0	(356)	0	1,620	0	0	0	56	04/30/2043
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						169,216,640	168,744,638	170,087,471	170,242,855	271,405	(225,164)	103,739	(57,499)	0	169,109,708	0	71,479	71,479	4,325,029	XXX
09238P-AB-5	BLACKHAWK INDUSTRIAL HOLDINGS, INC. TERM		12/31/2019	AIMS SLP		7,302	7,302	7,302	7,302	0	0	0	0	0	7,302	0	0	0	0	09/17/2024
12738X-AC-5	CADENT, LLC TERM		12/31/2019	AIMS SLP		11,623	11,623	11,623	11,623	0	0	0	0	0	11,623	0	0	0	0	09/11/2023
56625L-AB-6	REV MARCO TECHNOLOGIES, LLC (FKA MARCO, INC.)		10/08/2019	AIMS SLP		298	0	298	0	0	0	0	0	0	298	0	0	0	0	10/30/2022
56625L-AC-4	DDTL NMC SKINCARE INTERMEDIATE HOLDINGS II, LLC		10/08/2019	AIMS SLP		1,159	0	1,159	0	0	0	0	0	0	1,159	0	0	0	0	10/30/2023
62931*-AA-2	TERM		12/31/2019	AIMS SLP		1,540	1,540	1,540	1,540	0	0	0	0	0	1,540	0	0	0	0	10/31/2024
74056T-AB-0	PREMIER RESEARCH ACQUISITION CORP. TERM		12/31/2019	AIMS SLP		6,224	6,224	6,224	6,224	0	0	0	0	0	6,224	0	0	0	0	07/25/2024
76118S-AC-1	RESOLUTE INDUSTRIAL, LLC TERM		03/07/2019	AIMS SLP		617,475	617,475	617,475	611,261	0	0	0	0	0	617,475	0	0	0	13,604	08/16/2024
76118S-AE-7	RESOLUTE INDUSTRIAL, LLC REV		11/01/2019	AIMS SLP		1,624	10,147	1,624	0	0	0	0	0	0	1,624	0	0	0	0	03/07/2025
77542H-AF-2	ROHRER CORPORATION REV		05/31/2019	AIMS SLP		2,549	2,549	2,549	2,039	0	0	0	0	0	2,549	0	0	0	0	10/01/2023
77542H-AG-0	ROHRER CORPORATION TERM		12/13/2019	AIMS SLP		24,267	24,267	24,267	24,267	0	0	0	0	0	24,267	0	0	0	0	10/01/2023
87546@-AA-4	TANGENT TECHNOLOGIES ACQUISITION, LLC TERM		12/31/2019	AIMS SLP		5,096	5,096	5,096	5,096	0	0	0	0	0	5,096	0	0	0	0	11/30/2024
90353C-AB-3	UBEO, LLC REV		04/03/2019	AIMS SLP		3,063	3,063	3,063	2,940	0	0	0	0	0	3,063	0	0	0	0	04/03/2024
90370H-AA-7	US RADIOLOGY SPECIALISTS, INC. TERM A		12/31/2019	AIMS SLP		763	763	763	763	0	0	0	0	0	763	0	0	0	0	01/01/2024
90372@-AA-7	US RADIOLOGY SPECIALISTS, INC. TERM B		12/31/2019	AIMS SLP		95	95	95	95	0	0	0	0	0	95	0	0	0	0	01/01/2024
90373*-AA-8	US RADIOLOGY SPECIALISTS, INC. US01S TERM		12/31/2019	AIMS SLP		1,811	1,811	1,811	1,811	0	0	0	0	0	1,811	0	0	0	0	01/01/2024
98423E-AC-6	YLG HOLDINGS INC. TERM A		11/01/2019	AIMS SLP		88,629	88,629	88,629	87,730	0	0	0	0	0	88,629	0	0	0	5,999	01/09/2020
69913K-AB-2	PARAGON FILMS, INC. REV		04/22/2019	AIMS SLP		1,743	6,854	1,743	0	0	0	0	0	0	1,743	0	0	0	0	03/29/2024
