



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2021
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

Joseph James Manion Jr. #, VP/Treasurer	Anthony David Shore, VP/Assistant Secretary	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	Philadelphia	

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 15th day of February 2022		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.....
Lois A. Chapla Notary Public 06/11/2023		

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE ESSENT GUARANTY, INC.

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)	3,034,059,987		3,034,059,987	2,541,800,670
2. Stocks (Schedule D):				
2.1 Preferred stocks			0	0
2.2 Common stocks	885,914	229,414	656,500	623,300
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 \$ encumbrances)			0	0
4.2 Properties held for the production of income (less \$ encumbrances)			0	0
4.3 Properties held for sale (less \$ encumbrances)			0	753,552
5. Cash (\$53,315,540 , Schedule E - Part 1), cash equivalents (\$99,330,231 , Schedule E - Part 2) and short-term investments (\$22,149,266 , Schedule DA)	174,795,037		174,795,037	400,982,304
6. Contract loans (including \$ premium notes)			0	0
7. Derivatives (Schedule DB)			0	0
8. Other invested assets (Schedule BA)	81,389,854		81,389,854	85,607,469
9. Receivable for securities	7,590		7,590	149,427
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)	3,291,138,382	229,414	3,290,908,968	3,029,916,722
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	18,855,613		18,855,613	14,447,996
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	37,962,102		37,962,102	41,371,815
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	2,706,043
18.2 Net deferred tax asset	46,119,182	20,160,719	25,958,463	26,531,232
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software	3,585,243	2,892,758	692,485	1,280,481
21. Furniture and equipment, including health care delivery assets (\$)	1,232,118	1,232,118	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	55,900		55,900	41,081
24. Health care (\$) and other amounts receivable			0	0
25. Aggregate write-ins for other than invested assets	16,057,628	15,632,628	425,000	515,546
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	3,415,006,168	40,147,637	3,374,858,531	3,116,810,916
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	3,415,006,168	40,147,637	3,374,858,531	3,116,810,916
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	15,632,628	15,632,628	0	0
2502. Accounts receivable	425,000		425,000	515,546
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)	16,057,628	15,632,628	425,000	515,546

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE ESSENT GUARANTY, INC.

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	276,244,439	258,949,048
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)	1,746,954	3,446,242
4. Commissions payable, contingent commissions and other similar charges		
5. Other expenses (excluding taxes, licenses and fees)	35,775,327	38,408,801
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	1,394,618	4,406,624
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))	1,855,664	
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 \$49,851,076 and including warranty reserves of \$ and accrued accident and health experience rating refunds including \$0 for medical loss ratio rebate per the Public Health Service Act)	135,533,617	188,709,427
10. Advance premium		
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	74,139,460	65,150,061
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	40,087	330,818
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	4,366,288	3,024,849
20. Derivatives	0	0
21. Payable for securities	7,224,684	5,725,093
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	1,792,671,074	1,499,781,568
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	2,330,992,212	2,067,932,531
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	2,330,992,212	2,067,932,531
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)	338,556,319	343,568,385
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)	1,043,866,319	1,048,878,385
38. TOTALS (Page 2, Line 28, Col. 3)	3,374,858,531	3,116,810,916
DETAILS OF WRITE-INS		
2501. Contingency reserve	1,792,671,074	1,499,781,568
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)	1,792,671,074	1,499,781,568
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)	593,438,461	605,202,479
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	21,218,188	218,504,668
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	(1,576,715)	2,671,498
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	93,096,933	102,216,838
5. Aggregate write-ins for underwriting deductions	0	0
6. Total underwriting deductions (Lines 2 through 5)	112,738,406	323,393,004
7. Net income of protected cells		
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7)	480,700,055	281,809,475
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	65,076,189	57,499,361
10. Net realized capital gains or (losses) less capital gains tax of \$ 20,943 (Exhibit of Capital Gains (Losses))	76,380	930,798
11. Net investment gain (loss) (Lines 9 + 10)	65,152,569	58,430,159
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	6,355,387	6,463,235
15. Total other income (Lines 12 through 14)	6,355,387	6,463,235
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	552,208,011	346,702,869
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)	552,208,011	346,702,869
19. Federal and foreign income taxes incurred	54,556,435	34,611,560
20. Net income (Line 18 minus Line 19)(to Line 22)	497,651,576	312,091,309
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	1,048,878,385	1,032,416,457
22. Net income (from Line 20)	497,651,576	312,091,309
23. Net transfers (to) from Protected Cell accounts		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$	37,591,328	6,442,845
25. Change in net unrealized foreign exchange capital gain (loss)		
26. Change in net deferred income tax	(9,511,696)	23,770,957
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	9,354,263	(23,340,575)
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	0
33.2 Transferred to capital (Stock Dividend)		
33.3 Transferred from capital		
34. Net remittances from or (to) Home Office		
35. Dividends to stockholders	(247,208,031)	
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	(292,889,506)	(302,502,608)
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	(5,012,066)	16,461,928
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	1,043,866,319	1,048,878,385
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	6,355,387	6,463,235
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)	6,355,387	6,463,235
3701. Increase in contingency reserves	(292,889,506)	(302,502,608)
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)	(292,889,506)	(302,502,608)

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	552,661,763	608,426,001
2. Net investment income	83,447,272	75,386,188
3. Miscellaneous income	6,445,933	6,471,160
4. Total (Lines 1 through 3)	642,554,968	690,283,349
5. Benefit and loss related payments	3,922,797	10,920,968
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	96,206,755	98,321,936
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	50,015,671	40,970,011
10. Total (Lines 5 through 9)	150,145,223	150,212,915
11. Net cash from operations (Line 4 minus Line 10)	492,409,745	540,070,434
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	634,252,964	381,795,998
12.2 Stocks	0	0
12.3 Mortgage loans	0	0
12.4 Real estate	2,017,422	6,005,143
12.5 Other invested assets	80,320,936	13,740,649
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	18,844	0
12.7 Miscellaneous proceeds	1,641,428	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	718,251,594	401,541,790
13. Cost of investments acquired (long-term only):		
13.1 Bonds	1,147,995,807	750,122,670
13.2 Stocks	33,200	227,800
13.3 Mortgage loans	0	0
13.4 Real estate	1,263,870	2,895,529
13.5 Other invested assets	37,487,189	18,895,025
13.6 Miscellaneous applications	0	1,695,279
13.7 Total investments acquired (Lines 13.1 to 13.6)	1,186,780,066	773,836,303
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)	(468,528,473)	(372,294,513)
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	0
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	247,208,031	0
16.6 Other cash provided (applied)	(2,860,508)	(4,223,732)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(250,068,539)	(4,223,732)
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)	(226,187,267)	163,552,189
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	400,982,304	237,430,115
19.2 End of period (Line 18 plus Line 19.1)	174,795,037	400,982,304

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

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ANNUAL STATEMENT FOR THE YEAR 2021 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	540,262,651	188,709,427	135,533,617	593,438,461
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	540,262,651	188,709,427	135,533,617	593,438,461
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 2021 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	449,965	135,083,652			135,533,617
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	449,965	135,083,652	0	0	135,533,617
36.	Accrued retrospective premiums based on experience					
37.	Earned but unbilled premiums					
38.	Balance (Sum of Line 35 through 37)					135,533,617
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 STATEMENT FOR THE YEAR 2021 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	870,855,616			219,679,086	110,913,879	540,262,651
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	870,855,616	0	0	219,679,086	110,913,879	540,262,651
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 [X]

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 2021 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	5,218,846		1,296,049	3,922,797	276,244,439	258,949,048	21,218,188	3.6
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	5,218,846	0	1,296,049	3,922,797	276,244,439	258,949,048	21,218,188	3.6
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 2021 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	375,396,317		118,424,878	256,971,439	28,155,000		8,882,000	276,244,439	1,746,954
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	375,396,317	0	118,424,878	256,971,439	28,155,000	0	8,882,000	276,244,439	1,746,954
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 2021 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	(2,026,640)			(2,026,640)
1.2 Reinsurance assumed				0
1.3 Reinsurance ceded	(449,925)			(449,925)
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	(1,576,715)	0	0	(1,576,715)
2. Commission and brokerage:				
2.1 Direct excluding contingent				0
2.2 Reinsurance assumed, excluding contingent				0
2.3 Reinsurance ceded, excluding contingent		71,605,747		71,605,747
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	(71,605,747)	0	(71,605,747)
3. Allowances to managers and agents				0
4. Advertising		322,494		322,494
5. Boards, bureaus and associations		2,176,840		2,176,840
6. Surveys and underwriting reports		3,041,429		3,041,429
7. Audit of assureds' records		100		100
8. Salary and related items:				
8.1 Salaries		59,946,851		59,946,851
8.2 Payroll taxes		8,343,768		8,343,768
9. Employee relations and welfare		20,727,348		20,727,348
10. Insurance		785,971		785,971
11. Directors' fees		602,824		602,824
12. Travel and travel items		1,668,744		1,668,744
13. Rent and rent items		2,650,090		2,650,090
14. Equipment		187,985		187,985
15. Cost or depreciation of EDP equipment and software		16,685,684		16,685,684
16. Printing and stationery		9,657		9,657
17. Postage, telephone and telegraph, exchange and express		1,033,685		1,033,685
18. Legal and auditing		4,991,545		4,991,545
19. Totals (Lines 3 to 18)	0	123,175,015	0	123,175,015
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$		19,754,463		19,754,463
20.2 Insurance department licenses and fees		362,740		362,740
20.3 Gross guaranty association assessments				0
20.4 All other (excluding federal and foreign income and real estate)		3,107,366		3,107,366
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	23,224,569	0	23,224,569
21. Real estate expenses				0
22. Real estate taxes				0
23. Reimbursements by uninsured plans				0
24. Aggregate write-ins for miscellaneous expenses	0	18,303,096	4,171,064	22,474,160
25. Total expenses incurred	(1,576,715)	93,096,933	4,171,064	(a) 95,691,282
26. Less unpaid expenses - current year	1,746,954	37,979,081	1,046,528	40,772,563
27. Add unpaid expenses - prior year	3,446,242	42,815,425	956,687	47,218,354
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)	122,573	97,933,277	4,081,223	102,137,073
DETAILS OF WRITE-INS				
2401. Lobbying		162,963		162,963
2402. Other - Miscellaneous		3,618,568		3,618,568
2403. Write-in - Consulting & Other Professional Fees		14,521,565		14,521,565
2498. Summary of remaining write-ins for Line 24 from overflow page	0	0	4,171,064	4,171,064
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	0	18,303,096	4,171,064	22,474,160

(a) Includes management fees of \$ 42,741,330 to affiliates and \$ to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE ESSENT GUARANTY, INC.

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) .....1,784,631	1,765,387
1.1	Bonds exempt from U.S. tax	(a) .....10,019,652	9,911,188
1.2	Other bonds (unaffiliated)	(a) .....53,606,659	56,613,635
1.3	Bonds of affiliates	(a) .....	.....
2.1	Preferred stocks (unaffiliated)	(b) .....	.....
2.11	Preferred stocks of affiliates	(b) .....	.....
2.2	Common stocks (unaffiliated)	11,533	11,533
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) .....112,459	105,561
7	Derivative instruments	(f) .....	.....
8.	Other invested assets	839,949	839,949
9.	Aggregate write-ins for investment income	0	0
10.	Total gross investment income	66,374,883	69,247,253
11.	Investment expenses		(g) .....4,171,064
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)		4,171,064
17.	Net investment income (Line 10 minus Line 16)		65,076,189
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 \$3,598,079 accrual of discount less \$25,009,099 amortization of premium and less \$3,805,555 paid for accrued interest on purchases.

(b) Includes \$0 accrual of discount less \$0 amortization of premium and less \$0 paid for accrued dividends on purchases.

(c) Includes \$0 accrual of discount less \$0 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 \$4,585 accrual of discount less \$0 amortization of premium and less \$1 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 \$0 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	(4,143)	0	(4,143)	0	0
1.1	Bonds exempt from U.S. tax	855,076	0	855,076	0	0
1.2	Other bonds (unaffiliated)	(734,415)	0	(734,415)	(189,024)	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	(29,723)	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	(19,195)	0	(19,195)	38,039	0
7.	Derivative instruments	0	0	0	0	0
8.	Other invested assets	0	0	0	37,772,036	0
9.	Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10.	Total capital gains (losses)	97,323	0	97,323	37,591,328	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 2021 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	229,414	259,137	29,723
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)		2,383,962	2,383,962
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)	229,414	2,643,099	2,413,685
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	20,160,719	29,099,646	8,938,927
19. Guaranty funds receivable or on deposit			0
20. Electronic data processing equipment and software	2,892,758	2,854,199	(38,559)
21. Furniture and equipment, including health care delivery assets	1,232,118	1,585,392	353,274
22. Net adjustment in assets and liabilities due to foreign exchange rates			0
23. Receivables from parent, subsidiaries and affiliates			0
24. Health care and other amounts receivable			0
25. Aggregate write-ins for other than invested assets	15,632,628	13,319,564	(2,313,064)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	40,147,637	49,501,900	9,354,263
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0
28. Total (Lines 26 and 27)	40,147,637	49,501,900	9,354,263
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	15,632,628	13,319,564	(2,313,064)
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)	15,632,628	13,319,564	(2,313,064)

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE ESSENT GUARANTY, INC.

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 #	2021	2020
NET INCOME					
(1) Essent Guaranty, Inc. state basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$ 497,651,576	\$ 312,091,309
(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	\$ 497,651,576	\$ 312,091,309
SURPLUS					
(5) Essent Guaranty, Inc. state basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 1,043,866,319	\$ 1,048,878,385
(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	\$ 1,043,866,319	\$ 1,048,878,385

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 2021 or 2020.
- (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.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE ESSENT GUARANTY, INC.
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, 2021 and 2020, 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) The Company has not recognized any other-than-temporary impairments on loan backed securities.
- (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: \$6,471,868
2. 12 Months or longer: \$1,062,438
- The aggregate related fair value of securities with unrealized losses:
1. Less than 12 months: \$494,807,492
2. 12 Months or longer: \$34,711,878
- (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 basis. The decline in fair values of these loan-backed securities is principally associated with the changes in credit spreads and 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, 2021 or 2020.
- K. The Company does not have investments in low-income housing tax credits (LIHTC).

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE ESSENT GUARANTY, INC.

NOTES TO FINANCIAL STATEMENTS

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	17,478,158	—	—	—	17,478,158	20,474,584	(2,996,426)
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	656,500	—	—	—	656,500	623,300	33,200
j. On deposit with states	8,414,839	—	—	—	8,414,839	8,179,004	235,835
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	\$ 26,549,497	\$ —	\$ —	\$ —	\$ 26,549,497	\$ 29,276,888	\$ (2,727,391)

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE ESSENT GUARANTY, INC.

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	\$ —	\$ 17,478,158	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	—	656,500	0.0 %	0.0 %
j. On deposit with states	—	8,414,839	0.2 %	0.2 %
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	\$ —	\$ 26,549,497	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 2021.
- Q. Prepayment Penalty and Acceleration Fees

	General Account	Protected Cell
(1) Number of CUSIPs	17	—
(2) Aggregate amount of investment income	\$ 1,536,988	—

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 2021 is \$0.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE ESSENT GUARANTY, INC.

NOTES TO FINANCIAL STATEMENTS

8. Derivative Instruments

The Company had no derivative instruments at December 31, 2021 or 2020.

9. Income Taxes

A. Components of the net deferred income tax asset or net deferred tax liability;		12/31/21		Total
		Ordinary	Capital	
1				
(a)	Total gross deferred tax assets	\$ 57,483,648	\$ —	\$ 57,483,648
(b)	Statutory Valuation Allowance Adjustments	—	—	—
(c)	Adjusted gross deferred tax assets (1a-1b)	57,483,648	—	57,483,648
(d)	Deferred tax assets nonadmitted	(20,160,719)	—	(20,160,719)
(e)	Subtotal net admitted deferred tax assets	37,322,929	—	37,322,929
(f)	Deferred tax liabilities	(871,532)	(10,492,934)	(11,364,466)
(g)	Net admitted deferred tax assets (net deferred tax liabilities)	\$ 36,451,397	\$ —	\$ 25,958,463
2	Admission Calculation Components			
(a)	Federal income taxes paid in prior years recoverable through loss carrybacks (11a)	\$ 25,958,463	\$ —	\$ 25,958,463
(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)	154,956,408	—	154,956,408
	Lesser of (b)1. or (b)2.	—	—	—
(c)	Adjusted gross DTAs offset by gross DTLs (11c)	871,532	10,492,934	11,364,466
(d)	Deferred Tax Assets Admitted as the result of application of SSAP No. 101 (Total 2(a)+2(b)+2(c))	\$ 26,829,995	\$ 10,492,934	\$ 37,322,929
A. Components of the net deferred income tax asset or net deferred tax liability;		12/31/20		Total
		Ordinary	Capital	
1				
(a)	Total gross deferred tax assets	\$ 58,339,851	\$ —	\$ 58,339,851
(b)	Statutory Valuation Allowance Adjustments	—	—	—
(c)	Adjusted gross deferred tax assets (1a-1b)	58,339,851	—	58,339,851
(d)	Deferred tax assets nonadmitted	(29,099,646)	—	(29,099,646)
(e)	Subtotal net admitted deferred tax assets	29,240,205	—	29,240,205
(f)	Deferred tax liabilities	(2,708,973)	—	(2,708,973)
(g)	Net admitted deferred tax assets (net deferred tax liabilities)	\$ 26,531,232	\$ —	\$ 26,531,232
2	Admission Calculation Components			
(a)	Federal income taxes paid in prior years recoverable through loss carrybacks (11a)	\$ 14,827,254	\$ —	\$ 14,827,254
(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)	11,703,978	—	11,703,978
2	Adjusted gross DTAs allowed per limitation threshold (11bii)	153,160,001	—	153,160,001
	Lesser of (b)1. or (b)2.	11,703,978	—	11,703,978
(c)	Adjusted gross DTAs offset by gross DTLs (11c)	2,708,973	—	2,708,973
(d)	Deferred Tax Assets Admitted as the result of application of SSAP No. 101 (Total 2(a)+2(b)+2(c))	\$ 29,240,205	\$ —	\$ 29,240,205

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE ESSENT GUARANTY, INC.

NOTES TO FINANCIAL STATEMENTS

		Ordinary	Capital	Total
A. Components of the net deferred income tax asset or net deferred tax liability;		Change	Change	Change
1				
(a)	Total gross deferred tax assets	\$ (856,203)	\$ —	\$ (856,203)
(b)	Statutory Valuation Allowance Adjustments	—	—	—
(c)	Adjusted gross deferred tax assets (1a-1b)	(856,203)	—	(856,203)
(d)	Deferred tax assets nonadmitted	8,938,927	—	8,938,927
(e)	Subtotal net admitted deferred tax assets	8,082,724	—	8,082,724
(f)	Deferred tax liabilities	1,837,441	(10,492,934)	(8,655,493)
(g)	Net admitted deferred tax assets (net deferred tax liabilities)	\$ 9,920,165	\$(10,492,934)	\$ (572,769)
2	Admission Calculation Components	Ordinary	Capital	Total
		Change	Change	Change
(a)	Federal income taxes paid in prior years recoverable through loss carrybacks (11a)	\$ 11,131,209	\$ —	\$ 11,131,209
(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)	(11,703,978)	—	(11,703,978)
2	Adjusted gross DTAs allowed per limitation threshold (11bii)	1,796,407	—	1,796,407
	Lesser of (b)1. or (b)2.	(11,703,978)	—	(11,703,978)
(c)	Adjusted gross DTAs offset by gross DTLs (11c)	(1,837,441)	10,492,934	8,655,493
(d)	Deferred Tax Assets Admitted as the result of application of SSAP No. 101 (Total 2(a)+2(b)+2(c))	\$ (2,410,210)	\$ 10,492,934	\$ 8,082,724
3	Disclosure of ratios used for threshold limitation (for 11b);	12/31/21	12/31/20	Change
(a)	Ratio percentage used to determine recovery period and threshold limitation amount in 2(b)1 above	231.2%	216.1%	15.1%
(b)	Amount of adjusted capital and surplus used to determine recovery period threshold limitation in 2(b)2 above	\$1,033,042,720	\$1,021,066,673	\$11,976,047
4	Impact of Tax Planning Strategies On the Determination of:	Ordinary	12/31/21	Total
		Percentage	Capital	Percentage
	(a) Adiusted 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:	Ordinary	12/31/20	Total
		Percentage	Capital	Percentage
	(a) Adiusted 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:	Ordinary	Change	Total
		Percentage	Capital	Percentage
	(a) Adiusted 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.			

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE ESSENT GUARANTY, INC.

NOTES TO FINANCIAL STATEMENTS

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	12/31/21	12/31/20	Change
	(a) Current year federal tax expense (benefit)- ordinary income	\$ 54,556,435	\$ 34,611,560	\$ 19,944,875
	(b) Current year foreign tax expense (benefit)- ordinary income	—	—	—
	(c) Subtotal	54,556,435	34,611,560	19,944,875
	(d) Current year tax expense on net realized capital gains	20,943	247,427	(226,484)
	(e) Utilization of operating loss carry forwards	—	—	—
	(f) Other	—	—	—
	(g) Federal and foreign income taxes incurred	\$ 54,577,378	\$ 34,858,987	\$ 19,718,391

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE ESSENT GUARANTY, INC.

NOTES TO FINANCIAL STATEMENTS

2	Deferred tax assets:			
		12/31/21	12/31/20	Change
(a)	Ordinary:			
	(1) Discounting of unpaid losses and LAE	\$ 2,524,550	\$ 2,514,022	\$ 10,528
	(2) Unearned premium reserve	12,106,974	15,112,026	(3,005,052)
	(3) Unearned ceding commissions	2,404,880	2,974,479	(569,599)
	(4) Compensation & benefits accrual	1,727,664	1,602,829	124,835
	(5) Prepaid expenses	3,159,417	2,667,658	491,759
	(6) Fixed assets	1,591,546	1,995,115	(403,569)
	(7) Accrued expenses	6,231,079	4,809,231	1,421,848
	(8) Other investments	—	—	—
	(9) Contingency reserves	27,266,432	26,044,615	1,221,817
	(10) Start-up and organizational costs	471,106	619,876	(148,770)
	Subtotal	57,483,648	58,339,851	(856,203)
(b)	Statutory Valuation Allowance Adjustment	—	—	—
(c)	Nonadmitted ordinary deferred tax assets	(20,160,719)	(29,099,646)	8,938,927
(d)	Admitted ordinary deferred tax assets	\$ 37,322,929	\$ 29,240,205	\$ 8,082,724
(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	\$ 37,322,929	\$ 29,240,205	\$ 8,082,724
3	Deferred tax liabilities:			
(a)	<u>Ordinary</u>			
	(1) PAE Adjustment (Rev Proc 2002-46)	\$ (798,723)	\$ (989,375)	\$ 190,652
	(2) Loss reserves (TCJA Transition Adj)	(72,809)	(91,011)	18,202
	(3) Other investments	—	(1,628,587)	1,628,587
	Subtotal	(871,532)	(2,708,973)	1,837,441
(b)	<u>Capital</u>	—	—	—
	Other investments	(10,492,934)	—	(10,492,934)
	Subtotal	(10,492,934)	—	(10,492,934)
(c)	Deferred tax liabilities	(11,364,466)	(2,708,973)	(8,655,493)
4	Net deferred tax asset (liability)	\$ 25,958,463	\$ 26,531,232	\$ (572,769)

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NOTES TO FINANCIAL STATEMENTS

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);

	12/31/21	12/31/20	Change
Total deferred tax assets	\$ 57,483,648	\$ 58,339,851	\$ (86,203)
Total deferred tax liabilities	(11,364,466)	(2,708,973)	(8,655,493)
Net deferred tax assets/liabilities	46,119,182	55,630,878	(9,511,696)
Statutory valuation allowance adjustment	—	—	—
Net deferred tax assets/liabilities after SVA	46,119,182	55,630,878	(9,511,696)
Tax effect of unrealized gains (losses)	7,895,613	1,352,592	6,543,021
Statutory valuation allowance adjustment allocated to unrealized	—	—	—
Change in net deferred income tax	\$ 54,014,795	\$ 56,983,470	\$ (2,968,675)

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:

	12/31/21	Tax effect	Effective
	Amount	21%	Tax Rate
Income before taxes	\$ 552,228,954	\$ 115,968,080	21.00 %
Non-deductible expenses	18,980,789	3,985,966	0.72 %
Tax-exempt interest, net of proration	(7,433,391)	(1,561,012)	(0.28)%
Change in non-admitted	(385,613)	(80,979)	(0.01)%
Change in statutory contingency reserves	(292,889,506)	(61,506,796)	(11.13)%
Stock-based compensation	332,469	69,818	0.01 %
Other	3,218,014	670,975	0.11 %
Total	\$ 274,051,716	\$ 57,546,052	10.42 %

Federal and foreign income taxes incurred	\$ 54,556,434	9.88 %
Tax on capital gains (losses)	20,943	— %
Change in net deferred taxes	2,968,675	0.54 %
Total statutory taxes	\$ 57,546,052	10.42 %

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

- (1) As of December 31, 2021 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 \$50,015,671 and \$40,970,011 for 2021 and 2020, 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, Essent Guaranty of PA, Inc, EssentVentures, LLC, EssentSolutions, LLC and Essent Treasury Services, LLC.
- (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.

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. 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

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NOTES TO FINANCIAL STATEMENTS

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. In April 2021, the Company and Essent Re agreed to increase the quota share reinsurance coverage of the Company's NIW provided by Essent Re from 25% to 35% effective January 1, 2021. The quota share reinsurance coverage provided by Essent Re for the Company's NIW prior to January 1, 2021 will continue to be 25%, the quota share percentage in effect at the time NIW was first ceded. The reinsurance agreement between the Company and Essent Re is intended to be primary with respect to risks ceded and provides 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, 2021 and 2020.

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, 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 years ended December 31, 2021 or December 31, 2020.

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 \$26,362 in 2021 and \$25,996 in 2020.

- C. The Company did not have any transactions with related parties who are not reported on Schedule Y.
- D. The Company has recorded a net payable to the Parent and its subsidiaries in the amount of \$2,636,645 as of December 31, 2021, relating to amounts owed under the terms of the Amended and Restated Administrative Services Agreement described in 10.E below. At December 31, 2021, the Company has recorded a net payable to the Parent of \$23,013 for expenses paid by the Parent on behalf of the Company, \$636,131 to Essent primarily relating to stock-based compensation for certain officers and key employees of the Company, \$1,040,140 to EssentVentures LLC for cash received by EGI on EssentVentures LLC's behalf, and \$30,359 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 relating to the License Agreement and \$15,000 for invoices paid on Essent Re's behalf and \$3,400 from EPI for an invoice paid by the Company on EPI's behalf. The Company had recorded a net payable to the Parent and its subsidiaries in the amount of \$1,662,247 as of December 31, 2020, relating to amounts owed under the terms of the Amended and Restated Administrative Services Agreement described in 10.E below. At December 31, 2020, the Company had recorded a net payable to the Parent of \$141,763 for expenses paid by the Parent on behalf of the Company, \$757,845 to Essent primarily relating to stock-based compensation for certain officers and key employees of the Company and \$462,994 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 relating to the License Agreement and \$3,581 from EPI for an invoice paid by the Company on EPI's behalf. All intercompany balances outstanding at December 31, 2021 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 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 \$42,741,330 in 2021 and \$47,198,230 in 2020.
- F. 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, 2021, no amounts have been paid and no amounts are outstanding related to this agreement.
- 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.

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NOTES TO FINANCIAL STATEMENTS

M. All SCA Investments

(1) Balance Sheet Value (Admitted and Nonadmitted) All SCAs (Execpt 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%	\$ 229,414	\$ —	\$ 229,414
Total SSAP No. 97 8b(iii) Entities	XXX	\$ 229,414	\$ —	\$ 229,414
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	\$ 229,414	\$ —	\$ 229,414
f. Aggregate Total (a+e)	XXX	\$ 229,414	\$ —	\$ 229,414

(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 \$843,714,633. The Company calculated this amount as 25% of admitted assets as of December 31, 2021.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE ESSENT GUARANTY, INC.

NOTES TO FINANCIAL STATEMENTS

- (2) FHLB Capital Stock
- a. Aggregate Totals

(1) Current Year

1	2	3
Total	General	Protected Cell
2 + 3	Account	Accounts

(a) Membership Stock - Class A	—	—	—
(b) Membership Stock - Class B	\$656,500	\$656,500	—
(c) Activity Stock	—	—	—
(d) Excess Stock	—	—	—
(e) Aggregate Total (a+b+c+d)	\$656,500	\$656,500	—
(f) Actual or Estimated Borrowing Capacity as Determined by the Insurer	\$843,714,633	XXX	XXX

(2) Prior Year

1	2	3
Total	General	Protected Cell
2 + 3	Account	Accounts

(a) Membership Stock - Class A	—	—	—
(b) Membership Stock - Class B	\$623,300	\$623,300	—
(c) Activity Stock	—	—	—
(d) Excess Stock	—	—	—
(e) Aggregate Total (a+b+c+d)	\$623,300	\$623,300	—
(f) Actual or Estimated Borrowing Capacity as Determined by the Insurer	\$779,202,729	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	2	Eligible for Redemption			
			3	4	5	6
	Current Year	Not Eligible		6 months to	1 to Less	
	Total	for	Less than 6	Less Than	Than	3 to 5
Membership Stock	(2+3+4+5+6)	Redemption	Months	1 year	3 Years	Years

1. Class A	—	—	—	—	—	—
2. Class B	\$656,500	\$656,500	—	—	—	—

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, 2021.
- (4) The Company has not borrowed any funds from the FHLB as of December 31, 2021.

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, 2021 and 2020, the Company incurred expense of \$1,464,308 and \$1,392,309, 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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE ESSENT GUARANTY, INC.

NOTES TO FINANCIAL STATEMENTS

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

- (A) The Company has 10,000 shares authorized, 2,500 shares issued and outstanding with a par value of \$1,000 per share.
- (B) The Company has no preferred stock outstanding.
- (C), (D) & (E) 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. At December 31, 2021, the Company had unassigned surplus of \$338,556,319 and is therefore limited to this amount when making a dividend payment or other distribution in 2022 without prior approval by the Pennsylvania Insurance Commissioner. The Company paid \$247,208,031 of dividends to its Parent in the year ended December 31, 2021. No dividends were paid in the year ended December 31, 2020.
- (F) No restrictions have been placed on unassigned surplus.
- (G) The Company is not a mutual or similarly organized company.
- (H) The Company held no shares of stock for special purposes.
- (I) There were no changes in the balances of any special surplus funds from the prior period.
- (J) The portion of unassigned funds (surplus) represented by cumulative unrealized gains and losses was \$44,507,141.
- (K) The Company has not issued surplus notes or similar obligations.
- (L) The Company has had no quasi-reorganizations.
- (M) 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, 2021 and 2020 was \$2,650,090 and \$2,211,486, respectively.
 - (2) (a) At December 31, 2021, the Company’s future minimum lease payments are as follows:

	Year Ending December 31,	Operating Leases
1. 2022	\$	1,345,371
2. 2023	\$	1,161,077
3. 2024	\$	1,170,217
4. 2025	\$	793,086
5. 2026	\$	—
6. Total	\$	4,469,751

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE ESSENT GUARANTY, INC.

NOTES TO FINANCIAL STATEMENTS

(b) At December 31, 2021, the total minimum rentals to be received in the future under noncancelable subleases are as follows:

	Year Ending December 31,	Noncancelable Subleases
1. 2022	\$	153,244
2. 2023	\$	16,737
3. 2024	\$	16,187
4. 2025	\$	10,970
5. 2026	\$	—
6. Total	\$	197,138

(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, 2021:

Assets at Fair Value

Description	Level 1	Level 2	Level 3	Total
Bonds				
Industrial & Miscellaneous	\$ —	\$ 2,965,543	\$ —	\$ 2,965,543
Total Bonds	—	2,965,543	—	2,965,543
Cash Equivalents				
Exempt Money Market Mutual Funds	\$ 8,627,357	\$ —	\$ —	\$ 8,627,357
Other Money Market Mutual Funds	90,702,874	—	—	90,702,874
Total Cash Equivalents	99,330,231	—	—	99,330,231
Total Assets at Fair Value	\$ 99,330,231	\$ 2,965,543	\$ —	\$102,295,774

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.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE ESSENT GUARANTY, INC.

NOTES TO FINANCIAL STATEMENTS

C. Fair Value of Financial Instruments

December 31, 2021

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Not Practicable (Carrying Value)
Financial Assets:						
Bonds	\$ 3,097,571,683	\$ 3,034,059,987	\$ 444,627,835	\$2,652,943,848	\$ —	\$ —
Cash equivalents	99,330,231	99,330,231	99,330,231	—	—	—
Common stocks	656,500	656,500	—	656,500	—	—
Short-term investments	22,149,266	22,149,266	22,149,266	—	—	—

December 31, 2020

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Not Practicable (Carrying Value)
Financial Assets:						
Bonds	\$ 2,671,144,507	\$ 2,541,800,670	\$ 374,138,974	\$2,297,005,533	\$ —	\$ —
Cash equivalents	283,541,689	283,541,689	283,541,689	—	—	—
Common stocks	623,300	623,300	—	623,300	—	—
Short-term investments	6,685,482	6,685,482	6,685,482	—	—	—

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 2021, 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 the 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 coverages decrease 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 coverages 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 sources 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, 2021:

Vintage Year	Reinsurer	Effective Date	Optional Termination Date	Initial Coverage	First Loss Retention
8/1/20 - 3/31/21	Radnor Re 2021-1 Ltd.	June 23, 2021	June 26, 2028	\$ 557,911,000	\$ 278,955,663
4/1/21 - 9/30/21	Radnor Re 2021-2 Ltd.	November 10, 2021	November 25, 2027	\$ 439,407,000	\$ 279,414,814

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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	7	\$ 2,393,113,889
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 15, 2022.

Type II -

Christopher G. Curran was promoted to the role of President of Essent Guaranty effective January 1, 2022. In this role, Mr. Curran will oversee the business development, information technology, operations, public policy and risk functions of the Company. Mark A. Casale will continue to serve as Chairman of the Board and Chief Executive Officer of the Company, upon Mr. Curran’s promotion to President.

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, 2021:
- | | Assumed
Reinsurance | | Ceded
Reinsurance | | Net | |
|------------------------------------|---------------------------|-----------------------------|---------------------------|-----------------------------|---------------------------|-----------------------------|
| | (1)
Premium
Reserve | (2)
Commission
Equity | (3)
Premium
Reserve | (4)
Commission
Equity | (5)
Premium
Reserve | (6)
Commission
Equity |
| a. Affiliates | \$ — | \$ — | \$ 49,851,076 | \$ 11,451,808 | \$ (49,851,076) | \$ (11,451,808) |
| b. All others | — | — | — | — | — | — |
| c. Total | \$ — | \$ — | \$ 49,851,076 | \$ 11,451,808 | \$ (49,851,076) | \$ (11,451,808) |
| d. Direct Unearned Premium Reserve | | | \$ 185,384,692 | | | |
- (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, 2021.
- E. There was no commutation of ceded reinsurance as of December 31, 2021.
- 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.
- K. The Company does not have any reinsurance contracts covering health business.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE ESSENT GUARANTY, INC.

NOTES TO FINANCIAL STATEMENTS

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

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

25. Changes to Incurred Losses and LAE

- A. Reserves as of December 31, 2020 were \$262,395,290. For the year ended December 31, 2021, \$3,750,335 was paid for incurred claims and claim adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$209,775,119 as a result of re-estimation of unpaid claims and claim adjustment expenses. Therefore, there has been a \$48,869,836 favorable prior-year development during the year ended December 31, 2021. 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. Due to business restrictions, stay-at-home orders and travel restrictions initially implemented in March 2020 as a result of COVID-19, unemployment in the United States increased significantly in the second quarter of 2020, declining during the second half of 2020 and throughout 2021, although remaining elevated through most of 2021. As unemployment is one of the most common reasons for borrowers to default on their mortgage, the increase in unemployment has increased the number of delinquencies on the mortgages that we insure and has the potential to increase claim frequencies on defaults. As of December 31, 2021, insured loans in default totaled 16,963. For borrowers who have the ability to begin to pay their mortgage at the end of the forbearance period, we expect that mortgage servicers will work with them to modify their loans at which time the mortgage will be removed from delinquency status. We believe that the forbearance process could have a favorable effect on the frequency of claims that we ultimately pay. Based on the forbearance programs in place and the credit characteristics of the defaulted loans, we believe that the ultimate number of COVID-19-related default notices received in April 2020 through September 2020 ("Early COVID Defaults") that result in claims will be less than our historical default-to-claim experience. Accordingly, we recorded a reserve equal to approximately 7% of the risk in force for the Early COVID Defaults. We have not adjusted the loss reserves associated with the Early COVID Defaults as we continue to believe that these reserves represent the best estimate of the ultimate loss. The credit characteristics of defaults reported subsequent to September 30, 2020 have trended towards those of the pre-pandemic periods and we have observed the normalization of other default patterns during this period. In addition, beginning in the fourth quarter of 2020 we observed a normalization of the proportion of unemployment claims related to permanent layoffs as compared to a higher proportion of temporary layoffs during the second and third quarters of 2020. We believe that while defaults subsequent to September 30, 2020 were impacted by the pandemic's effect on the economy, the underlying credit performance of these defaults may not be the same as the expected performance for the Early COVID Defaults that occurred following the onset of the pandemic and defaults after September 30, 2020 are more likely to transition like pre-pandemic defaults. Accordingly, beginning in the fourth quarter of 2020, we resumed establishing reserves for defaults reported after September 2020 using our normal reserve methodology. The reserve for losses and LAE at December 31, 2021 includes \$219.0 million of reserves for Early COVID Defaults. It is reasonably possible that our estimate of the losses for the Early COVID-19 defaults could change in the near term as a result of the continued impact of the pandemic on the economic environment, the results of existing and future governmental programs designed to assist individuals and businesses impacted by the virus and the performance of the COVID-19 defaults in the forbearance programs. A 100 basis point increase or decrease in the reserve rate applied to Early COVID Defaults would result in a corresponding increase or decrease in our reserve for losses and LAE of approximately \$24 million as of December 31, 2021. The impact on our reserves in future periods will be dependent upon the amount of delinquent notices received from loan servicers, the performance of Early COVID-19 defaults and our expectations for the amount of ultimate losses on these delinquencies.

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	12/31/2021
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.

NOTES TO FINANCIAL STATEMENTS

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 2021 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, 2 and 3.

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.

12/31/2018

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).

05/18/2020

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 %

1 Nationality	2 Type of Entity
Bermuda	Insurance Holding Company

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GENERAL INTERROGATORIES

8.1

Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board?

Yes [] No [X]

8.2

If the response to 8.1 is yes, please identify the name of the DIHC.

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

8.5

Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the reporting entity?

Yes [] No [X]

8.6

If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule?

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

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
Managing Director
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 2021 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
- 24.1

Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days?

Yes [] No [X]
- 24.2

If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

Name of Third-Party	Is the Third-Party Agent a Related Party (Yes/No)

INVESTMENT

- 25.01

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 25.03)

Yes [X] No []

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE ESSENT GUARANTY, INC.

GENERAL INTERROGATORIES

25.02 If no, give full and complete information relating thereto

25.03 For securities 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)

25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. \$

25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$

25.06 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]

25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]

25.08 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]

25.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:

25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. \$ 0

25.092 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. \$ 0

25.093 Total payable for securities lending reported on the liability page. \$ 0

26.1 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 25.03). Yes [X] No []

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

26.21 Subject to repurchase agreements \$

26.22 Subject to reverse repurchase agreements \$

26.23 Subject to dollar repurchase agreements \$

26.24 Subject to reverse dollar repurchase agreements \$

26.25 Placed under option agreements \$

26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock \$

26.27 FHLB Capital Stock \$ 656,500

26.28 On deposit with states \$ 8,414,839

26.29 On deposit with other regulatory bodies \$

26.30 Pledged as collateral - excluding collateral pledged to an FHLB \$

26.31 Pledged as collateral to FHLB - including assets backing funding agreements \$

26.32 Other \$ 17,478,158

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

27.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]

27.2 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 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? Yes [] No []

27.4 If the response to 27.3 is YES, does the reporting entity utilize:

27.41 Special accounting provision of SSAP No. 108 Yes [] No []

27.42 Permitted accounting practice Yes [] No []

27.43 Other accounting guidance Yes [] No []

27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following:

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.

28.1 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]

28.2 If yes, state the amount thereof at December 31 of the current year. \$

29. 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 []

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

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE ESSENT GUARANTY, INC.

GENERAL INTERROGATORIES

29.02 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)

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?..... Yes [] No [X]

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

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

29.05 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.....
Loomis, Sayles & Company, L.P.	U.....
Paul Stephen Borgia	I.....

29.0597 For those firms/individuals listed in the table for Question 29.05, 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 []

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [X] No []

29.06 For those firms or individuals listed in the table for 29.05 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	549300YHP12TEZNLGX41	SEC	DS.....
103577	Loomis, Sayles & Company, L.P.	J1ZPN2RX3UMNOYID1313	SEC	NO.....

30.1 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]

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
30.2999 - Total		0

30.3 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 2021 OF THE ESSENT GUARANTY, INC.

GENERAL INTERROGATORIES

31. 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 (+)
31.1 Bonds	3,034,059,987	3,097,571,683	63,511,696
31.2 Preferred stocks	0		0
31.3 Totals	3,034,059,987	3,097,571,683	63,511,696

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

32.1 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]

32.2 If the answer to 32.1 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 []

32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
.....

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

33.2 If no, list exceptions:
.....

34. 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]

35. 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]

36. 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]

37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:
a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.
Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes [] No [] N/A [X]

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE ESSENT GUARANTY, INC.

GENERAL INTERROGATORIES

OTHER

38.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$1,259,037

38.2 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	477,330
Moody's Investors Service	461,000
.....	

39.1 Amount of payments for legal expenses, if any?\$720,112

39.2 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
.....	

40.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$48,369

40.2 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	48,369
.....	

ANNUAL STATEMENT FOR THE YEAR 2021 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

593,438,461

605,202,479

2.3

Premium Ratio (2.1/2.2)

0.000

0.000

2.4

Reserve Numerator

0

0

2.5

Reserve Denominator

413,525,010

451,104,717

2.6

Reserve Ratio (2.4/2.5)

0.000

0.000

3.1

Did the reporting entity issue participating policies during the calendar year?

Yes [] No [X]

3.2

If yes, provide the amount of premium written for participating and/or non-participating policies during the calendar year:

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

.....

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ANNUAL STATEMENT FOR THE YEAR 2021 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 April 2021, the quota share reinsurance coverage was increased from 25% to 35% effective January 1, 2021. The quota share reinsurance coverage provided prior to January 1, 2021 will continue to be 25%, the quota share percentage in effect at the time the NIW was first ceded. Beginning in 2018, 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 September 30, 2021. For the reinsurance coverage periods, the Company and its affiliates retain first layer of aggregate losses of totaling \$1,913.2 million as of December 31, 2021, and the reinsurers will then provide second layer coverage up to the aggregate outstanding reinsurance coverage amount of \$2,689.5 million at December 31, 2021. 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 \$4,591.3 million at December 31, 2021.

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 36 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

Yes

[

]

No

[

X

]

Yes

[

]

No

[

X

]

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE ESSENT GUARANTY, INC.

- (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]
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 2021 OF THE ESSENT GUARANTY, INC.

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

11.1

Has the reporting entity guaranteed policies issued by any other entity and now in force?

Yes [] No [X]

11.2

If yes, give full information

12.1

If 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:

12.11 Unpaid losses

\$

12.12 Unpaid underwriting expenses (including loss adjustment expenses)

\$

12.2

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

\$

12.3

If 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]

12.4

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

12.41 From

%

12.42 To

%

12.5

Are 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]

12.6

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

12.61 Letters of credit

\$

12.62 Collateral and other funds

\$

13.1

Largest net aggregate amount insured in any one risk (excluding workers' compensation):

\$359,146

13.2

Does 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]

13.3

State 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

14.1

Is the company a cedant in a multiple cedant reinsurance contract?

Yes [] No [X]

14.2

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

14.3

If 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 []

14.4

If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements?

Yes [] No []

14.5

If the answer to 14.4 is no, please explain:

15.1

Has the reporting entity guaranteed any financed premium accounts?

Yes [] No [X]

15.2

If yes, give full information

16.1

Does 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:

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE ESSENT GUARANTY, INC.

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 2021 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 2021	2 2020	3 2019	4 2018	5 2017
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)	870,855,616	876,661,830	760,676,962	668,853,454	549,344,088
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
6. Total (Line 35)	870,855,616	876,661,830	760,676,962	668,853,454	549,344,088
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)	540,262,651	583,179,268	548,064,550	501,312,656	423,324,696
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
12. Total (Line 35)	540,262,651	583,179,268	548,064,550	501,312,656	423,324,696
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	480,700,055	281,809,475	423,062,409	359,700,806	267,672,123
14. Net investment gain or (loss) (Line 11)	65,152,569	58,430,159	60,541,937	45,779,904	29,492,349
15. Total other income (Line 15)	6,355,387	6,463,235	1,357,546	1,055,138	1,223,195
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)	54,556,435	34,611,560	41,286,523	27,417,137	36,576,782
18. Net income (Line 20)	497,651,576	312,091,309	443,675,369	379,118,711	261,810,885
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	3,374,858,531	3,116,810,916	2,584,786,149	2,128,452,727	1,756,601,293
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	37,962,102	41,371,815	37,221,290	34,752,120	27,778,124
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)	2,330,992,212	2,067,932,531	1,552,369,692	1,256,347,387	995,595,454
22. Losses (Page 3, Line 1)	276,244,439	258,949,048	51,365,348	37,488,089	35,983,910
23. Loss adjustment expenses (Page 3, Line 3)	1,746,954	3,446,242	968,585	578,364	593,033
24. Unearned premiums (Page 3, Line 9)	135,533,617	188,709,427	210,732,638	224,089,445	198,512,084
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)	1,043,866,319	1,048,878,385	1,032,416,457	872,105,340	761,005,839
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	492,409,745	540,070,434	464,715,865	417,992,370	316,504,008
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)	92.2	83.9	87.4	93.8	88.3
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)	0.0	0.0	0.1	0.1	0.0
34. Cash, cash equivalents and short-term investments (Line 5)	5.3	13.2	9.5	4.7	11.7
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)	2.5	2.8	3.0	1.4	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	0	0		
44. Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)	229,414	259,137	258,033	263,036	267,177
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	229,414	259,137	258,033	263,036	267,177
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	0.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2021	2 2020	3 2019	4 2018	5 2017
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	37,591,328	6,442,845	1,015,912	(530,701)	(53,566)
52. Dividends to stockholders (Line 35)	(247,208,031)			(40,000,000)	
53. Change in surplus as regards policyholders for the year (Line 38)	(5,012,066)	16,461,928	160,311,117	111,099,501	182,118,704
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)	5,218,846	14,366,701	12,611,826	8,559,226	8,279,843
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
59. Total (Line 35)	5,218,846	14,366,701	12,611,826	8,559,226	8,279,843
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)	3,922,797	10,920,968	9,795,675	6,813,287	6,798,347
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
65. Total (Line 35)	3,922,797	10,920,968	9,795,675	6,813,287	6,798,347
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)	3.6	36.1	4.2	1.7	5.1
68. Loss expenses incurred (Line 3)	(0.3)	0.4	0.1	0.1	0.1
69. Other underwriting expenses incurred (Line 4)	15.7	16.9	20.3	22.6	27.1
70. Net underwriting gain (loss) (Line 8)	81.0	46.6	75.4	75.6	67.6
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)	16.1	16.4	20.5	21.2	25.1
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	3.3	36.5	4.4	1.8	5.2
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)	51.8	55.6	53.1	57.5	55.6
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)	(48,869)	(21,213)	(13,545)	(19,185)	(8,660)
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)	(4.7)	(2.1)	(1.6)	(2.5)	(1.5)
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)	(25,785)	(17,132)	(22,563)	(11,057)	(6,004)
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)	(2.5)	(2.0)	(3.0)	(1.9)	(1.1)

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 2021 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 2021 NAIC Company Code 13634

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
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	870,855,616	935,906,891	.0	185,384,691	5,218,846	39,733,532	403,551,317	260,294	(2,026,640)	2,544,450	.0	20,517,388
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)	870,855,616	935,906,891	0	185,384,691	5,218,846	39,733,532	403,551,317	260,294	(2,026,640)	2,544,450	0	20,517,388
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 products0 and number of persons insured under indemnity only products0 .

Schedule F - Part 1 - Assumed Reinsurance

N O N E

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

N O N E

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE ESSENT GUARANTY, INC.

SCHEDULE F - PART 3

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

1	2	3	4	5	6	Reinsurance Recoverable On									16	Reinsurance Payable		19	20
						7	8	9	10	11	12	13	14	15		17	18		
ID Number	NAIC Com- pany Code	Name of Reinsurer	Domiciliary Jurisdiction	Special Code	Reinsurance Premiums Ceded	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	Amount in Dispute included in Column 15	Ceded Balances Payable	Other Amounts Due to Reinsurers	Net Amount Recoverable From Reinsurers Cols. 15 - [17 + 18]	Funds Held by Company Under Reinsurance Treaties
27-1440460	13748	Essent Guaranty of PA, Inc.	PA		2,856			1,661	16	125		274		2,076		140		1,936	
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other					2,856	0	0	1,661	16	125	0	274	0	2,076	0	140	0	1,936	0
0499999. Total Authorized - Affiliates - U.S. Non-Pool					2,856	0	0	1,661	16	125	0	274	0	2,076	0	140	0	1,936	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					2,856	0	0	1,661	16	125	0	274	0	2,076	0	140	0	1,936	0
51-0434766	20370	AXIS Reinsurance Company	NY		1,625			720	5	54				779		982		(203)	
13-6108721	26433	Harco National Insurance Company	IL		350			0						0		88		(88)	
06-1481194	10829	Markel Global Reinsurance Company	DE		3,074			1,499	9	112				1,620		1,967		(347)	
25-0687550	19445	National Union Fire Insurance Company Company of Pittsburgh, PA	PA		103			0						0		10		(10)	
13-3031176	38636	Partner Reinsurance Company of the U.S.	NY		697			0						0		136		(136)	
13-5616275	19453	Transatlantic Reinsurance Company	NY		177			0						0		17		(17)	
0999999. Total Authorized - Other U.S. Unaffiliated Insurers					6,026	0	0	2,219	14	166	0	0	0	2,399	0	3,200	0	(801)	0
AA-3190339		Renaissance Reinsurance Ltd	BMU		17,107			8,276	53	621				8,950		10,592		(1,642)	
AA-3190870		Validus Reinsurance Ltd.	BMU		4,062			1,919	12	144				2,075		2,465		(390)	
1299999. Total Authorized - Other Non-U.S. Insurers					21,169	0	0	10,195	65	765	0	0	0	11,025	0	13,057	0	(2,032)	0
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)					30,051	0	0	14,075	95	1,056	0	274	0	15,500	0	16,397	0	(897)	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.	BMU		216,822			92,776	628	6,958		49,577		149,939		42,180		107,759	
2099999. Total Unauthorized - Affiliates - Other (Non-U.S.) - Other					216,822	0	0	92,776	628	6,958	0	49,577	0	149,939	0	42,180	0	107,759	0
2199999. Total Unauthorized - Affiliates - Other (Non-U.S.)					216,822	0	0	92,776	628	6,958	0	49,577	0	149,939	0	42,180	0	107,759	0
2299999. Total Unauthorized - Affiliates					216,822	0	0	92,776	628	6,958	0	49,577	0	149,939	0	42,180	0	107,759	0
74-2195939	42374	Houston Casualty Company	TX		0			0	0					0		0		0	
2399999. Total Unauthorized - Other U.S. Unaffiliated Insurers					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-3190932		Argo Re Limited	BMU		246			0						0		62		(62)	
AA-3191352		Ascot Reinsurance Company Limited	BMU		3,515			1,919	12	144				2,075		2,411		(336)	
AA-3194130		Endurance Specialty Insurance Limited	BMU		446			0						0		94		(94)	
AA-3194101		Everest Reinsurance (Bermuda) Limited	BMU		15,296			8,156	52	612				8,820		10,284		(1,464)	
AA-3770280		Greenlight Reinsurance Ltd.	CYM		716									0		121		(121)	
AA-3160108		London Life and Casualty (Barbados) Corporation	BRB		2,921			1,499	10	112				1,621		1,928		(307)	
AA-1120071		Lloyd's Underwriter Syndicate No. 2007 NVA																	
AA-319071			GBR		131									0		33		(33)	
AA-1460019		MS Amlin AG	CHE		263									0		66		(66)	
AA-3191366		Radnor Re 2018-1 Ltd.	BMU		7,764									0		58		(58)	
AA-3191393		Radnor Re 2019-1 Ltd.	BMU		10,336									0		80		(80)	
AA-3191402		Radnor Re 2019-2 Ltd.	BMU		4,808									0		29		(29)	
AA-3191409		Radnor Re 2020-1 Ltd.	BMU		9,663									0		73		(73)	
AA-3191442		Radnor Re 2020-2 Ltd.	BMU		17,573									0		77		(77)	
AA-3191469		Radnor Re 2021-1 Ltd.	BMU		7,675									0		112		(112)	
AA-3191478		Radnor Re 2021-2 Ltd.	BMU		2,367									0		134		(134)	
2699999. Total Unauthorized - Other Non-U.S. Insurers					83,720	0	0	11,574	74	868	0	0	0	12,516	0	15,562	0	(3,047)	0
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)					300,542	0	0	104,350	702	7,826	0	49,577	0	162,455	0	57,742	0	104,712	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

ANNUAL STATEMENT FOR THE YEAR 2021 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
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
4699999. Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool					0	0	0	0	0	0	0	0	0	0	0	0	0	0
4999999. Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)					0	0	0	0	0	0	0	0	0	0	0	0	0	0
5099999. Total Reciprocal Jurisdiction - Affiliates					0	0	0	0	0	0	0	0	0	0	0	0	0	0
5699999. Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)					0	0	0	0	0	0	0	0	0	0	0	0	0	0
5799999. Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)					330,593	0	0	118,425	797	8,882	0	49,851	0	177,955	0	74,139	0	103,815
5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)					0	0	0	0	0	0	0	0	0	0	0	0	0	0
9999999 Totals					330,593	0	0	118,425	797	8,882	0	49,851	0	177,955	0	74,139	0	103,815

ANNUAL STATEMENT FOR THE YEAR 2021 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 Total Funds Held, Payables & Collateral	26 Net Recoverable Net of Funds Held & Collateral	27 Applicable Sch. F Penalty (Col. 78)	Ceded Reinsurance Credit Risk								
		21 Multiple Beneficiary Trusts	22 Letters of Credit	23 Issuing or Confirming Bank Reference Number	24 Single Beneficiary Trusts & Other Allowable Collateral				28 Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	29 Stressed Recoverable (Col. 28 * 120%)	30 Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	31 Stressed Net Recoverable (Cols. 29-30)	32 Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	33 Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	34 Reinsurer Designation Equivalent	35 Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	36 Credit Risk on Un- collateralized Recoverables (Col. 33 * Factor Applicable to Reinsure Designation Equivalent in Col. 34)
27-1440460	Essent Guaranty of PA, Inc.	0				140	1,936	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other	0	0	XXX	0	140	1,936	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0499999	Total Authorized - Affiliates - U.S. Non-Pool	0	0	XXX	0	140	1,936	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	140	1,936	0	0	0	0	0	0	0	XXX	0	0
51-0434766	AXIS Reinsurance Company				3,213	779	0	0	779	934	934	0	0	0	3	0	0
13-6108721	Harco National Insurance Company				0	0	0	0	0	0	0	0	0	0	4	0	0
06-1481194	Markel Global Reinsurance Company				7,446	1,620	0	0	1,620	1,944	1,944	0	0	0	3	0	0
25-0687550	National Union Fire Insurance Company Company of Pittsburgh, PA				1,190	0	0	0	0	0	0	0	0	0	3	0	0
13-3031176	Partner Reinsurance Company of the U.S.				2,774	0	0	0	0	0	0	0	0	0	3	0	0
13-5616275	Transatlantic Reinsurance Company				922	0	0	0	0	0	0	0	0	0	3	0	0
0999999	Total Authorized - Other U.S. Unaffiliated Insurers	0	0	XXX	15,545	2,399	0	0	2,399	2,879	2,879	0	0	0	XXX	0	0
AA-3190339	Renaissance Reinsurance Ltd				53,009	8,950	0	0	8,950	10,740	10,592	148	148	0	3	7	0
AA-3190870	Validus Reinsurance Ltd.				17,105	2,075	0	0	2,075	2,490	2,465	25	25	0	3	1	0
1299999	Total Authorized - Other Non-U.S. Insurers	0	0	XXX	70,114	11,025	0	0	11,025	13,230	13,057	173	173	0	XXX	8	0
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	0	0	XXX	85,659	13,564	1,936	0	13,424	16,109	15,936	173	173	0	XXX	8	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.				267,617	149,939	0	0	149,939	179,927	42,180	137,747	137,747	0	4	6,887	0
2099999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Other	0	0	XXX	267,617	149,939	0	0	149,939	179,927	42,180	137,747	137,747	0	XXX	6,887	0
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)	0	0	XXX	267,617	149,939	0	0	149,939	179,927	42,180	137,747	137,747	0	XXX	6,887	0
2299999	Total Unauthorized - Affiliates	0	0	XXX	267,617	149,939	0	0	149,939	179,927	42,180	137,747	137,747	0	XXX	6,887	0
74-2195939	Houston Casualty Company				0	0	0	0	0	0	0	0	0	0	2	0	0
2399999	Total Unauthorized - Other U.S. Unaffiliated Insurers	0	0	XXX	0	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	4	0	0
AA-3191352	Ascot Reinsurance Company Limited				10,622	2,075	0	0	2,075	2,490	2,411	79	79	0	3	4	0
AA-3194130	Endurance Specialty Insurance Limited				1,381	0	0	0	0	0	0	0	0	0	3	0	0
AA-3194101	Everest Reinsurance (Bermuda) Limited				41,745	8,820	0	0	8,820	10,584	10,284	300	300	0	3	14	0
AA-3770280	Greenlight Reinsurance Ltd.				850	0	0	0	0	0	0	0	0	0	4	0	0
AA-3160108	London Life and Casualty (Barbados) Corporation				5,000	1,621	0	0	1,621	1,945	1,928	17	17	0	3	1	0
AA-1120071	Lloyd's Underwriter Syndicate No. 2007 NVA				0	0	0	0	0	0	0	0	0	0	2	0	0
AA-1460019	MS Amlin AG				0	0	0	0	0	0	0	0	0	0	3	0	0
AA-3191366	Radnor Re 2018-1 Ltd.				242,123	0	0	0	0	0	0	0	0	0	6	0	0
AA-3191393	Radnor Re 2019-1 Ltd.				325,537	0	0	0	0	0	0	0	0	0	6	0	0
AA-3191402	Radnor Re 2019-2 Ltd.				178,717	0	0	0	0	0	0	0	0	0	6	0	0
AA-3191409	Radnor Re 2020-1 Ltd.				495,889	0	0	0	0	0	0	0	0	0	6	0	0
AA-3191442	Radnor Re 2020-2 Ltd.				153,530	0	0	0	0	0	0	0	0	0	6	0	0
AA-3191469	Radnor Re 2021-1 Ltd.				557,911	0	0	0	0	0	0	0	0	0	6	0	0
AA-3191478	Radnor Re 2021-2 Ltd.				439,407	0	0	0	0	0	0	0	0	0	6	0	0
2699999	Total Unauthorized - Other Non-U.S. Insurers	0	0	XXX	2,452,712	12,516	0	0	12,516	15,019	14,623	396	396	0	XXX	19	0

ANNUAL STATEMENT FOR THE YEAR 2021 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)
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)		0	0	XXX	2,720,329	162,455	0	0	162,455	194,946	56,803	138,142	138,142	0	XXX	6,906	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
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
4699999. Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool		0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4999999. Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)		0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
5099999. Total Reciprocal Jurisdiction - Affiliates		0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
5699999. Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)		0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
5799999. Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)		0	0	XXX	2,805,988	176,019	1,936	0	175,879	211,055	72,739	138,315	138,315	0	XXX	6,915	0
5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)		0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9999999 Totals		0	0	XXX	2,805,988	176,019	1,936	0	175,879	211,055	72,739	138,315	138,315	0	XXX	6,915	0

ANNUAL STATEMENT FOR THE YEAR 2021 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												
27-1440460	Essent Guaranty of PA, Inc.						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	0.0	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	0.0	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	0.0	XXX	0
0899999. Total Authorized - Affiliates		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
51-0434766	AXIS Reinsurance Company						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	YES	0
06-1481194	Markel Global Reinsurance Company						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	YES	0
13-3031176	Partner Reinsurance Company of the U.S.						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	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	0.0	XXX	0
AA-3190339	Renaissance Reinsurance Ltd						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	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	0.0	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	0.0	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	0.0	XXX	0
AA-3191273	Essent Reinsurance Ltd.						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	0.0	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	0.0	XXX	0
2299999. Total Unauthorized - Affiliates		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
74-2195939	Houston Casualty Company						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	0.0	XXX	0
AA-3190932	Argo Re Limited						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	YES	0
AA-3194130	Endurance Specialty Insurance Limited						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	YES	0
AA-3770280	Greenlight Reinsurance Ltd.						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	YES	0
AA-1120071	Lloyd's Underwriter Syndicate No. 2007 NVA						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	YES	0
AA-3191366	Radnor Re 2018-1 Ltd.						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	YES	0
AA-3191402	Radnor Re 2019-2 Ltd.						0	0			0	0		0.0	0.0	0.0	0.0	YES	0
AA-3191409	Radnor Re 2020-1 Ltd.						0	0			0	0		0.0	0.0	0.0	0.0	YES	0
AA-3191442	Radnor Re 2020-2 Ltd.						0	0			0	0		0.0	0.0	0.0	0.0	YES	0

ANNUAL STATEMENT FOR THE YEAR 2021 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												
AA-3191469 AA-3191478	Radnor Re 2021-1 Ltd. Radnor Re 2021-2 Ltd.						0	0			0	0		0.0	0.0	0.0	0.0	YES	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	0.0	XXX	0
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	0.0	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	0.0	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	0.0	0.0	XXX	0
3699999. Total Certified - Affiliates		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	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	0.0	0.0	XXX	0
4699999. Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
4999999. Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
5099999. Total Reciprocal Jurisdiction - Affiliates		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
5699999. Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
5799999. Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)		0	0	0	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	0.0	0.0	XXX	0

ANNUAL STATEMENT FOR THE YEAR 2021 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	
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	
2199999. Total Unauthorized - Affiliates - Other (Non-U.S.)				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	
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	
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	
AA-3191409	Radnor Re 2020-1 Ltd.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191442	Radnor Re 2020-2 Ltd.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191469	Radnor Re 2021-1 Ltd.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191478	Radnor Re 2021-2 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	

ANNUAL STATEMENT FOR THE YEAR 2021 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	
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	
3299999. Total Certified - Affiliates - U.S. Non-Pool				XXX	0	0	0	XXX	XXX	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
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
4699999. Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4999999. Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5099999. Total Reciprocal Jurisdiction - Affiliates				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5699999. Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5799999. Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)				XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0
5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)				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 2021 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 and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance			
			71	72	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0	74 Complete if Col. 52 = "No"; Otherwise Enter 0	75	76	77	78
			Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	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%])	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%)	Provision for Amounts Ceded to Authorized and Reciprocal Jurisdiction Reinsurers (Cols. 73 + 74)	Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	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 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
74-2195839	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-3190832	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
AA-3191409	Radnor Re 2020-1 Ltd.	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3191442	Radnor Re 2020-2 Ltd.	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3191469	Radnor Re 2021-1 Ltd.	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3191478	Radnor Re 2021-2 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

ANNUAL STATEMENT FOR THE YEAR 2021 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 and Reciprocal Jurisdiction 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 and Reciprocal Jurisdiction 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)
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
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
4699999. Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool		0	XXX	XXX	0	0	0	XXX	XXX	0
4999999. Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)		0	XXX	XXX	0	0	0	XXX	XXX	0
5099999. Total Reciprocal Jurisdiction - Affiliates		0	XXX	XXX	0	0	0	XXX	XXX	0
5699999. Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)		0	XXX	XXX	0	0	0	XXX	XXX	0
5799999. Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)		0	0	0	0	0	0	0	0	0
5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)		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 2021 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 2021 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
	Name of Reinsurer	Commission Rate	Ceded Premium
1.	Essent Reinsurance Ltd.	23.000	216,822
2.	Renaissance Reinsurance Ltd	20.000	17,107
3.	Everest Reinsurance (Bermuda) Limited	20.000	15,296
4.	Validus Reinsurance Ltd.	20.000	4,062
5.	Ascot Reinsurance Company Limited	20.000	3,515

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
	Name of Reinsurer	Total Recoverables	Ceded Premiums	Affiliated
6.	Essent Reinsurance Ltd.	149,939	216,822	Yes [X] No []
7.	Renaissance Reinsurance Ltd	8,950	17,107	Yes [] No [X]
8.	Everest Reinsurance (Bermuda) Limited	8,820	15,296	Yes [] No [X]
9.	Validus Reinsurance Ltd.	2,075	4,062	Yes [] No [X]
10.	Ascot Reinsurance Company Limited	2,075	3,515	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)	3,290,908,968		3,290,908,968
2. Premiums and considerations (Line 15)	37,962,102		37,962,102
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	45,987,461		45,987,461
6. Net amount recoverable from reinsurers		177,954,922	177,954,922
7. Protected cell assets (Line 27)	0		0
8. Totals (Line 28)	3,374,858,531	177,954,922	3,552,813,453
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	277,991,393	128,103,846	406,095,239
10. Taxes, expenses, and other obligations (Lines 4 through 8)	39,025,609		39,025,609
11. Unearned premiums (Line 9)	135,533,617	49,851,076	185,384,693
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)	74,139,460		74,139,460
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	1,804,302,133		1,804,302,133
19. Total liabilities excluding protected cell business (Line 26)	2,330,992,212	177,954,922	2,508,947,134
20. Protected cell liabilities (Line 27)			0
21. Surplus as regards policyholders (Line 37)	1,043,866,319	XXX	1,043,866,319
22. Totals (Line 38)	3,374,858,531	177,954,922	3,552,813,453

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. 2012.....	41,796	3,027	38,769	789	97	19	1	0	0	0	710	XXX
3. 2013.....	123,372	10,156	113,216	2,016	242	42	4	0	0	0	1,812	XXX
4. 2014.....	223,228	24,629	198,599	2,796	275	60	7	0	0	0	2,574	XXX
5. 2015.....	324,833	53,158	271,675	8,092	1,239	135	34	0	0	0	6,954	XXX
6. 2016.....	414,078	82,536	331,542	7,998	1,507	214	68	0	0	0	6,637	XXX
7. 2017.....	509,287	113,544	395,743	10,266	2,260	271	89	0	0	0	8,188	XXX
8. 2018.....	633,059	157,324	475,735	13,449	3,157	476	168	0	0	0	10,600	XXX
9. 2019.....	777,257	215,836	561,421	10,375	2,510	346	120	0	0	0	8,091	XXX
10. 2020.....	905,113	299,910	605,203	2,151	564	433	166	0	0	0	1,853	XXX
11. 2021.....	935,907	342,468	593,438	297	65	99	36	0	0	0	295	XXX
12. Totals	XXX	XXX	XXX	58,229	11,916	2,095	694	0	0	0	47,714	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. 2012.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 2013.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4. 2014.....	12	0	1	0	0	0	0	0	0	0	0	13	XXX
5. 2015.....	170	13	13	1	0	0	0	0	0	0	0	170	XXX
6. 2016.....	380	41	28	3	2	0	0	0	0	0	0	366	XXX
7. 2017.....	657	150	49	11	7	2	0	0	0	0	0	550	XXX
8. 2018.....	3,211	738	242	56	23	5	0	0	0	0	0	2,677	XXX
9. 2019.....	11,945	2,936	896	220	101	25	0	0	0	0	0	9,761	XXX
10. 2020.....	260,292	78,376	19,521	5,878	958	279	0	0	0	0	0	196,238	XXX
11. 2021.....	98,730	36,172	7,405	2,713	1,453	487	0	0	0	0	0	68,216	XXX
12. Totals	375,396	118,425	28,155	8,882	2,544	797	0	0	0	0	0	277,991	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. 2012.....	808	98	710	1.9	3.2	1.8	0	0		0	0
3. 2013.....	2,058	246	1,812	1.7	2.4	1.6	0	0		0	0
4. 2014.....	2,869	282	2,587	1.3	1.1	1.3	0	0		13	0
5. 2015.....	8,411	1,287	7,124	2.6	2.4	2.6	0	0		169	0
6. 2016.....	8,622	1,619	7,003	2.1	2.0	2.1	0	0		364	2
7. 2017.....	11,250	2,512	8,738	2.2	2.2	2.2	0	0		545	6
8. 2018.....	17,400	4,124	13,277	2.7	2.6	2.8	0	0		2,659	17
9. 2019.....	23,663	5,810	17,852	3.0	2.7	3.2	0	0		9,685	76
10. 2020.....	283,355	85,263	198,092	31.3	28.4	32.7	0	0		195,559	680
11. 2021.....	107,984	39,473	68,511	11.5	11.5	11.5	0	0		67,250	966
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	276,244	1,747

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.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE ESSENT GUARANTY, INC.

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 2012	2 2013	3 2014	4 2015	5 2016	6 2017	7 2018	8 2019	9 2020	10 2021	11 One Year	12 Two Year
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	0
2. 2012.....	1,355	758	716	688	659	710	710	710	710	710	0	0
3. 2013.....	XXX	2,715	2,191	1,775	1,765	1,817	1,812	1,812	1,812	1,812	0	0
4. 2014.....	XXX	XXX	6,072	3,831	2,977	2,696	2,646	2,615	2,600	2,587	(13)	(28)
5. 2015.....	XXX	XXX	XXX	12,477	8,123	7,544	7,152	7,159	7,047	7,124	77	(35)
6. 2016.....	XXX	XXX	XXX	XXX	17,567	9,664	7,714	7,516	7,313	7,003	(310)	(513)
7. 2017.....	XXX	XXX	XXX	XXX	XXX	29,408	12,620	9,464	8,915	8,738	(177)	(726)
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	27,783	17,616	14,908	13,277	(1,631)	(4,339)
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37,996	20,370	17,852	(2,518)	(20,144)
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	242,389	198,092	(44,297)	XXX
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	68,511	XXX	XXX
12. Totals											(48,869)	(25,785)

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		
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021		
1. Prior.....	000	0	0	0	0	0	0	0	0	0	XXX	XXX
2. 2012.....	24	478	587	591	591	710	710	710	710	710	XXX	XXX
3. 2013.....	XXX	229	822	1,324	1,565	1,653	1,812	1,812	1,812	1,812	XXX	XXX
4. 2014.....	XXX	XXX	119	1,427	2,228	2,515	2,615	2,600	2,585	2,574	XXX	XXX
5. 2015.....	XXX	XXX	XXX	474	3,108	5,941	6,410	6,757	6,828	6,954	XXX	XXX
6. 2016.....	XXX	XXX	XXX	XXX	785	3,938	5,577	6,375	6,693	6,637	XXX	XXX
7. 2017.....	XXX	XXX	XXX	XXX	XXX	505	4,257	7,120	7,969	8,188	XXX	XXX
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	990	6,170	10,217	10,600	XXX	XXX
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,010	6,102	8,091	XXX	XXX
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	753	1,853	XXX	XXX
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	295	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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2012.....	62	19	9	7	5	0	0	0	0	0
3. 2013.....	XXX	170	94	31	14	11	0	0	0	0
4. 2014.....	XXX	XXX	408	166	52	13	2	1	1	1
5. 2015.....	XXX	XXX	XXX	824	347	111	52	28	15	12
6. 2016.....	XXX	XXX	XXX	XXX	1,149	395	148	71	40	25
7. 2017.....	XXX	XXX	XXX	XXX	XXX	1,981	571	162	65	38
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	1,847	786	325	186
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,538	991	676
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,631	13,643
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,692

Schedule P - Part 1A - Homeowners/Farmowners

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule P - Part 1E - Commercial Multiple Peril

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule P - Part 1J - Auto Physical Damage

N O N E

Schedule P - Part 1K - Fidelity/Surety

N O N E

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

N O N E

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 2021 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	3,583	881	(20)	32	0	0	0	2,650	XXX
2. 2020.....	905,113	299,910	605,203	2,151	564	433	166	0	0	0	1,853	XXX
3. 2021.....	935,907	342,468	593,438	297	65	99	36	0	0	0	295	XXX
4. Totals.....	XXX	XXX	XXX	6,031	1,510	512	235	0	0	0	4,798	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	16,374	3,877	1,229	291	133	32	0	0	0	0	0	13,537	0
2. 2020	260,292	78,376	19,521	5,878	958	279	0	0	0	0	0	196,238	0
3. 2021	98,730	36,172	7,405	2,713	1,453	487	0	0	0	0	0	68,216	0
4. Totals	375,396	118,425	28,155	8,882	2,544	797	0	0	0	0	0	277,991	0

	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	13,435	101
2. 2020.....	283,355	85,263	198,092	31.3	28.4	32.7	0	0	0.0	195,559	680
3. 2021.....	107,984	39,473	68,511	11.5	11.5	11.5	0	0	0.0	67,250	966
4. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	276,244	1,747

Schedule P - Part 1T - Warranty

N O N E

Schedule P - Part 2A - Homeowners/Farmowners

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule P - Part 2E - Commercial Multiple Peril

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule P - Part 2I - Special Property

N O N E

Schedule P - Part 2J - Auto Physical Damage

N O N E

Schedule P - Part 2K - Fidelity/Surety

N O N E

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 2021 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 2012	2 2013	3 2014	4 2015	5 2016	6 2017	7 2018	8 2019	9 2020	10 2021	11 One Year	12 Two Year
1. Prior												
2. 2012												
3. 2013	XXX											
4. 2014	XXX	XXX										
5. 2015	XXX	XXX	XXX									
6. 2016	XXX	XXX	XXX									
7. 2017	XXX	XXX	XXX	XXX								
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2021	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. 2012												
3. 2013	XXX											
4. 2014	XXX	XXX										
5. 2015	XXX	XXX	XXX									
6. 2016	XXX	XXX	XXX	XXX								
7. 2017	XXX	XXX	XXX	XXX	XXX							
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2021	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	52,334	31,121	26,549	(4,572)	(25,785)
2. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	242,389	198,092	(44,297)	XXX
3. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	68,511	XXX	XXX
4. Totals											(48,869)	(25,785)

SCHEDULE P - PART 2T - WARRANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals												

Schedule P - Part 3A - Homeowners/Farmowners

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule P - Part 3E - Commercial Multiple Peril

N O N E

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

N O N E

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

N O N E

Schedule P - Part 3G - Special Liability

N O N E

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

N O N E

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

N O N E

Schedule P - Part 3I - Special Property

N O N E

Schedule P - Part 3J - Auto Physical Damage

N O N E

Schedule P - Part 3K - Fidelity/Surety

N O N E

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

N O N E

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 2021 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		
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021		
1. Prior.....	.000											
2. 2012.....												
3. 2013.....	XXX											
4. 2014.....	XXX	XXX										
5. 2015.....	XXX	XXX	XXX									
6. 2016.....	XXX	XXX	XXX	XXX								
7. 2017.....	XXX	XXX	XXX	XXX	XXX							
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

1. Prior.....	.000											
2. 2012.....												
3. 2013.....	XXX											
4. 2014.....	XXX	XXX										
5. 2015.....	XXX	XXX	XXX									
6. 2016.....	XXX	XXX	XXX	XXX								
7. 2017.....	XXX	XXX	XXX	XXX	XXX							
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2021.....	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	10,362	13,012	XXX	XXX
2. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	753	1,853	XXX	XXX
3. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	295	XXX	XXX

SCHEDULE P - PART 3T - WARRANTY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
3. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

Schedule P - Part 4A - Homeowners/Farmowners

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule P - Part 4E - Commercial Multiple Peril

N O N E

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

N O N E

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

N O N E

Schedule P - Part 4G - Special Liability

N O N E

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

N O N E

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

N O N E

Schedule P - Part 4I - Special Property

N O N E

Schedule P - Part 4J - Auto Physical Damage

N O N E

Schedule P - Part 4K - Fidelity/Surety

N O N E

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

N O N E

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 2021 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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior										
2. 2012										
3. 2013	XXX									
4. 2014	XXX	XXX								
5. 2015	XXX	XXX	XX							
6. 2016	XXX	XXX	XX	XXX						
7. 2017	XXX	XXX	XXX	XXX	XXX					
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior										
2. 2012										
3. 2013	XXX									
4. 2014	XXX	XXX								
5. 2015	XXX	XXX	XXX							
6. 2016	XXX	XXX	XX	XXX						
7. 2017	XXX	XXX	XX	XXX	XX					
8. 2018	XXX	XXX	XX	XXX	XXX	XX				
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2021	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	3,586	1,437	938
2. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,631	13,643
3. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,692

SCHEDULE P - PART 4T - WARRANTY

1. Prior	XXX	XXX	XX	XXX	XXX	XX	XX			
2. 2020	XXX	XXX	XX	XX	XX	XX	XXX	XXX		
3. 2021	XXX	XXX	XX	XX	XX	XX	XXX	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 2021 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	2012		
1.603	2013		
1.604	2014		
1.605	2015		
1.606	2016		
1.607	2017		
1.608	2018		
1.609	2019		
1.610	2020		
1.611	2021		
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.)
.....

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE ESSENT GUARANTY, INC.