45249T-AF-9	IMAGEFIRST HOLDINGS, LLC DDTL		10/07/2019	AIMS SLP		650	0	650	0	0	0	0	0	0	650	0	0	0	0	10/27/2025
75002@-AB-4	ROTATING MACHINERY SERVICES, INC. REV		10/10/2019	AIMS SLP		1,096	0	1,096	0	0	0	0	0	0	1,096	0	0	0	0	06/10/2024
10153K-AD-1	BOULDER SCIENTIFIC COMPANY, LLC DDTL		10/01/2019	AIMS SLP		2,659	0	2,659	0	0	0	0	0	0	2,659	0	0	0	0	12/28/2025
10153K-AB-5	BOULDER SCIENTIFIC COMPANY, LLC REV		09/24/2019	AIMS SLP		798	13,295	798	0	0	0	0	0	0	798	0	0	0	0	06/28/2025
91865F-AF-6	VACO HOLDINGS, LLC REV		10/03/2019	AIMS SLP		1,591	0	1,591	0	0	0	0	0	0	1,591	0	0	0	0	11/09/2022
23302E-AD-8	DAS PURCHASER 2 CORP. DDTL		12/02/2019	AIMS SLP		2,409	0	2,409	0	0	0	0	0	0	2,409	0	0	0	0	11/13/2024
23302E-AC-0	DAS PURCHASER 2 CORP. REV		12/02/2019	AIMS SLP		1,927	0	1,927	0	0	0	0	0	0	1,927	0	0	0	0	11/13/2024
76118S-AB-3	RESOLUTE INDUSTRIAL LLC REV		03/07/2019	AIMS SLP		0	0	0	0	0	0	0	0	0	0	0	0	0	190	08/16/2023
98423E-AB-8	YLG HOLDINGS INC REV		11/05/2019	AIMS SLP		0	0	0	0	0	0	0	0	0	0	0	0	0	352	01/09/2020
8299999. Subtotal - Bonds - Unaffiliated Bank Loans						786,389	800,733	786,389	762,692	0	0	0	0	0	786,389	0	0	0	20,145	XXX
8399997. Total - Bonds - Part 4						413,379,017	397,834,953	420,405,578	399,619,316	271,405	(2,949,051)	109,381	(2,787,027)	0	411,097,085	0	2,246,479	2,246,479	10,352,521	XXX
8399998. Total - Bonds - Part 5						27,369,569	27,002,536	27,181,267	0	0	2,880	0	2,880	0	27,187,850	0	169,240	169,240	491,426	XXX
8399999. Total - Bonds						440,748,586	424,837,489	447,586,846	399,619,316	271,405	(2,946,171)	109,381	(2,784,147)	0	438,284,935	0	2,415,719	2,415,719	10,843,947	XXX
8999997. Total - Preferred Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8999998. Total - Preferred Stocks - Part 5						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8999999. Total - Preferred Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9799997. Total - Common Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9799998. Total - Common Stocks - Part 5						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9799999. Total - Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9899999. Total - Preferred and Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9999999 - Totals						440,748,586	XXX	447,586,846	399,619,316	271,405	(2,946,171)	109,381	(2,784,147)	0	438,284,935	0	2,415,719	2,415,719	10,843,947	XXX