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	9,048,328	10,508,868	0	89,139	293,704	3,146,060	
2. Alaska	AK	L	3,032,486	3,192,613	0	26,447	127,889	1,418,311	
3. Arizona	AZ	L	29,895,293	32,557,500	0	121	(329,597)	8,764,725	
4. Arkansas	AR	L	11,469,763	12,046,703	0	62,750	(195,312)	2,441,735	
5. California	CA	L	96,252,696	105,210,899	0	130,757	7,202,046	73,044,948	
6. Colorado	CO	L	31,612,418	35,113,975	0	0	1,113,630	10,471,359	
7. Connecticut	CT	L	9,461,812	10,142,232	0	19,437	124,768	4,675,332	
8. Delaware	DE	L	2,657,748	3,083,419	0	0	(61,744)	767,489	
9. District of Columbia	DC	L	1,711,133	2,187,735	0	0	734,265	1,769,936	
10. Florida	FL	L	91,924,140	94,262,923	0	791,371	2,887,357	47,537,379	
11. Georgia	GA	L	28,021,897	30,323,954	0	33,101	658,112	13,445,491	
12. Hawaii	HI	L	2,649,971	2,701,146	0	26,328	141,098	2,176,766	
13. Idaho	ID	L	6,709,844	6,960,287	0	47,883	110,388	1,113,688	
14. Illinois	IL	L	29,421,382	31,294,396	0	862,845	2,556,169	13,832,748	
15. Indiana	IN	L	12,149,254	13,218,703	0	216,310	433,524	3,835,691	
16. Iowa	IA	L	5,120,359	5,651,523	0	191,934	291,551	1,522,016	
17. Kansas	KS	L	3,989,165	4,286,316	0	63,207	111,819	1,363,650	
18. Kentucky	KY	L	7,295,101	7,809,178	0	31,509	136,120	2,242,157	
19. Louisiana	LA	L	9,644,141	10,466,629	0	119,860	1,395,563	5,971,975	
20. Maine	ME	L	2,052,924	2,319,941	0	0	240,034	892,457	
21. Maryland	MD	L	23,864,591	27,791,004	0	110,221	3,431,896	13,854,765	
22. Massachusetts	MA	L	12,117,733	14,162,451	0	(71,426)	645,256	6,111,017	
23. Michigan	MI	L	20,410,127	21,745,282	0	201,695	635,880	6,931,407	
24. Minnesota	MN	L	19,613,587	20,785,742	0	41,034	(130,876)	5,663,468	
25. Mississippi	MS	L	2,945,329	3,089,670	0	119,445	358,026	1,713,768	
26. Missouri	MO	L	13,674,813	14,648,212	0	50,463	96,227	3,110,459	
27. Montana	MT	L	1,973,100	2,180,863	0	64,985	(16,986)	611,925	
28. Nebraska	NE	L	4,088,090	4,346,821	0	46,190	(164,651)	932,784	
29. Nevada	NV	L	18,023,991	18,959,650	0	83,915	287,794	11,579,132	
30. New Hampshire	NH	L	3,004,099	3,391,925	0	0	(148,778)	915,775	
31. New Jersey	NJ	L	27,068,548	28,771,316	0	221,631	3,356,752	18,509,292	
32. New Mexico	NM	L	4,443,571	4,743,996	0	178,751	965,126	2,304,033	
33. New York	NY	L	23,313,428	23,460,878	0	111,729	4,358,130	18,997,034	
34. North Carolina	NC	L	24,062,865	26,855,605	0	63,660	(469,191)	7,550,497	
35. North Dakota	ND	L	1,003,562	1,035,058	0	0	83,582	564,324	
36. Ohio	OH	L	27,188,423	27,988,724	0	212,266	(85,171)	7,633,644	
37. Oklahoma	OK	L	9,369,621	9,633,588	0	196,419	1,266,524	3,966,151	
38. Oregon	OR	L	11,718,635	13,025,192	0	0	598,157	4,123,325	
39. Pennsylvania	PA	L	21,579,424	24,226,571	0	87,417	916,373	8,061,813	
40. Rhode Island	RI	L	1,745,965	1,958,935	0	0	54,968	612,471	
41. South Carolina	SC	L	12,597,275	13,819,710	0	(51,764)	302,893	4,658,566	
42. South Dakota	SD	L	1,094,343	1,157,778	0	122,861	117,455	230,504	
43. Tennessee	TN	L	13,859,615	15,195,893	0	15,480	630,122	4,383,964	
44. Texas	TX	L	94,935,604	98,343,321	0	388,395	4,508,235	44,124,233	
45. Utah	UT	L	13,923,899	16,007,698	0	91,070	(727,198)	3,593,806	
46. Vermont	VT	L	967,752	1,094,697	0	0	(71,763)	275,062	
47. Virginia	VA	L	23,202,103	27,370,069	0	81,354	964,043	9,221,752	
48. Washington	WA	L	31,841,198	32,803,933	0	19,206	(47,082)	9,442,247	
49. West Virginia	WV	L	2,019,861	2,077,256	0	47,472	215,700	701,535	
50. Wisconsin	WI	L	9,837,854	10,570,316	0	57,017	(81,031)	2,581,498	
51. Wyoming	WY	L	1,246,755	1,325,797	0	16,361	(88,264)	157,153	
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		870,855,616	935,906,891	0	5,218,846	39,733,532	403,551,317	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 state6

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.

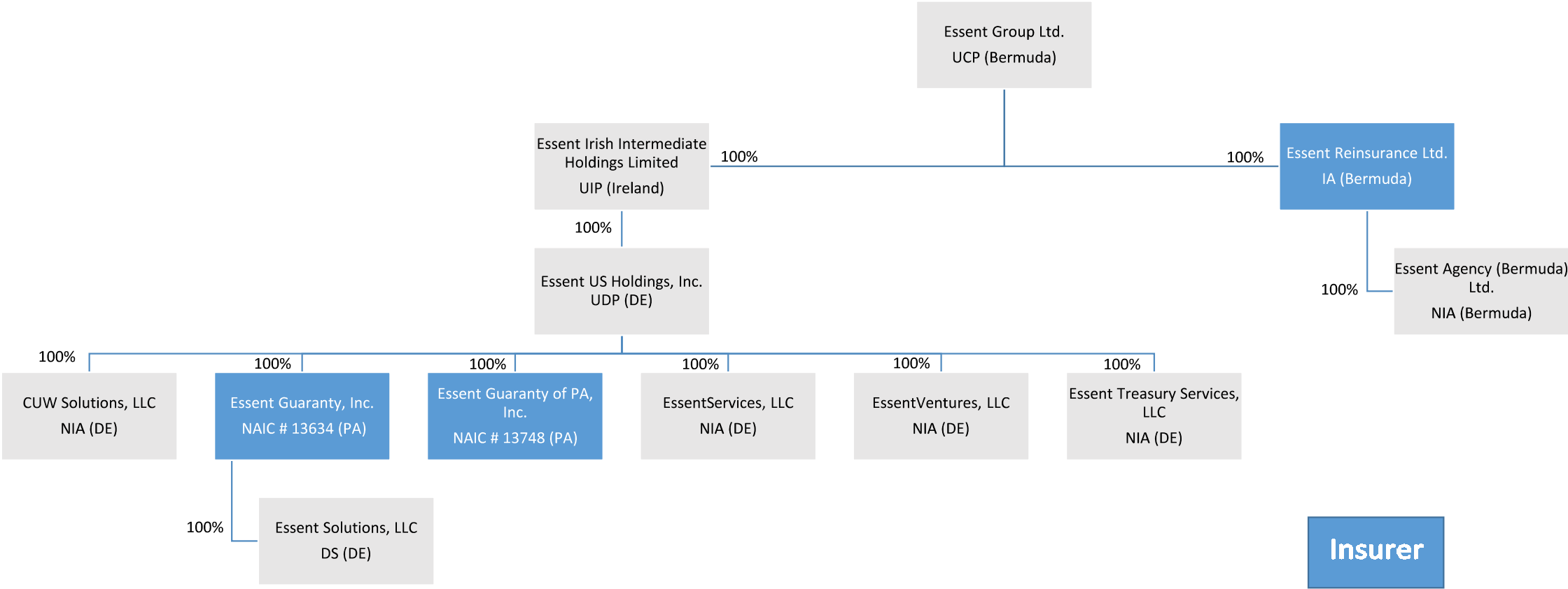
SCHEDULE T - PART 2
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

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 2021 OF THE ESSENT GUARANTY, INC.

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

[illegible]

Asterisk	Explanation

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE ESSENT GUARANTY, INC.

SCHEDULE Y

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

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE ESSENT GUARANTY, INC.

SCHEDULE Y

PART 3 - ULTIMATE CONTROLLING PARTY AND LISTING OF OTHER U.S. INSURANCE GROUPS OR ENTITIES UNDER THAT ULTIMATE CONTROLLING PARTY'S CONTROL

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2021 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

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		
11.	Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
12.	Will the Financial Guaranty Insurance Exhibit be filed by March 1?.....	NO
13.	Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?.....	NO
14.	Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1?	NO
15.	Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
16.	Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?	NO
17.	Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1?	NO
18.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?.....	NO
19.	Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?....	YES
20.	Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?	YES
21.	Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?	YES
22.	Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1?	NO
23.	Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
24.	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
25.	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
26.	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
27.	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		
28.	Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
29.	Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO
30.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?	NO
31.	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
32.	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
33.	Will the Cybersecurity and Identity Theft Insurance Coverage Supplement be filed with the state of domicile and the NAIC by April 1?	NO
34.	Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1?	NO
35.	Will the Private Flood Insurance Supplement be filed with the state of domicile and the NAIC by April 1?	NO
36.	Will the Mortgage Guaranty Insurance Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
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:		
11.		
12.		
13.		
14.		
15.		
16.		
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31.		
32.		
33.		
34.		
35.		
Bar Codes:		
3.	Risk-based Capital Report [Document Identifier 390]	
4.	Risk-based Capital Report [Document Identifier 390]	
11.	SIS Stockholder Information Supplement [Document Identifier 420]	
12.	Financial Guaranty Insurance Exhibit [Document Identifier 240]	
13.	Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]	
14.	Supplement A to Schedule T [Document Identifier 455]	
15.	Trusteed Surplus Statement [Document Identifier 490]	

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE ESSENT GUARANTY, INC.

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

16.	Premiums Attributed to Protected Cells Exhibit [Document Identifier 385]	 136342021385000000
17.	Reinsurance Summary Supplemental Filing [Document Identifier 401]	 136342021401000000
18.	Medicare Part D Coverage Supplement [Document Identifier 365]	 136342021365000000
22.	Bail Bond Supplement [Document Identifier 500]	 136342021500000000
23.	Director and Officer Insurance Coverage Supplement [Document Identifier 505]	 136342021505000000
24.	Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	 136342021224000000
25.	Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	 136342021225000000
26.	Relief from the Requirements for Audit Committees [Document Identifier 226]	 136342021226000000
27.	Reinsurance Counterparty Reporting Exception – Asbestos and Pollution Contracts [Document Identifier 555]	 136342021555000000
28.	Credit Insurance Experience Exhibit [Document Identifier 230]	 136342021230000000
29.	Long-Term Care Experience Reporting Forms [Document Identifier 306]	 136342021306000000
30.	Accident and Health Policy Experience Exhibit [Document Identifier 210]	 136342021210000000
31.	Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]	 136342021216000000
32.	Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]	 136342021217000000
33.	Cybersecurity and Identity Theft Insurance Coverage Supplement [Document Identifier 550]	 136342021550000000
34.	Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 [Document Identifier 290]	 136342021290000000
35.	Private Flood Insurance Supplement [Document Identifier 560]	 136342021560000000

ANNUAL STATEMENT FOR THE YEAR 2021 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			4,171,064	4,171,064
2497.	Summary of remaining write-ins for Line 24 from overflow page	0	0	4,171,064	4,171,064

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	467,183,165	14.195	467,183,165	0	467,183,165	14.196
1.02 All other governments	73,442,529	2.232	73,442,529	0	73,442,529	2.232
1.03 U.S. states, territories and possessions, etc. guaranteed	41,933,775	1.274	41,933,775	0	41,933,775	1.274
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed	78,904,979	2.397	78,904,979	0	78,904,979	2.398
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed	725,282,601	22.037	725,282,601	0	725,282,601	22.039
1.06 Industrial and miscellaneous	1,613,907,110	49.038	1,613,907,110	0	1,613,907,110	49.041
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	33,405,827	1.015	33,405,827	0	33,405,827	1.015
1.11 Total long-term bonds	3,034,059,987	92.189	3,034,059,987	0	3,034,059,987	92.195
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)	656,500	0.020	656,500	0	656,500	0.020
3.03 Parent, subsidiaries and affiliates Publicly traded		0.000			0	0.000
3.04 Parent, subsidiaries and affiliates Other	229,414	0.007	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	885,914	0.027	656,500	0	656,500	0.020
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 valuation allowance		0.000			0	0.000
4.06 Total mortgage loans	0	0.000	0	0	0	0.000
5. Real estate (Schedule A):						
5.01 Properties occupied by company		0.000	0		0	0.000
5.02 Properties held for production of income		0.000	0		0	0.000
5.03 Properties held for sale		0.000	0		0	0.000
5.04 Total real estate	0	0.000	0	0	0	0.000
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1)	53,315,540	1.620	53,315,540		53,315,540	1.620
6.02 Cash equivalents (Schedule E, Part 2)	99,330,231	3.018	99,330,231		99,330,231	3.018
6.03 Short-term investments (Schedule DA)	22,149,266	0.673	22,149,266		22,149,266	0.673
6.04 Total cash, cash equivalents and short-term investments	174,795,037	5.311	174,795,037	0	174,795,037	5.311
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)	81,389,854	2.473	81,389,854		81,389,854	2.473
10. Receivables for securities	7,590	0.000	7,590		7,590	0.000
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	3,291,138,382	100.000	3,290,908,968	0	3,290,908,968	100.000

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE ESSENT GUARANTY, INC.

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

1.	Book/adjusted carrying value, December 31 of prior year	753,552
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 6)	1,263,870
	2.2 Additional investment made after acquisition (Part 2, Column 9)	0
		1,263,870
3.	Current year change in encumbrances:	
	3.1 Totals, Part 1, Column 13	
	3.2 Totals, Part 3, Column 11	0
		0
4.	Total gain (loss) on disposals, Part 3, Column 18	442,558
5.	Deduct amounts received on disposals, Part 3, Column 15	2,459,980
6.	Total foreign exchange change in book/adjusted carrying value:	
	6.1 Totals, Part 1, Column 15	
	6.2 Totals, Part 3, Column 13	0
		0
7.	Deduct current year's other than temporary impairment recognized:	
	7.1 Totals, Part 1, Column 12	
	7.2 Totals, Part 3, Column 10	0
		0
8.	Deduct current year's depreciation:	
	8.1 Totals, Part 1, Column 11	
	8.2 Totals, Part 3, Column 9	0
		0
9.	Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)	0
10.	Deduct total nonadmitted amounts	0
11.	Statement value at end of current period (Line 9 minus Line 10)	0

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 points 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 2021 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	87,991,431
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 8)	8,310,887
	2.2 Additional investment made after acquisition (Part 2, Column 9)	29,176,302
		37,487,189
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	0
5.	Unrealized valuation increase (decrease):	
	5.1 Totals, Part 1, Column 13	24,553,198
	5.2 Totals, Part 3, Column 9	13,218,837
		37,772,036
6.	Total gain (loss) on disposals, Part 3, Column 19	0
7.	Deduct amounts received on disposals, Part 3, Column 16	80,320,936
8.	Deduct amortization of premium and depreciation	1,539,866
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)	81,389,854
12.	Deduct total nonadmitted amounts	
13.	Statement value at end of current period (Line 11 minus Line 12)	81,389,854

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	2,542,683,107
2.	Cost of bonds and stocks acquired, Part 3, Column 7	1,148,029,007
3.	Accrual of discount	3,598,079
4.	Unrealized valuation increase (decrease):	
	4.1. Part 1, Column 12	(220,176)
	4.2. Part 2, Section 1, Column 15	
	4.3. Part 2, Section 2, Column 13	(29,723)
	4.4. Part 4, Column 11	31,152
		(218,747)
5.	Total gain (loss) on disposals, Part 4, Column 19	116,518
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	635,789,951
7.	Deduct amortization of premium	25,009,099
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	0
	9.2. Part 2, Section 1, Column 17	
	9.3. Part 2, Section 2, Column 14	0
	9.4. Part 4, Column 13	0
		0
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2	1,536,988
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	3,034,945,901
12.	Deduct total nonadmitted amounts	229,414
13.	Statement value at end of current period (Line 11 minus Line 12)	3,034,716,487

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	467,183,165	468,436,657	468,670,384	462,256,568
	2. Canada				
	3. Other Countries	73,442,529	75,851,044	73,848,646	67,960,000
	4. Totals	540,625,695	544,287,700	542,519,031	530,216,568
U.S. States, Territories and Possessions (Direct and guaranteed)					
	5. Totals	41,933,775	44,081,773	43,948,131	37,170,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)					
	6. Totals	78,904,979	83,528,330	82,565,893	74,300,000
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	725,282,601	752,504,268	746,950,107	664,968,784
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans and Hybrid Securities (unaffiliated)	8. United States	1,216,057,579	1,238,220,908	1,228,966,590	1,191,387,033
	9. Canada	19,398,957	19,823,263	19,463,674	18,780,000
	10. Other Countries	411,856,401	415,125,440	412,855,527	404,838,788
	11. Totals	1,647,312,937	1,673,169,611	1,661,285,791	1,615,005,821
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	3,034,059,987	3,097,571,683	3,077,268,952	2,921,661,173
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	656,500	656,500	656,500	
	21. Canada				
	22. Other Countries				
	23. Totals	656,500	656,500	656,500	
Parent, Subsidiaries and Affiliates	24. Totals	229,414	229,414	300,000	
	25. Total Common Stocks	885,914	885,914	956,500	
	26. Total Stocks	885,914	885,914	956,500	
	27. Total Bonds and Stocks	3,034,945,901	3,098,457,597	3,078,225,452	

ANNUAL STATEMENT FOR THE YEAR 2021 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	26,604,728	184,878,155	274,632,622	2,504,436	684,203	XXX	489,304,144	16.0	410,218,379	16.1	140,440,759	348,863,385
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	26,604,728	184,878,155	274,632,622	2,504,436	684,203	XXX	489,304,144	16.0	410,218,379	16.1	140,440,759	348,863,385
2. All Other Governments												
2.1 NAIC 1	4,075,818	17,706,870	12,073,074	0	8,122,196	XXX	41,977,959	1.4	37,403,394	1.5	9,529,495	32,448,464
2.2 NAIC 2	402,343	5,231,933	8,181,858	8,479,367	6,889,640	XXX	29,185,140	1.0	15,004,019	0.6	21,850,401	7,334,739
2.3 NAIC 3	0	965,696	577,975	0	735,759	XXX	2,279,430	0.1		0.0	1,701,455	577,975
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	4,478,161	23,904,499	20,832,907	8,479,367	15,747,596	XXX	73,442,529	2.4	52,407,412	2.1	33,081,351	40,361,178
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1	0	18,817,462	15,102,084	3,395,937	0	XXX	37,315,483	1.2	40,971,854	1.6	37,315,483	0
3.2 NAIC 2	279,779	1,119,115	2,823,046	396,353	0	XXX	4,618,293	0.2	0	0.0	4,618,293	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	279,779	19,936,577	17,925,130	3,792,290	0	XXX	41,933,775	1.4	40,971,854	1.6	41,933,775	0
4. U.S. Political Subdivisions of States, Territories and Possessions , Guaranteed												
4.1 NAIC 1	683,500	33,119,467	40,917,013	4,185,000	0	XXX	78,904,979	2.6	68,325,333	2.7	78,904,979	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	683,500	33,119,467	40,917,013	4,185,000	0	XXX	78,904,979	2.6	68,325,333	2.7	78,904,979	0
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	50,501,108	268,648,493	303,431,483	69,505,652	22,620,464	XXX	714,707,199	23.4	716,252,120	28.1	714,186,851	520,348
5.2 NAIC 2	0	4,197,152	5,063,249	1,315,000	0	XXX	10,575,402	0.3	12,153,432	0.5	10,575,402	0
5.3 NAIC 3						XXX	0	0.0	0	0.0		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	50,501,108	272,845,645	308,494,732	70,820,652	22,620,464	XXX	725,282,601	23.7	728,405,552	28.6	724,762,252	520,348

ANNUAL STATEMENT FOR THE YEAR 2021 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

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)
6. Industrial & Miscellaneous (Unaffiliated)												
6.1 NAIC 1	94,314,536	417,846,584	471,621,006	49,525,434	13,154,309	XXX	1,046,461,869	34.2	882,089,019	34.6	486,030,155	560,431,713
6.2 NAIC 2	33,631,408	199,026,153	222,546,808	54,231,787	52,085,775	XXX	561,521,930	18.4	348,124,954	13.7	385,093,626	176,428,304
6.3 NAIC 3	0	2,396,608	2,481,453	0	0	XXX	4,878,061	0.2	2,439,744	0.1	2,701,626	2,176,435
6.4 NAIC 4						XXX	0	0.0	0	0.0		0
6.5 NAIC 5	1,045,249	0	0	0	0	XXX	1,045,249	0.0	0	0.0	0	1,045,249
6.6 NAIC 6						XXX	0	0.0	0	0.0		0
6.7 Totals	128,991,193	619,269,345	696,649,267	103,757,220	65,240,084	XXX	1,613,907,109	52.8	1,232,653,717	48.4	873,825,407	740,081,702
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
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	0	11,128,555	8,787,206	0	0	XXX	19,915,761	0.7	2,514,918	0.1	19,915,761	0
10.2 NAIC 2	28,287	3,646,517	0	0	0	XXX	3,674,804	0.1	2,023,783	0.1	3,674,804	0
10.3 NAIC 3	0	1,175,376	0	0	0	XXX	1,175,376	0.0	9,211,708	0.4	1,175,376	0
10.4 NAIC 4	217,882	8,254,116	0	0	0	XXX	8,471,998	0.3	1,753,495	0.1	8,471,998	0
10.5 NAIC 5	0	196,175	0	0	0	XXX	196,175	0.0		0.0	196,175	0
10.6 NAIC 6						XXX	0	0.0		0.0		0
10.7 Totals	246,169	24,400,739	8,787,206	0	0	XXX	33,434,115	1.1	15,503,905	0.6	33,434,115	0

ANNUAL STATEMENT FOR THE YEAR 2021 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

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)
11. Total Bonds Current Year												
11.1 NAIC 1	(d) 176,179,690	952,145,585	1,126,564,488	129,116,458	44,581,173	0	2,428,587,395	79.5	XXX	XXX	1,486,323,484	942,263,911
11.2 NAIC 2	(d) 34,341,817	213,220,870	238,614,961	64,422,507	58,975,415	0	609,575,569	19.9	XXX	XXX	425,812,526	183,763,044
11.3 NAIC 3	(d) 0	4,537,680	3,059,428	0	735,759	0	8,332,867	0.3	XXX	XXX	5,578,457	2,754,410
11.4 NAIC 4	(d) 217,882	8,254,116	0	0	0	0	8,471,998	0.3	XXX	XXX	8,471,998	0
11.5 NAIC 5	(d) 1,045,249	196,175	0	0	0	(c) 1,241,424	0	0.0	XXX	XXX	196,175	1,045,249
11.6 NAIC 6	(d) 0	0	0	0	0	(c) 0	0	0.0	XXX	XXX	0	0
11.7 Totals	211,784,638	1,178,354,427	1,368,238,876	193,538,965	104,292,347	0	(b) 3,056,209,253	100.0	XXX	XXX	1,926,382,639	1,129,826,614
11.8 Line 11.7 as a % of Col. 7	6.9	38.6	44.8	6.3	3.4	0.0	100.0	XXX	XXX	XXX	63.0	37.0
12. Total Bonds Prior Year												
12.1 NAIC 1	189,103,738	886,790,143	1,020,404,282	53,820,340	7,656,515	0	XXX	XXX	2,157,775,016	84.7	1,409,153,456	748,621,561
12.2 NAIC 2	24,922,491	211,494,113	126,086,414	4,301,513	10,501,658	0	XXX	XXX	377,306,188	14.8	299,884,302	77,421,886
12.3 NAIC 3	0	11,141,860	509,592	0	0	0	XXX	XXX	11,651,452	0.5	2,241,581	9,409,871
12.4 NAIC 4	252,359	1,501,136	0	0	0	0	XXX	XXX	1,753,495	0.1	0	1,753,495
12.5 NAIC 5							XXX	XXX	(c) 0	0.0		0
12.6 NAIC 6							XXX	XXX	(c) 0	0.0		0
12.7 Totals	214,278,587	1,110,927,252	1,147,000,287	58,121,853	18,158,173	0	XXX	XXX	(b) 2,548,486,151	100.0	1,711,279,339	837,206,813
12.8 Line 12.7 as a % of Col. 9	8.4	43.6	45.0	2.3	0.7	0.0	XXX	XXX	100.0	XXX	67.1	32.9
13. Total Publicly Traded Bonds												
13.1 NAIC 1	122,939,092	594,707,121	630,088,091	108,702,011	29,887,168	0	1,486,323,484	48.6	1,409,153,456	55.3	1,486,323,484	XXX
13.2 NAIC 2	15,554,965	161,785,702	162,300,507	41,531,236	44,640,117	0	425,812,526	13.9	299,884,302	11.8	425,812,526	XXX
13.3 NAIC 3	0	4,339,350	503,348	0	735,759	0	5,578,457	0.2	2,241,581	0.1	5,578,457	XXX
13.4 NAIC 4	217,882	8,254,116	0	0	0	0	8,471,998	0.3	0	0.0	8,471,998	XXX
13.5 NAIC 5	0	196,175	0	0	0	0	196,175	0.0	0	0.0	196,175	XXX
13.6 NAIC 6							0	0.0	0	0.0	0	XXX
13.7 Totals	138,711,938	769,282,464	792,891,945	150,233,247	75,263,045	0	1,926,382,639	63.0	1,711,279,339	67.1	1,926,382,639	XXX
13.8 Line 13.7 as a % of Col. 7	7.2	39.9	41.2	7.8	3.9	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	4.5	25.2	25.9	4.9	2.5	0.0	63.0	XXX	XXX	XXX	63.0	XXX
14. Total Privately Placed Bonds												
14.1 NAIC 1	53,240,598	357,438,464	496,476,397	20,414,447	14,694,005	0	942,263,911	30.8	748,621,561	29.4	XXX	942,263,911
14.2 NAIC 2	18,786,852	51,435,169	76,314,454	22,891,271	14,335,298	0	183,763,044	6.0	77,421,886	3.0	XXX	183,763,044
14.3 NAIC 3	0	198,330	2,556,080	0	0	0	2,754,410	0.1	9,409,871	0.4	XXX	2,754,410
14.4 NAIC 4	0	0	0	0	0	0	0	0.0	1,753,495	0.1	XXX	0
14.5 NAIC 5	1,045,249	0	0	0	0	0	1,045,249	0.0	0	0.0	XXX	1,045,249
14.6 NAIC 6	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
14.7 Totals	73,072,700	409,071,963	575,346,931	43,305,718	29,029,303	0	1,129,826,614	37.0	837,206,813	32.9	XXX	1,129,826,614
14.8 Line 14.7 as a % of Col. 7	6.5	36.2	50.9	3.8	2.6	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	2.4	13.4	18.8	1.4	0.9	0.0	37.0	XXX	XXX	XXX	XXX	37.0

(a) Includes \$ 780,902,991 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 20,190,761 current year of bonds with Z designations and \$ 3,840,000 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 \$ 22,120,979 ; NAIC 2 \$ 28,287 ; NAIC 3 \$ 0 ; NAIC 4 \$ 0 ; NAIC 5 \$ 0 ; NAIC 6 \$ 0

ANNUAL STATEMENT FOR THE YEAR 2021 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	22,120,979	175,086,364	270,736,767	0	0	XXX	467,944,109	15.3	372,055,131	14.6	119,080,724	348,863,385
1.02 Residential Mortgage-Backed Securities	4,483,749	9,791,791	3,895,855	2,504,436	684,203	XXX	21,360,035	0.7	38,163,248	1.5	21,360,035	0
1.03 Commercial Mortgage-Backed Securities						XXX	0	0.0		0.0		0
1.04 Other Loan-Backed and Structured Securities						XXX	0	0.0		0.0		0
1.05 Totals	26,604,728	184,878,155	274,632,622	2,504,436	684,203	XXX	489,304,144	16.0	410,218,379	16.1	140,440,759	348,863,385
2. All Other Governments												
2.01 Issuer Obligations	4,478,161	23,904,499	20,832,907	8,479,367	15,747,596	XXX	73,442,529	2.4	52,407,412	2.1	33,081,351	40,361,178
2.02 Residential Mortgage-Backed Securities						XXX	0	0.0		0.0		0
2.03 Commercial Mortgage-Backed Securities						XXX	0	0.0		0.0		0
2.04 Other Loan-Backed and Structured Securities						XXX	0	0.0		0.0		0
2.05 Totals	4,478,161	23,904,499	20,832,907	8,479,367	15,747,596	XXX	73,442,529	2.4	52,407,412	2.1	33,081,351	40,361,178
3. U.S. States, Territories and Possessions, Guaranteed												
3.01 Issuer Obligations	279,779	19,936,577	17,925,130	3,792,290	0	XXX	41,933,775	1.4	40,971,854	1.6	41,933,775	0
3.02 Residential Mortgage-Backed Securities						XXX	0	0.0		0.0		0
3.03 Commercial Mortgage-Backed Securities						XXX	0	0.0		0.0		0
3.04 Other Loan-Backed and Structured Securities						XXX	0	0.0		0.0		0
3.05 Totals	279,779	19,936,577	17,925,130	3,792,290	0	XXX	41,933,775	1.4	40,971,854	1.6	41,933,775	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations	683,500	33,119,467	40,917,013	4,185,000	0	XXX	78,904,979	2.6	68,325,333	2.7	78,904,979	0
4.02 Residential Mortgage-Backed Securities						XXX	0	0.0		0.0		0
4.03 Commercial Mortgage-Backed Securities						XXX	0	0.0		0.0		0
4.04 Other Loan-Backed and Structured Securities						XXX	0	0.0		0.0		0
4.05 Totals	683,500	33,119,467	40,917,013	4,185,000	0	XXX	78,904,979	2.6	68,325,333	2.7	78,904,979	0
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.01 Issuer Obligations	1,716,897	124,961,929	223,889,197	42,800,286	19,725,859	XXX	413,094,168	13.5	370,038,239	14.5	412,634,058	460,111
5.02 Residential Mortgage-Backed Securities	40,751,393	110,337,803	47,698,604	26,503,064	2,894,605	XXX	228,185,468	7.5	285,633,957	11.2	228,125,231	60,238
5.03 Commercial Mortgage-Backed Securities	7,369,088	27,300,943	36,471,108	1,517,301	0	XXX	72,658,440	2.4	60,591,743	2.4	72,658,440	0
5.04 Other Loan-Backed and Structured Securities	663,730	10,244,971	435,823	0	0	XXX	11,344,524	0.4	12,141,613	0.5	11,344,524	0
5.05 Totals	50,501,108	272,845,645	308,494,732	70,820,652	22,620,464	XXX	725,282,601	23.7	728,405,552	28.6	724,762,252	520,348
6. Industrial and Miscellaneous												
6.01 Issuer Obligations	63,790,612	300,058,332	377,675,077	70,459,710	52,852,910	XXX	864,836,641	28.3	633,848,516	24.9	655,116,651	209,719,991
6.02 Residential Mortgage-Backed Securities	745,300	7,336,983	4,702,712	4,633,292	5,766,819	XXX	23,185,106	0.8	10,869,353	0.4	1,455,785	21,729,320
6.03 Commercial Mortgage-Backed Securities	29,225,969	142,864,322	122,415,698	1,922,088	853,452	XXX	297,281,530	9.7	272,665,112	10.7	180,838,891	116,442,638
6.04 Other Loan-Backed and Structured Securities	35,229,312	169,009,708	191,855,780	26,742,130	5,766,903	XXX	428,603,832	14.0	315,270,737	12.4	36,414,079	392,189,753
6.05 Totals	128,991,193	619,269,345	696,649,267	103,757,220	65,240,084	XXX	1,613,907,109	52.8	1,232,653,717	48.4	873,825,407	740,081,702
7. Hybrid Securities												
7.01 Issuer Obligations						XXX	0	0.0		0.0		0
7.02 Residential Mortgage-Backed Securities						XXX	0	0.0		0.0		0
7.03 Commercial Mortgage-Backed Securities						XXX	0	0.0		0.0		0
7.04 Other Loan-Backed and Structured Securities						XXX	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
8.02 Residential Mortgage-Backed Securities						XXX	0	0.0		0.0		0
8.03 Commercial Mortgage-Backed Securities						XXX	0	0.0		0.0		0
8.04 Other Loan-Backed and Structured Securities						XXX	0	0.0		0.0		0
8.05 Affiliated Bank Loans - Issued						XXX	0	0.0		0.0		0
8.06 Affiliated Bank Loans - Acquired						XXX	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 2021 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
10. Unaffiliated Bank Loans												
10.01 Unaffiliated Bank Loans - Issued						XXX	0	0.0	15,503,905	0.6		0
10.02 Unaffiliated Bank Loans - Acquired	246,169	24,400,739	8,787,206	0	0	XXX	33,434,115	1.1		0.0	33,434,115	0
10.03 Totals	246,169	24,400,739	8,787,206	0	0	XXX	33,434,115	1.1	15,503,905	0.6	33,434,115	0
11. Total Bonds Current Year												
11.01 Issuer Obligations	93,069,928	677,067,167	951,976,090	129,716,653	88,326,365	XXX	1,940,156,203	63.5	XXX	XXX	1,340,751,539	599,404,665
11.02 Residential Mortgage-Backed Securities	45,980,441	127,466,576	56,297,172	33,640,793	9,345,627	XXX	272,730,609	8.9	XXX	XXX	250,941,051	21,789,558
11.03 Commercial Mortgage-Backed Securities	36,595,057	170,165,265	158,886,806	3,439,389	853,452	XXX	369,939,970	12.1	XXX	XXX	253,497,331	116,442,638
11.04 Other Loan-Backed and Structured Securities	35,893,042	179,254,678	192,291,603	26,742,130	5,766,903	XXX	439,948,357	14.4	XXX	XXX	47,758,604	392,189,753
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	246,169	24,400,739	8,787,206	0	0	XXX	33,434,115	1.1	XXX	XXX	33,434,115	0
11.08 Totals	211,784,638	1,178,354,427	1,368,238,876	193,538,965	104,292,347	0	3,056,209,253	100.0	XXX	XXX	1,926,382,639	1,129,826,614
11.09 Line 11.08 as a % of Col. 7	6.9	38.6	44.8	6.3	3.4	0.0	100.0	XXX	XXX	XXX	63.0	37.0
12. Total Bonds Prior Year												
12.01 Issuer Obligations	61,687,990	596,994,747	838,392,641	24,902,284	15,668,822	XXX	XXX	XXX	1,537,646,484	60.3	1,087,535,203	450,111,281
12.02 Residential Mortgage-Backed Securities	73,717,400	175,208,446	64,219,815	20,138,942	1,381,955	XXX	XXX	XXX	334,666,558	13.1	326,850,093	7,816,465
12.03 Commercial Mortgage-Backed Securities	24,321,433	129,514,902	166,845,083	11,971,631	603,806	XXX	XXX	XXX	333,256,855	13.1	236,392,942	96,863,913
12.04 Other Loan-Backed and Structured Securities	54,299,405	194,606,152	76,894,208	1,108,996	503,589	XXX	XXX	XXX	327,412,350	12.8	60,501,100	266,911,249
12.05 SVO Identified Funds	XXX	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	252,359	14,603,004	648,541	0	0	XXX	XXX	XXX	15,503,905	0.6	15,503,905	
12.08 Totals	214,278,587	1,110,927,252	1,147,000,287	58,121,853	18,158,173	0	XXX	XXX	2,548,486,151	100.0	1,711,279,339	837,206,813
12.09 Line 12.08 as a % of Col. 9	8.4	43.6	45.0	2.3	0.7	0.0	XXX	XXX	100.0	XXX	67.1	32.9
13. Total Publicly Traded Bonds												
13.01 Issuer Obligations	65,681,757	493,936,058	596,211,400	114,644,203	70,278,121	XXX	1,340,751,539	43.9	1,087,535,203	42.7	1,340,751,539	XXX
13.02 Residential Mortgage-Backed Securities	45,499,912	121,103,884	51,750,946	29,007,501	3,578,808	XXX	250,941,051	8.2	326,850,093	12.8	250,941,051	XXX
13.03 Commercial Mortgage-Backed Securities	14,466,637	108,324,837	128,514,822	1,815,634	375,402	XXX	253,497,331	8.3	236,392,942	9.3	253,497,331	XXX
13.04 Other Loan-Backed and Structured Securities	12,817,464	21,516,945	7,627,571	4,765,910	1,030,714	XXX	47,758,604	1.6	60,501,100	2.4	47,758,604	XXX
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	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	246,169	24,400,739	8,787,206	0	0	XXX	33,434,115	1.1	0	0.0	33,434,115	XXX
13.08 Totals	138,711,938	769,282,464	792,891,945	150,233,247	75,263,045	0	1,926,382,639	63.0	1,711,279,339	67.1	1,926,382,639	XXX
13.09 Line 13.08 as a % of Col. 7	7.2	39.9	41.2	7.8	3.9	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	4.5	25.2	25.9	4.9	2.5	0.0	63.0	XXX	XXX	XXX	63.0	XXX
14. Total Privately Placed Bonds												
14.01 Issuer Obligations	27,388,171	183,131,109	355,764,690	15,072,450	18,048,244	XXX	599,404,665	19.6	450,111,281	17.7	XXX	599,404,665
14.02 Residential Mortgage-Backed Securities	480,530	6,362,692	4,546,225	4,633,292	5,766,819	XXX	21,789,558	0.7	7,816,465	0.3	XXX	21,789,558
14.03 Commercial Mortgage-Backed Securities	22,128,420	61,840,428	30,371,984	1,623,756	478,051	XXX	116,442,638	3.8	96,863,913	3.8	XXX	116,442,638
14.04 Other Loan-Backed and Structured Securities	23,075,579	157,737,733	184,664,032	21,976,220	4,736,189	XXX	392,189,753	12.8	266,911,249	10.5	XXX	392,189,753
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	0	0	0	0	XXX	0	0.0	15,503,905	0.6	XXX	0
14.08 Totals	73,072,700	409,071,963	575,346,931	43,305,718	29,029,303	0	1,129,826,614	37.0	837,206,813	32.9	XXX	1,129,826,614
14.09 Line 14.08 as a % of Col. 7	6.5	36.2	50.9	3.8	2.6	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	2.4	13.4	18.8	1.4	0.9	0.0	37.0	XXX	XXX	XXX	XXX	37.0

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	6,685,482	6,685,482	0	0	0
2. Cost of short-term investments acquired	22,174,220	22,174,220	0	0	0
3. Accrual of discount	4,586	4,586	0	0	0
4. Unrealized valuation increase (decrease)	0				
5. Total gain (loss) on disposals	(1,844)	(1,844)	0	0	0
6. Deduct consideration received on disposals	6,713,178	6,713,178	0	0	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)	22,149,266	22,149,266	0	0	0
11. Deduct total nonadmitted amounts	0				
12. Statement value at end of current period (Line 10 minus Line 11)	22,149,266	22,149,266	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 2021 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	283,541,689	0	283,541,689	0
2. Cost of cash equivalents acquired	1,449,524,800	0	1,449,524,800	0
3. Accrual of discount	0			
4. Unrealized valuation increase (decrease)	17,490	0	17,490	0
5. Total gain (loss) on disposals	(17,490)	0	(17,490)	0
6. Deduct consideration received on disposals	1,633,736,258	0	1,633,736,258	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)	99,330,231	0	99,330,231	0
11. Deduct total nonadmitted amounts	0			
12. Statement value at end of current period (Line 10 minus Line 11)	99,330,231	0	99,330,231	0

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE ESSENT GUARANTY, INC.

SCHEDULE A - PART 1

Showing All Real Estate OWNED December 31 of Current Year

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE ESSENT GUARANTY, INC.