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE D - PART 5

Showing All Long-Term Bonds and Stocks ACQUIRED During Year and Fully DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	Change in Book/Adjusted Carrying Value					17	18	19	20	21
											12	13	14	15	16					
CUSIP Identi- fication	Description	For- eign	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consid- eration	Book/ Adjusted Carrying Value at Disposal	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amort- ization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Valu (12 + 13 - 14)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends
02588N-AA-3	AMXCA 175 A - ABS		02/22/2019	BNP PARIBAS SECURITIES CORP.	07/11/2019	MERRILL LYNCH PIERCE FENNER & SMITH INC.	3,000,000	3,003,867	3,009,961	3,003,215	0	(652)	0	(652)	0	0	6,746	6,746	35,451	2,630
05530Q-AG-5	BAT INTERNATIONAL FINANCE PLC	C	06/06/2019	RBC CAPITAL MARKETS	11/05/2019	VARIOUS	2,000,000	2,001,100	2,012,480	2,000,667	0	(433)	0	(433)	0	0	(667)	(667)	61,369	26,736
254683-CC-7	DCENT 177 A - ABS		02/27/2019	BARCLAYS BANK PLC	07/11/2019	BNP PARIBAS	7,800,000	7,795,125	7,814,930	7,794,181	0	(944)	0	(944)	0	0	20,748	20,748	91,522	8,641
39153A-AA-8	GIWT 17WOLF A - CMBS		01/29/2019	J.P. MORGAN CHASE BANK	12/16/2019	Paydown BARCLAY INVESTMENTS, INC.	5,780,000	5,765,550	5,780,000	5,780,000	0	14,450	0	14,450	0	0	0	0	167,517	9,014
674599-CW-3	OCCIDENTAL PETROLEUM CORP		08/06/2019	CITIGROUP GLOBAL MARKETS INC.	10/30/2019		2,395,000	2,391,887	2,411,023	2,392,023	0	137	0	137	0	0	18,999	18,999	16,013	0
674599-DB-8	OCCIDENTAL PETROLEUM CORP		09/18/2019	Not Available	10/30/2019	MARKETAXESS	925,000	1,085,127	1,085,599	1,081,490	0	(3,637)	0	(3,637)	0	0	4,109	4,109	21,429	0
7591EP-AK-6	REGIONS FINANCIAL CORP		06/06/2019	Merrill Lynch	12/09/2019	Not Available	2,000,000	2,019,780	2,051,131	2,013,686	0	(6,094)	0	(6,094)	0	0	37,445	37,445	32,000	21,689
92857W-BK-5	VODAFONE GROUP PLC	C	04/08/2019	VARIOUS	06/07/2019	Jane Street	1,865,000	1,899,702	1,967,911	1,899,199	0	(503)	0	(503)	0	0	68,712	68,712	43,290	28,130
M2851M-AA-1	DP WORLD LTD	D	09/04/2019	JEFFERIES INTERNATIONAL LTD	09/24/2019	CITIGROUP GLOBAL MARKETS, INC./CORRESPON	800,000	785,296	799,000	785,853	0	557	0	557	0	0	13,147	13,147	3,967	2,994
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)							26,565,000	26,747,433	26,932,033	26,750,314	0	2,880	0	2,880	0	0	169,240	169,240	472,557	99,834
05070B-AA-0	Audax AAMP Holdings, Inc.		04/08/2019	AIMS SLP	11/05/2019	AIMS SLP	437,536	433,834	437,536	437,536	0	0	0	0	0	0	0	0	18,869	0
8299999. Subtotal - Bonds - Unaffiliated Bank Loans							437,536	433,834	437,536	437,536	0	0	0	0	0	0	0	0	18,869	0
8399998. Total - Bonds							27,002,536	27,181,267	27,369,569	27,187,850	0	2,880	0	2,880	0	0	169,240	169,240	491,426	99,834
8999998. Total - Preferred Stocks								0	0	0	0	0	0	0	0	0	0	0	0	0
9799998. Total - Common Stocks								0	0	0	0	0	0	0	0	0	0	0	0	0
9899999. Total - Preferred and Common Stocks								0	0	0	0	0	0	0	0	0	0	0	0	0
9999999 - Totals								27,181,267	27,369,569	27,187,850	0	2,880	0	2,880	0	0	169,240	169,240	491,426	99,834