SCHEDULE A - PART 2

Showing All Real Estate ACQUIRED and Additions Made During the Year

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2021 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	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
20 WOOD LAKE DRIVE	MANNING	SC	.01/14/2021	EVER SCHETTINY	323,960		.0				.0		323,960	393,435		69,475	69,475		17,711
4901 WEAVER RD	BERLIN CENTER	OH	.02/10/2021	SCOTT MORGAN	203,912		203,912				.0		203,912	294,569		90,657	90,657		60,281
3018 58TH TER E	BRADENTON	FL	.03/26/2021	MARGARET & ROBERT MCCOY	225,680		.0				.0		225,680	285,652		59,972	59,972		17,463
32350 SPRUCEWOOD ST	FARMINGTON HILLS	MI	.04/14/2021	BEN MOERIOKE AND SERENA LICAJ	246,610		.0				.0		246,610	293,277		46,667	46,667		1,776
14423 IDYLWILD WOODWAY	CYPRESS	TX	.08/13/2021	DAVID & ELIZABETH ESPINOZA	329,420		.0				.0		329,420	393,730		64,310	64,310		35,925
177 HIGHWAY D	KAISER	MO	.08/31/2021	SCOTT LYONS	153,190		.0				.0		153,190	171,159		17,969	17,969		1,407
177 TEMI RD	BELLINGHAM	MA	.09/23/2021	JACLYN MARIE MARTIN	261,140		.0				.0		261,140	352,721		91,581	91,581		20,156
2707 FOREST RIDGE PARKWAY	CLAREMORE	OK	.11/08/2021	MELVIN & BARBARA J FOSTER	273,510		.0				.0		273,510	275,437		1,927	1,927		11,833
0199999. Property Disposed					2,017,422	0	203,912	0	0	0	0	0	2,017,422	2,459,980	0	442,558	442,558	0	166,552
0399999 - Totals					2,017,422	0	203,912	0	0	0	0	0	2,017,422	2,459,980	0	442,558	442,558	0	166,552

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

SCHEDULE BA - PART 1

E07

ANNUAL STATEMENT FOR THE YEAR 2021 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 .....	.....	.....	.....2,213,744 .....	.....	.....0.240
000000-00-0	Cultivation Capital Tech Fund III, L.P.	St. Louis	.MO.....	Cultivation Capital Tech Fund III, L.P.	..07/02/2019 .....	.....	.....	.....200,000 .....	.....	.....2.260
000000-00-0	Fifth Wall Ventures II, L.P.	Venice	.CA.....	Fifth Wall Ventures II, L.P.	..01/28/2019 .....	.....	.....	.....4,590,138 .....	.....	.....2.000
000000-00-0	Gallatin Point Capital Partners LP	Greenwich	.CT.....	Gallatin Point Capital Partners LP	..11/16/2018 .....	.....	.....	.....8,609,971 .....	.....	.....9.580
000000-00-0	Gallatin Point Capital Partners II LP	Greenwich	.CT.....	GPC Partners II GP LLC	..12/21/2021 .....	.....	.....6,110,887 .....	.....	.....	.....8.790
000000-00-0	Green Visor Capital III	New York	.NY.....	Green Visor Capital III, L.P.	..07/20/2020 .....	.....	.....	.....2,000,000 .....	.....	.....8.790
000000-00-0	Inter-Atlantic Stonybrook Insurtech Ventures, LP	New York	.NY.....	Inter-Atlantic Advisors SB, LLC	..04/17/2019 .....	.....	.....	.....317,264 .....	.....	.....9.280
000000-00-0	LL Strategic Opportunities Fund, L.P.	Philadelphia	.PA.....	LI Funds, LLC	..01/04/2021 .....	.....	.....2,200,000 .....	.....	.....	.....10.000
000000-00-0	ManchesterStory Venture Fund, L.P.	Des Moines	.IA.....	ManchesterStory Venture Fund, L.P.	..02/25/2019 .....	.....	.....	.....824,258 .....	.....	.....6.010
000000-00-0	MissionOG Fund II, L.P.	Philadelphia	.PA.....	MissionOG Parallel Fund II, L.P.	..09/09/2019 .....	.....	.....	.....360,924 .....	.....	.....3.010
000000-00-0	Moderne Ventures Core Fund II, L.P.	Chicago	.IL.....	Moderne Ventures Core Fund II, L.P.	..11/19/2020 .....	.....	.....	.....1,350,000 .....	.....	.....10.000
000000-00-0	Navitas Capital III, LP	Los Angeles	.CA.....	Navitas Capital III, LP	..11/25/2020 .....	.....	.....	.....2,125,795 .....	.....	.....10.000
000000-00-0	Nyca Investment Fund III, LP	New York	.NY.....	Nyca Management LLC	..11/21/2018 .....	.....	.....	.....1,250,000 .....	.....	.....2.340
1999999. Joint Venture Interests - Common Stock - Unaffiliated							8,310,887	23,842,094	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 .....	.....	.....	.....4,286,384 .....	.....	.....2.550
000000-00-0	Blackstone Property Partners L.P.	New York	.NY.....	Blackstone Property Associates L.P.	..06/25/2019 .....	.....	.....	.....	.....	.....0.210
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 .....	.....	.....	.....	.....	.....0.540
000000-00-0	Pretium Residential Real Estate Fund II, L.P.	New York	.NY.....	Pretium Partners, LLC	..07/13/2018 .....	.....	.....	.....1,047,824 .....	.....	.....3.560
2199999. Joint Venture Interests - Real Estate - Unaffiliated							0	5,334,208	0	XXX
4899999. Total - Unaffiliated							8,310,887	29,176,302	0	XXX
4999999. Total - Affiliated							0	0	0	XXX
5099999 - Totals							8,310,887	29,176,302	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE ESSENT GUARANTY, INC.

SCHEDULE BA - PART 3

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

1	2	Location		5	6	7	8	Change in Book/Adjusted Carrying Value						15	16	17	18	19	20
		3	4					9	10	11	12	13	14						
CUSIP Identification	Name or Description	City	State	Name of Purchaser or Nature of Disposal	Date Originally Acquired	Disposal Date	Book/ Adjusted Carrying Value Less Encum- brances, Prior Year	Unrealized Valuation Increase (De- crease)	Current Year's (Depre- ciation) or (Amorti- zation)/ Accretion	Current Year's Other- Than- Temporary Impair- ment Recog- nized	Capital- ized Deferred Interest and Other	Total Change in Book/ Adjusted Carrying Value (9+10- 11+12)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value Less Encum- brances on Disposal	Consid- eration	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Invest- ment Income
000000-00-0	Cultivation Capital Tech Fund III, L.P.	St. Louis	MO.....	Dividend to Parent	.07/02/2019	.09/30/2021	331,143	120,342 .....	.....	.....	.....	120,342 .....	.....	1,354,768	1,354,768 .....	.....	.....	.....	0
000000-00-0	Fifth Wall Ventures II, L.P.	Venice	CA.....	Dividend to Parent	.01/28/2019	.09/30/2021	6,803,934	3,813,908 .....	.....	.....	.....	3,813,908 .....	.....	10,294,244	10,294,244 .....	.....	.....	.....	0
000000-00-0	Gallatin Point Capital Partners LP	Greenwich	CT.....	Gallatin Point Capital Partners LP	.11/16/2018	.11/05/2021	6,964,838	0	(335,369) .....	.....	.....	(335,369) .....	.....	6,964,838	6,964,838 .....	.....	.....	.....	0
000000-00-0	Green Visor Capital III	New York	NY.....	Dividend to Parent	.07/20/2020	.09/30/2021	921,845	(78,155) .....	.....	.....	.....	(78,155) .....	.....	3,145,922	3,145,922 .....	.....	.....	.....	0
000000-00-0	Inter-Atlantic Stonybrook Insurtech Ventures, LP	New York	NY.....	Dividend to Parent	.04/17/2019	.09/30/2021	808,198	490,934 .....	.....	.....	.....	490,934 .....	.....	4,208,118	4,208,118 .....	.....	.....	.....	0
000000-00-0	LL Strategic Opportunities Fund, L.P.	Philadelphia	PA.....	Dividend to Parent	.01/04/2021	.09/30/2021	0	3,749,272 .....	.....	.....	.....	3,749,272 .....	.....	5,949,272	5,949,272 .....	.....	.....	.....	0
000000-00-0	ManchesterStory Venture Fund, L.P.	Des Moines	IA.....	Dividend to Parent	.02/25/2019	.09/30/2021	2,084,937	1,234,531 .....	.....	.....	.....	1,234,531 .....	.....	5,455,856	5,455,856 .....	.....	.....	.....	0
000000-00-0	MissionOG Fund II, L.P.	Philadelphia	PA.....	Various	.09/09/2019	.09/30/2021	3,393,360	742,016	(110,685) .....	.....	.....	631,331 .....	.....	3,393,360	3,393,360 .....	.....	.....	.....	0
000000-00-0	Moderne Ventures Core Fund II, L.P.	Chicago	IL.....	Dividend to Parent	.11/19/2020	.09/30/2021	1,402,344	319,677 .....	.....	.....	.....	319,677 .....	.....	2,129,677	2,129,677 .....	.....	.....	.....	0
000000-00-0	Navitas Capital III, LP	Los Angeles	CA.....	Dividend to Parent	.11/25/2020	.09/30/2021	2,045,911	1,123,238 .....	.....	.....	.....	1,123,238 .....	.....	4,675,290	4,675,290 .....	.....	.....	.....	0
000000-00-0	Nyca Investment Fund III, LP	New York	NY.....	Dividend to Parent	.11/21/2018	.09/30/2021	1,096,967	802,982 .....	.....	.....	.....	802,982 .....	.....	4,181,670	4,181,670 .....	.....	.....	.....	0
000000-00-0	NYCA FUND-BL, LP	New York	NY.....	Dividend to Parent	.06/28/2019	.09/30/2021	900,093	900,093 .....	.....	.....	.....	900,093 .....	.....	2,554,319	2,554,319 .....	.....	.....	.....	0
1999999. Joint Venture Interests - Common Stock - Unaffiliated							26,753,570	13,218,837	(446,054)	0	0	12,772,783	0	54,307,334	54,307,334	0	0	0	0
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	.11/28/2021	1,337,250 .....	.....	.....	.....	.....	0 .....	.....	1,337,250	1,337,250 .....	.....	.....	.....	0
000000-00-0	Pretium Residential Real Estate Fund II, L.P.	New York	NJ.....	Pretium Partners, LLC	.07/13/2018	.12/21/2021	25,770,165	0	(1,093,812)	0	0	(1,093,812)	0	24,676,351	24,676,351	0	0	0	0
2199999. Joint Venture Interests - Real Estate - Unaffiliated							27,107,415	0	(1,093,812)	0	0	(1,093,812)	0	26,013,601	26,013,602	0	0	0	0
4899999. Total - Unaffiliated							53,860,986	13,218,837	(1,539,866)	0	0	11,678,971	0	80,320,936	80,320,936	0	0	0	0
4999999. Total - Affiliated							0	0	0	0	0	0	0	0	0	0	0	0	0
5099999 - Totals							53,860,986	13,218,837	(1,539,866)	0	0	11,678,971	0	80,320,936	80,320,936	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 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, NAIC Designation Modifier and SVO 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
85732P-BZ-2	STATE PUB SCH BLDG AUTH PA REV			1	1.F FE	326,522	115.3760	311,515	270,000	317,708	0	(7,902)	0	0	5.000	1.732	MS	3,975	13,500	11/18/2020	09/15/2027
876443-LJ-9	TARRANT REGL WTR DIST TEX WTR REV			2	1.B FE	1,590,651	113.3470	1,479,178	1,305,000	1,403,191	0	(29,473)	0	0	5.000	2.510	MS	21,750	65,250	02/25/2015	03/01/2027
88213A-KW-4	TEXAS A & M UNIV REVS			1	1.A FE	6,212,000	122.5320	6,126,600	5,000,000	5,721,628	0	(125,513)	0	0	5.000	2.140	MN	31,944	250,000	12/12/2017	05/15/2027
88283K-AW-8	TEXAS TRANSN COMMN CENT TEX TPK SYS REV			2	2.A FE	338,790	108.8810	326,643	300,000	311,941	0	(4,284)	0	0	5.000	3.400	FA	5,667	15,000	01/22/2015	08/15/2033
88283K-BK-3	TEXAS TRANSN COMMN CENT TEX TPK SYS REV				1.F FE	310,000	100.6540	312,027	310,000	310,000	0	0	0	0	1.980	1.980	FA	2,319	6,138	02/21/2020	08/15/2042
891371-AF-3	TORRANCE CALIF JT PWRS FING AUTH LEASE R			1	1.C FE	1,252,808	102.2040	1,251,999	1,225,000	1,247,768	0	(4,491)	0	0	2.105	1.696	AO	6,447	24,282	11/13/2020	10/01/2026
89546R-PE-8	TRI-CNTY MET TRANSN DIST ORE REV				1.G FE	650,339	124.1890	651,992	525,000	599,971	0	(12,057)	0	0	5.000	2.330	AO	6,563	26,250	07/21/2017	10/01/2027
89602H-BZ-9	TRIBOROUGH BRDG & TUNL AUTH N Y PAYROLL			2	1.B FE	3,313,240	106.0810	3,368,072	3,175,000	3,310,144	0	(3,095)	0	0	3.000	2.510	MN	12,171	11,906	09/29/2021	05/15/2051
898526-EV-6	TSASC INC N Y REV				1.F FE	2,268,160	122.9010	2,458,020	2,000,000	2,151,810	0	(25,090)	0	0	5.000	3.451	JD	8,333	100,000	01/12/2017	06/01/2027
914026-UK-3	UNIVERSITY ALA GEN REV			2	1.C FE	1,501,980	128.5530	1,459,077	1,135,000	1,440,662	0	(38,672)	0	0	5.000	1.230	JJ	28,375	56,750	05/26/2020	07/01/2031
91412G-ST-3	UNIVERSITY CALIF REVS				1.C FE	1,488,138	106.4320	1,330,400	1,250,000	1,288,434	0	(28,113)	0	0	5.000	2.494	MN	7,986	62,500	02/13/2014	05/15/2048
914301-6B-7	UNIVERSITY HOUSTON TEX UNIV REVS TAX EXE			2	1.C FE	3,396,720	110.5940	3,317,820	3,000,000	3,147,230	0	(44,928)	0	0	4.000	2.360	FA	45,333	120,000	01/25/2016	02/15/2027
914302-HG-2	UNIVERSITY HOUSTON TEX UNIV REVS TAX EXE				1.C FE	2,892,074	102.3620	2,932,671	2,865,000	2,887,452	0	(2,497)	0	0	2.320	2.214	FA	25,110	66,468	02/13/2020	02/15/2030
914692-U9-7	UNIVERSITY N MEX UNIV REVS			2	1.D FE	1,958,780	111.1340	1,750,361	1,575,000	1,681,216	0	(42,432)	0	0	5.000	2.120	JD	5,563	78,750	01/13/2015	06/01/2025
914713-NB-1	UNIVERSITY N C CHAPEL HILL REV			1	1.A FE	713,739	107.0160	807,971	755,000	730,430	0	3,706	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	1.E FE	2,618,870	114.5940	1,575,668	1,375,000	1,462,092	0	(25,207)	0	0	5.000	2.940	AO	17,188	68,750	03/12/2015	04/01/2028
914716-U7-8	UNIVERSITY N C CHARLOTTE REV			1,2	1.E FE	3,025,000	104.0090	3,146,272	3,025,000	3,025,000	0	0	0	0	3.175	3.175	AO	24,011	51,757	02/26/2021	04/01/2044
91523N-UH-7	UNIVERSITY WASH UNIV REVS IAM COML PAPER			1	1.B FE	1,375,000	99.3570	1,366,159	1,375,000	1,375,000	0	0	0	0	1.950	1.950	AO	6,703	26,813	02/28/2020	04/01/2030
915260-DB-6	UNIVERSITY WIS HOSPS & CLINICS AUTH REV			2	1.D FE	2,152,081	124.5520	2,416,309	1,940,000	2,092,835	0	(19,630)	0	0	5.000	3.671	AO	24,250	97,000	11/02/2018	04/01/2034
924190-GP-0	VERMONT HSG FIN AGY			2	1.C FE	210,046	102.8830	200,622	195,000	198,336	0	(1,746)	0	0	4.000	3.032	MN	1,300	7,800	07/10/2014	11/01/2044
928077-GY-6	VIRGINIA PORT AUTH PORT FAC REV			2	1.F FE	1,428,100	115.2300	1,440,375	1,250,000	1,317,535	0	(17,896)	0	0	5.000	3.351	JJ	31,250	62,500	03/05/2015	07/01/2030
928172-V2-8	VIRGINIA ST PUB BLDG AUTH PUB FACS REV			2	1.B FE	3,119,787	118.0600	3,228,941	2,735,000	2,955,433	0	(44,117)	0	0	5.000	3.100	FA	56,979	136,750	02/07/2018	08/01/2033
93978H-NX-9	WASHINGTON ST HEALTH CARE FACS AUTH REV			2	1.D FE	2,223,304	115.1470	2,187,793	1,900,000	2,025,389	0	(32,261)	0	0	5.000	3.061	FA	35,889	95,000	04/17/2015	08/15/2028
93978H-PT-6	WASHINGTON ST HEALTH CARE FACS AUTH REV			2	2.A FE	1,138,230	114.8180	1,148,180	1,000,000	1,053,019	0	(14,040)	0	0	5.000	3.381	JJ	25,000	50,000	04/23/2015	07/01/2026
95648X-BW-4	WEST VA ECONOMIC DEV AUTH EXCESS LOTTER			2	1.E FE	936,198	124.4760	1,008,256	810,000	899,007	0	(12,173)	0	0	5.000	3.119	JJ	20,250	40,500	10/30/2018	07/01/2030
956622-F3-3	WEST VIRGINIA ST HOSP FIN AUTH HOSP REV				2.A FE	853,230	112.0060	840,045	750,000	780,678	0	(10,835)	0	0	5.000	3.380	MS	12,500	37,500	06/19/2014	09/01/2024
956704-C8-1	WEST VIRGINIA UNIV REVS			1	1.D FE	2,750,000	100.0300	2,750,825	2,750,000	2,750,000	0	0	0	0	2.079	2.079	AO	14,293	57,173	02/27/2020	10/01/2030
958638-ZP-6	WESTERN MICH UNIV REVS			2	1.D FE	955,000	102.8830	982,533	955,000	955,000	0	0	0	0	2.878	2.878	MN	3,512	20,919	01/22/2021	11/15/2043
958644-AB-2	WESTERN MICH UNIV HOMER STRYKER M D SCH				1.C FE	339,400	112.1500	330,843	295,000	330,718	0	(4,654)	0	0	4.750	2.800	MN	1,790	14,013	02/07/2020	11/15/2028
977100-GY-6	WISCONSIN ST GEN FD ANNUAL APPROPRIATION			1	1.C FE	1,155,000	102.4940	1,183,806	1,155,000	1,155,000	0	0	0	0	2.096	2.096	MN	4,035	24,209	01/29/2020	05/01/2026
977100-HB-5	WISCONSIN ST GEN FD ANNUAL APPROPRIATION			1	1.C FE	2,527,900	102.3730	2,559,325	2,500,000	2,522,645	0	(2,815)	0	0	2.349	2.214	MN	9,788	58,725	02/13/2020	05/01/2029
98851W-AP-8	YUMA ARIZ PLEDGED REV			2	1.D FE	650,000	102.9900	669,435	650,000	650,000	0	0	0	0	2.632	2.632	JJ	7,889	6,938	02/19/2021	07/15/2038
2599999. Subtotal - Bonds - U.S. Special Revenues - Issuer Obligations						429,221,209	XXX	432,762,940	389,965,000	413,094,168	0	(3,930,454)	0	0	XXX	XXX	XXX	4,122,412	12,930,601	XXX	XXX
30711X-BD-5	CAS 2015-C03 2M2 - CMO/RMBS			4	1.A	65,141	100.2642	58,907	58,752	60,238	0	(3,823)	0	0	5.102	(0.338)	MON	42	3,031	01/11/2019	07/25/2025
30711X-BM-5	CAS 2016-C01 1M2 - CMO/RMBS			4	1.A	354,217	104.8859	317,203	302,426	335,590	0	(28,349)	0	0	6.852	1.700	MON	288	20,962	02/04/2019	08/25/2028
30711X-CT-9	CAS 2016-C03 2M2 - CDO/CMO/RMBS			4	1.A	951	105.7443	889	841	948	0	(30)	0	0	6.002	0.254	MON	1	42	03/29/2019	10/25/2028
30711X-DA-9	CAS 2016-C04 1M2 - CDO/CMO/RMBS			4	1.A	748	103.5234	697	673	710	0	(26)	0	0	4.352	2.064	MON	0	30	01/16/2019	01/25/2029
3128HY-RT-4	FHS 267 A5 - CMO/RMBS			4	1.A	775,735	104.6592	796,935	761,457	779,193	0	3,381	0	0	3.000	2.392	MON	1,904	22,844	07/08/2019	08/15/2042
3128M9-U2-6	FH G07501 - RMBS			4	1.A	924,455	110.3861	963,987	873,286	915,769	0	6,006	0	0	4.000	2.815	MON	2,911	34,931	08/19/2014	10/01/2043
3128M9-IV-0	FH G07560 - RMBS			4	1.A	0	107.1483	0	0	0	0	0	0	0	4.000	3.079	MON	854	0	03/04/2014	11/01/2043
3128MJ-5N-6	FH G08852 - RMBS		</																		

ANNUAL STATEMENT FOR THE YEAR 2021 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, NAIC Designation Modifier and SVO 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
313205-6F-4	FH SB8070 - RMBS		4		1.A	1,373,313	103.4442	1,354,173	1,309,086	1,384,192	0	11,033	0	0	2.500	1.006	MON	2,727	32,698	12/14/2020	10/01/2035
31320M-KC-8	FH SD0291 - RMBS		4		1.A	3,901,752	109.2453	3,933,651	3,600,752	4,067,426	0	97,636	0	0	5.000	0.781	MON	15,003	180,038	04/22/2020	03/01/2050
31320V-3L-7	FH SD8003 - RMBS		4		1.A	1,369,443	106.3340	1,406,463	1,322,684	1,408,185	0	34,684	0	0	4.000	1.948	MON	4,409	66,748	06/06/2019	07/01/2049
31320V-7D-1	FH SD8092 - RMBS		4		1.A	2,632,593	103.6356	2,584,728	2,494,056	2,673,363	0	48,533	0	0	3.000	1.364	MON	6,235	74,787	09/16/2020	09/01/2050
31320V-K7-9	FH SD7518 - RMBS		4		1.A	3,038,235	105.8114	3,000,105	2,835,332	3,054,659	0	22,094	0	0	3.000	1.200	MON	7,088	85,060	09/29/2020	06/01/2050
31320W-BK-8	FH SD8142 - RMBS		4		1.A	2,869,590	103.7120	2,826,818	2,725,642	2,877,101	0	7,511	0	0	3.000	1.768	MON	6,814	61,295	03/22/2021	04/01/2051
3132GJ-6R-5	FH Q03880 - RMBS		4		1.A	645,384	109.3957	680,605	622,150	639,674	0	2,885	0	0	4.000	3.311	MON	2,074	24,886	11/14/2011	10/01/2041
3132GK-A3-0	FH Q03926 - RMBS		4		1.A	509,952	109.4724	538,160	491,594	508,023	0	3,096	0	0	4.000	3.195	MON	1,639	19,664	11/14/2011	10/01/2041
3132GK-BS-4	FH Q03949 - RMBS		4		1.A	123,980	109.5572	130,940	119,517	123,644	0	618	0	0	4.000	3.179	MON	398	4,781	11/14/2011	10/01/2041
3132GK-S4-9	FH Q04439 - RMBS		4		1.A	451,641	107.2095	458,043	427,241	453,856	0	6,576	0	0	3.500	2.076	MON	1,246	14,953	08/08/2016	11/01/2041
3132GL-0T-4	FH Q05266 - RMBS		4		1.A	271,592	109.4561	286,184	261,460	270,521	0	1,529	0	0	4.000	3.161	MON	872	10,458	04/01/2014	12/01/2041
3132HP-RZ-9	FH Q13204 - RMBS		4		1.A	1,412,398	106.5669	1,447,639	1,358,432	1,397,767	0	8,118	0	0	3.000	2.369	MON	3,396	40,753	05/08/2013	11/01/2042
3132JP-VH-2	FH Q22416 - RMBS		4		1.A	0	108.2635	0	0	0	0	0	0	0	4.000	2.927	MON	633	2	03/04/2014	10/01/2043
3132M5-B0-4	FH Q24847 - RMBS		4		1.A	153,345	109.2939	158,719	145,222	152,398	0	1,246	0	0	4.000	2.727	MON	484	5,898	05/15/2014	02/01/2044
3132QP-5E-0	FH Q33544 - RMBS		4		1.A	1,034,943	105.3899	1,086,651	1,031,077	1,033,377	0	972	0	0	3.000	2.941	MON	2,578	34,083	08/07/2015	05/01/2045
3132QP-E6-7	FH Q32856 - RMBS		4		1.A	383,281	106.1789	406,456	382,803	383,081	0	211	0	0	3.000	2.975	MON	957	11,484	09/17/2015	04/01/2045
3132QR-FB-1	FH Q34661 - RMBS		4		1.A	477,876	104.8402	497,894	474,908	477,498	0	1,072	0	0	3.000	2.869	MON	1,187	14,247	08/03/2015	07/01/2045
3132XC-RV-9	FH G67700 - RMBS		4		1.A	2,172,921	107.4579	2,188,772	2,036,865	2,146,330	0	22,052	0	0	3.500	2.146	MON	5,941	71,290	09/01/2016	08/01/2046
3132XC-RY-3	FH G67703 - RMBS		4		1.A	332,351	108.6840	347,607	319,833	330,815	0	2,099	0	0	3.500	2.621	MON	933	11,194	08/21/2017	04/01/2047
3132XC-SB-2	FH G67714 - RMBS		4		1.A	2,683,517	109.2112	2,911,143	2,665,608	2,682,192	0	3,675	0	0	4.000	3.775	MON	8,885	106,624	10/10/2018	07/01/2048
3132XC-SG-1	FH G67719 - RMBS		4		1.A	2,172,006	109.8037	2,254,599	2,053,299	2,182,489	0	20,290	0	0	4.500	2.597	MON	7,700	92,398	01/31/2019	01/01/2049
3132XU-SC-0	FH Q52314 - RMBS		4		1.A	684,208	109.3829	715,003	653,669	682,680	0	5,368	0	0	4.500	3.176	MON	2,451	29,415	06/12/2018	11/01/2047
3132XY-VC-8	FH Q56010 - RMBS		4		1.A	194,837	108.8583	203,541	186,978	196,276	0	1,656	0	0	4.500	2.974	MON	701	8,414	06/12/2018	05/01/2048
31335A-JE-9	FH G60261 - RMBS		4		1.A	662,365	105.4463	698,221	662,158	662,284	0	215	0	0	3.000	2.990	MON	1,655	19,865	11/09/2015	11/01/2043
31335B-KB-1	FH G61190 - RMBS		4		1.A	575,675	109.4138	602,204	550,391	572,803	0	2,536	0	0	4.500	3.277	MON	2,064	24,768	06/12/2018	08/01/2047
31335C-E5-9	FH G61956 - RMBS		4		1.A	5,893,015	110.5340	6,094,327	5,513,529	5,961,775	0	56,208	0	0	4.500	1.827	MON	20,676	248,109	07/12/2019	04/01/2049
3133A3-YM-4	FH Q48816 - RMBS		4		1.A	2,713,472	102.1113	2,664,194	2,609,107	2,764,362	0	42,610	0	0	2.500	1.439	MON	5,436	65,228	04/22/2020	04/01/2050
3133KG-WA-2	FH RA1541 - RMBS		4		1.A	3,116,460	104.9672	3,221,180	3,068,751	3,120,912	0	11,161	0	0	3.000	2.521	MON	7,672	92,063	10/23/2019	11/01/2049
3133KH-4G-8	FH RA2623 - RMBS		4		1.A	2,123,058	102.8221	2,083,984	2,026,786	2,119,413	0	3,602	0	0	2.500	1.676	MON	4,222	50,670	05/22/2020	05/01/2050
3133KJ-6P-2	FH RA3578 - RMBS		4		1.A	3,529,003	99.8463	3,390,092	3,395,312	3,535,062	0	10,628	0	0	2.000	1.420	MON	5,659	67,906	09/29/2020	09/01/2050
3133KJ-NE-8	FH RA3089 - RMBS		4		1.A	4,631,111	102.6277	4,511,707	4,396,190	4,631,515	0	11,891	0	0	2.500	1.552	MON	9,159	109,905	07/10/2020	07/01/2050
3133KK-6R-5	FH RA4480 - RMBS		4		1.A	2,831,793	99.8456	2,729,130	2,733,349	2,832,199	0	406	0	0	2.000	1.515	MON	4,556	50,111	01/22/2021	02/01/2051
3136AP-XE-7	FNR 2015-60 CP - CMO/RMBS		4		1.A	1,140,474	104.4305	1,152,293	1,103,407	1,131,846	0	1,348	0	0	3.750	2.665	MON	3,448	41,340	01/17/2018	10/25/2044
3136AR-R6-7	FNR 2016-25 VB - CMO/RMBS		4		1.A	4,866,075	103.7413	4,985,808	4,806,000	4,831,261	0	(18,794)	0	0	3.000	2.702	MON	12,015	144,180	06/07/2019	05/25/2036
3136AR-T4-0	FNR 2016-25 LA - CMO/RMBS		4		1.A	5,211,913	104.4485	5,226,144	5,003,561	5,165,383	0	7,052	0	0	3.000	2.198	MON	12,509	150,107	04/27/2016	07/25/2045
3136AV-6K-0	FNR 2017-20 JA - CMO/RMBS		4		1.A	953,972	102.8617	998,114	970,346	958,532	0	1,182	0	0	3.000	3.534	MON	2,426	29,060	07/03/2018	10/25/2045
3136B1-F6-6	FNR 2018-35 LB - CMO/RMBS		4		1.A	4,189,917	111.0114	4,378,325	3,944,031	4,156,355	0	(9,938)	0	0	3.500	3.004	MON	11,503	138,041	06/07/2019	05/25/2048
3136B5-DF-9	FNR 2019-30 HA - CMO/RMBS		4		1.A	2,645,094	104.1901	2,713,527	2,604,400	2,653,518	0	8,045	0	0	3.000	2.615	MON	6,511	78,132	07/08/2019	07/25/2059
3137B1-EI-8	FHR 4191 GE - CMO/RMBS		4		1.A	889,569	102.0461	942,526	923,627	887,712	0	(7,625)	0	0	2.500	3.667	MON	1,924	23,091	07/03/2018	04/15/2033
3137BL-6T-0	FHR 4504 CA - CMO/RMBS		4		1.A	255,864	103.5888	270,844	261,461	257,320	0	7	0	0	3.000	3.759	MON	654	7,635		

ANNUAL STATEMENT FOR THE YEAR 2021 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, NAIC Designation Modifier and SVO 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
3138YL-AD-3	FN AY6303 - RMBS			4	1.A	45,993	109.2661	46,913	42,934	45,147	0	375	0	0	3.500	2.195	MON		125	1,503	09/13/2016	02/01/2045
3138YS-LD-6	FN AZ1223 - RMBS			4	1.A	17,601	109.3577	17,968	16,430	17,191	0	101	0	0	3.500	2.317	MON		48	575	09/13/2016	06/01/2045
3138YT-4X-9	FN AZ2637 - RMBS			4	1.A	18,502	109.3695	18,890	17,272	18,341	0	158	0	0	3.500	1.953	MON		50	605	09/13/2016	09/01/2045
3138YT-6B-5	FN AZ2665 - RMBS			4	1.A	22,843	109.3445	23,317	21,324	22,569	0	217	0	0	3.500	2.040	MON		62	746	09/13/2016	10/01/2045
3140E7-GH-7	FN BA2899 - RMBS			4	1.A	34,360	109.2555	35,043	32,074	33,993	0	365	0	0	3.500	2.017	MON		94	1,123	09/13/2016	11/01/2045
3140E9-4J-2	FN BA5324 - RMBS			4	1.A	17,671	109.3067	18,031	16,496	17,220	0	80	0	0	3.500	2.379	MON		48	577	09/13/2016	11/01/2045
3140FP-FQ-7	FN BE3774 - RMBS			4	1.A	1,010,697	107.3920	1,082,195	1,007,705	1,012,269	0	1,736	0	0	4.000	3.820	MON		3,359	40,308	11/15/2018	07/01/2047
3140FX-C8-3	FN BF0094 - RMBS			4	1.A	7,691,131	111.4703	8,485,163	7,612,037	7,687,470	0	11,616	0	0	4.000	3.728	MON		25,373	304,481	09/20/2018	05/01/2056
3140FX-H3-9	FN BF0249 - RMBS			4	1.A	18,906,038	108.9484	19,830,931	18,202,127	18,880,255	0	60,408	0	0	3.500	2.596	MON		53,090	637,075	07/23/2019	01/01/2058
3140J5-G7-8	FN BM1121 - RMBS			4	1.A	215,502	107.6044	223,172	207,400	214,349	0	1,359	0	0	3.500	2.622	MON		605	7,259	08/21/2017	12/01/2046
3140J5-QM-4	FN BM1359 - RMBS			4	1.A	431,788	107.3051	445,711	415,368	429,410	0	2,679	0	0	3.500	2.613	MON		1,211	14,538	08/21/2017	06/01/2047
3140J7-R5-6	FN BM3207 - RMBS			4	1.A	3,232,969	105.8468	3,448,531	3,258,041	3,236,406	0	(1,337)	0	0	3.000	3.169	MON		8,145	108,965	07/26/2018	12/01/2032
3140J8-ZH-9	FN BM4343 - RMBS			4	1.A	7,711,716	109.3027	8,037,295	7,353,245	7,694,085	0	42,888	0	0	4.500	3.093	MON		27,575	330,896	08/29/2018	05/01/2048
3140J9-H8-7	FN BM4754 - RMBS			4	1.A	3,046,440	106.8515	3,147,466	2,945,644	3,089,058	0	37,659	0	0	3.500	2.261	MON		8,591	103,098	07/25/2019	05/01/2047
3140J9-KN-0	FN BM4800 - RMBS			4	1.A	2,373,139	109.4213	2,554,215	2,334,295	2,369,840	0	6,154	0	0	4.000	3.512	MON		7,781	93,372	12/12/2018	10/01/2048
3140Q9-2N-2	FN CA2580 - RMBS			4	1.A	5,256,744	112.2624	5,679,280	5,058,932	5,230,987	0	21,076	0	0	4.500	3.406	MON		18,971	227,652	10/16/2018	11/01/2048
3140QE-CJ-9	FN CA6372 - RMBS			4	1.A	1,004,241	107.8588	987,217	915,286	998,787	0	(5,304)	0	0	3.500	0.799	MON		2,670	32,035	12/04/2020	07/01/2050
3140QM-AC-8	FN CB1802 - RMBS			4	1.A	9,995,576	100.0936	9,926,601	9,917,322	9,994,163	0	(1,413)	0	0	2.000	1.891	MON		16,529	33,058	10/06/2021	10/01/2051
3140Y5-NG-4	FN FM2190 - RMBS			4	1.A	2,151,182	105.7262	2,198,779	2,079,693	2,246,812	0	62,360	0	0	3.500	1.352	MON		6,066	72,789	01/24/2020	02/01/2049
3140X7-PU-7	FN FM4034 - RMBS			4	1.A	1,726,291	103.8987	1,698,077	1,634,359	1,725,445	0	(833)	0	0	2.500	0.992	MON		3,405	40,848	12/14/2020	08/01/2035
3140X7-PII-3	FN FM4036 - RMBS			4	1.A	2,555,573	103.8013	2,535,074	2,442,237	2,574,756	0	14,459	0	0	2.500	0.822	MON		5,088	61,034	09/21/2020	12/01/2033
3140X9-QU-2	FN FM5866 - RMBS			4	1.A	6,448,488	106.1193	6,412,265	6,042,507	6,448,349	0	(139)	0	0	3.500	1.769	MON		17,624	158,616	03/05/2021	06/01/2049
3140X9-WD-3	FN FM6043 - RMBS			4	1.A	6,787,840	106.2102	6,762,422	6,367,020	6,787,587	0	(253)	0	0	3.500	1.788	MON		18,570	167,134	03/05/2021	06/01/2049
3140XD-CK-0	FN FM9073 - RMBS			4	1.A	2,049,148	102.6630	2,039,350	1,986,450	2,047,783	0	(1,364)	0	0	2.500	1.995	MON		4,138	8,277	10/08/2021	10/01/2051
31412N-3T-1	FN 930610 - RMBS			4	1.A	132,057	111.9522	135,945	121,431	132,011	0	1,269	0	0	4.500	2.353	MON		455	5,464	11/05/2014	02/01/2039
31412U-BJ-8	FN 934841 - RMBS			4	1.A	35,096	103.7872	35,093	33,812	34,089	0	(84)	0	0	4.000	2.914	MON		113	1,353	12/10/2010	05/01/2024
31417A-VD-8	FN AB4211 - RMBS			4	1.A	305,843	105.1354	309,228	294,124	298,774	0	(152)	0	0	3.000	2.075	MON		735	8,824	02/16/2012	01/01/2027
31417D-M9-1	FN AB6683 - RMBS			4	1.A	754,253	106.6745	760,848	713,242	741,234	0	6,611	0	0	3.000	2.178	MON		1,783	21,397	10/04/2012	10/01/2042
31418C-A8-7	FN MA2730 - RMBS			4	1.A	1,333,452	103.1287	1,467,583	1,423,060	1,310,855	0	(39,929)	0	0	2.500	4.178	MON		2,965	43,213	07/16/2018	08/01/2046
31418C-E4-2	FN MA2854 - RMBS			4	1.A	1,062,587	103.1438	1,147,448	1,112,474	1,065,359	0	(14,209)	0	0	2.500	3.358	MON		2,318	31,687	02/08/2017	12/01/2046
31418D-HD-7	FN MA3827 - RMBS			4	1.A	1,397,500	103.4738	1,386,679	1,340,126	1,417,936	0	19,795	0	0	2.500	0.702	MON		2,792	33,473	12/23/2020	11/01/2034
31418D-KV-3	FN MA3907 - RMBS			4	1.A	403,036	106.3042	408,833	384,588	413,594	0	7,810	0	0	4.000	1.664	MON		1,282	15,294	01/10/2020	01/01/2050
31418D-LU-4	FN MA3938 - RMBS			4	1.A	406,515	106.4544	412,207	387,215	413,959	0	5,586	0	0	4.000	1.485	MON		1,291	15,411	01/10/2020	02/01/2050
31418D-RW-4	FN MA4100 - RMBS			4	1.A	4,306,720	99.8158	4,152,791	4,160,454	4,321,278	0	21,742	0	0	2.000	1.447	MON		6,934	83,209	07/30/2020	08/01/2050
31418D-VD-1	FEDERAL NATIONAL MORTGAGE ASSOCIATION -			4	1.A	3,055,100	103.6355	3,000,663	2,895,401	3,081,058	0	28,041	0	0	3.000	1.557	MON		7,239	86,827	12/10/2020	12/01/2050
31418D-VY-5	FN MA4230 - RMBS			4	1.A	2,752,252	103.4833	2,706,041	2,614,955	2,751,441	0	(1,248)	0	0	2.500	1.152	MON		5,448	65,374	12/23/2020	01/01/2036
2699999. Subtotal - Bonds - U.S. Special Revenues - Residential Mortgage-Backed Securities						227,691,821	XXX	232,466,505	218,708,494	228,185,468	0	949,709	0	0	XXX	XXX	XXX		612,934	7,064,907	XXX	XXX
3137AV-XN-2	FHMS K-022 A2 - CMBS			4	1.A	1,965,953	100.7040	1,941,082	1,927,512	1,926,835	0	(4,556)	0	0	2.355	2.116	MON		3,783	45,393	12/11/2012	07/25/2022
3137BH-XJ-1	FHMS K-045 A2 - CMBS			4	1.A	4,056,328	105.1110	4,204,440	4,000,000	4,027,136	0	(10,914)	0	0	3.023	2.737	MON		10,077	120,920	04/03/2019	01/25/2025
3137BK-RJ-1	FHMS K-047 A2 - CMBS			4	1.A	1,031,05																