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE D - PART 6 - SECTION 1

Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1 CUSIP Identification	2 Description, Name of Subsidiary, Controlled or Affiliated Company	3 Foreign	4 NAIC Company Code	5 ID Number	6 NAIC Valuation Method	7 Do Insurer's Assets Include Intangible Assets Connected with Holding of Such Company's Stock?	8 Total Amount of Such Intangible Assets	9 Book/ Adjusted Carrying Value	10 Nonadmitted Amount	Stock of Such Company Owned by Insurer on Statement Date	
										11 Number of Shares	12 % of Outstanding
0999999. Total Preferred Stocks							0	0	0	XXX	XXX
296699-10-9	Essent Solutions, LLC					NO	0	258,033	258,033	1.000	100.0
1799999. Subtotal - Common Stock - Other Affiliates							0	258,033	258,033	XXX	XXX
1899999. Total Common Stocks							0	258,033	258,033	XXX	XXX
1999999 - Totals							0	258,033	258,033	XXX	XXX

1. Amount of insurer's capital and surplus from the prior period's statutory statement reduced by any admitted EDP, goodwill and net deferred tax assets included therein: \$ _____

2.Total amount of intangible assets nonadmitted \$

SCHEDULE D - PART 6 - SECTION 2

1	2	3	4	Stock in Lower-Tier Company Owned Indirectly by Insurer on Statement Date	
CUSIP Identification	Name of Lower-Tier Company	Name of Company Listed in Section 1 Which Controls Lower-Tier Company	Total Amount of Intangible Assets Included in Amount Shown in Column 8, Section 1	5 Number of Shares	6 % of Outstanding
NONE					
03999999 - Total				XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE DA - PART 1

Showing All SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1	Codes		4	5	6	7	Change in Book/Adjusted Carrying Value				12	13	Interest						20
	2	3					8	9	10	11			14	15	16	17	18	19	
Description	Code	For- eign	Date Acquired	Name of Vendor	Maturity Date	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Par Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bond Not in Default	Non- Admitted Due and Accrued	Rate of	Effective Rate of	When Paid	Amount Received During Year	Paid for Accrued Interest
0599999. Total - U.S. Government Bonds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
1099999. Total - All Other Government Bonds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
1799999. Total - U.S. States, Territories and Possessions Bonds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
2499999. Total - U.S. Political Subdivisions Bonds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
3199999. Total - U.S. Special Revenues Bonds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
ABN AMRO BANK NV		C	06/06/2019	Morgan Stanley	06/04/2020	2,000,834	0	(1,086)	0	0	2,000,000	2,001,920	3,675	0	2,450	2,350	JD	24,500	817
3299999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations						2,000,834	0	(1,086)	0	0	2,000,000	2,001,920	3,675	0	XXX	XXX	XXX	24,500	817
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						2,000,834	0	(1,086)	0	0	2,000,000	2,001,920	3,675	0	XXX	XXX	XXX	24,500	817
4899999. Total - Hybrid Securities						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
5599999. Total - Parent, Subsidiaries and Affiliates Bonds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
6099999. Subtotal - SVO Identified Funds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
6599999. Subtotal - Unaffiliated Bank Loans						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
7699999. Total - Issuer Obligations						2,000,834	0	(1,086)	0	0	2,000,000	2,001,920	3,675	0	XXX	XXX	XXX	24,500	817
7799999. Total - Residential Mortgage-Backed Securities						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
7899999. Total - Commercial Mortgage-Backed Securities						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
7999999. Total - Other Loan-Backed and Structured Securities						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
8099999. Total - SVO Identified Funds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
8199999. Total - Affiliated Bank Loans						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
8299999. Total - Unaffiliated Bank Loans						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
8399999. Total Bonds						2,000,834	0	(1,086)	0	0	2,000,000	2,001,920	3,675	0	XXX	XXX	XXX	24,500	817
8699999. Total - Parent, Subsidiaries and Affiliates						0	0	0	0	0	XXX	0	0	0	XXX	XXX	XXX	0	0
9199999 - Totals						2,000,834	0	(1,086)	0	0	XXX	2,001,920	3,675	0	XXX	XXX	XXX	24,500	817

Schedule DB - Part A - Section 1 - Options, Caps, Floors, Collars, Swaps and Forwards Open

N O N E

Schedule DB - Part A - Section 2 - Options, Caps, Floors, Collars, Swaps and Forwards Terminated

N O N E

Schedule DB - Part B - Section 1 - Futures Contracts Open

N O N E

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made

N O N E

Schedule DB - Part B - Section 2 - Futures Contracts Terminated

N O N E

Schedule DB - Part D - Section 1 - Counterparty Exposure for Derivative Instruments Open

N O N E

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged By

N O N E

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged To

N O N E

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees as of December 31 of
Current Year

N O N E

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

N O N E

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

N O N E

SCHEDULE E - PART 1 - CASH

1	2	3	4	5	6	7
Depository	Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
BB&T North Carolina	0.....	0.000	0	0	48,683,824	XXX
BB&T North Carolina	0.....	0.000	119	0	8,881	XXX
U.S. Bank Ohio	0.....	1.250	188,041	0	10,361,569	XXX
Citizens Bank Rhode Island	0.....	1.690	238,186	0	10,469,417	XXX
Huntington National Bank Ohio	0.....	1.865	82,038	0	5,145,587	XXX
KeyBank Ohio	0.....	1.510	87,856	0	5,155,086	XXX
0199998 Deposits in ... 8 depositories which do not exceed the allowable limit in any one depository (See instructions) - open depositories	XXX	XXX	3,331	0	537,949	XXX
0199999. Totals - Open Depositories	XXX	XXX	599,571	0	80,362,313	XXX
0299998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - suspended depositories	XXX	XXX				XXX
0299999. Totals - Suspended Depositories	XXX	XXX	0	0	0	XXX
0399999. Total Cash on Deposit	XXX	XXX	599,571	0	80,362,313	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX		XXX
.....						
.....						
.....						
.....						
.....						
.....						
0599999 Total - Cash	XXX	XXX	599,571	0	80,362,313	XXX

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January.....	36,889,106	4. April.....	35,504,118	7. July.....	43,911,958	10. October.....	36,495,877
2. February.....	41,321,117	5. May.....	44,473,700	8. August.....	50,984,387	11. November.....	52,517,732
3. March.....	59,497,705	6. June.....	41,899,221	9. September.....	65,120,807	12. December.....	80,362,313

SCHEDULE E - PART 2 - CASH EQUIVALENTS

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE ESSENT GUARANTY, INC.

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

	1	2	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3	4	5	6
States, Etc.	Type of Deposit	Purpose of Deposit	Book/Adjusted Carrying Value	Fair Value	Book/Adjusted Carrying Value	Fair Value
1. Alabama	AL	On Deposit			2,219,042	2,275,664
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR	On Deposit			157,498	157,466
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL	On Deposit			105,333	105,312
11. Georgia	GA	On Deposit			55,175	55,163
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS					
18. Kentucky	KY					
19. Louisiana	LA					
20. Maine	ME					
21. Maryland	MD					
22. Massachusetts	MA	On Deposit			105,333	105,312
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO					
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV	On Deposit			205,651	205,609
30. New Hampshire	NH	On Deposit			504,778	503,501
31. New Jersey	NJ					
32. New Mexico	NM	On Deposit			805,464	822,360
33. New York	NY					
34. North Carolina	NC	On Deposit			205,240	205,240
35. North Dakota	ND					
36. Ohio	OH					
37. Oklahoma	OK					
38. Oregon	OR	On Deposit			559,088	559,056
39. Pennsylvania	PA	On Deposit	1,725,931	1,769,961		
40. Rhode Island	RI					
41. South Carolina	SC					
42. South Dakota	SD					
43. Tennessee	TN					
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA	On Deposit			560,446	556,984
48. Washington	WA	On Deposit			1,002,223	992,969
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY	On Deposit			105,333	105,312
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR					
55. U.S. Virgin Islands	VI					
56. Northern Mariana Islands	MP					
57. Canada	CAN					
58. Aggregate Alien and Other	OT	XXX	0	0	0	0
59. Subtotal	XXX	XXX	1,725,931	1,769,961	6,590,604	6,649,948
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX	0	0	0	0
5899. Totals (Lines 5801 thru 5803 plus 5898)(Line 58 above)	XXX	XXX	0	0	0	0

ALPHABETICAL INDEX

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