ANNUAL STATEMENT FOR THE YEAR 2021 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, NAIC Designation Modifier and SVO 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
3137FF-4A-2	FHMS K-741 X3 - CMBS			4	1.A	1,379,310	12.7520	1,210,703	0	1,243,737	0	(135,573)	0	0	2.448	5.461	MON	19,367	206,719	02/24/2021	03/25/2049
3137FF-XP-7	FHMS K-605 X3 - CMBS			4	1.A	905,537	19.3620	850,960	0	846,123	0	(59,414)	0	0	2.612	5.019	MON	9,566	87,750	03/03/2021	01/25/2034
3137FL-YM-0	FHMS K-1511 X3 - CMBS			3	1.A	2,515,445	33.1290	2,352,159	0	2,070,590	0	(168,962)	0	0	3.423	5.040	MON	20,253	246,408	05/09/2019	04/25/2037
3137FL-YY-4	FHMS K-092 X3 - CMBS			3	1.A	506,462	14.2830	405,530	0	376,410	0	(50,179)	0	0	2.246	6.394	MON	5,315	64,691	05/22/2019	07/25/2029
3137FM-U9-1	FHMS K-735 X3 - CMBS			4	1.A	1,396,970	8.5120	935,894	0	964,626	0	(185,605)	0	0	2.153	5.243	MON	19,725	240,053	07/18/2019	05/25/2047
3137FN-AH-3	FHMS K-095 X3 - CMBS			4	1.A	236,294	13.7950	193,820	0	169,847	0	(16,822)	0	0	2.100	4.925	MON	2,458	29,917	08/02/2019	08/25/2047
3137FN-X2-1	FHMS K-736 X3 - CMBS			4	1.A	523,196	8.2520	358,137	0	366,559	0	(69,993)	0	0	2.013	4.485	MON	7,282	88,595	09/06/2019	09/25/2047
3137FN-X8-8	FHMS K-097 X3 - CMBS			4	1.A	139,867	13.1890	113,986	0	113,690	0	(10,797)	0	0	2.017	4.832	MON	1,452	17,678	09/11/2019	09/25/2046
3137FP-JK-2	FHMS K-099 X3 - CMBS			4	1.A	2,932,730	12.9060	2,533,591	0	2,490,771	0	(273,572)	0	0	1.953	3.221	MON	31,949	371,812	01/26/2021	10/25/2047
3137FO-XM-0	FHMS K-737 X3 - CMBS			4	1.A	562,993	7.6530	410,701	0	422,358	0	(74,370)	0	0	1.768	4.624	MON	7,909	96,266	01/23/2020	01/25/2048
3137FR-EL-1	FHMS K-104 X3 - CMBS			4	1.A	435,588	13.1920	365,418	0	368,015	0	(35,008)	0	0	1.896	4.132	MON	4,376	53,265	02/21/2020	02/25/2047
3137FR-UI-9	FHMS K-106 X3 - CMBS			4	1.A	2,946,094	13.1670	2,633,400	0	2,695,037	0	(251,057)	0	0	1.920	3.611	MON	32,006	325,541	02/11/2021	03/25/2048
3137FI-G2-7	FHMS K-109 X1 - CMBS			3	1.A	1,222,219	11.0420	1,089,549	0	1,122,671	0	(100,952)	0	0	1.582	2.007	MON	13,008	121,981	04/07/2021	04/25/2030
3137FX-Z5-0	FHMS K-127 X1 - CMBS			3	1.A	1,515,542	2.5470	1,393,432	0	1,393,378	0	(123,051)	0	0	0.331	2.967	MON	15,077	156,775	03/17/2021	01/25/2031
3137FX-Z6-8	FHMS K-127 X3 - CMBS			3	1.A	2,036,253	19.9130	1,928,988	0	1,911,112	0	(125,142)	0	0	2.654	4.946	MON	21,423	196,519	03/17/2021	03/25/2049
3137HI-YY-6	FHMS K-130 X3 - CMBS			3	1.A	500,000	24.0410	476,847	0	484,316	0	(15,684)	0	0	3.096	4.599	MON	5,118	20,823	08/05/2021	08/25/2048
31381T-KC-3	FN 470191 - CMBS/RMBS			4	1.A	971,382	99.9741	954,427	954,675	954,675	0	(3,916)	0	0	3.070	2.790	MON	2,524	29,716	04/01/2014	01/01/2022
3138LD-56-4	FN AN1746 - CMBS/RMBS			4	1.A	3,747,201	101.8062	3,886,387	3,817,435	3,792,830	0	10,107	0	0	2.150	2.436	MON	7,068	82,983	02/08/2017	09/01/2023
3138LF-RV-2	FN AN3199 - CMBS/RMBS			4	1.A	2,702,952	105.8370	3,106,317	2,935,000	2,813,483	0	22,294	0	0	2.600	3.599	MON	6,571	77,370	02/01/2017	10/01/2031
3138LJ-FJ-4	FN AN5568 - CMBS/RMBS			4	1.A	2,694,948	107.2786	2,792,598	2,603,127	2,669,901	0	(6,352)	0	0	3.170	2.871	MON	7,106	80,085	06/01/2017	05/01/2027
3140HR-7D-9	FN BL0891 - CMBS/RMBS			4	1.A	2,483,198	115.0327	2,733,177	2,376,000	2,453,930	0	(9,975)	0	0	4.010	3.480	MON	8,204	96,601	01/02/2019	12/01/2030
3140HT-UI-4	FN BL2448 - CMBS/RMBS			4	1.A	4,328,506	111.1694	4,583,514	4,123,000	4,279,277	0	(19,591)	0	0	3.380	2.802	MON	12,000	141,293	06/06/2019	05/01/2031
3140HT-XV-6	FN BL2491 - CMBS/RMBS			4	1.A	4,316,829	110.9021	4,571,384	4,122,000	4,271,803	0	(17,914)	0	0	3.350	2.817	MON	11,891	140,005	06/06/2019	05/01/2031
3140HU-A3-0	FN BL2725 - CMBS/RMBS			4	1.A	3,309,864	106.8603	3,330,836	3,117,000	3,260,876	0	(21,320)	0	0	2.780	2.006	MON	7,462	87,856	08/29/2019	08/01/2029
3140HV-SV-7	FN BL4131 - CMBS/RMBS			4	1.A	2,689,063	108.4156	2,710,389	2,500,000	2,650,145	0	(17,702)	0	0	3.030	2.195	MON	6,523	76,802	10/02/2019	09/01/2031
3140HX-G4-6	FN BL5618 - CMBS/RMBS			4	1.A	1,722,479	106.0928	1,746,254	1,645,968	1,713,524	0	(4,817)	0	0	2.750	2.261	MON	3,898	45,891	01/24/2020	01/01/2035
2799999. Subtotal - Bonds - U.S. Special Revenues - Commercial Mortgage-Backed Securities						77,699,835	XXX	75,284,740	45,721,717	72,658,440	0	(2,924,904)	0	0	XXX	XXX	XXX	469,820	5,280,861	XXX	XXX
059134-DX-1	BALTIMORE CNTY MD CTFS PARTN				1.B FE	2,422,000	119.8590	2,271,328	1,895,000	2,158,591	0	(152,548)	0	0	5.000	1.920	AO	23,688	94,750	10/11/2016	10/01/2026
10620N-C3-1	BRHEA 2011-1 A2 - ABS			4	1.A FE	619,961	99.9999	614,583	614,584	608,936	0	3,490	0	0	0.978	2.056	FIHAN	601	6,044	03/23/2018	02/25/2030
10623P-DU-1	BRAZO 2010-1 A1 - ABS			4	1.A FE	177,398	100.5192	183,834	182,884	181,339	0	7,700	0	0	1.120	2.619	MJSD	28	2,000	02/03/2012	06/25/2035
249218-AJ-7	DENVER COLO PUB SCHS CTFS PARTN			1	1.D FE	710,090	112.9240	689,145	610,274	662,198	0	(8,978)	0	0	6.220	3.308	JD	1,687	37,963	12/09/2016	12/15/2026
267169-FZ-8	DUVAL CNTY FLA SCH BRD CTFS PARTN			2	1.E FE	1,404,500	111.7980	1,397,475	1,250,000	1,311,212	0	(16,166)	0	0	5.000	3.501	JJ	31,250	62,500	07/30/2015	07/01/2032
452281-JD-1	ILSSTD 2010-1 A3 - ABS			4	1.A FE	1,220,221	99.8328	1,218,790	1,220,831	1,215,848	0	35,589	0	0	1.024	2.395	JAJO	2,361	13,372	01/18/2017	07/25/2045
492258-KX-5	KERN CNTY CALIF CTFS PARTN				1.E FE	2,021,631	119.7130	2,065,049	1,725,000	1,881,316	0	(29,668)	0	0	5.000	2.972	MM	14,375	86,250	12/21/2016	11/01/2026
684517-QU-2	ORANGE CNTY FLA SCH BRD CTFS PARTN			2	1.C FE	1,413,349	115.9240	1,362,107	1,175,000	1,264,624	0	(23,482)	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				1.D FE	1,875,585	116.2730	1,744,095	1,500,000	1,638,017	0	(36,526)	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	1.E FE	472,508	110.9190	443,676	400,000	422,444	0	(7,747)	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						12,337,242	XXX	11,990,082	10,573,572	11,344,524	0	(128,336)	0	0	XXX	XXX	XXX	134,719	456,630	XXX	XXX
3199999. Total - U.S. Special Revenues Bonds						746,950,107	XXX	752,504,268	664,968,784	725,282,601	0	(6,033,986)	0	0	XXX	XXX	XXX	5,339,885	25,732,998	XXX	XXX
00130H-C6-8	AES CORP			1,2	2.C FE	2,874,510	97.3082	2,870,592	2,950,000	2,874,842	0	333	0	0	2.450	2.771	JJ	33,327	0	12/14/2021	01/15/2031
00185A-AF-1	AON PLC			1,2	2.A FE	793,912	104.9967	839,974	800,000	798,292	0	656	0	0	3.500	3.592	JD	1,322	28,000	08/12/2014	06/14/2024
00205G-AB-3	APT PIPELINES LTD			1,2	2.B FE	2,122,769	107.0294	2,274,375	2,125,000	2,124,177	0	234	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	2.B FE	2,239,488	105.7442	2,405,681	2,275,000	2,256,265	0	4,981	0	0	3.400	3.656	IN	9,884	77,350	02/09/2018	05/15/2025
00206R-GL-0	AT&T INC			1,2	2.B FE	3,228,914	111.1258	3,667,151	3,300,000	3,249,741	0	6,961	0	0	4.100	4.385	FA	51,113	135,300	12/17/2018	02/15/2028
00206R-HJ-4	AT&T INC			1,2	2.B FE	447,786	112.4513	506,031	450,000	448,330	0	194	0	0	4.350	4.411	MS	6,525	19,575	02/13/2019	03/01/2029
00206R-HV-7	AT&T INC			1,2	2.B FE	400,993	105.1310	441,550	420,000	407,317	0	2,524	0	0	2.950	3.679	JJ	5,713	12,390	06/05/2019	07/15/2026
00206R-ML-3	AT&T INC			1,2	2.B FE	3,194,656	99.6082	3,187,462	3,200,000	3,195,456	0	800	0	0	1.700	1.735	MS	14,507	27,502	03/19/2021	03/25/2026
002824-BE-9	ABBOTT LABORATORIES			1,2	1.F FE	4,178,252	104.4086	4,400,822	4,215,000	4,201,106	0	6,904	0	0	3.400	3.580	MN	143,310	143,310	08/01/2018	11/30/2023
00287Y-BG-2	ABBVIE INC			1,2	2.B FE	1,173,496	104.4599	1,227,404	1,175,000	1,174,453	0	278	0	0	3.750	3.776	MN	5,753	44,063	09/13/2018	11/14/2023
00287Y-BZ-1	ABBVIE INC			1,2	2.B FE	3,097,241	103.4602	3,207,266	3,100,000	3,098,368	0	537	0	0	2.600	2.619	MN	8,956	80,600	11/12/2019	11/21/2024

ANNUAL STATEMENT FOR THE YEAR 2021 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, NAIC Designation Modifier and SVO 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
00287Y-DB-2	ABBVIE INC			1,2	2.B FE	2,814,967		124,3251	2,170,000	2,796,981	.0	(17,986)	.0	.0	4.750	2.988	MS	30,350	103,075	01/20/2021	03/15/2045
00440E-AV-9	CHUBB INA HOLDINGS INC			1,2	1.F FE	254,217		273,642	255,000	254,643	.0	.75	.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	1.C FE	1,750,000		111,6432	1,750,000	1,750,000	.0	.0	.0	.0	3.829	3.829	FA	25,314	67,008	08/07/2018	08/15/2028
007589-AD-6	ADVOCATE HEALTH AND HOSPITALS CORP			1,2	1.C FE	460,000		100,3830	460,000	460,000	.0	.0	.0	.0	2.211	2.211	JD	.452	7,973	04/28/2020	06/15/2030
00774M-AU-9	AERCAP IRELAND CAPITAL DAC	C		1,2	2.C FE	3,795,364		99,7338	3,800,000	3,795,630	.0	.266	.0	.0	1.650	1.692	AO	10,798	.0	10/21/2021	10/29/2024
008117-AP-8	AETNA INC			1,2	2.B FE	778,883		101,1311	825,000	819,744	.0	5,854	.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	2.B FE	933,290		105,2806	950,000	940,509	.0	1,604	.0	.0	3.625	3.837	AO	8,609	34,438	03/01/2017	04/01/2027
00914A-AP-7	AIR LEASE CORP			1,2	2.B FE	3,407,875		97,9766	3,425,000	3,409,479	.0	1,604	.0	.0	0.800	0.975	FA	10,123	.0	09/20/2021	08/18/2024
01626P-AH-9	ALIMENTATION COUCHE-TARD INC	A		1,2	2.B FE	2,438,418		107,1250	2,425,000	2,432,888	.0	(1,322)	.0	.0	3.550	3.483	JJ	37,065	86,088	07/19/2017	07/26/2027
02209S-AS-2	ALTRIA GROUP INC				2.B FE	225,068		105,5649	225,000	225,019	.0	(9)	.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	2.B FE	3,872,060		104,8402	3,825,000	3,846,772	.0	(10,239)	.0	.0	3.800	3.506	FA	55,314	145,350	06/06/2019	02/14/2024
02209S-BJ-1	ALTRIA GROUP INC			1,2	2.B FE	606,826		103,6598	575,000	604,230	.0	(2,596)	.0	.0	3.400	2.697	MN	2,987	19,550	03/04/2021	05/06/2030
023135-AZ-9	AMAZON.COM INC			1,2	1.D FE	7,957,471		104,5361	8,100,000	8,034,585	.0	23,346	.0	.0	2.800	3.121	FA	81,270	226,800	08/10/2018	08/22/2024
023135-BC-9	AMAZON.COM INC			1,2	1.E FE	2,027,970		108,0981	2,100,000	2,054,499	.0	7,159	.0	.0	3.150	3.578	FA	23,704	66,150	02/09/2018	08/22/2027
025816-BD-0	AMERICAN EXPRESS CO				1.G FE	190,442		101,8834	200,000	198,866	.0	1,199	.0	.0	2.650	3.283	JD	.427	5,300	02/28/2014	12/02/2022
025816-BR-9	AMERICAN EXPRESS CO	2			1.G FE	1,671,667		104,7491	1,675,000	1,673,560	.0	.481	.0	.0	3.000	3.032	AO	8,515	50,250	12/15/2017	10/30/2024
025816-CN-7	AMERICAN EXPRESS CO	2			1.G FE	3,259,542		106,8768	3,300,000	3,276,714	.0	3,925	.0	.0	3.300	3.446	MN	17,545	117,150	04/27/2017	05/03/2027
02666T-AC-1	AMERICAN HOMES 4 RENT LP			1,2	2.C FE	4,052,645		98,2613	4,002,713	4,053,260	.0	.615	.0	.0	2.375	2.510	JJ	46,794	.0	11/10/2021	07/15/2031
026874-DD-6	AMERICAN INTERNATIONAL GROUP INC			1,2	2.B FE	3,497,504		107,0682	3,275,000	3,415,925	.0	(40,884)	.0	.0	3.750	2.377	JJ	58,336	122,813	12/20/2019	07/10/2025
03027X-AD-2	AMERICAN TOWER CORP				2.C FE	3,413,503		107,6640	3,100,000	3,377,843	.0	(35,660)	.0	.0	5.000	0.736	FA	58,556	.0	09/20/2021	02/15/2024
03027X-AU-4	AMERICAN TOWER CORP			1,2	2.C FE	2,670,384		109,3562	2,624,549	2,400,000	.0	(26,206)	.0	.0	3.950	2.355	MS	27,913	94,800	03/04/2021	03/15/2029
03027X-BK-5	AMERICAN TOWER CORP			1,2	2.C FE	1,304,829		95,1552	1,403,539	1,307,572	.0	2,743	.0	.0	2.950	3.582	JJ	20,064	28,404	03/09/2021	01/15/2051
03027X-BM-1	AMERICAN TOWER CORP			1,2	2.C FE	3,428,403		100,7032	3,300,000	3,424,966	.0	(3,437)	.0	.0	2.700	2.235	AO	18,810	48,510	09/20/2021	04/15/2031
03073E-AM-7	AMERISOURCEBERGEN CORP			1,2	2.A FE	248,663		104,8865	250,000	249,531	.0	.139	.0	.0	3.250	3.313	MS	2,708	8,125	02/17/2015	03/01/2025
031162-CR-9	AMGEN INC			1,2	2.A FE	6,615,762		102,1584	6,691,375	6,550,000	.0	(1,755)	.0	.0	3.150	3.078	FA	74,506	103,163	04/14/2021	02/21/2040
03209S-AL-5	AMPHENOL CORP			1,2	2.A FE	3,435,515		97,9548	3,425,000	3,435,249	.0	(266)	.0	.0	2.200	2.165	MS	22,396	.0	09/20/2021	09/15/2031
032523-AB-8	ANADOLU EFES BIRACILIK VE MALT SANAYII A	C		1,2	2.C FE	1,230,452		97,3070	1,240,000	1,231,070	.0	.618	.0	.0	3.375	3.500	JD	.233	20,925	06/22/2021	06/29/2028
032654-AV-7	ANALOG DEVICES INC			1,2	1.G FE	2,713,473		100,3505	2,700,000	2,713,421	.0	(52)	.0	.0	2.100	2.042	AO	13,545	.0	12/14/2021	10/01/2031
035240-AL-4	ANHEUSER-BUSCH INBEV WORLDWIDE INC			1,2	2.B FE	1,240,200		111,2129	1,250,000	1,243,414	.0	.903	.0	.0	4.000	4.096	AO	10,833	50,000	03/20/2018	04/13/2028
035240-AQ-3	ANHEUSER-BUSCH INBEV WORLDWIDE INC			1,2	2.B FE	2,317,676		116,3923	2,706,121	2,319,483	.0	.643	.0	.0	4.750	4.790	JJ	48,470	110,438	01/10/2019	01/23/2029
037833-CG-3	APPLE INC			1,2	1.B FE	4,934,900		104,0836	5,000,000	4,973,650	.0	11,901	.0	.0	3.000	3.261	FA	59,167	150,000	08/10/2018	02/09/2024
037833-CJ-7	APPLE INC			1,2	1.B FE	1,950,000		108,5601	1,950,000	1,950,000	.0	.0	.0	.0	3.350	3.350	FA	25,767	65,325	02/02/2017	02/09/2027
037833-EE-6	APPLE INC			1,2	1.B FE	3,293,185		97,0019	3,300,000	3,298,870	.0	5,685	.0	.0	2.375	2.764	FA	33,019	41,563	04/14/2021	02/08/2041
039483-BL-5	ARCHER-DANIELS-MIDLAND CO			1,2	1.F FE	1,046,955		104,0074	1,050,000	1,048,501	.0	.303	.0	.0	2.500	2.533	FA	10,208	26,250	08/08/2016	08/11/2026
040504-AL-7	ASHTED CAPITAL INC			1,2	2.C FE	2,883,816		106,5000	2,875,500	2,881,827	.0	(1,989)	.0	.0	4.250	2.499	MN	19,125	.0	12/13/2021	11/01/2029
046353-AL-2	ASTRAZENCA PLC	C			2.A FE	1,399,675		107,1477	1,400,000	1,401,708	.0	(425)	.0	.0	3.375	3.340	MN	5,906	47,250	06/06/2019	11/16/2025
046353-AM-0	ASTRAZENCA PLC	C			2.A FE	1,016,044		127,5086	780,000	1,009,662	.0	(6,382)	.0	.0	4.375	2.695	MN	4,266	34,125	01/20/2021	11/16/2045
04636N-AB-9	ASTRAZENCA FINANCE LLC			1,2	1.G FE	2,710,176		101,1036	2,675,000	2,710,024	.0	(152)	.0	.0	2.250	2.092	MN	5,517	.0	12/14/2021	05/28/2031
04685A-2V-2	ATHENE GLOBAL FUNDING				1.F FE	2,879,925		100,5819	2,866,584	2,879,723	.0	(202)	.0	.0	2.500	2.319	MS	19,198	.0	12/13/2021	03/24/2028
04685A-2Y-6	ATHENE GLOBAL FUNDING				1.F FE	6,350,000		99,3345	6,350,000	6,350,000	.0	.0	.0	.0	2.673	2.673	JD	11,316	84,868	06/02/2021	06/07/2031
052528-AL-0	AUSTRALIA AND NEW ZEALAND BANKING GROUP	C		2	2.A FE	2,851,451		102,6172	2,775,000	2,850,527	.0	(924)	.0	.0	2.950	2.151	JJ	36,156	.0	12/13/2021	07/22/2030
05351W-AC-7	AVANGRID INC			1,2	2.B FE	1,223,420		105,1365	1,225,000	1,223,940	.0	.301	.0	.0	3.200	3.228	AO	8,276	39,200	04/07/2020	04/15/2025
05523U-AK-6	BAE SYSTEMS HOLDINGS INC			1	2.B FE	194,421		106,1153	195,000	194,820	.0	.61	.0	.0	3.800	3.835	AO	1,729	7,410	09/30/2014	10/07/2024
05523U-AP-5	BAE SYSTEMS HOLDINGS INC			1,2	2.B FE	237,168		107,2781	240,000	238,747	.0	.287	.0	.0	3.850	3.994	JD	.411	9,240	12/03/2015	12/15/2025
05526D-AZ-8	BAT CAPITAL CORP			1,2	2.B FE	2,100,000		103,9986	2,100,000	2,100,000	.0	.0	.0	.0	3.222	3.221	FA	25,561	67,662	08/08/2017	08/15/2024
05531F-BB-8	TRUIST FINANCIAL CORP	2			1.G FE	1,122,489		104,4827	1,175,000	1,179,852	.0	8,334	.0	.0	2.850	3.657	AO	6,046	33,488	07/26/2018	10/26/2024
055650-CP-1	BP CAPITAL MARKETS PLC	C		1	1.G FE	441,023		105,4542	425,000	429,086	.0	(1,841)	.0	.0	3.814	3.338	FA	6,349	16,210	10/22/2014	02/10/2024
05578D-AG-7	BPCE SA	C			1.E FE	1,023,155		106,2711	1,089,279	1,024,526	.0	.194	.0	.0	4.000	4.021	AO	8,656	41,000	04/08/2014	04/15/2024
05578Q-AA-1	BPCE SA				2.B FE	1,039,102		107,5325	950,000	970,422	.0	(10,644)	.0	.0	5.700	4.447	AO	10,379	54,150	10/08/2014	10/22/2023
05578Q-AF-0	BPCE SA	C		2,5	2.B FE	1,849,747		99,9243	1,825,000	1,849,651	.0	(96)	.0	.0	3.116	2.956	AO	11,373	.0	12/13/2021	10/19/2032
05583J-AA-0	BPCE SA				2.A FE	3,031,090		100,5722	3,050,000	3,048,422	.0	3,973	.0	.0	3.000	3.135	MN	9,913	91,500	05/15/2017	05/22/2022
056752-AQ-1	BAIDU INC	C		1,2	1.G FE	213,160		103,6407	200,000	211,259	.0	(1,901)	.0	.0	3.075	1.264	AO	1,435	3,075	06/10/2021	04/07/2025
05964H-AB-1	BANCO SANTANDER SA	C			1.G FE	2,882,228		109,9579	2,800,000	2,848,028	.0	(8,058)	.0	.0	4.250	3.887	AO	26,444	119,000	06/08/2017	04/11/2027

ANNUAL STATEMENT FOR THE YEAR 2021 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, NAIC Designation Modifier and SVO 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
05971U-2A-4	BANCO DE CREDITO DEL PERU	C	1,2		2.B FE	779,321		101.6091	780,000	779,594	.0	.127	.0	.0	2.700	2.718	JJ	9,945	21,060	09/06/2019	01/11/2025
05971V-2A-2	BANCO DE CREDITO DEL PERU	D	1,2		2.A FE	795,150		101.6255	760,000	786,906	.0	(8,244)	.0	.0	2.700	1.467	JJ	9,690	10,260	01/25/2021	01/11/2025
06051G-EU-9	BANK OF AMERICA CORP				1.G FE	1,713,585		102.7350	1,700,000	1,704,164	.0	(3,961)	.0	.0	3.300	3.055	JJ	26,492	56,100	12/15/2017	01/11/2023
06051G-FX-2	BANK OF AMERICA CORP		1		1.G FE	843,257		107.7876	889,248	835,062	.0	(2,152)	.0	.0	3.500	3.194	AO	5,775	28,875	10/19/2017	04/19/2026
06051G-GA-1	BANK OF AMERICA CORP		1,2		1.G FE	1,352,545		106.6512	1,439,791	1,351,326	.0	(252)	.0	.0	3.248	3.226	AO	8,526	43,848	10/25/2016	10/21/2027
06368B-Q8-8	BANK OF MONTREAL	C	2		2.A FE	1,775,000		105.0000	1,863,750	1,775,000	.0	.0	.0	.0	4.338	4.337	AO	18,394	77,000	10/02/2018	10/05/2028
06654D-AB-3	BANNER HEALTH		1,2		1.D FE	2,845,635		101.2920	2,729,819	2,695,000	.0	(15,974)	.0	.0	2.338	1.650	JJ	31,505	46,409	01/05/2021	01/01/2030
06675F-AT-4	BANQUE FEDERATIVE DU CREDIT MUTUEL SA	C			1.D FE	1,758,470		102.5782	1,810,505	1,761,133	.0	1,277	.0	.0	2.375	2.454	MN	4,658	41,936	11/18/2019	11/21/2024
06738E-AU-9	BARCLAYS PLC	D	1,2		2.B FE	2,829,384		109.5713	2,821,461	2,827,253	.0	(2,131)	.0	.0	4.337	2.261	JJ	53,047	.0	12/13/2021	01/10/2028
07274N-AE-3	BAYER US FINANCE II LLC		1,2		2.B FE	2,305,773		104.3989	2,401,175	2,300,000	.0	(1,100)	.0	.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		2.B FE	2,029,800		108.4577	2,169,154	2,000,000	.0	(3,988)	.0	.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		2.B FE	1,022,491		111.7810	1,151,344	1,030,000	.0	.646	.0	.0	4.375	4.463	JD	2,003	45,063	06/18/2018	12/15/2028
075887-BX-6	BECTON DICKINSON AND CO		1,2		2.C FE	1,318,801		126.4477	1,390,925	1,314,536	.0	(4,265)	.0	.0	4.669	3.491	JD	3,567	51,359	03/09/2021	06/06/2047
084659-AV-3	BERKSHIRE HATHAWAY ENERGY CO		1,2		1.G FE	1,789,714		111.1310	1,989,245	1,790,000	.0	.763	.0	.0	3.700	3.700	JJ	30,539	86,099	03/25/2020	07/15/2030
08860H-AC-8	BHARTI AIRTEL LTD	C	1,2		2.C FE	1,128,960		101.3943	1,145,756	1,128,998	.0	.38	.0	.0	3.250	3.261	JD	2,856	27,544	03/03/2021	06/03/2031
09659W-2A-1	BNP PARIBAS SA				1.G FE	384,519		100.9311	388,585	385,000	.0	.101	.0	.0	2.950	2.977	MN	1,199	.0	05/16/2017	05/23/2022
09659W-2C-7	BNP PARIBAS SA	C			1.G FE	3,325,411		106.8610	3,579,844	3,334,515	.0	2,330	.0	.0	3.500	3.588	MN	14,656	117,250	11/09/2017	11/16/2027
09659W-2D-5	BNP PARIBAS SA	C			1.G FE	1,906,581		105.0620	2,006,684	1,900,425	.0	.487	.0	.0	3.375	3.404	JJ	30,799	64,463	01/02/2018	01/09/2025
097023-BX-2	BOEING CO		1,2		2.C FE	1,516,179		103.3751	1,602,314	1,550,000	.0	3,169	.0	.0	3.250	3.510	MS	16,792	50,375	02/21/2018	03/01/2028
10112R-BG-7	BOSTON PROPERTIES LP		1,2		2.A FE	2,815,611		102.1407	2,849,726	2,790,000	.0	(316)	.0	.0	2.900	2.772	MS	23,824	49,735	12/14/2021	03/15/2030
101137-AT-4	BOSTON SCIENTIFIC CORP		1,2		2.B FE	2,418,466		120.1376	2,306,642	1,920,000	.0	(21,195)	.0	.0	4.550	2.689	MS	29,120	87,360	01/20/2021	03/01/2039
10921U-2E-7	BRIGHTHOUSE FINANCIAL GLOBAL FUNDING				1.G FE	2,633,782		99.4685	2,635,915	2,650,000	.0	.76	.0	.0	2.000	2.101	JD	442	26,500	12/17/2021	06/28/2028
110122-AW-8	BRISTOL-MYERS SQUIBB CO		1		1.F FE	1,185,087		104.3327	1,199,826	1,150,000	.0	(4,383)	.0	.0	3.250	2.840	MN	6,229	37,375	05/22/2015	11/01/2023
110122-DB-1	BRISTOL-MYERS SQUIBB CO		1,2		1.F FE	276,535		105.7876	290,916	275,398	.0	(173)	.0	.0	3.625	3.555	MN	1,274	9,969	05/16/2014	05/15/2024
110122-DR-6	BRISTOL-MYERS SQUIBB CO		1,2		1.F FE	6,641,213		94.9685	6,766,506	7,125,000	.0	13,422	.0	.0	2.350	2.803	MN	22,325	167,438	04/14/2021	11/13/2040
11120V-AJ-2	BRIXMOR OPERATING PARTNERSHIP LP		1,2		2.C FE	2,840,483		109.8089	2,827,579	2,575,000	.0	(1,245)	.0	.0	4.050	2.657	JJ	52,144	.0	12/13/2021	07/01/2030
11135F-BG-5	BROADCOM INC		1,2		2.C FE	1,227,557		104.3987	1,331,083	1,275,000	.0	.767	.0	.0	3.750	3.963	FA	18,063	27,359	03/09/2021	02/15/2051
11135F-BH-3	BROADCOM INC		1,2		2.C FE	4,058,685		97.7519	4,081,142	4,175,000	.0	1,458	.0	.0	2.450	2.794	FA	38,642	.0	11/10/2021	02/15/2031
11271L-AD-4	BROOKFIELD FINANCE INC	C	1,2		1.G FE	2,872,114		116.1467	2,874,631	2,475,000	.0	(2,444)	.0	.0	4.850	2.362	MS	30,676	.0	12/13/2021	03/29/2029
12505B-AD-2	CBRE SERVICES INC		1,2		2.A FE	1,041,221		111.7342	1,146,393	1,026,000	.0	(2,086)	.0	.0	4.875	4.623	MS	16,673	50,018	12/13/2018	03/01/2026
125523-AG-5	CIGNA CORP		1,2		2.A FE	2,123,236		108.5152	2,305,948	2,125,000	.0	.196	.0	.0	4.125	4.136	MN	11,201	87,656	09/06/2018	11/15/2025
125896-BP-4	CMS ENERGY CORP		1,2		2.B FE	2,840,966		106.5088	3,035,501	2,850,000	.0	.916	.0	.0	3.600	3.638	MN	13,110	102,600	11/04/2015	11/15/2025
126117-AS-9	CNA FINANCIAL CORP		1,2		2.A FE	979,661		105.6323	1,029,915	975,000	.0	(506)	.0	.0	3.950	3.892	MN	4,921	38,513	02/28/2014	05/15/2024
126408-HQ-9	CSX CORP		1,2		2.A FE	1,225,338		101.5899	1,290,192	1,270,000	.0	4,073	.0	.0	2.400	2.811	FA	11,515	30,480	04/06/2020	02/15/2030
126650-CF-5	CVS HEALTH CORP		1,2		2.B FE	687,717		105.1000	709,425	675,000	.0	(1,427)	.0	.0	3.375	3.142	FA	8,796	22,781	12/12/2014	08/12/2024
126650-CU-2	CVS HEALTH CORP		1,2		2.B FE	1,189,668		104.7180	1,256,616	1,200,000	.0	1,030	.0	.0	2.875	2.975	JD	2,875	34,500	05/16/2016	06/01/2026
126650-CW-8	CVS HEALTH CORP		1,2		2.B FE	3,168,672		107.7236	3,447,155	3,200,000	.0	4,384	.0	.0	4.100	4.262	MS	34,987	131,200	03/06/2018	03/25/2025
126650-CX-6	CVS HEALTH CORP		1,2		2.B FE	936,643		112.0271	1,064,257	950,000	.0	1,221	.0	.0	4.300	4.475	MS	10,893	40,850	03/06/2018	03/25/2028
126650-DJ-6	CVS HEALTH CORP		1,2		2.B FE	1,213,355		109.6925	1,206,618	1,100,000	.0	(9,506)	.0	.0	3.750	2.443	AO	10,313	41,250	03/04/2021	04/01/2030
12686L-AA-7	CABLE ONDA SA	C	1,2		3.A FE	197,990		102.6250	205,250	200,000	.0	.167	.0	.0	4.500	4.625	JJ	3,775	9,000	10/28/2019	01/30/2030
133131-AZ-5	CAMDEN PROPERTY TRUST		1,2		1.G FE	2,618,665		104.4351	2,683,982	2,570,000	.0	(4,541)	.0	.0	2.800	2.579	MN	9,195	71,960	05/06/2020	05/15/2030
133434-AA-8	CAMERON LNG LLC		1,2		1.G FE	1,110,000		104.1675	1,156,259	1,110,000	.0	.0	.0	.0	2.902	2.902	JJ	14,853	32,212	12/05/2019	07/15/2031
13645R-AY-0	CANADIAN PACIFIC RAILWAY CO	C	1,2		2.B FE	2,061,330		111.6017	2,042,311	1,830,000	.0	(26,194)	.0	.0	4.000	2.321	JD	6,100	73,200	11/01/2019	06/01/2028
14040H-BK-0	CAPITAL ONE FINANCIAL CORP		2		2.B FE	488,261		106.7922	523,282	490,000	.0	.172	.0	.0	3.750	3.793	JJ	7,809	18,375	07/25/2016	07/28/2026
14040H-BT-1	CAPITAL ONE FINANCIAL CORP		2		2.A FE	573,327		105.2814	605,368	575,000	.0	.240	.0	.0	3.300	3.347	AO	3,215	18,975	10/26/2017	10/30/2024
14040H-CA-1	CAPITAL ONE FINANCIAL CORP		2		2.A FE	598,581		105.2532	605,206	575,000	.0	(5,144)	.0	.0	3.900	2.931	JJ	9,468	22,425	06/06/2019	01/29/2024
141781-BM-5	CARGILL INC		1,2		1.F FE	1,309,665		99.4513	1,297,839	1,305,000	.0	(443)	.0	.0	2.125	2.084	AO	5,238	27,731	04/21/2020	04/23/2030
141781-BQ-6	CARGILL INC		1,2		1.F FE	2,598,804		95.6726	2,487,488	2,600,000	.0	.101	.0	.0	1.700	1.705	FA	18,294	22,100	01/28/2021	02/02/2031
14448C-AS-3	CARRIER GLOBAL CORP		1,2		2.C FE	1,307,033		106.2688	1,325,000	1,307,344	.0	.311	.0	.0	3.577	3.653	AO	11,322	47,395	03/09/2021	04/05/2050
149123-CH-2	CATERPILLAR INC		1,2		1.F FE	1,703,764		104.4658	1,697,569	1,625,000	.0	(7,544)	.0	.0	2.600	2.045	AO	9,624	42,250	05/06/2020	04/09/2030
161175-BV-5	CHARTER COMMUNICATIONS OPERATING LLC		1,2		2.C FE	1,243,134		96.8784	1,307,858	1,350,000	.0	1,504	.0	.0	2.700	4.164	AO	12,488	49,950	03/09/2021	04/01/2051
16412X-AG-0	CHENIERE CORPUS CHRISTI HOLDINGS LLC		1,2		2.C FE	2,823,175		112.8750	2,821,875	2,500,000	.0	(2,488)	.0	.0	5.125	2.388	JD	356	64,063	12/14/2021	06/30/2027
166754-AS-0	CHEVRON PHILLIPS CHEMICAL COMPANY LLC		1,2		1.G FE	4,232,618		109.8066	4,666,781	4,250,000	.0	1,586	.0	.0	3.700	3.749	JD	13,104	157,250	02/27/2018	06/01/2028

ANNUAL STATEMENT FOR THE YEAR 2021 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, NAIC Designation Modifier and SVO 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
17275R-BH-4	CISCO SYSTEMS INC			1,2	1.E FE	881,433	102.4279	921,851	900,000	894,181	0	3,277	0	0	2.200	2.588	MS	5,555	19,800	12/15/2017	09/20/2023
172967-HD-6	CITIGROUP INC				2.A FE	730,552	105.4027	764,170	725,000	726,265	0	(662)	0	0	3.875	3.774	AO	5,151	28,094	07/10/2014	10/25/2023
172967-HT-1	CITIGROUP INC				2.A FE	1,143,434	106.0940	1,220,081	1,150,000	1,147,092	0	1,108	0	0	3.750	3.859	JD	23,359	21,563	07/30/2018	06/16/2024
172967-JP-7	CITIGROUP INC				2.A FE	1,944,916	106.0113	2,067,220	1,950,000	1,947,349	0	719	0	0	3.300	3.343	AO	11,440	64,350	02/09/2018	04/27/2025
172967-LD-1	CITIGROUP INC			1,2,5	2.A FE	1,227,058	108.4032	1,327,939	1,225,000	1,226,166	0	(206)	0	0	3.887	3.866	JJ	22,617	47,616	02/16/2017	01/10/2028
172967-LG-4	CITIGROUP INC			1,2	2.A FE	549,615	100.5116	552,814	550,000	549,974	0	81	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	2.A FE	1,431,795	107.8391	1,617,587	1,500,000	1,452,765	0	6,146	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	1.G FE	1,628,517	107.3020	1,770,483	1,650,000	1,635,484	0	1,859	0	0	3.520	3.668	AO	10,325	58,080	02/01/2018	10/27/2028
172967-MP-3	CITIGROUP INC			1,2,5	1.G FE	1,760,000	114.0360	2,007,034	1,760,000	1,760,000	0	0	0	0	4.412	4.413	MS	19,629	77,651	03/24/2020	03/31/2031
17325F-AS-7	CITIBANK NA			1,2	1.E FE	848,844	105.2322	894,474	850,000	849,498	0	230	0	0	3.650	3.680	JJ	13,617	31,025	01/15/2019	01/23/2024
174610-AK-1	CITIZENS FINANCIAL GROUP INC			2	2.B FE	354,627	108.7683	386,127	355,000	354,835	0	38	0	0	4.300	4.313	JD	1,187	15,265	11/30/2015	12/03/2025
18977W-2A-7	CNO GLOBAL FUNDING				1.G FE	2,940,936	98.8058	2,939,473	2,975,000	2,941,220	0	284	0	0	1.750	2.001	AO	12,148	0	12/15/2021	10/07/2026
191216-CR-9	COCA-COLA CO			1	1.E FE	5,012,569	108.6440	4,753,175	4,375,000	4,909,010	0	(99,181)	0	0	3.375	0.975	MS	39,375	147,656	12/14/2020	03/25/2027
20030N-CH-2	COMCAST CORP			1,2	1.G FE	3,178,400	109.3427	3,526,302	3,225,000	3,192,236	0	4,452	0	0	3.550	3.730	MN	19,081	114,488	11/09/2018	05/01/2028
20030N-CR-0	COMCAST CORP			1,2	1.G FE	1,159,930	106.2882	1,232,943	1,160,000	1,159,974	0	11	0	0	3.700	3.701	AO	9,061	42,920	10/02/2018	04/15/2024
20030N-DA-6	COMCAST CORP			1,2	1.G FE	1,692,138	103.4467	1,624,113	1,570,000	1,670,806	0	(11,893)	0	0	2.650	1.769	FA	17,335	41,605	03/06/2020	02/01/2030
20030N-DH-1	COMCAST CORP			1,2	1.G FE	6,616,507	111.8449	6,626,810	5,925,000	6,596,200	0	(20,307)	0	0	3.750	2.927	AO	55,547	111,094	04/14/2021	04/01/2040
200340-AS-6	COMERICA INC			2	2.A FE	374,966	103.9916	389,969	375,000	374,989	0	7	0	0	3.700	3.702	JJ	5,820	13,875	07/26/2018	07/31/2023
20268J-AA-1	COMMONSPIRIT HEALTH			1,2	2.A FE	3,518,919	103.5100	3,596,973	3,475,000	3,500,215	0	(9,667)	0	0	2.760	2.459	AO	23,978	95,910	01/10/2020	10/01/2024
20268J-AB-9	COMMONSPIRIT HEALTH			1,2	2.A FE	1,175,004	105.8024	1,269,629	1,200,000	1,178,919	0	2,320	0	0	3.347	3.609	AO	10,041	40,164	04/16/2020	10/01/2029
205887-CD-2	CONAGRA BRANDS INC			1,2	2.C FE	2,681,545	126.6341	2,722,633	2,150,000	2,662,659	0	(18,885)	0	0	5.300	3.387	MN	18,992	113,950	03/04/2021	11/01/2038
208251-AE-8	CONOCOPHILLIPS CO			1	1.G FE	2,866,252	131.3483	2,856,826	2,175,000	2,862,660	0	(3,592)	0	0	6.950	2.225	AO	31,912	0	12/14/2021	04/15/2029
209111-FC-2	CONSOLIDATED EDISON COMPANY OF NEW YORK			1,2	2.A FE	2,805,504	109.3651	2,624,762	2,400,000	2,792,572	0	(12,932)	0	0	3.950	2.893	MS	31,600	94,800	01/20/2021	03/01/2043
21036P-BG-2	CONSTELLATION BRANDS INC			1,2	2.C FE	1,272,383	109.7102	1,343,950	1,225,000	1,271,635	0	(748)	0	0	3.750	3.534	MN	7,656	45,938	03/09/2021	05/01/2050
21684A-AA-4	COOPERATIVE RABOBANK UA	C			2.A FE	673,681	106.2644	690,719	650,000	655,569	0	(2,740)	0	0	4.625	4.155	JD	2,505	30,063	07/08/2014	12/01/2023
21688A-AL-6	COOPERATIVE RABOBANK UA (NEW YORK BRANC				1.E FE	1,134,721	102.2749	1,201,730	1,175,000	1,165,148	0	9,278	0	0	2.750	3.591	JJ	15,348	32,313	07/26/2018	01/10/2023
22160K-AP-0	COSTCO WHOLESALE CORP			1,2	1.D FE	2,870,056	96.8555	2,711,954	2,800,000	2,862,219	0	(7,281)	0	0	1.600	1.308	AO	8,836	44,800	12/02/2020	04/20/2030
22535W-AA-5	CREDIT AGRICOLE SA (LONDON BRANCH)	C			1.G FE	3,225,568	100.0500	3,201,600	3,200,000	3,200,143	0	(5,779)	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			1.G FE	663,803	104.9474	734,632	700,000	682,714	0	5,801	0	0	3.250	4.209	AO	5,498	22,750	07/30/2018	10/04/2024
22535W-AE-7	CREDIT AGRICOLE SA (LONDON BRANCH)	C			1.G FE	996,256	103.5872	1,035,872	1,000,000	998,950	0	768	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	2.A FE	2,879,882	107.1080	3,079,355	2,875,000	2,878,167	0	(456)	0	0	3.869	3.849	JJ	52,218	111,234	01/10/2018	01/12/2029
23330J-AB-7	DP WORLD LTD (UAE)	C			2.C FE	993,300	123.0000	1,033,200	840,000	987,075	0	(2,804)	0	0	5.625	4.493	MS	12,600	47,250	09/18/2019	09/25/2048
234064-AB-9	DAIWA SECURITIES GROUP INC	C			2.A FE	2,500,000	100.7488	2,518,720	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
23636T-AD-2	DANONE SA	C		1,2	2.A FE	995,000	102.4829	1,024,829	1,000,000	997,848	0	1,130	0	0	2.589	2.710	MN	4,243	25,890	06/06/2019	11/02/2023
24422E-VD-8	JOHN DEERE CAPITAL CORP				1.F FE	4,959,310	103.0726	4,664,035	4,525,000	4,903,135	0	(44,348)	0	0	2.450	1.347	JJ	52,968	110,863	09/22/2020	01/09/2030
24422E-VL-0	JOHN DEERE CAPITAL CORP				1.F FE	5,034,451	95.1169	4,827,183	5,075,000	5,038,099	0	3,648	0	0	1.450	1.536	JJ	33,932	38,429	01/13/2021	01/15/2031
25156P-AV-5	DEUTSCHE TELEKOM INTERNATIONAL FINANCE B	D		1,2	2.B FE	2,199,868	101.9876	2,243,727	2,200,000	2,199,966	0	19	0	0	2.485	2.486	MS	15,490	54,670	09/13/2016	09/19/2023
25278X-AN-9	DIAMONDBACK ENERGY INC			1,2	2.C FE	2,867,427	105.6250	2,851,875	2,700,000	2,866,563	0	(864)	0	0	3.500	2.607	JD	7,875	0	12/14/2021	12/01/2029
254687-CM-6	WALT DISNEY CO			1	1.G FE	736,091	101.6752	762,564	750,000	748,685	0	1,826	0	0	3.000	3.255	MS	6,625	22,500	10/08/2014	09/15/2022
254687-DD-5	WALT DISNEY CO			1,2	2.A FE	1,197,132	107.6353	1,291,624	1,200,000	1,198,813	0	287	0	0	3.700	3.728	AO	9,373	44,400	10/14/2015	10/15/2025
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ANNUAL STATEMENT FOR THE YEAR 2021 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, NAIC Designation Modifier and SVO 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
29157T-AD-8	EMORY UNIVERSITY			1,2	1.C FE	2,208,695	101.2258	2,140,926	2,115,000	2,199,646	0	(9,049)	0	0	2.143	1.632	MS	15,108	45,324	01/08/2021	09/01/2030
29250N-AH-8	ENBRIDGE INC	C		1,2	2.A FE	1,048,523	104.6430	1,124,912	1,075,000	1,067,135	0	3,021	0	0	3.500	3.817	JD	2,195	37,625	02/24/2015	06/10/2024
29274F-AF-1	ENEL AMERICAS SA	C		1,2	2.B FE	1,194,240	107.1505	1,232,231	1,150,000	1,180,408	0	(6,063)	0	0	4.000	3.370	AO	8,433	46,000	09/19/2019	10/25/2026
29278D-AA-3	ENEL CHILE SA	C		1,2	2.A FE	2,758,900	111.1049	2,610,965	2,350,000	2,709,287	0	(49,613)	0	0	4.875	2.220	JD	6,046	114,563	01/26/2021	06/12/2028
29379V-AZ-6	ENTERPRISE PRODUCTS OPERATING LLC			1,2	2.A FE	2,008,313	102.3552	2,021,515	1,975,000	1,983,278	0	(8,440)	0	0	3.350	2.902	MS	19,481	66,163	06/06/2019	03/15/2023
30040W-AG-3	EVERSOURCE ENERGY			1,2	2.A FE	642,665	104.8625	676,363	645,000	644,044	0	472	0	0	3.800	3.881	JD	2,043	24,510	12/10/2018	12/01/2023
30231G-BJ-0	EXXON MOBIL CORP			1,2	1.D FE	2,235,000	107.6776	2,406,594	2,235,000	2,235,000	0	0	0	0	3.294	3.294	MS	20,859	73,621	03/17/2020	03/19/2027
31376G-LJ-6	STACR 2016-DNA4 M3 - CDO/CMO/RMBS			4	1.D	1,772,022	103.1728	1,654,715	1,603,829	1,678,082	0	(30,336)	0	0	3.902	2.299	MON	869	63,283	01/11/2019	03/25/2029
31428X-AU-0	FEDEX CORP			1	2.B FE	2,822,681	112.9264	2,732,819	2,420,000	2,810,607	0	(12,075)	0	0	4.100	3.062	AO	20,946	99,220	01/20/2021	04/15/2043
31428X-CD-6	FEDEX CORP			1,2	2.B FE	3,295,017	100.1496	3,304,937	3,300,000	3,295,331	0	314	0	0	2.400	2.417	MN	10,120	43,120	06/03/2021	05/15/2031
31620M-BU-9	FIDELITY NATIONAL INFORMATION SERVICES I			1,2	2.B FE	347,883	101.2375	354,331	350,000	347,947	0	64	0	0	3.100	3.141	MS	3,617	5,395	02/23/2021	03/01/2041
316773-CL-2	FIFTH THIRD BANCORP			2	2.A FE	297,255	100.2858	300,857	300,000	299,923	0	375	0	0	3.500	3.629	MS	3,092	10,500	01/14/2014	03/15/2022
316770-BM-0	FIFTH THIRD BANK NA (OHIO)			2	1.G FE	550,000	108.8725	598,799	550,000	550,000	0	0	0	0	3.950	3.950	JJ	9,233	21,725	07/23/2018	07/28/2025
337738-AR-9	FISERV INC			1,2	2.B FE	1,522,026	112.0160	1,708,244	1,525,000	1,522,872	0	267	0	0	4.200	4.224	AO	16,013	64,050	09/20/2018	10/01/2028
337738-AS-7	FISERV INC			1,2	2.B FE	2,994,960	103.3649	3,100,947	3,000,000	2,997,408	0	988	0	0	2.750	2.786	JJ	41,250	82,500	06/10/2019	07/01/2024
337738-AT-5	FISERV INC			1,2	2.B FE	1,674,883	105.8147	1,772,396	1,675,000	1,674,928	0	15	0	0	3.200	3.201	JJ	26,800	53,600	06/10/2019	07/01/2026
33834D-AA-2	FIVE CORNERS FUNDING TRUST II			1,2	1.G FE	2,947,128	103.5000	2,949,750	2,850,000	2,946,683	0	(445)	0	0	2.850	2.388	MN	10,379	0	12/15/2021	05/15/2030
341081-FJ-1	FLORIDA POWER & LIGHT CO			1,2	1.E FE	460,850	101.7392	483,261	475,000	472,549	0	1,669	0	0	2.750	3.126	JD	1,089	13,063	03/26/2014	06/01/2023
35137L-AL-9	FOX CORP			1,2	2.B FE	2,722,001	107.6558	2,718,309	2,525,000	2,705,574	0	(16,426)	0	0	3.500	2.510	AO	20,375	88,375	03/04/2021	04/08/2030
361448-AY-9	GATX CORP			1,2	2.B FE	763,001	105.2666	868,449	825,000	787,131	0	7,117	0	0	3.250	4.340	MS	7,895	26,813	06/04/2018	09/15/2026
36321P-AB-6	GALAXY PIPELINE ASSETS BIDCO LTD	C		1	1.C FE	270,000	97.9696	264,518	270,000	270,000	0	0	0	0	2.625	2.625	MS	1,792	6,418	10/27/2020	03/31/2036
36321P-AC-4	GALAXY PIPELINE ASSETS BIDCO LTD	C		1	1.C FE	270,000	101.4135	273,816	270,000	270,000	0	0	0	0	3.250	3.250	MS	2,218	7,946	10/27/2020	09/30/2040
369550-BG-2	GENERAL DYNAMICS CORP			1,2	1.G FE	2,009,420	106.9318	2,138,636	2,000,000	2,004,872	0	(1,397)	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	2.B FE	4,096,023	107.5176	4,408,222	4,100,000	4,097,993	0	560	0	0	4.000	4.016	AO	33,711	164,000	04/03/2018	04/17/2025
37045V-AT-7	GENERAL MOTORS CO			1,2	2.C FE	1,259,000	136.7238	1,367,238	1,000,000	1,254,980	0	(4,020)	0	0	5.950	4.331	AO	14,875	59,500	03/09/2021	04/01/2049
373298-BN-7	GEORGIA-PACIFIC LLC				1.G FE	1,036,902	121.4094	970,061	799,000	987,372	0	(46,718)	0	0	7.375	1.193	JD	4,911	58,926	12/08/2020	12/01/2025
373298-CF-3	GEORGIA-PACIFIC LLC			1	1.G FE	1,120,086	113.6530	966,051	850,000	918,423	0	(31,681)	0	0	8.000	3.854	JJ	31,356	68,000	11/24/2015	01/15/2024
37331N-AK-7	GEORGIA-PACIFIC LLC			1,2	1.G FE	1,086,761	100.7481	1,083,042	1,075,000	1,086,703	0	(57)	0	0	2.300	2.152	AO	4,190	0	12/14/2021	04/30/2030
375558-BL-6	GILEAD SCIENCES INC			1,2	2.A FE	889,074	102.3876	921,488	900,000	896,643	0	1,948	0	0	2.500	2.731	MS	7,500	22,500	12/15/2017	09/01/2023
378272-AN-8	GLENCORE FUNDING LLC			1,2	2.A FE	2,450,052	107.9310	2,671,292	2,475,000	2,459,657	0	2,576	0	0	4.000	4.133	MS	25,850	99,000	02/01/2018	03/27/2027
378272-AQ-1	GLENCORE FUNDING LLC			1,2	2.A FE	938,780	107.5165	1,075,165	1,000,000	958,974	0	6,004	0	0	3.875	4.689	AO	6,889	38,750	06/08/2018	10/27/2027
37940X-AB-8	GLOBAL PAYMENTS INC			1,2	2.C FE	2,860,165	104.2243	2,866,168	2,750,000	2,859,636	0	(529)	0	0	3.200	2.602	FA	33,244	0	12/15/2021	08/15/2029
38141G-ES-9	GOLDMAN SACHS GROUP INC			1	2.B FE	794,871	117.7190	824,033	700,000	750,343	0	(8,761)	0	0	5.950	4.345	JJ	19,205	41,650	05/19/2016	01/15/2027
38141G-HB-6	GOLDMAN SACHS GROUP INC			1,2	2.A FE	5,021,698	107.4215	5,021,955	4,675,000	5,018,211	0	(3,487)	0	0	3.850	1.963	JJ	77,495	0	12/14/2021	01/26/2027
38141G-WL-4	GOLDMAN SACHS GROUP INC			1,2,5	2.A FE	1,120,880	108.0351	1,269,412	1,175,000	1,137,749	0	4,958	0	0	3.691	4.262	JD	3,132	43,369	05/25/2018	06/05/2028
40052V-AG-9	GRUPO BIMBO SAB DE CV	C		1,2	2.B FE	1,673,988	108.3485	1,906,934	1,760,000	1,677,389	0	1,530	0	0	4.000	4.291	MS	22,489	70,400	09/30/2019	09/06/2049
40139L-BA-0	GUARDIAN LIFE GLOBAL FUNDING				1.B FE	2,838,800	96.1502	2,740,281	2,850,000	2,840,522	0	1,541	0	0	1.250	1.332	MN	4,156	35,625	11/16/2020	11/19/2027
40414L-AM-1	HEALTHPEAK PROPERTIES INC			1,2	2.A FE	917,461	105.1146	972,310	925,000	922,400	0	785	0	0	3.400	3.497	FA	13,104	31,450	01/13/2015	02/01/2025
40414L-AN-9	HEALTHPEAK PROPERTIES INC			1,2	2.A FE	4,567,710	107.4652	4,567,271	4,250,000	4,449,172	0	(59,776)	0	0	4.000	2.453	JD	14,167	170,000	01/09/2020	06/01/2025
404280-BK-4	HSBC HOLDINGS PLC	D		2,5	1.G FE	2,934,090	108.1321	2,919,567	2,700,000	2,932,692	0	(1,398)	0	0	4.041	2.273	MS	32,732	0	12/16/2021	03/13/2028

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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	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO 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	
446413-AS-5	HUNTINGTON INGALLS INDUSTRIES INC		1,2		2.C FE	2,947,022	105.9979	2,941,442	2,775,000	2,944,923	0	(2,099)	0	0	3.844	1.891	MN		17,779	0	12/15/2021	05/01/2025
44891A-AW-7	HYUNDAI CAPITAL AMERICA		1		2.A FE	1,224,339	103.9026	1,272,807	1,225,000	1,224,796	0	135	0	0	4.125	4.137	JD		3,228	50,531	06/04/2018	06/08/2023
454889-AP-1	INDIANA MICHIGAN POWER CO		1,2		1.G FE	1,697,711	101.8594	1,757,075	1,725,000	1,717,263	0	6,197	0	0	3.200	3.585	MS		16,253	55,200	09/19/2018	03/15/2023
456472-AB-5	INDUSTRIAS PENOLES SAB DE CV	C	1,2		2.B FE	199,724	108.0607	216,121	200,000	199,778	0	24	0	0	4.150	4.167	MS		2,513	8,300	09/05/2019	09/12/2029
456472-AC-3	INDUSTRIAS PENOLES SAB DE CV	C	1,2		2.B FE	199,972	123.2350	246,470	200,000	199,973	0	0	0	0	5.650	5.651	MS		3,421	11,300	09/05/2019	09/12/2049
456837-AG-8	ING GROEP NV	C			1.G FE	2,060,262	100.6248	2,087,965	2,075,000	2,074,034	0	3,951	0	0	3.150	3.347	MS		16,704	65,363	07/26/2018	03/29/2022
458140-AU-4	INTEL CORP		1,2		1.E FE	2,119,603	104.8096	2,227,204	2,125,000	2,122,461	0	540	0	0	2.600	2.629	MN		6,446	55,250	05/12/2016	05/19/2026
459200-KA-8	INTERNATIONAL BUSINESS MACHINES CORP		1		1.G FE	2,062,493	108.6002	2,079,694	1,915,000	2,034,062	0	(14,498)	0	0	3.500	2.569	MN		8,564	67,025	01/02/2020	05/15/2029
459506-AS-0	INTERNATIONAL FLAVORS & FRAGRANCES INC		1,2		2.B FE	1,306,702	104.2371	1,381,142	1,325,000	1,307,078	0	376	0	0	3.468	3.543	JD		36,378	55,524	03/09/2021	12/01/2050
46115H-BD-8	INTESA SANPAOLO SPA	C			2.B FE	2,976,420	105.8667	3,176,001	3,000,000	2,984,691	0	2,206	0	0	3.875	3.971	JJ		54,573	116,250	01/05/2018	01/12/2028
46124H-AB-2	INTUIT INC		1,2		1.G FE	3,036,600	98.5879	2,957,637	3,000,000	3,027,181	0	(7,747)	0	0	0.950	0.684	JJ		13,142	29,767	10/08/2020	07/15/2025
46128M-AJ-0	INVERSIONES CMPC SA	C	1		2.C FE	297,500	109.5333	306,693	280,000	292,665	0	(2,165)	0	0	4.375	3.427	AO		2,960	12,250	09/18/2019	04/04/2027
465077-AL-9	ISRAEL ELECTRIC CORP LTD	D			2.B FE	400,980	109.5088	405,183	370,000	393,624	0	(3,160)	0	0	4.250	3.173	FA		5,984	15,725	08/13/2019	08/14/2028
465685-AK-1	ITC HOLDINGS CORP		1,2		2.B FE	1,633,220	105.7263	1,770,916	1,675,000	1,653,384	0	4,319	0	0	3.250	3.561	JD		151	54,438	12/09/2016	06/30/2026
46625H-QW-3	JPMORGAN CHASE & CO		2		1.F FE	1,429,722	106.3150	1,488,410	1,400,000	1,414,005	0	(3,239)	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		1.F FE	2,083,759	105.6709	2,219,089	2,100,000	2,091,705	0	1,601	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		2.A FE	326,534	106.9668	342,294	320,000	324,397	0	(926)	0	0	3.875	3.530	AO		2,136	12,400	08/14/2019	04/29/2026
476556-DB-8	JERSEY CENTRAL POWER & LIGHT CO		1,2		2.B FE	709,631	106.1208	689,785	650,000	680,722	0	(14,865)	0	0	4.700	2.267	AO		7,638	30,550	01/10/2020	04/01/2024
48305Q-AA-1	KAISER FOUNDATION HOSPITALS		1		1.D FE	391,243	100.7686	387,959	385,000	385,228	0	(906)	0	0	3.500	3.369	AO		3,369	13,475	08/14/2014	04/01/2022
49326E-EJ-8	KEYCORP		2		2.A FE	990,660	102.4052	1,024,052	1,000,000	992,559	0	854	0	0	2.550	2.657	AO		6,375	25,500	10/04/2019	10/01/2029
494368-CB-7	KIMBERLY-CLARK CORP		1,2		1.F FE	124,904	107.8503	134,813	125,000	124,919	0	9	0	0	3.100	3.109	MS		1,023	3,875	03/24/2020	03/26/2030
494550-BV-7	KINDER MORGAN ENERGY PARTNERS LP		1,2		2.B FE	1,238,462	106.4912	1,251,272	1,175,000	1,207,019	0	(12,580)	0	0	4.250	3.071	MS		16,646	49,938	06/06/2019	09/01/2024
50050G-AN-8	KOOKMIN BANK	C			2.A FE	619,709	98.2960	609,435	620,000	619,732	0	23	0	0	2.500	2.505	MN		2,454	7,750	06/15/2021	11/04/2030
50220P-AE-3	LSEGA FINANCING PLC	C	1,2		1.G FE	6,601,090	104.1352	6,820,856	6,550,000	6,599,759	0	(1,331)	0	0	3.200	3.146	AO		49,489	104,800	04/14/2021	04/06/2041
50247V-AA-7	LYB INTERNATIONAL FINANCE BV	C	1		2.B FE	834,704	104.4918	854,743	818,000	821,164	0	(1,963)	0	0	4.000	3.739	JJ		15,088	64,439	02/28/2014	07/15/2023
512807-AV-0	LAM RESEARCH CORP		1,2		1.G FE	3,288,126	98.3895	3,296,048	3,350,000	3,291,696	0	3,571	0	0	1.900	2.126	JD		2,829	63,650	06/03/2021	06/15/2030
53706R-AM-8	LITTLE COMPANY OF MARY HOSPITAL OF INDIA		2		1.G FE	2,055,000	102.4965	2,106,303	2,055,000	2,055,000	0	0	0	0	3.121	3.121	MN		10,689	36,522	03/17/2021	11/01/2032
53706R-AN-6	LITTLE COMPANY OF MARY HOSPITAL OF INDIA		2		1.G FE	2,735,000	102.9744	2,816,350	2,735,000	2,735,000	0	0	0	0	3.221	3.221	MN		14,682	50,165	03/17/2021	11/01/2033
53706R-AP-1	LITTLE COMPANY OF MARY HOSPITAL OF INDIA		2		1.G FE	1,495,000	103.9838	1,554,558	1,495,000	1,495,000	0	0	0	0	3.321	3.321	MN		8,275	28,272	03/17/2021	11/01/2034
53706R-AR-7	LITTLE COMPANY OF MARY HOSPITAL OF INDIA		2		1.G FE	1,000,000	103.4023	1,034,023	1,000,000	1,000,000	0	0	0	0	3.521	3.521	MN		5,868	20,050	03/17/2021	11/01/2036
539830-BP-3	LOCKHEED MARTIN CORP		1,2		1.G FE	3,287,261	98.2715	3,267,527	3,325,000	3,289,454	0	2,193	0	0	1.850	1.988	JD		2,734	61,513	06/03/2021	06/15/2030
54988L-AB-2	LUKOIL SECURITIES BV	C	1		2.B FE	580,000	102.0000	591,600	580,000	580,000	0	0	0	0	3.875	3.875	MN		3,434	22,475	04/28/2020	05/06/2030
55336V-AG-5	MPLX LP		1,2		2.B FE	1,803,054	108.5000	1,817,375	1,675,000	1,743,053	0	(24,033)	0	0	4.875	3.272	JD		6,805	81,656	06/06/2019	12/01/2024
55336V-AJ-9	MPLX LP		1,2		2.B FE	3,960,144	109.3750	3,937,500	3,600,000	3,819,576	0	(65,359)	0	0	4.875	2.847	JD		14,625	175,500	10/22/2019	06/01/2025
55608J-AH-1	MACQUARIE GROUP LTD	C	2,5		1.G FE	960,000	101.9360	978,586	960,000	960,000	0	0	0	0	3.189	3.190	MN		2,806	30,614	11/20/2017	11/28/2023
55608J-AR-9	MACQUARIE GROUP LTD	C	2,5		2.A FE	1,972,310	97.3989	1,972,328	2,025,000	1,972,678	0	368	0	0	1.340	1.881	JJ		12,738	0	12/15/2021	01/12/2027
559080-AK-2	MAGELLAN MIDSTREAM PARTNERS LP		1,2		2.A FE	3,016,151	111.6794	2,931,584	2,625,000	2,806,931	0	(43,060)	0	0	5.000	3.106	MS		43,750	131,250	10/25/2016	03/01/2026
56501R-AK-2	MANULIFE FINANCIAL CORP	C	1,2		1.G FE	2,966,932	102.0474	2,959,375	2,900,000	2,966,432	0	(500)	0	0	2.484	2.019	MN		8,404	0	12/15/2021	05/19/2027
571676-AA-3	MARS INC		1,2		1.F FE	3,572,641	103.9994	3,717,979	3,575,000	3,573,679	0	384	0	0	2.700	2.712	AO		24,131	96,525	03/26/2019	04/01/2025
571748-BA-9	MARSH & MCLENNAN COMPANIES INC		1,2		2.A FE	978,9																

ANNUAL STATEMENT FOR THE YEAR 2021 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, NAIC Designation Modifier and SVO 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
59523U-AM-9	MID-AMERICA APARTMENTS LP			1,2	2.A FE	2,178,280		2,162,206	2,000,000	2,118,197	.0	(30,958)	.0	.0	4.000	2.290	MN	10,222	80,000	01/13/2020	11/15/2025
595620-AK-1	MIDAMERICAN ENERGY CO			1,2	1.E FE	1,541,715		1,557,875	1,500,000	1,507,459	.0	(4,898)	.0	.0	3.700	3.349	MS	16,342	55,500	02/28/2014	09/15/2023
60284M-AB-8	MINERA MEXICO SA DE CV	C		1,2	2.A FE	1,431,445		1,375,906	1,250,000	1,427,930	.0	(3,515)	.0	.0	4.500	3.674	JJ	24,219	46,800	01/25/2021	01/26/2050
610202-BN-2	MONONGAHELA POWER CO			1,2	1.G FE	1,313,838		1,315,455	1,250,000	1,270,641	.0	(9,633)	.0	.0	4.100	3.257	AO	10,819	51,250	03/23/2017	04/15/2024
610202-BP-7	MONONGAHELA POWER CO			1,2	1.G FE	990,848		1,034,662	800,000	986,359	.0	(4,489)	.0	.0	5.400	3.802	JD	1,920	43,200	03/04/2021	12/15/2043
617446-7X-1	MORGAN STANLEY				2.A FE	460,271		475,315	425,000	440,962	.0	(3,721)	.0	.0	5.000	3.950	MN	2,184	21,250	04/25/2016	11/24/2025
61744Y-AN-8	MORGAN STANLEY			1	1.G FE	3,791,450		3,894,483	3,800,000	3,798,074	.0	1,760	.0	.0	3.125	3.174	JJ	52,118	118,750	01/18/2018	01/23/2023
61761J-VL-0	MORGAN STANLEY			1	1.G FE	4,117,492		4,334,520	4,075,000	4,089,036	.0	(4,706)	.0	.0	3.700	3.569	AO	28,480	150,775	04/23/2015	10/23/2024
620076-BN-8	MOTOROLA SOLUTIONS INC			1,2	2.C FE	660,618		654,155	575,000	652,642	.0	(7,975)	.0	.0	4.600	2.522	MN	2,792	26,450	03/05/2021	05/23/2029
629377-CL-4	NRG ENERGY INC			1,2	2.C FE	2,817,823		2,800,313	2,575,000	2,816,494	.0	(1,329)	.0	.0	4.450	2.993	JD	5,093	.0	12/14/2021	06/15/2029
629470-AY-4	NXP BV	C		1,2	2.B FE	2,970,099		2,964,251	2,475,000	2,967,276	.0	(2,823)	.0	.0	5.550	2.313	JD	11,447	.0	12/15/2021	12/01/2028
62954H-AG-3	NXP BV	C		1,2	2.B FE	3,281,452		3,291,473	3,275,000	3,281,146	.0	(306)	.0	.0	2.500	2.477	MN	11,372	40,938	06/03/2021	05/11/2031
631103-AF-5	NASDAQ INC			1,2	2.B FE	1,665,659		1,754,108	1,650,000	1,656,720	.0	(2,875)	.0	.0	4.250	4.054	JD	5,844	70,125	09/18/2018	06/01/2024
637417-AH-9	NATIONAL RETAIL PROPERTIES INC			1,2	2.A FE	354,144		383,719	355,000	354,635	.0	86	.0	.0	4.000	4.029	MN	1,814	14,200	10/14/2015	11/15/2025
637432-NJ-0	NATIONAL RURAL UTILITIES COOPERATIVE FIN			1,2	1.E FE	847,680		864,884	850,000	849,599	.0	347	.0	.0	2.700	2.743	FA	8,670	22,950	02/03/2016	02/15/2023
641062-AD-6	NESTLE HOLDINGS INC			1,2	1.D FE	1,949,649		2,030,334	1,950,000	1,949,872	.0	71	.0	.0	3.350	3.354	MS	17,601	65,325	09/17/2018	09/24/2023
641062-AF-1	NESTLE HOLDINGS INC			1,2	1.D FE	2,985,540		3,307,977	3,000,000	2,989,708	.0	1,326	.0	.0	3.625	3.683	MS	29,302	108,750	09/17/2018	09/24/2028
64952W-DI-0	NEW YORK LIFE GLOBAL FUNDING				1.A FE	4,995,350		4,866,345	5,000,000	4,996,229	.0	879	.0	.0	0.850	0.869	JJ	19,597	21,250	01/11/2021	01/15/2026
651639-AW-6	NEWMONT CORPORATION			1	2.A FE	2,867,168		2,793,294	2,200,000	2,865,442	.0	(1,726)	.0	.0	5.875	3.077	AO	32,313	.0	12/14/2021	04/01/2035
65557C-AY-9	NORDEA BANK ABP	C			1.F FE	1,697,705		1,775,616	1,700,000	1,699,184	.0	603	.0	.0	3.750	3.767	FA	21,427	63,750	08/22/2018	08/30/2023
65559C-AE-1	NORDEA BANK ABP	C		1,2	1.F FE	2,796,640		2,754,898	2,800,000	2,796,807	.0	167	.0	.0	1.500	1.525	MS	10,617	.0	09/23/2021	09/30/2026
666807-BM-3	NORTHROP GRUMMAN CORP			1,2	2.A FE	4,049,393		4,223,814	4,050,000	4,049,876	.0	39	.0	.0	2.930	2.931	JJ	54,718	118,665	10/10/2017	01/15/2025
666807-BN-1	NORTHROP GRUMMAN CORP			1,2	2.A FE	1,410,345		1,603,755	1,500,000	1,439,718	.0	8,664	.0	.0	3.250	4.006	JJ	22,479	48,750	06/08/2018	01/15/2028
66815L-2A-6	NORTHWESTERN MUTUAL GLOBAL FUNDING				1.A FE	4,991,200		4,857,570	5,000,000	4,992,869	.0	1,669	.0	.0	0.800	0.836	JJ	18,556	20,000	01/07/2021	01/14/2026
67066G-AE-4	NVIDIA CORP			1,2	1.G FE	1,297,348		1,400,364	1,300,000	1,298,647	.0	262	.0	.0	3.200	3.224	MS	12,133	41,600	09/13/2016	09/16/2026
67066G-AG-9	NVIDIA CORP			1,2	1.G FE	3,967,236		4,075,925	3,625,000	3,957,105	.0	(10,131)	.0	.0	3.500	2.839	AO	31,719	63,438	04/14/2021	04/01/2040
68233J-AR-5	ONCOR ELECTRIC DELIVERY COMPANY LLC			1,2	1.F FE	269,189		251,401	250,000	250,454	.0	(2,723)	.0	.0	4.100	2.985	JD	854	10,250	05/29/2014	06/01/2022
68235P-AE-8	ONE GAS INC			1,2	2.A FE	152,274		156,340	150,000	150,514	.0	(264)	.0	.0	3.610	3.418	FA	2,256	5,415	03/26/2014	02/01/2024
68389X-AP-0	ORACLE CORP			1	2.A FE	2,462,563		2,458,130	2,425,000	2,429,937	.0	(6,165)	.0	.0	2.500	2.237	AO	12,799	60,625	06/02/2016	10/15/2022
68389X-BF-1	ORACLE CORP			1,2	2.A FE	2,817,330		2,482,009	2,345,000	2,804,263	.0	(13,067)	.0	.0	4.125	2.942	MN	12,360	96,731	01/20/2021	05/15/2045
69352P-AM-5	PPL CAPITAL FUNDING INC			1,2	2.B FE	1,630,600		1,817,448	1,550,000	1,629,068	.0	(1,532)	.0	.0	4.000	3.687	MS	18,256	62,000	03/04/2021	09/15/2047
6944PL-2D-0	PACIFIC LIFE GLOBAL FUNDING II				1.D FE	9,811,363		9,525,796	9,775,000	9,806,640	.0	(4,723)	.0	.0	1.450	1.394	JJ	63,388	70,869	01/13/2021	01/20/2028
701094-AM-6	PARKER-HANNIFIN CORP			1,2	2.A FE	1,100,689		1,136,509	1,100,000	1,100,343	.0	(138)	.0	.0	2.700	2.686	JD	1,403	29,700	06/05/2019	06/14/2024
701094-AN-4	PARKER-HANNIFIN CORP			1,2	2.A FE	2,349,960		2,481,154	2,350,000	2,349,957	.0	(1)	.0	.0	3.250	3.250	JD	3,607	76,375	06/05/2019	06/14/2029
70450Y-AD-5	PAYPAL HOLDINGS INC			1,2	1.G FE	2,990,021		2,995,988	2,850,000	2,988,498	.0	(1,522)	.0	.0	2.650	1.547	AO	18,881	.0	12/09/2021	10/01/2026
70450Y-AH-6	PAYPAL HOLDINGS INC			1,2	1.G FE	3,295,143		3,294,018	3,250,000	3,292,458	.0	(2,685)	.0	.0	2.300	2.125	JD	6,229	37,375	06/03/2021	06/01/2030
70462G-AB-4	PEACEHEALTH			1,2	1.F FE	484,985		471,720	475,000	482,884	.0	(2,100)	.0	.0	1.375	0.908	MN	835	6,531	01/05/2021	11/15/2025
70466W-AA-7	PEACHTREE CORNERS FUNDING TRUST			1	2.B FE	1,931,146		2,002,039	1,875,000	1,902,868	.0	(8,328)	.0	.0	3.976	3.469	FA	28,163	74,550	06/06/2019	02/15/2025
709599-BB-9	PENSKE TRUCK LEASING CO LP			1,2	2.B FE	1,372,195		1,440,793	1,375,000	1,373,971	.0	465	.0	.0	3.900	3.938	FA	22,344	53,625	05/07/2018	02/01/2024
713448-EZ-7	PEPSICO INC			1,2	1.E FE	4,932,575		4,654,073	4,775,000	4,912,235	.0	(16,038)	.0	.0	1.625	1.250	MN	12,932	77,594	09/22/2020	05/01/2030
714046-AH-2	PERKINELMER INC			1,2	2.B FE	1,307,449		1,311,580	1,300,000	1,307,079	.0	(370)	.0	.0	2.550	2.482	MS	9,761	17,220	06/03/2021	03/15/2031
714046-AN-9	PERKINELMER INC			1,2	2.B FE	3,422,842		3,336,604	3,425,000	3,422,907	.0	65	.0	.0	2.250	2.257	MS	23,761	.0	09/20/2021	09/15/2031
717081-EY-5	PFIZER INC			1,2	1.F FE	2,866,059		2,806,014	2,875,000	2,867,383	.0	835	.0	.0	1.700	1.734	MN	4,480	48,875	05/18/2020	05/28/2030
718172-CP-2	PHILLIP MORRIS INTERNATIONAL INC			1,2	1.F FE	1,500,683		1,483,835	1,510,000	1,502,102	.0	856	.0	.0	2.100	2.169	MN	5,285	31,710	04/29/2020	05/01/2030
718546-AR-5	PHILLIPS 66			1,2	2.A FE	2,944,404		2,926,943	2,700,000	2,942,826	.0	(1,578)	.0	.0	3.900	2.276	MS	31,005	.0	12/15/2021	03/15/2028
741503-AW-6	BOOKING HOLDINGS INC			1,2	1.G FE	2,144,453		2,288,544	2,150,000	2,148,003	.0	578	.0	.0	3.650	3.681	MS	23,107	78,475	03/10/2015	03/15/2025
741503-AZ-9	BOOKING HOLDINGS INC			1,2	1.G FE	973,118		1,055,341	975,000	974,091	.0	187	.0	.0	3.600	3.623	JD	2,925	35,100	05/18/2016	06/01/2026
743263-AE-5	PROGRESS ENERGY INC			1	2.B FE	2,287,740		2,267,372	1,625,000	2,284,936	.0	(2,805)	.0	.0	7.750	2.714	MS	41,979	.0	12/14/2021	03/01/2031
74340X-BH-3	PROLOGIS LP			1,2	1.G FE	4,543,890		5,134,985	4,575,000	4,553,108	.0	2,802	.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	2.C FE	396,936		394,233	400,000	397,517	.0	269	.0	.0	3.750	3.843	AO	3,125	15,000	10/08/2019	10/16/2029
74435K-AA-3	PRUDENTIAL PLC	C			1.F FE	4,814,993		5,124,125	4,800,000	4,812,883	.0	(1,389)	.0	.0	3.125	3.087	AO	32,083	150,000	05/06/2020	04/14/2030
74442A-AC-2	PTTEP CANADA INTERNATIONAL FINANCE LTD	C			2.A FE	1,764,608		1,703,425	1,220,000	1,727,788	.0	(16,795)	.0	.0	6.350	3.486	JD	4,089	77,470	10/02/2019	06/12/2042
74460W-AE-7	PUBLIC STORAGE			1,2	1.F FE	3,299,934		3,336,557	3,300,000	3,299,985	.0	51	.0	.0	2.300	2.300	MN	12,650	39,637	06/03/2021	05/01/2031

ANNUAL STATEMENT FOR THE YEAR 2021 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, NAIC Designation Modifier and SVO 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
74735K-2C-5	OOREDOO INTERNATIONAL FINANCE LTD	C			1.G FE	2,497,750		121,0313	1,940,000	2,479,676	.0	(18,074)	.0	.0	4.500	2.752	JJ	36,618	87,300	01/08/2021	01/31/2043
74752S-AR-4	QUALCOMM INC		1,2		1.F FE	4,168,278		101.9123	4,175,000	4,173,679	.0	1,192	.0	.0	2.600	2.630	JJ	45,531	108,550	05/19/2017	01/30/2023
74762E-AH-5	QUANTA SERVICES INC		1,2		2.C FE	3,411,677		97.2880	3,425,000	3,412,068	.0	392	.0	.0	2.350	2.392	JJ	21,910	.0	09/20/2021	01/15/2032
756109-AR-5	REALTY INCOME CORP		1,2		1.G FE	3,089,310		110.3342	3,310,026	3,047,360	.0	(9,386)	.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		1.G FE	1,435,815		109.2423	1,500,000	1,456,720	.0	6,178	.0	.0	3.650	4.196	JJ	25,246	54,750	06/08/2018	01/15/2028
756109-AX-2	REALTY INCOME CORP		1,2		1.G FE	390,784		107.2500	380,000	389,339	.0	(918)	.0	.0	3.250	2.931	JJ	5,695	12,350	05/29/2020	01/15/2031
75625Q-AC-3	RECKITT BENCKISER TREASURY SERVICES PLC	C			1.G FE	1,298,778		100.7456	1,309,693	1,299,877	.0	254	.0	.0	2.375	2.395	JD	30,875	600	06/21/2017	06/24/2022
761713-BG-0	REYNOLDS AMERICAN INC		1,2		2.B FE	1,548,396		107.9476	1,475,000	1,506,817	.0	(9,190)	.0	.0	4.450	3.729	JD	3,464	65,638	02/16/2017	06/12/2025
78009P-EH-0	NATWEST GROUP PLC	C	2,5		2.A FE	2,921,450		116.0147	2,500,000	2,919,705	.0	(1,745)	.0	.0	5.076	2.473	JJ	54,285	.0	12/16/2021	01/27/2030
78200J-AA-0	RUSH SYSTEM FOR HEALTH		1,2		1.E FE	347,436		111.7505	295,000	341,508	.0	(5,664)	.0	.0	3.922	1.707	MN	1,478	11,570	12/11/2020	11/15/2029
78397P-AB-7	SA GLOBAL SUKUK LTD	C	2		1.F FE	1,544,463		98.8947	1,540,000	1,543,988	.0	(475)	.0	.0	1.602	1.541	JD	959	12,335	06/10/2021	06/17/2026
78559Z-AX-4	SABINE PASS LIQUEFACTION LLC		1,2		2.C FE	2,858,578		112.8750	2,850,094	2,856,900	.0	(1,678)	.0	.0	4.500	2.639	MN	14,519	.0	12/14/2021	05/15/2030
80386W-AA-3	SASOL FINANCING USA LLC		1,2		3.B FE	791,630		104.1250	740,000	765,919	.0	(11,283)	.0	.0	5.875	4.157	MS	11,352	43,475	09/09/2019	03/27/2024
806851-AG-6	SCHLUMBERGER HOLDINGS CORP		1,2		2.A FE	2,077,380		107.7986	2,000,000	2,047,784	.0	(11,861)	.0	.0	4.000	3.313	JD	80,000	30,875	06/06/2019	12/21/2025
816851-BA-6	SEMPRA ENERGY		1,2		2.B FE	1,623,008		105.0987	1,675,000	1,642,633	.0	5,275	.0	.0	3.250	3.644	JD	2,419	54,438	02/01/2018	06/15/2027
82258Z-BX-9	SHELL INTERNATIONAL FINANCE BV	C	1		1.D FE	1,657,999		104.6918	1,675,000	1,666,471	.0	1,687	.0	.0	2.500	2.616	MS	12,679	41,875	09/07/2016	09/12/2026
824348-BM-7	SHERWIN-WILLIAMS CO		1,2		2.B FE	1,313,168		105.6750	1,325,000	1,313,406	.0	238	.0	.0	3.300	3.348	MN	5,587	43,725	03/09/2021	05/15/2050
824348-BN-5	SHERWIN-WILLIAMS CO		1,2		2.B FE	3,485,580		98.8027	3,500,000	3,485,741	.0	161	.0	.0	2.200	2.245	MS	10,908	.0	11/08/2021	03/15/2032
830867-AB-3	SKYMILES IP LTD		1		2.B FE	2,866,500		109.4296	2,600,000	2,865,000	.0	(1,500)	.0	.0	4.750	3.083	JAJO	24,357	.0	12/14/2021	10/20/2028
842587-CV-7	SOUTHERN CO		1,2		2.B FE	995,070		105.8563	1,025,000	1,009,090	.0	3,200	.0	.0	3.250	3.627	JJ	16,656	33,313	04/27/2017	07/01/2026
84265V-AE-5	SOUTHERN COPPER CORP		1		2.A FE	1,492,125		140.8021	1,150,000	1,467,765	.0	(10,991)	.0	.0	6.750	4.514	AO	77,625	16,172	09/18/2019	04/16/2040
84756N-AF-6	SPECTRA ENERGY PARTNERS LP		1,2		2.A FE	1,244,775		105.4266	1,250,000	1,248,126	.0	543	.0	.0	3.500	3.550	MS	12,882	43,750	03/09/2015	03/15/2025
85434V-AB-4	STANFORD HEALTH CARE		1,2		1.D FE	808,411		108.5921	760,000	803,406	.0	(4,788)	.0	.0	3.310	2.527	FA	9,503	25,156	12/11/2020	08/15/2030
855244-AQ-2	STARBUCKS CORP		1,2		2.A FE	4,945,446		107.9052	4,950,000	4,947,512	.0	629	.0	.0	3.800	3.815	FA	71,060	188,100	08/08/2018	08/15/2025
857477-AL-7	STATE STREET CORP				1.G FE	797,313		103.1182	825,000	820,263	.0	3,319	.0	.0	3.100	3.533	MN	3,268	25,575	07/08/2014	05/15/2023
857477-BC-6	STATE STREET CORP		2,5		1.E FE	645,000		105.3108	645,000	645,000	.0	.0	.0	.0	3.776	3.777	JD	1,894	24,355	11/28/2018	12/03/2024
857477-BM-4	STATE STREET CORP		2,5		1.F FE	420,000		104.7950	420,000	420,000	.0	.0	.0	.0	2.901	2.902	MS	3,080	12,184	03/26/2020	03/30/2026
858119-BP-4	STEEL DYNAMICS INC		1,2		2.C FE	1,344,046		100.5704	1,425,000	1,345,353	.0	1,307	.0	.0	3.250	3.562	AO	9,777	47,084	03/09/2021	10/15/2050
86803U-AC-5	SUNTORY HOLDINGS LTD	C			2.B FE	3,993,280		100.7438	4,000,000	3,999,304	.0	1,396	.0	.0	2.550	2.586	JD	850	102,000	06/21/2017	06/28/2022
87162W-AG-5	TD SYNEX CORP		1,2		2.C FE	2,852,109		97.1736	2,925,000	2,852,524	.0	415	.0	.0	2.375	2.788	FA	27,402	.0	12/15/2021	08/09/2028
871829-BQ-9	SYSCO CORP		1,2		2.B FE	3,428,288		100.3225	3,400,000	3,428,160	.0	(128)	.0	.0	2.450	2.354	JD	3,934	.0	12/03/2021	12/14/2031
87264A-AX-3	T-MOBILE USA INC		1,2		2.C FE	2,679,552		113.8195	2,425,000	2,671,709	.0	(7,840)	.0	.0	4.375	3.596	AO	22,398	106,094	03/04/2021	04/15/2040
87264A-BN-4	T-MOBILE USA INC		1,2		2.C FE	1,358,340		97.6066	1,464,099	1,360,492	.0	2,152	.0	.0	3.300	3.833	FA	18,700	24,750	03/09/2021	02/15/2051
874060-AT-3	TAKEDA PHARMACEUTICAL CO LTD	C			2.B FE	2,474,010		105.7153	2,475,000	2,474,624	.0	186	.0	.0	4.400	4.408	MN	10,588	108,900	11/19/2018	11/26/2023
87612E-BK-1	TARGET CORP		1,2		1.F FE	2,284,784		104.9432	2,150,000	2,264,541	.0	(12,341)	.0	.0	2.650	1.963	MS	16,776	56,975	05/06/2020	09/15/2030
87938W-AW-3	TELEFONICA EMISIONES SAU	C	1		2.C FE	1,361,448		120.0588	1,200,000	1,358,730	.0	(2,718)	.0	.0	4.895	4.069	MS	18,764	29,370	03/09/2021	03/06/2048
88034Q-AC-1	TENGIZCHEVROIL FINANCE COMPANY INTERNATI	C			2.C FE	1,263,780		99.5656	1,200,000	1,258,052	.0	(5,728)	.0	.0	3.250	2.620	FA	14,733	41,383	01/08/2021	08/15/2030
889184-AD-9	TOLEDO HOSPITAL		1,2		1.F FE	1,642,728		117.2839	1,345,000	1,611,946	.0	(30,782)	.0	.0	5.750	2.579	MN	9,882	77,338	02/11/2021	11/15/2038
89102Z-AS-3	GLOBE LIFE INC		1,2		2.A FE	817,023		113.4479	820,000	817,845	.0	269	.0	.0	4.550	4.596	MS	10,986	37,310	09/25/2018	09/15/2028
89114Q-C4-8	TORONTO-DOMINION BANK	C			1.C FE	1,298,232		104.1011	1,300,000	1,299,419	.0	359	.0	.0	3.500	3.530	JJ	20,475	45,500	07/12/2018	07/19/2023
89153V-AT-6	TOTALENERGIES CAPITAL INTERNATIONAL SA	C			1.E FE	5,500,000		105.0654	5,500,000	5,500,000	.0	.0	.0	.0	2.829	2.829	JJ	73,908	155,595	07/08/2019	01/10/2030
893574-AH-6	TRANSCONTINENTAL GAS PIPE LINE COMPANY L		1,2		2.A FE	1,270,780		122.1127	1,000,000	1,168,906	.0	(40,820)	.0	.0	7.850	3.141	FA	32,708	78,500	06/06/2019	02/01/2026
89388A-AA-0	TRANSPORTADORA DE GAS DEL PERU SA	C	1		2.A FE	403,750		105.8206	380,000	396,034	.0	(3,436)	.0	.0	4.250	3.191	AO	2,737	16,150	09/17/2019	04/30/2028
90265E-AM-2	UDR INC		1,2		2.A FE	1,303,899		106.9600	1,375,000	1,328,761	.0	7,332	.0	.0	3.500	4.191	JJ	24,063	48,125	06/04/2018	07/01/2027
90265E-AQ-3	UDR INC		1,2		2.A FE	1,022,858		105.5119	990,000	1,016,369	.0	(2,985)	.0	.0	3.200	2.817	JJ	14,608	31,680	10/02/2019	01/15/2030
903270-D4-8	USAA CAPITAL CORP		1		1.B FE	674,163		100.9510	675,000	674,628	.0	275	.0	.0	1.500	1.542	MN	1,688	10,125	04/14/2020	05/01/2023
90351D-AB-3	UBS GROUP AG	C			1.G FE	1,268,544		108.0914	1,205,000	1,268,278	.0	(649)	.0	.0	4.125	2.619	MS	13,393	17,738	12/14/2021	09/24/2025
90352J-AA-1	UBS GROUP AG	C	2		1.G FE	3,453,917		100.9365	3,425,000	3,429,003	.0	(9,986)	.0	.0	3.491	3.190	MN	12,621	119,567	06/06/2019	05/23/2023
904678-AA-7	UNICREDIT SPA	C			2.B FE	4,387,610		100.7658	4,400,000	4,399,253	.0	2,640	.0	.0	3.750	3.812	AO	36,208	165,000	04/24/2017	04/12/2022
907818-EY-0	UNION PACIFIC CORP		1,2		2.A FE	1,499,655		112.2440	1,500,000	1,499,714	.0	37	.0	.0	3.950	3.953	MS	18,269	59,250	06/08/2018	09/10/2028
91159H-HV-5	US BANCORP		2		1.E FE	1,874,494		104.8228	1,875,000	1,874,778	.0	100	.0	.0	3.375	3.381	FA	25,664	63,281	01/28/2019	02/05/2024
91324P-DD-1	UNITEDHEALTH GROUP INC		1		1.F FE	3,488,625		101.3776	3,500,000	3,498,109	.0	2,357	.0	.0	2.375	2.445	AO	17,549	83,125	10/18/2017	10/15/2022
91324P-DY-5	UNITEDHEALTH GROUP INC		1,2		1.G FE	3,957,160		100.9738	4,000,000	3,958,430	.0	1,270	.0	.0	2.750	2.823	MN	14,056	110,000	04/14/2021	05/15/2040

ANNUAL STATEMENT FOR THE YEAR 2021 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, NAIC Designation Modifier and SVO 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
91412N-AF-7	UNIVERSITY OF CHICAGO			1	1.C FE	161,434	122.1020	152,628	125,000	157,412	0	(4,021)	0	0	5.420	1.681	AO	1,694	6,775	01/05/2021	10/01/2030
918204-BB-3	VF CORP			1,2	2.A FE	474,221	104.3880	495,843	475,000	474,396	0	104	0	0	2.800	2.826	AO	2,512	13,300	04/21/2020	04/23/2027
91913V-AV-2	VALERO ENERGY CORP			1,2	2.B FE	641,844	110.0902	633,019	575,000	634,638	0	(7,206)	0	0	4.350	2.523	JD	2,084	25,013	03/04/2021	06/01/2028
921814-AA-7	VANDERBILT UNIVERSITY MEDICAL CENTER			1,2	1.G FE	800,863	114.5135	801,595	700,000	800,335	0	(528)	0	0	4.172	2.980	JJ	14,602	0	11/22/2021	07/01/2037
92277G-AE-7	VENTAS REALTY LP			1,2	2.A FE	398,652	105.3452	421,381	400,000	399,537	0	140	0	0	3.500	3.540	FA	5,833	14,000	01/07/2015	02/01/2025
92343V-CR-3	VERIZON COMMUNICATIONS INC			1,2	2.A FE	571,205	106.1460	610,340	575,000	573,793	0	398	0	0	3.500	3.579	MN	3,354	20,125	10/22/2014	11/01/2024
92343V-DY-7	VERIZON COMMUNICATIONS INC			1	2.A FE	1,488,915	111.0991	1,666,487	1,500,000	1,492,985	0	1,182	0	0	4.125	4.226	MS	18,047	61,875	06/08/2018	03/16/2027
92343V-ER-1	VERIZON COMMUNICATIONS INC			1	2.A FE	3,380,003	113.4533	3,886,910	3,426,000	3,394,331	0	3,958	0	0	4.329	4.490	MS	41,198	148,312	06/21/2018	09/21/2028
92343V-EU-4	VERIZON COMMUNICATIONS INC			1,2	2.A FE	454,343	112.2101	515,044	459,000	455,381	0	379	0	0	4.016	4.134	JD	1,434	18,433	03/01/2019	12/03/2029
92343V-GB-4	VERIZON COMMUNICATIONS INC			1,2	2.A FE	2,551,954	107.5947	2,770,564	2,575,000	2,552,293	0	339	0	0	3.550	3.599	MS	25,138	45,706	03/11/2021	03/22/2051
92553P-AW-2	VIACOMCBS INC			1,2	2.B FE	2,825,377	125.7931	2,710,841	2,155,000	2,806,341	0	(19,036)	0	0	5.250	3.293	AO	28,284	113,138	01/20/2021	04/01/2044
92826C-AC-6	VISA INC			1,2	1.D FE	2,496,525	101.7957	2,544,893	2,500,000	2,499,487	0	525	0	0	2.800	2.822	JD	3,306	70,000	12/09/2015	12/14/2022
92857W-BD-1	VODAFONE GROUP PLC			C, 1	2.B FE	2,770,946	116.3797	2,665,095	2,290,000	2,756,367	0	(14,578)	0	0	4.375	3.059	FA	36,735	100,188	01/20/2021	02/19/2043
92857W-BH-2	VODAFONE GROUP PLC			C, 1	2.B FE	1,989,800	105.2255	2,104,510	2,000,000	1,996,030	0	1,836	0	0	3.750	3.852	JJ	34,375	75,000	07/18/2018	01/16/2024
92857W-BK-5	VODAFONE GROUP PLC			C, 1	2.B FE	1,482,795	112.4294	1,686,441	1,500,000	1,488,092	0	1,569	0	0	4.375	4.519	MN	5,651	65,625	06/08/2018	05/30/2028
931427-AQ-1	WALGREENS BOOTS ALLIANCE INC			1,2	2.B FE	2,011,275	106.4720	2,235,912	2,100,000	2,049,206	0	10,310	0	0	3.450	4.054	JD	6,038	72,450	02/09/2018	06/01/2026
949746-SH-5	WELLS FARGO & CO				2.A FE	2,987,072	105.0777	3,152,331	3,000,000	2,993,287	0	1,278	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	2.B FE	384,536	104.7346	392,755	375,000	379,588	0	(1,980)	0	0	3.600	3.023	MN	1,725	13,500	06/06/2019	05/15/2024
97654M-AA-4	WIPO IT SERVICES LLC			1,2	1.G FE	1,564,285	98.0870	1,539,966	1,570,000	1,564,864	0	579	0	0	1.500	1.576	JD	523	11,775	06/16/2021	06/23/2026
98389B-AR-1	XCEL ENERGY INC			1,2	2.A FE	1,753,775	104.9820	1,758,449	1,675,000	1,723,127	0	(15,795)	0	0	3.300	2.275	JD	4,606	55,275	01/13/2020	06/01/2025
984851-AF-2	YARA INTERNATIONAL ASA			C, 1,2	2.B FE	1,097,228	112.8149	1,240,964	1,100,000	1,098,075	0	251	0	0	4.750	4.782	JD	4,354	52,250	05/24/2018	06/01/2028
G2179D-AB-1	CK HUTCHISON INTERNATIONAL (19) LTD			D, 2	1.F FE	1,995,538	109.5153	2,036,985	1,860,000	1,965,913	0	(13,498)	0	0	3.625	2.729	AO	14,983	67,425	10/07/2019	04/11/2029
G463PC-AC-3	HUARONG FINANCE II CO LTD				2.B FE	940,440	105.0000	892,500	850,000	892,891	0	(16,266)	0	0	5.500	3.331	JJ	21,427	46,750	08/19/2019	01/16/2025
G85737-AE-7	SUNNY EXPRESS ENTERPRISES CORP			D, 1	1.G FE	2,724,500	103.8870	2,701,062	2,600,000	2,714,169	0	(10,331)	0	0	3.125	2.535	AO	15,347	81,250	03/02/2021	04/23/2030
G87602-AA-9	TENGIZCHEVROIL FINANCE COMPANY INTERNATI			D, 1	2.C FE	1,362,796	105.4650	1,392,138	1,320,000	1,349,065	0	(6,036)	0	0	4.000	3.455	FA	19,947	52,800	09/18/2019	08/15/2026
G87602-AC-5	TENGIZCHEVROIL FINANCE COMPANY INTERNATI			D, 1	2.C FE	395,770	99.5437	378,266	380,000	394,416	0	(1,354)	0	0	3.250	2.753	FA	4,666	13,105	01/25/2021	08/15/2030
G8779U-BV-5	SUN HUNG KAI PROPERTIES (CAPITAL MARKET)				1.E FE	2,741,763	109.1450	2,652,224	2,430,000	2,709,683	0	(32,080)	0	0	3.750	2.013	FA	31,894	91,125	02/09/2021	02/25/2029
L4191B-BA-0	GAZ CAPITAL SA			D, 1	2.C FE	2,580,433	133.1300	2,476,218	1,860,000	2,541,070	0	(30,158)	0	0	7.288	4.082	FA	50,834	135,557	01/08/2021	08/16/2037
MOR52W-AB-9	ABU DHABI CRUDE OIL PIPELINE LLC			D, 1	1.C FE	1,741,645	118.3010	1,762,685	1,490,000	1,721,117	0	(9,045)	0	0	4.600	3.443	JD	190	68,540	10/01/2019	11/02/2047
MSR07D-AG-5	ICL GROUP LTD			D, 1,2	2.C FE	138,545	128.2500	141,075	110,000	137,660	0	(885)	0	0	6.375	4.193	MN	604	7,013	03/31/2021	05/31/2038
NS7445-AA-1	MINEJESA CAPITAL BV			D, 1	2.C FE	2,760,600	102.6490	2,648,344	2,580,000	2,735,605	0	(24,995)	0	0	4.625	3.388	FA	46,736	119,325	01/12/2021	08/10/2030
P00173-AA-5	ATLANTICA TRANSMISION SUR SA			D, 1	2.B FE	420,051	130.2500	448,456	344,304	413,541	0	(2,823)	0	0	6.875	4.781	AO	4,011	23,671	08/13/2019	04/30/2043
P09252-AM-2	BANCO DE BOGOTA SA			D, 1,2	3.A FE	513,275	102.7240	503,348	490,000	503,348	(3,449)	(2,796)	0	0	4.375	3.663	FA	8,813	21,438	08/13/2019	08/03/2027
P3083S-AD-7	CONSORCIO TRANSMANTARO SA			D, 1,2	2.C FE	2,623,640	110.0000	2,552,000	2,320,000	2,597,596	0	(18,092)	0	0	4.700	3.468	AO	22,717	109,040	01/08/2021	04/16/2034
P4948K-AD-7	GRUMA SAB DE CV			D, 1,2	2.B FE	217,500	108.3750	216,750	200,000	210,018	0	(3,562)	0	0	4.875	2.909	JD	813	9,750	11/08/2019	12/01/2024
P58072-AL-6	INVERSIONES CMPC SA			D, 1	2.C FE	1,133,654	109.5270	1,171,939	1,070,000	1,115,597	0	(7,780)	0	0	4.375	3.481	AO	11,313	46,813	08/13/2019	04/04/2027
P58072-AS-1	INVERSIONES CMPC SA			D, 1,2	2.C FE	1,215,132	104.3750	1,137,688	1,090,000	1,202,966	0	(12,166)	0	0	3.850	2.383	JJ	19,584	20,983	01/22/2021	01/13/2030
P6629M-AD-4	MEXICO CITY AIRPORT TRUST			D, 1,2	2.B FE	1,879,003	100.2770	1,885,208	1,880,000	1,879,138	0	14	0	0	5.500	5.503	JJ	43,371	103,400	09/30/2019	07/31/2047
P82290-AR-1	FALABELLA SA			D, 1,2	2.B FE	995,220	103.9500	1,008,315	970,000	988,399	0	(2,946)	0	0	3.750	3.375	AO	6,164	36,375	08/13/2019	10/30/2027
P8718A-AL-0	SOCIEDAD QUIMICA Y MINERA DE CHILE SA			D, 1,2	2.A FE	1,490,706	110.8114	1,540,278	1,390,000	1,468,373	0	(9,623)	0	0	4.250	3.351	MN	8,861	59,07		

ANNUAL STATEMENT FOR THE YEAR 2021 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, NAIC Designation Modifier and SVO 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
3299999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations						867,521,375	XXX	886,138,495	841,069,312	864,836,642	(3,449)	(1,623,506)	0	0	XXX	XXX	XXX	7,112,192	21,897,939	XXX	XXX
03465H-AC-8	AOMT 215 A3 - CMO/RMBS			4	.1 F FE	837,124	.98.8264	827,314	837,138	837,122	.0	(2)	.0	.0	1.311	1.309	MON	183	3,682	.08/30/2021	.07/26/2066
03465J-AC-4	AOMT 216 A3 - CMO/RMBS			4	.1 F FE	770,650	.99.0646	763,625	770,835	770,650	.0	.0	.0	.0	1.714	1.891	MON	1,217	3,303	.10/13/2021	.09/25/2066
12657G-AF-2	CSMC 21RPL6 M3 - CMO/RMBS			4	2.B FE	1,608,629	105.0537	1,575,805	1,500,000	1,608,040	.0	(588)	.0	.0	3.502	3.179	MON	4,378	21,874	.07/28/2021	.10/25/2060
12661G-AD-1	CSMC 2021-RPL3 M1 - CMO/RMBS			4	.1.C FE	856,000	105.2100	841,680	800,000	855,818	.0	(182)	.0	.0	3.375	3.055	MON	2,250	4,500	.10/06/2021	.01/26/2060
19685W-AC-5	COLT 2021-2 A3 - CMO/RMBS			4	.1.F FE	979,582	.98.5715	965,606	979,599	979,577	.0	(5)	.0	.0	1.335	1.332	MON	1,090	5,449	.07/22/2021	.08/25/2066
19688F-AC-9	COLT 213 A3 - CMO/RMBS			4	.1.F FE	1,545,319	.98.5625	1,523,113	1,545,327	1,545,312	.0	(7)	.0	.0	1.419	1.416	MON	365	7,309	.09/02/2021	.09/27/2066
3137G0-JU-4	STACR 2016-DNA2 M3 - CDO/CMO/RMBS			4	.1.D	1,446,609	103.3450	1,388,425	1,343,486	1,455,785	.0	(38,094)	.0	.0	4.752	1.526	MON	887	64,578	.12/27/2019	.10/25/2028
36262W-BL-9	GSMBS 21PJ8 B2 - CMO/RMBS			4	.1.F FE	1,616,588	.99.1194	1,573,254	1,587,231	1,616,350	.0	(238)	.0	.0	2.783	2.685	MON	736	14,743	.08/17/2021	.01/25/2052
44970E-AA-1	INMSV 211 1 - CMBS/CMO			4	.1.A FE	430,563	105.0156	435,815	415,000	430,416	.0	(147)	.0	.0	3.400	3.160	MON	7,094	.0	.06/28/2021	.08/31/2043
46653L-CG-9	JPMMT 20LTV2 B3 - CMO/RMBS			4	.1.A	2,057,038	102.6500	2,008,165	1,956,322	2,041,907	.0	(13,505)	.0	.0	4.212	3.334	MON	6,866	81,618	.09/24/2020	.11/25/2050
46654A-BZ-1	JPMMT 2110 B2 - CMO/RMBS			4	.1.G FE	2,524,559	.98.7903	2,446,149	2,476,102	2,524,128	.0	(431)	.0	.0	2.827	2.732	N/A	5,833	29,194	.07/23/2021	.12/25/2051
50981B-AH-7	MCMLT 19GS1 M2 - CMO/RMBS			4	.1.G FE	238,781	103.8536	233,671	225,000	237,787	.0	(985)	.0	.0	3.250	1.512	MON	609	2,437	.08/05/2021	.07/25/2059
62917J-AC-4	NLT 211NV2 A3 - CMO/RMBS			4	.1.F FE	788,037	.98.4223	775,606	788,039	788,031	.0	(7)	.0	.0	1.500	1.496	MON	985	4,991	.07/30/2021	.08/25/2056
69360G-AB-9	PRPM 2021-RPL1 A2 - CMO/RMBS			4	.1.F FE	340,000	.98.0055	333,219	340,000	340,000	.0	.0	.0	.0	2.186	2.186	MON	124	2,870	.07/28/2021	.07/25/2051
89173F-AC-4	TPMT 2017-1 M1 - RMBS			4	.1.A FE	234,102	104.0465	228,902	220,000	233,044	.0	(1,059)	.0	.0	3.750	2.116	MON	688	2,063	.08/30/2021	.10/25/2056
89176V-AC-6	TPMT 2018-5 M1 - RMBS			4	.1.F FE	288,797	102.4270	281,674	275,000	288,280	.0	(517)	.0	.0	3.250	2.530	MON	745	2,708	.09/17/2021	.07/25/2058
89176V-AL-6	TPMT 2018-5 A1B - RMBS			4	.1.A	5,260,938	101.2172	5,060,861	5,000,000	5,178,979	.0	(45,477)	.0	.0	3.250	2.289	MON	13,542	162,500	.02/05/2020	.07/25/2058
9253BH-AC-4	VERUS 214 A3 - CMO/RMBS			4	.1.G FE	585,179	.98.0313	573,662	585,183	585,173	.0	(7)	.0	.0	1.350	1.348	MON	658	3,292	.07/23/2021	.07/25/2066
9253BK-AC-7	VERUS 215 A3 - CMO/RMBS			4	.1.F FE	496,676	.98.3898	488,682	496,679	496,691	.0	.15	.0	.0	1.373	1.370	MON	568	1,705	.09/15/2021	.09/25/2066
95003A-BH-6	WMBS 211 B2 - CMO/RMBS			4	.1.A	372,122	.99.6322	370,770	372,139	372,017	.0	(105)	.0	.0	2.724	2.703	MON	845	7,638	.03/12/2021	.12/26/2050
3399999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Residential Mortgage-Backed Securities						23,277,293	XXX	22,695,996	22,513,078	23,185,106	0	(101,349)	0	0	XXX	XXX	XXX	49,663	426,454	XXX	XXX
03882K-AN-2	AMMST 21MF3 XA - CMBS			4	.1.A FE	966,518	.5.4551	943,399	17,293,862	970,288	.0	3,770	.0	.0	0.743	15.107	MON	4,997	15,973	.09/28/2021	.10/15/2054
05490A-AA-1	BBUBS 2012-TFT A - CMBS			4	.1.A FE	41,652	.98.4330	41,141	41,796	41,796	.0	.144	.0	.0	2.892	5.854	MON	101	101	.11/23/2021	.06/07/2030
05490A-AC-7	BBUBS 2012-TFT B - CMBS			4	.1.A FM	928,803	.87.6720	876,720	1,000,000	1,000,000	.0	71,197	.0	.0	3.678	0.000	MON	3,065	8,997	.09/15/2021	.06/07/2030
05492J-AW-2	BBOMS 2019-C5 A4 - CMBS			4	.1.A	3,016,047	105.9970	2,840,720	2,680,000	2,971,506	.0	(35,467)	.0	.0	3.063	1.562	MON	6,841	82,088	.09/24/2020	.11/18/2052
05492V-AF-2	BBOMS 2020-C7 A5 - CMBS			4	.1.A	3,089,844	.98.5820	2,957,460	3,000,000	3,076,273	.0	(8,989)	.0	.0	2.037	1.696	MON	5,093	61,110	.06/12/2020	.04/17/2053
05526Q-AA-4	BAMLL 2015-200P A - CMBS			4	.1.A	2,959,027	104.1250	3,071,688	2,950,000	2,953,593	.0	(1,965)	.0	.0	3.218	3.162	MON	15,822	87,020	.03/12/2019	.04/15/2033
055287-AA-4	BBSG 2016-MRP A - CMBS			4	.1.D FE	703,266	.97.0030	659,620	680,000	702,099	.0	(1,168)	.0	.0	3.275	2.487	MON	1,856	4,339	.10/07/2021	.06/06/2036
05547H-AC-5	BBOMS 2015-SROH A2 - CMBS			4	.1.A	1,287,405	110.6250	1,382,813	1,250,000	1,269,822	.0	(3,114)	.0	.0	4.197	3.904	MON	3,643	52,463	.12/04/2015	.08/10/2035
05592C-AL-0	BPR 21NFD D - CMBS			4	2.C FE	997,510	.99.7550	997,550	1,000,000	997,523	.0	.13	.0	.0	0.000	0.050	N/A	.0	.0	.12/15/2021	.12/15/2038
056054-AG-4	BX 19XL D - CMBS			4	.1.A	1,559,723	.99.8070	1,569,465	1,572,500	1,567,580	.0	3,338	.0	.0	1.560	1.964	MON	1,158	24,775	.07/22/2020	.10/15/2036
05607Q-AA-6	BX 2020-BXLP A - CMBS			4	.1.A	688,909	.99.9410	688,502	688,909	688,909	.0	.0	.0	.0	0.910	0.912	MON	296	6,314	.01/23/2020	.12/15/2036
05607Q-AR-9	BX 2020-BXLP D - CMBS			4	.1.A	1,472,543	.99.6200	1,497,362	1,503,074	1,489,599	.0	7,161	.0	.0	1.360	2.310	MON	965	20,633	.07/13/2020	.12/15/2036
05609J-AN-2	BXHPP 21FILM D - CMBS	4,5		4	2.C FE	595,000	.98.7470	587,545	595,000	595,000	.0	.0	.0	.0	1.610	1.616	MON	452	2,916	.08/17/2021	.08/15/2036
05609V-AL-9	BX 21VOLT D - CMBS			4	.1.D FE	513,000	.99.1360	508,568	513,000	513,000	.0	.0	.0	.0	1.760	1.767	MON	426	1,908	.09/15/2021	.09/15/2036
05609V-AN-5	BX 21VOLT E - CMBS			4	.1.G FE	269,000	.99.1430	266,695	269,000	269,000	.0	.0	.0	.0	2.110	2.113	MON	268	1,202	.09/15/2021	.09/15/2036
05609V-AQ-8	BX 21VOLT F - CMBS			4	2.C FE	391,094	.99.0620	386,342	390,000	390,959	.0	(134)	.0	.0	2.510	2.376	MON	462	2,076	.09/16/2021	.09/15/2036
06035R-AR-7	BANK 2018-BNK14 A3 - CMBS			4	.1.A	2,298,277	110.4120	2,180,637	1,975,000	2,252,530	.0	(43,813)	.0	.0	3.966	1.524	MON	6,527	77,406	.12/10/2020	.09/17/2060
06035R-BH-8	BANK 2018-BNK14 XA - CMBS	3		3	.1.A FE	1,876,766	2.6490	1,285,323	.0	1,257,069	.0	(327,277)	.0	.0	0.491	4.905	MON	19,852	342,005	.09/19/2018	.09/17/2060
06054A-AX-7	BACH 2015-UBS7 A4 - CMBS			4	.1.A	190,536	105.9890	196,080	185,000	187,046	.0	(597)	.0	.0	3.705	3.353	MON	571	6,854	.09/14/2015	.09/17/2048
065402-BB-4	BANK 2019-BNK18 A3 - CMBS			4	.1.A	2,822,461	107.4630	2,686,575	2,500,000	2,779,655	.0	(41,035)	.0	.0	3.325	1.510	MON	6,927	83,125	.12/10/2020	.05/17/2062
065402-BC-2	BANK 2019-BNK18 A4 - CMBS			4	.1.A	2,740,527	109.7690	2,744,225	2,500,000	2,685,874	.0	(23,211)	.0	.0	3.584	2.469	MON	7,467	89,600	.08/07/2019	.05/17/2062
065403-BC-0	BANK 2019-BNK17 A4 - CMBS			4	.1.A	2,472,868	110.5020	2,403,419	2,175,000	2,429,248	.0	(33,138)	.0	.0	3.714	1.954	MON	6,732	79,904	.12/14/2020	.04/17/2052
065404-BF-1	BANK 2018-BNK10 XA - CMBS			3	.1.A FE	1,512,811	.3.6310	917,353	.0	920,715	.0	(171,315)	.0	.0	0.704	4.540	MON	14,829	199,952	.01/29/2018	.02/17/2061
065405-AE-2	BANK 2019-BNK16 A4 - CMBS			3	.1.A	1,813,355	112.2850	1,908,845	1,700,000	1,785,138	.0	(10,952)	.0	.0	4.005	3.206	MON	5,674	67,234	.05/07/2019	.02/16/2052
06540A-AE-1	BANK 2019-BNK20 XA - CMBS			3	.1.A FE	299,701	.5.4120	235,904	.0	230,980	.0	(31,676)	.0	.0	0.833	2.809	MON	3,025	37,001	.09/16/2019	.09/15/2062
06540D-BN-4	BANK 2021-BNK36 XA - CMBS			3	.1.A FE	844,032	.6.2240	817,017	.0	822,734	.0	(22,077)	.0	.0	0.920	3.063	MON	10,063	21,316	.09/27/2021	.09/17/2064
06540D-CA-1	BANK 2021-BNK36 AS - CMBS			4	.1.A FE	1,029,966	102.3870	1,023,870	1,000,000	1,029,323	.0	(643)	.0	.0	2.695	2.358	MON	2,246	4,492	.09/24/2021	.09/17/2064
06540V-BB-0	BANK 2019-BNK24 A3 - CMBS			4	.1.A	4,143,223	106.1300	4,112,538	3,875,000	4,120,069	.0	(23,153)	.0	.0	2.960	2.085	MON	9,558	85,285	.03/09/2021	.11/17/2062

ANNUAL STATEMENT FOR THE YEAR 2021 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, NAIC Designation Modifier and SVO 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
06540W-BD-4	BANK 2019-BNK19 A3 - CMBS		4		1.A	6,409,453	107.2860	6,437,160	6,000,000	6,317,332	0	(39,086)	0	0	3.183	2.405	MON	15,915	190,980	08/07/2019	08/17/2061
06540Y-AH-2	BANK 2020-BNK28 A4 - CMBS		4		1.A	1,029,985	97.7280	977,280	1,000,000	1,026,345	0	(2,912)	0	0	1.844	1.514	MON	1,537	18,440	09/21/2020	03/15/2063
06541K-BB-3	BANK 2018-BNK12 XA - CMBS		3		1.A FE	1,014,184	1.5870	731,855	0	740,453	0	(149,819)	0	0	0.309	2.574	MON	11,858	171,866	01/16/2020	05/17/2061
06541R-BB-8	BANK 2019-BNK23 A3 - CMBS		4		1.A	849,728	105.7470	872,413	825,000	844,927	0	(2,365)	0	0	2.920	2.578	MON	2,008	23,523	11/21/2019	12/17/2052
06542B-BN-6	BANK 2021-BNK32 XA - CMBS		3		1.A FE	2,544,008	5.6550	2,357,818	0	2,345,757	0	(201,644)	0	0	0.783	3.500	MON	27,213	282,796	03/17/2021	04/17/2054
06650A-AC-1	BANK 2017-BNK8 ASB - CMBS		4		1.A	889,760	105.7790	934,029	883,000	886,369	0	(1,248)	0	0	3.314	3.175	MON	2,439	29,263	03/12/2019	11/18/2050
07335C-AF-1	BBCMS 2019-C4 A5 - CMBS		4		1.A	1,087,266	104.9080	1,049,080	1,000,000	1,073,232	0	(9,169)	0	0	2.919	1.862	MON	2,433	29,190	06/15/2020	08/16/2052
08161C-AE-1	BMARK 2018-B2 A5 - CMBS		4		1.A FE	3,036,856	110.1890	2,947,556	2,675,000	3,020,796	0	(16,060)	0	0	3.882	1.596	MON	8,653	25,023	09/15/2021	02/17/2051
08161C-AG-6	BMARK 2018-B2 XA - CMBS		3		1.A FE	526,827	1.7840	294,788	0	321,877	0	(55,982)	0	0	0.405	(0.150)	MON	5,576	77,890	02/12/2018	02/17/2051
08161H-AD-2	BMARK 2018-B4 ASB - CMBS		4		1.A	2,775,631	109.2420	2,703,740	2,475,000	2,690,333	0	(53,177)	0	0	4.059	1.745	MON	8,372	100,460	09/21/2020	07/17/2051
08162T-BA-0	BMARK 2018-B7 A3 - CMBS		4		1.A	5,554,770	111.5290	6,134,095	5,500,000	5,535,277	0	(4,547)	0	0	4.241	4.121	MON	19,438	233,255	11/09/2018	05/16/2053
08162Y-AE-2	BMARK 2019-B14 A5 - CMBS		4		1.A	5,288,022	106.4260	5,331,943	5,010,000	5,256,912	0	(24,899)	0	0	3.049	2.350	MON	12,728	129,871	03/05/2021	12/15/2062
08163A-AE-3	BMARK 2020-B18 A5 - CMBS		4		1.A	2,059,839	98.0560	1,961,120	2,000,000	2,051,419	0	(5,968)	0	0	1.925	1.588	MON	3,208	38,500	07/23/2020	07/15/2053
08163G-AZ-3	BMARK 2021-B28 XA - CMBS		3		1.A FE	980,551	9.4034	967,370	0	972,066	0	(8,484)	0	0	1.291	3.161	MON	11,070	0	11/29/2021	08/17/2054
12433A-AE-9	BX 2020-FOX C - CMBS		4		1.G FE	105,350	99.9620	105,310	105,350	105,350	0	0	0	0	1.660	1.660	MON	83	1,767	10/29/2020	11/15/2032
12433U-AL-9	BX 2018-GW D - CMBS		4		1.A	190,119	99.3000	188,670	190,000	190,041	0	(78)	0	0	1.880	1.829	MON	169	3,295	02/02/2021	05/15/2037
12434C-AN-4	BX 21SDMF E - CMBS		4		2.C FE	1,066,753	97.7710	1,046,150	1,070,000	1,067,175	0	423	0	0	1.650	1.807	MON	785	3,885	09/17/2021	09/15/2023
12482H-AL-8	CAMB 2019-LIFE D - CMBS		4		1.A	1,768,594	99.8630	1,767,575	1,770,000	1,769,376	0	476	0	0	1.860	1.905	MON	1,554	33,274	10/05/2020	12/15/2037
12514M-BB-0	CD 2016-CD1 A3 - CMBS		4		1.A	947,227	101.2890	1,012,890	1,000,000	970,320	0	8,780	0	0	2.459	3.439	MON	2,049	24,590	02/27/2019	08/12/2049
12514M-BD-6	CD 2016-CD1 XA - CMBS		3		1.A FE	0	5.1010	0	0	0	0	0	0	0	1.389	3.212	MON	5,781	0	10/03/2017	08/12/2049
12515H-BJ-3	CD 2017-CD5 XA - CMBS		3		1.A FE	716,721	3.3640	361,081	0	375,631	0	(74,633)	0	0	0.868	4.068	MON	7,762	97,247	07/25/2017	08/17/2050
12528Y-AE-3	CF 2019-CF2 A4 - CMBS		4		1.A	163,156	102.8140	159,362	155,000	161,848	0	(827)	0	0	2.624	1.978	MON	339	4,067	06/23/2020	11/15/2052
12529M-AG-3	CF 2019-CF1 XA - CMBS		3		1.A FE	1,441,812	6.3820	1,064,465	0	1,054,607	0	(148,947)	0	0	1.110	3.127	MON	15,423	195,943	04/17/2019	05/17/2052
12530M-AC-9	SORT 2020-1 B1 - ABS		4		1.G FE	92,017	99.9105	91,968	92,050	92,025	0	6	0	0	2.280	2.299	MON	93	2,094	07/14/2020	07/15/2060
12532B-AD-9	CFPRE 2016-C7 A3 - CMBS		4		1.A	8,893,635	108.6450	9,615,083	8,850,000	8,874,100	0	(5,956)	0	0	3.838	3.786	MON	28,309	339,707	07/20/2018	12/11/2054
12592T-AA-3	COMM 2015-3BP A - CMBS		4		1.A	1,335,015	104.1880	1,390,910	1,335,000	1,334,532	0	(479)	0	0	3.178	3.184	MON	3,536	41,778	03/12/2019	02/12/2035
12592X-BD-7	COMM 2015-CCRE22 A5 - CMBS		4		1.A	1,671,575	104.9040	1,704,690	1,625,000	1,641,642	0	(5,553)	0	0	3.309	2.949	MON	4,481	53,771	07/01/2016	03/12/2048
12595J-AJ-3	CSAIL 2017-CX10 A5 - CMBS		4		1.A	2,769,724	107.1610	2,909,421	2,715,000	2,753,096	0	(6,465)	0	0	3.458	3.188	MON	7,823	93,043	05/07/2019	11/18/2050
126192-AF-0	COMM 2012-LC4 B - CMBS		4		1.A FM	1,118,188	99.9930	1,109,922	1,110,000	1,111,145	0	(7,042)	0	0	4.934	2.856	MON	4,564	27,384	06/25/2021	12/12/2044
12624K-AJ-5	COMM 2012-CCRE2 A3 - CMBS		4		1.A FM	1,503,721	100.2280	1,523,155	1,519,690	1,516,750	0	3,387	0	0	2.841	3.111	MON	3,598	42,560	03/27/2018	08/17/2045
12624N-AC-4	COMM 2012-LTRT A2 - CMBS		4		1.A FM	186,438	98.0910	186,373	190,000	187,805	0	1,368	0	0	3.400	4.949	MON	538	3,230	06/25/2021	10/07/2030
12624P-AJ-4	COMM 2012-CCRE3 AM - CMBS		4		1.A FM	20,125	100.1670	20,033	20,000	20,064	0	(61)	0	0	3.416	2.816	MON	57	285	07/13/2021	10/17/2045
12624U-AC-8	COMM 2013-GAM A2 - CMBS		4		1.C FE	854,355	99.9630	851,378	851,693	851,693	0	(2,662)	0	0	3.367	1.956	MON	2,390	7,169	09/24/2021	02/11/2028
12625K-AE-5	COMM 2013-CCRE8 A5 - CMBS		4		1.A	3,064,121	102.7980	3,083,940	3,000,000	3,019,172	0	(16,153)	0	0	3.612	3.067	MON	9,030	108,360	03/13/2019	06/12/2046
12626B-AF-1	COMM 2013-CCRE10 XA - CMBS		3		1.A FE	271,694	0.9660	75,748	0	71,014	0	(70,359)	0	0	0.707	31.182	MON	4,621	68,045	06/15/2017	08/10/2046
12635R-AW-8	CSAIL 2015-C4 A3 - CMBS		4		1.A	981,350	105.3410	941,424	893,692	960,939	0	(19,548)	0	0	3.544	1.249	MON	2,639	30,970	12/11/2020	11/18/2048
12636M-AG-3	CSAIL 2016-C6 XA - CMBS		3		1.A FE	772,612	6.5790	458,995	0	384,831	0	(139,132)	0	0	1.866	14.675	MON	10,848	143,800	09/05/2017	01/15/2049
12649A-AJ-8	CSMC 2014-USA B - CMBS		4		1.G FE	289,494	98.0110	284,232	290,000	289,300	0	(194)	0	0	4.185	4.244	MON	1,011	1,046	12/20/2021	09/17/2037
12649A-AL-3	CSMC 2014-USA C - CMBS		4		2.C FE	183,034	97.8600	181,041	185,000	183,163	0	128	0	0	4.335	4.626	MON	668	2,005	09/08/2021	09/17/2037
12652X-AE-3	CSMC 2017-TIME B - CMBS		4		1.G FE	1,158,691	98.0860	1,471,290	1,500,000	1,205,666	0	37,692	0	0	3.653	7.793	MON				

ANNUAL STATEMENT FOR THE YEAR 2021 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, NAIC Designation Modifier and SVO 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
29429E-AF-8	CGOINT 2016-P4 XA - CMBS			3	1.A FE	689,905	6.9160	408,810	0	390,964	0	(85,938)	0	0	1.900	3.939	MON	9,359	122,975	06/05/2018	07/12/2049
30262S-AR-9	FREMF 2015-K42 B - CMBS			4	1.A	1,530,483	105.7220	1,564,686	1,480,000	1,502,850	0	(8,444)	0	0	3.849	3.282	MON	4,747	57,791	01/15/2020	01/27/2048
30287T-AN-7	FREMF 2015-K49 B - CMBS			4	1.A	1,400,968	106.0170	1,473,636	1,390,000	1,395,056	0	(2,223)	0	0	3.721	3.615	MON	4,311	52,458	05/09/2019	10/25/2048
30287T-AQ-0	FREMF 2015-K49 C - CMBS			4	1.A	1,005,781	104.4490	1,044,490	1,000,000	1,002,460	0	(1,294)	0	0	3.721	3.651	MON	3,101	37,740	06/27/2019	10/25/2048
30288R-AE-0	FREMF 2016-K54 B - CMBS			4	1.A	2,204,219	106.9810	2,139,620	2,000,000	2,150,521	0	(35,981)	0	0	4.051	2.132	MON	6,752	82,169	06/30/2020	04/27/2048
30288R-AG-5	FREMF 2016-K54 C - CMBS			4	1.A	1,339,646	106.1110	1,352,915	1,275,000	1,316,648	0	(9,919)	0	0	4.051	3.223	MON	4,304	52,383	08/21/2019	04/27/2048
30289H-AG-6	FREMF 2016-K55 C - CMBS			4	1.A	298,266	106.6710	320,013	300,000	298,567	0	137	0	0	4.163	4.312	MON	1,041	12,656	05/09/2019	04/26/2049
30289U-AS-1	FREMF 2016-K56 B - CMBS			4	1.A	773,903	107.7690	759,771	705,000	757,003	0	(11,517)	0	0	3.941	2.189	MON	2,315	28,175	07/08/2020	06/25/2049
30290M-AN-7	FREMF 2012-K19 B - CMBS			4	1.A FM	1,367,590	100.3370	1,304,381	1,300,000	1,300,020	0	(12,531)	0	0	4.013	3.107	MON	4,347	52,945	04/06/2016	05/25/2045
30290Q-AG-3	FREMF 2012-K20 B - CMBS			4	1.A FM	1,689,915	100.8150	1,643,285	1,630,000	1,638,683	0	(26,412)	0	0	3.866	1.850	MON	5,251	63,964	01/22/2020	05/25/2045
30290T-AN-2	FREMF 2012-K21 B - CMBS			4	1.A FM	716,570	101.1580	708,106	700,000	700,866	0	(2,093)	0	0	3.931	3.140	MON	2,293	27,921	05/20/2014	07/25/2045
30290U-AJ-8	FREMF 2012-K22 B - CMBS			4	1.A FM	728,115	101.5020	735,890	725,000	723,257	0	(699)	0	0	3.679	3.666	MON	2,223	27,095	05/20/2014	08/25/2045
30291G-AN-9	FREMF 2013-K27 B - CMBS			4	1.A	2,028,556	102.2240	2,034,258	1,990,000	1,997,744	0	(11,813)	0	0	3.496	2.943	MON	5,797	70,558	05/09/2019	01/25/2046
30291H-AE-7	FREMF 2013-K28 B - CMBS			4	1.A	458,859	102.5490	461,471	450,000	451,993	0	(2,647)	0	0	3.489	2.940	MON	1,308	15,927	05/09/2019	06/25/2046
30291M-AN-6	FREMF 2013-K31 B - CMBS			4	1.A	744,023	102.8030	771,023	750,000	749,129	0	699	0	0	3.632	3.600	MON	2,270	27,593	05/16/2014	07/25/2046
30291R-AA-3	FREMF 2013-K34 B - CMBS			4	1.A	4,642,828	103.5630	4,608,554	4,450,000	4,527,432	0	(55,011)	0	0	3.728	2.496	MON	13,825	168,323	01/28/2020	09/25/2046
30292G-AN-8	FREMF 2014-K39 B - CMBS			4	1.A	1,094,914	105.9220	1,059,220	1,000,000	1,059,789	0	(23,889)	0	0	4.152	1.696	MON	3,460	42,076	07/08/2020	08/26/2047
30295A-AU-6	FREMF 2018-K76 C - CMBS			4	1.A	1,339,699	106.4670	1,410,688	1,325,000	1,334,920	0	(1,844)	0	0	4.204	4.115	MON	4,642	56,509	05/30/2019	06/26/2051
30295X-AU-2	FREMF 2017-K724 C - CMBS			4	1.A	1,522,243	102.9980	1,588,229	1,542,000	1,531,449	0	3,571	0	0	3.528	3.833	MON	4,533	54,756	05/17/2019	12/27/2049
30296C-AG-8	FREMF 2017-K64 C - CMBS			4	1.A	1,347,574	105.1840	1,419,984	1,350,000	1,347,538	0	143	0	0	3.991	4.074	MON	4,490	54,575	05/23/2019	05/25/2050
30296P-AS-3	FREMF 2018-K75 B - CMBS			4	1.A	2,587,695	110.1210	2,753,025	2,500,000	2,562,974	0	(9,714)	0	0	3.975	3.562	MON	8,280	100,785	05/30/2019	04/25/2051
30296V-AU-5	FREMF 2018-K77 C - CMBS			4	1.A	1,333,540	105.3890	1,396,404	1,325,000	1,330,401	0	(1,182)	0	0	4.160	4.134	MON	4,594	55,908	05/30/2019	05/25/2051
302973-AJ-1	FREMF 2019-K92 C - CMBS			4	1.A	982,769	108.1000	1,081,000	1,000,000	985,804	0	1,314	0	0	4.193	4.474	MON	3,494	42,531	05/21/2019	06/25/2029
30297H-AG-6	FREMF 2018-K81 B - CMBS			4	1.A	2,620,410	110.0940	2,752,350	2,500,000	2,588,734	0	(12,586)	0	0	4.167	3.606	MON	8,681	105,667	05/30/2019	09/25/2051
30297M-AS-9	FREMF 2018-K733 B - CMBS			4	1.A	1,529,766	107.7320	1,615,980	1,500,000	1,516,765	0	(4,967)	0	0	4.079	3.775	MON	5,098	62,065	05/09/2019	09/25/2051
30297M-AU-4	FREMF 2018-K733 C - CMBS			4	1.D	938,900	105.7140	961,997	910,000	927,422	0	(4,818)	0	0	4.079	3.545	MON	3,093	37,653	07/31/2019	09/25/2051
30298A-AU-3	FREMF 2020-K104 C - CMBS			4	1.A	713,806	103.8530	732,164	705,000	712,137	0	(928)	0	0	3.539	3.437	MON	2,079	25,306	02/20/2020	01/25/2030
30300Y-AS-8	FREMF 2017-K67 B - CMBS			4	1.A	421,094	108.2620	433,048	400,000	415,859	0	(2,699)	0	0	3.944	3.200	MON	1,315	16,002	01/09/2020	09/27/2049
30301T-AG-4	FREMF 2017-K725 C - CMBS			4	1.A	891,928	104.0690	915,807	880,000	884,666	0	(2,858)	0	0	3.879	3.597	MON	2,845	34,639	06/19/2019	02/25/2050
30302X-AG-4	FREMF 2017-K65 C - CMBS			4	1.A	844,594	106.6920	853,536	800,000	831,680	0	(5,610)	0	0	4.072	3.301	MON	2,715	33,054	08/23/2019	07/25/2050
30305E-AE-8	FREMF 2017-K68 B - CMBS			4	1.A	5,447,087	108.9460	5,371,038	4,930,000	5,354,481	0	(72,812)	0	0	3.843	2.234	MON	15,788	192,176	12/18/2020	10/25/2049
30305K-AG-9	FREMF 2017-K69 B - CMBS			4	1.A	672,753	108.1500	708,383	655,000	667,061	0	(2,088)	0	0	3.726	3.403	MON	2,034	24,755	01/09/2020	10/25/2049
30306H-AS-9	FREMF 2017-K729 B - CMBS			4	1.A	3,024,727	104.9740	3,149,220	3,000,000	3,009,973	0	(5,596)	0	0	3.673	3.542	MON	9,183	111,812	05/09/2019	11/26/2049
30308K-AA-9	FREMF 2018-K85 B - CMBS			4	1.A	3,135,586	110.9660	3,328,980	3,000,000	3,099,895	0	(13,792)	0	0	4.319	3.807	MON	10,797	131,392	05/09/2019	12/27/2050
30309J-AE-3	FREMF 2019-K91 B - CMBS			4	1.G FE	2,003,601	110.4750	1,960,931	1,775,000	1,997,726	0	(5,875)	0	0	4.252	2.411	MON	6,289	12,795	10/13/2021	04/25/2051
30311M-AU-6	FREMF 2019-K95 C - CMBS			4	1.A	408,113	106.6690	437,343	410,000	408,271	0	92	0	0	3.919	4.035	MON	1,339	16,297	08/01/2019	08/26/2052
30322D-AS-8	FRTKL 2021-SFR1 E1 - CMBS			4	2.A FE	999,973	97.6370	976,370	1,000,000	1,000,153	0	181	0	0	2.372	2.345	MON	1,977	6,194	08/18/2021	09/17/2038
30322D-AU-3	FRTKL 2021-SFR1 E2 - CMBS			4	2.C FE	999,974	97.6460	976,460	1,000,000	1,000,166	0	192	0	0	2.522	2.493	MON	2,102	6,585	08/18/2021	09/17/2038
35563B-AJ-9	FREMF 2014-K37 B - CMBS			4	1.A	1,966,626	105.8050	1,983,844	1,875,000	1,901,726	0	(14,546)	0	0	4.560	3.794	MON	7,125	86,712	07/12/2018	01/25/2047

ANNUAL STATEMENT FOR THE YEAR 2021 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, NAIC Designation Modifier and SVO 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
39809X-AA-6	GSTNE 21HC2 A - CMBS			4,5	1.A FE	1,000,000	.99,9011	.999,011	1,000,000	1,000,000	.0	.0	.0	.0	1.890	1.890	MON	.893	.0	11/30/2021	12/15/2039
437300-AJ-5	HPA 211 E - CMBS			4	2.C FE	535,521	.97,6049	.522,718	.535,545	535,522	.0	.0	.0	.0	2.577	2.577	MON	.460	.5,022	07/09/2021	09/19/2041
44421G-AJ-2	HY 2019-30HY D - CMBS			4	1.A	956,588	103,2000	.908,160	.880,000	948,891	.0	(7,697)	.0	.0	3.443	2.356	MON	2,525	25,670	01/28/2021	07/12/2039
45378Y-AA-2	IPT 2018-INDP A - CMBS			4	1.A	2,464,933	103,3550	2,547,701	2,465,000	2,463,870	.0	(291)	.0	.0	3.763	3.777	MON	7,730	92,758	06/21/2018	07/10/2035
46590L-AT-9	JPMDB 2016-C2 A4 - CMBS			4	1.A	6,126,519	104,8830	6,528,967	6,225,000	6,160,990	.0	12,234	.0	.0	3.144	3.400	MON	16,309	195,708	02/13/2019	06/17/2049
46590R-AG-4	JPMCC 2016-JP3 XA - CMBS			3	1.A FE	668,536	.5,2110	.392,017	.0	380,061	.0	(105,845)	.0	.0	1.382	3.928	MON	8,661	120,170	06/05/2018	08/17/2049
46591A-BC-8	JPMDB 2018-C8 XA - CMBS			3	1.A FE	844,524	.2,6310	.477,693	.0	542,342	.0	(122,023)	.0	.0	0.600	3.981	MON	9,071	205,605	05/24/2018	06/16/2051
46638U-AC-0	JPMCC 2012-C8 A3 - CMBS			4	1.A FM	365,448	100,5390	.383,195	.381,140	379,437	.0	.2,332	.0	.0	2.829	3.483	MON	.899	10,783	01/31/2014	10/17/2045
46645J-AD-4	JPMBB 2015-C33 A4 - CMBS			4	1.A	1,130,195	106,9590	1,069,590	1,000,000	1,102,317	.0	(26,351)	.0	.0	3.770	1.017	MON	3,141	37,697	12/08/2020	12/17/2048
46652B-BG-3	JPMCC 2020-NNN CFX - CMBS			4	1.A	978,125	100,1440	1,001,440	1,000,000	984,650	.0	4,509	.0	.0	3.267	3.813	MON	1,906	32,667	07/14/2020	01/16/2037
46652B-BJ-7	JPMCC 2020-NNN DFX - CMBS			4	1.A	1,029,999	.99,3040	.993,040	1,000,000	1,019,019	.0	(6,093)	.0	.0	3.620	2.962	MON	2,111	36,196	02/11/2020	01/16/2037
482598-AL-3	KNDL 2019-KNSQ D - CMBS			4	1.A	1,916,797	.99,6790	.1,918,802	1,925,000	1,924,758	.0	4,344	.0	.0	1.460	1.789	MON	1,327	28,377	09/16/2020	05/15/2036
54910T-AJ-1	LNSTR 2017-5 A5 - CMBS			4	1.A	1,159,703	104,3830	1,200,405	1,150,000	1,155,919	.0	(1,478)	.0	.0	3.549	3.422	MON	3,401	40,814	05/09/2019	03/11/2050
55066W-AJ-3	LUXE 21TRIP E - CMBS			4,5	2.C FE	1,130,000	100,0450	1,130,509	1,130,000	1,130,000	.0	.0	.0	.0	2.960	2.960	MON	1,486	5,090	10/04/2021	10/15/2038
55282M-AE-4	MAD 2017-330M B - CMBS			4	1.A	1,760,146	100,1600	1,707,728	1,705,000	1,740,376	.0	(13,700)	.0	.0	3.478	2.555	MON	4,942	58,186	07/21/2020	08/17/2034
55316P-AJ-6	MKT 2020-525M D - CMBS			4	1.A	170,200	.96,8710	.164,681	.170,000	170,184	.0	(.33)	.0	.0	2.941	2.974	MON	.417	5,068	02/07/2020	02/12/2040
553514-AC-4	MSBAM 2012-CKSV A2 - CMBS			4	1.D FM	391,050	.99,4540	.392,843	.395,000	392,456	.0	1,406	.0	.0	3.277	4.043	MON	1,079	6,472	06/25/2021	10/18/2030
553514-AL-4	MSBAM 2012-CKSV C - CMBS			4	5.B FM	986,375	.88,9300	1,067,160	1,200,000	1,045,249	.0	58,874	.0	.0	4.274	23,122	MON	4,274	12,989	09/16/2021	10/18/2030
55352N-AC-1	MSCG 2015-ALDR A2 - CMBS			4	1.A FE	993,750	101,2230	.961,619	.950,000	991,687	.0	(2,063)	.0	.0	3.462	2.177	MON	2,741	5,572	10/22/2021	06/08/2035
58403Y-AN-6	MED 21MDLN C - CMBS			4,5	1.D FE	1,000,000	.99,6710	.996,710	1,000,000	1,000,000	.0	.0	.0	.0	1.890	1.917	MON	.893	1,575	10/29/2021	11/15/2038
61690Y-BU-5	MSC 2016-BNK2 A4 - CMBS			4	1.A	589,286	105,5850	.607,114	.575,000	582,055	.0	(1,497)	.0	.0	3.049	2.764	MON	1,461	17,532	11/17/2016	11/18/2049
61691L-AL-3	MSC 2017-CLS D - CMBS			4	1.A	712,532	.99,8440	.714,883	.716,000	714,609	.0	.969	.0	.0	1.510	1.732	MON	.510	10,918	08/03/2020	11/15/2034
61691Q-AD-0	MSC 2018-L1 A3 - CMBS			4	1.A	.886,388	110,9320	.837,537	.755,000	.865,994	.0	(19,515)	.0	.0	4.139	1.344	MON	2,604	30,466	12/10/2020	10/17/2051
61691R-AD-8	MSC 2018-H4 A3 - CMBS			4	1.A	5,807,134	108,9770	6,266,178	5,750,000	5,783,890	.0	(6,193)	.0	.0	4.043	3.903	MON	19,373	232,473	12/14/2018	12/15/2051
61692B-BP-4	MSC 2020-HRB A4 - CMBS			4	1.A	3,604,774	.98,6180	3,451,630	3,500,000	3,590,171	.0	(10,337)	.0	.0	2.041	1.704	MON	5,953	71,435	07/23/2020	07/17/2053
61762T-AD-8	MSBAM 2013-C11 A3 - CMBS			4	1.A FE	981,084	102,0410	.977,883	.958,323	979,836	.0	(1,247)	.0	.0	3.960	2.096	MON	3,162	.0	12/02/2021	08/17/2046
61763M-AJ-9	MSBAM 2014-C16 B - CMBS			4	1.F FE	.165,600	101,9730	.163,157	.160,000	.165,067	.0	(533)	.0	.0	4.332	2.959	MON	.578	1,176	09/29/2021	06/17/2047
61766E-BE-4	MSBAM 2016-C29 A4 - CMBS			4	1.A	3,114,609	105,9260	3,177,780	3,000,000	3,071,797	.0	(17,242)	.0	.0	3.325	2.690	MON	8,313	99,750	06/13/2019	05/17/2049
61766E-BF-1	MSBAM 2016-C29 XA - CMBS			3	1.A FE	513,082	.5,1940	.271,912	.0	278,398	.0	(79,740)	.0	.0	1.523	3.521	MON	6,643	100,616	01/26/2018	05/17/2049
61766R-AZ-9	MSBAM 2016-C31 A5 - CMBS			4	1.A	4,798,248	105,6070	5,227,547	4,950,000	4,849,793	.0	18,064	.0	.0	3.102	3.566	MON	12,796	153,549	01/11/2019	11/18/2049
61767E-AC-8	MSBAM 2017-C34 ASB - CMBS			4	1.A	1,455,225	105,3610	1,521,413	1,444,000	1,449,228	.0	(2,207)	.0	.0	3.354	3.204	MON	4,036	48,432	03/12/2019	11/15/2052
61767E-AE-4	MSBAM 2017-C34 A4 - CMBS			4	1.A	898,789	108,2820	.947,468	.875,000	891,549	.0	(2,810)	.0	.0	3.536	3.166	MON	2,578	30,242	05/07/2019	11/15/2052
61770K-AX-3	MSC 2020-L4 A3 - CMBS			4	1.A	5,373,242	103,5050	5,175,250	5,000,000	5,316,604	.0	(36,866)	.0	.0	2.698	1.842	MON	11,242	134,900	06/11/2020	02/18/2053
61772T-BQ-6	MSC 2021-L7 AS - CMBS			4	1.A FE	1,029,971	102,9240	1,029,240	1,000,000	1,029,371	.0	(600)	.0	.0	2.767	2.427	MON	2,306	4,612	09/30/2021	10/16/2054
61773P-AG-6	MSC 21PLZA C - CMBS			4	1.F FE	.997,172	.99,2990	.992,990	1,000,000	.997,207	.0	35	.0	.0	2.810	2.842	N/A	2,342	2,342	11/05/2021	11/09/2031
61977K-AG-1	MOTEL 2021-MTL6 C - CMBS			4	1.G FE	510,000	.99,9540	.509,765	.510,000	510,000	.0	.0	.0	.0	1.610	1.633	MON	.388	2,047	08/24/2021	09/15/2038
66982F-AC-3	AMSR 21SFRA C - CMBS			4	1.G FE	1,069,998	.98,8563	1,057,762	1,070,001	1,070,001	.0	.2	.0	.0	2.517	2.517	MON	2,843	.0	11/10/2021	12/17/2038
67118A-AN-5	OPG 21PORT E - CMBS			4	2.C FE	2,137,075	.98,7920	2,128,968	2,155,000	2,139,147	.0	2,072	.0	.0	1.629	2.062	MON	1,658	6,673	09/30/2021	10/15/2036
682413-AJ-8	ONP 2021-PARK E - CMBS			4	1.A	1,750,000	.98,7010	1,727,268	1,750,000	1,750,000	.0	.0	.0	.0	1.860	1.886	MON	1,537	26,199	02/10/2021	03/17/2036
68245H-AG-9	OMPT 2017-MKTD - CMBS			4	1.A	1,590,264	.99,8060	1,542,003	1,545,000	1,572,198	.0	(12,989)	.0	.0	4.146	3.252	MON	5,337	64,048	08/05/2020	02/10/2032
75575H-AE-6	RCMT 21FL7 B - CMBS			4,5	1.D FE	.215,000	.99,8630	.214,705	.215,000	.215,000	.0	.0	.0	.0	1.903	1.918	MON	.57	973	11/12/2021	11/25/2036
78472U-AG-3	SREIT 21MFP D - CMBS			4	2.C FE	1,595,605	.99,5200	1,597,296	1,605,000	1,596,023	.0	.419	.0	.0	1.688	1.997	MON	1,279	1,116	11/16/2021	11/15/2038
89614Y-AE-6	TON 21SFR1 E1 - CMBS			4	2.A FE	389,995	.98,3514	.383,571	.390,000	389,996	.0	.1	.0	.0	2.794	2.794	MON	1,574	.0	11/04/2021	07/19/2038
89614Y-AF-3	TON 21SFR1 E2 - CMBS			4	2.C FE	999,990	.98,3557	.983,557	1,000,000	999,994	.0	.4	.0	.0	2.894	2.894	MON	4,180	.0	11/04/2021	07/19/2038
90205F-AJ-9	PRK 2017-280P C - CMBS			4	1.A	1,400,656	.99,6830	1,395,562	1,400,000	1,382,323	.0	(7,625)	.0	.0	1.352	1.932	MON	.894	19,223	11/02/2018	09/15/2034
90270Y-AC-3	UBSBB 2013-CS XA - CMBS			3	1.A FE	.0	.0,6150	.0	.0	.0	.0	.0	.0	.0	0.900	10,149	MON	4,320	.0	05/18/2017	03/12/2046
90276C-AF-8	UBSCM 2017-C2 XA - CMBS			3	1.A FE	.680,777	.4,3880	.351,660	.0	380,174	.0	(75,989)	.0	.0	1.054	(0,629)	MON	7,039	90,505	08/01/2017	08/17/2050
90276X-AU-9	UBSCM 2018-C11 A4 - CMBS			4	1.A	6,023,906	108,5670	6,514,020	6,000,000	6,012,788	.0	(4,469)	.0	.0	3.977	3.930	MON	19,886	238,632	12/17/2018	06/16/2051
90276Y-AB-9	UBSCM 2019-C16 A2 - CMBS			4	1.A	2,353,545	103,3820	2,362,279	2,285,000	2,318,073	.0	(9,966)	.0	.0	3.440	2.816	MON	6,550	78,604	03/27/2019	04/17/2052
90276Y-AH-6	UBSCM 2019-C16 AS - CMBS			4	1.A	5,740,039	109,4280	5,471,400	5,000,000	5,658,821	.0	(81,218)	.0	.0	3.887	1.914	MON	16,197	178,163	01/14/2021	04/17/2052
90278M-BD-8	UBSCM 2019-C17 AS - CMBS			4	1.A	1,251,793	104,8080	1,205,292	1,150,000	1,205,971	.0	(10,450)	.0	.0	3.203	2.131	MON	3,070	36,839	07/24/2020	10/18/205

ANNUAL STATEMENT FOR THE YEAR 2021 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 Desig- nation, NAIC Desig- nation Modifier and SVO 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
7899999. Total - Commercial Mortgage-Backed Securities						385,240,081	XXX	377,644,999	334,157,396	369,939,970	(5,084)	(7,244,318)	0	0	XXX	XXX	XXX	1,520,467	17,200,379	XXX	XXX
7999999. Total - Other Loan-Backed and Structured Securities						441,758,487	XXX	440,797,730	439,856,679	439,948,357	(16,478)	(3,024)	0	0	XXX	XXX	XXX	1,429,634	4,969,042	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						33,525,632	XXX	33,167,214	33,704,646	33,405,827	78,480	35,359	0	0	XXX	XXX	XXX	36,257	724,837	XXX	XXX
8399999 - Total Bonds						3,077,268,952	XXX	3,097,571,683	2,921,661,173	3,034,059,987	(220,176)	(13,782,082)	0	0	XXX	XXX	XXX	17,204,743	74,597,234	XXX	XXX

1.

Line Number	Book/Adjusted Carrying Value by NAIC Designation Category Footnote:															
1A	1A ...\$	1,301,792,236	1B ...\$	87,415,039	1C ...\$	253,526,483	1D ...\$	162,459,159	1E ...\$	119,378,017	1F ...\$	242,295,451	1G ...\$	219,684,269		
1B	2A ...\$	195,712,897	2B ...\$	233,759,150	2C ...\$	189,429,470										
1C	3A ...\$	4,959,213	3B ...\$	1,575,766	3C ...\$	12,359,415										
1D	4A ...\$	1,139,978	4B ...\$	4,330,724	4C ...\$	3,001,297										
1E	5A ...\$	0	5B ...\$	1,241,424	5C ...\$	0										
1F	6 ...\$	0														

SCHEDULE D - PART 2 - SECTION 1

[illegible]

Line Number	Book/Adjusted Carrying Value by NAIC Designation Category Footnote:						
1A	1A ...\$	1B ...\$	1C ...\$	1D ...\$	1E ...\$	1F ...\$	1G ...\$
1B	2A ...\$	2B ...\$	2C ...\$				
1C	3A ...\$	3B ...\$	3C ...\$				
1D	4A ...\$	4B ...\$	4C ...\$				
1E	5A ...\$	5B ...\$	5C ...\$				
1F	6 ...\$						

SCHEDULE D - PART 2 - SECTION 2

[illegible]

Line Number	Book/Adjusted Carrying Value by NAIC Designation Category Footnote:																				
1A	1A	\$	0	1B	\$	0	1C	\$	0	1D	\$	0	1E	\$	0	1F	\$	0	1G	\$	0
1B	2A	\$	0	2B	\$	0	2C	\$	0												
1C	3A	\$	0	3B	\$	0	3C	\$	0												
1D	4A	\$	0	4B	\$	0	4C	\$	0												
1E	5A	\$	0	5B	\$	0	5C	\$	0												
1F	6	\$	0																		

ANNUAL STATEMENT FOR THE YEAR 2021 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
98157*-AA-3	Worldwide Clinical Trials Holdings, Inc.		06/16/2021	GOLDMAN SACHS		1,630,332	1,630,332	0
91362*-AA-9	Mortgage Guaranty Tax and Loss Bond		12/10/2021	U.S. DEPARTMENT OF TREASURY		61,400,000	61,400,000	0
8299999. Subtotal - Bonds - Unaffiliated Bank Loans						84,329,677	84,404,524	0
8399997. Total - Bonds - Part 3						1,046,698,428	1,010,159,160	3,370,272
8399998. Total - Bonds - Part 5						101,297,379	93,955,156	435,282
8399999. Total - Bonds						1,147,995,807	1,104,114,316	3,805,555
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		04/08/2021	Federal Home Loan Bank of Pittsburgh	33,200,000	33,200		
9199999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Other						33,200	XXX	0
9799997. Total - Common Stocks - Part 3						33,200	XXX	0
9799998. Total - Common Stocks - Part 5							XXX	
9799999. Total - Common Stocks						33,200	XXX	0
9899999. Total - Preferred and Common Stocks						33,200	XXX	0
9999999 - Totals						1,148,029,007	XXX	3,805,555

ANNUAL STATEMENT FOR THE YEAR 2021 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
8399998. Total - Bonds - Part 5						101,850,606	93,955,156	101,297,379		0	(260,544)	0	(260,544)	0	101,036,835	0	813,771	813,771	2,217,305	XXX
8399999. Total - Bonds						635,789,951	616,175,413	643,950,103	508,709,474	31,152	(7,628,939)	0	(7,597,787)	0	634,136,446	0	116,518	116,518	16,092,663	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							XXX													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							XXX													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						635,789,951	XXX	643,950,103	508,709,474	31,152	(7,628,939)	0	(7,597,787)	0	634,136,446	0	116,518	116,518	16,092,663	XXX

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE ESSENT GUARANTY, INC.

SCHEDULE D - PART 6 - SECTION 1

Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1	2	3	4	5	6	7	8	9	Stock of Such Company Owned by Insurer on Statement Date	
CUSIP Identification	Description, Name of Subsidiary, Controlled or Affiliated Company	Foreign	NAIC Company Code	ID Number	NAIC Valuation Method	Book/Adjusted Carrying Value	Total Amount of Goodwill Included in Book/ Adjusted Carrying Value	Nonadmitted Amount	10 Number of Shares	11 % of Outstanding
0999999. Total Preferred Stocks						0	0	0	XXX	XXX
29669@-10-9	Essent Solutions, LLC					229,414	0	229,414	1.000	100%
1799999. Subtotal - Common Stock - Other Affiliates						229,414	0	229,414	XXX	XXX
1899999. Total Common Stocks						229,414	0	229,414	XXX	XXX
1999999 - Totals						229,414	0	229,414	XXX	XXX

1. Total amount of goodwill nonadmitted \$

SCHEDULE D - PART 6 - SECTION 2

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2021 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
UNITED STATES TREASURY			.09/21/2021 ..	Citigroup	.09/08/2022 ..	13,003,676	.0	2,555	0	0	13,010,000	13,001,121	.0	0	0.000	0.071	N/A	.0	.0
UNITED STATES TREASURY			.10/14/2021 ..	JPMORGAN CHASE BANK	.10/06/2022 ..	1,000,266	.0	206	0	0	1,001,000	1,000,060	.0	0	0.000	0.096	N/A	.0	.0
UNITED STATES TREASURY			.12/28/2021 ..	CitiGroup	.06/30/2022 ..	8,117,037	.0	88	0	0	8,125,000	8,116,949	.0	0	0.000	0.199	N/A	.0	.0
0199999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						22,120,979	0	2,850	0	0	22,136,000	22,118,129	0	0	XXX	XXX	XXX	0	0
0599999. Total - U.S. Government Bonds						22,120,979	0	2,850	0	0	22,136,000	22,118,129	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
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
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
Vaco Holdings, LLC Revolving Credit			.12/15/2021 ..	Unknown	.11/09/2022 ..	28,287	.0	0	0	0	28,287	28,287	130	0	5.000	5.060	N/A	.0	.0
6499999. Subtotal - Bonds - Unaffiliated Bank Loans - Acquired						28,287	0	0	0	0	28,287	28,287	130	0	XXX	XXX	XXX	0	0
6599999. Subtotal - Unaffiliated Bank Loans						28,287	0	0	0	0	28,287	28,287	130	0	XXX	XXX	XXX	0	0
7699999. Total - Issuer Obligations						22,120,979	0	2,850	0	0	22,136,000	22,118,129	0	0	XXX	XXX	XXX	0	0
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						28,287	0	0	0	0	28,287	28,287	130	0	XXX	XXX	XXX	0	0
8399999. Total Bonds						22,149,266	0	2,850	0	0	22,164,287	22,146,417	130	0	XXX	XXX	XXX	0	0
8699999. Total - Parent, Subsidiaries and Affiliates						0	0	0	0	0	XXX	0	0	0	XXX	XXX	XXX	0	0
9199999 - Totals						22,149,266	0	2,850	0	0	XXX	22,146,417	130	0	XXX	XXX	XXX	0	0

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:
Number
1A 1A ...\$ 22,120,979 1B ...\$ 0 1C ...\$ 0 1D ...\$ 0 1E ...\$ 0 1F ...\$ 0 1G ...\$ 0
1B 2A ...\$ 0 2B ...\$ 0 2C ...\$ 28,287
1C 3A ...\$ 0 3B ...\$ 0 3C ...\$ 0
1D 4A ...\$ 0 4B ...\$ 0 4C ...\$ 0
1E 5A ...\$ 0 5B ...\$ 0 5C ...\$ 0
1F 6 ...\$ 0

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.....	1,635,618	XXX
Citizens Bank Rhode Island	0.....	0.000	0.....	0.....	40,264,047	XXX
Barrington Bank Illinois	0.....	0.250	0.....	0.....	1,031,067	XXX
U.S. Bank Ohio	0.....	0.005	104.....	0.....	2,500,585	XXX
Huntington National Bank Ohio	0.....	0.010	0.....	0.....	2,470,987	XXX
KeyBank Ohio	0.....	0.100	1,291.....	1,617.....	2,498,566	XXX
0199998 Deposits in ... 9 depositories which do not exceed the allowable limit in any one depository (See instructions) - open depositories	XXX	XXX	0	0	2,914,670	XXX
0199999. Totals - Open Depositories	XXX	XXX	1,395	1,617	53,315,540	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	1,395	1,617	53,315,540	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX		XXX
.....						
.....						
.....						
.....						
.....						
.....						
0599999 Total - Cash	XXX	XXX	1,395	1,617	53,315,540	XXX

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

1. January.....	92,182,431	4. April.....	53,514,998	7. July.....	52,538,253	10. October.....	69,829,537
2. February.....	94,506,901	5. May.....	78,733,133	8. August.....	55,393,000	11. November.....	121,102,219
3. March.....	97,667,935	6. June.....	49,259,530	9. September.....	36,979,319	12. December.....	53,315,540

SCHEDULE E - PART 2 - CASH EQUIVALENTS

[illegible]

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:								
Number								
1A	1A ..\$	0	1B ..\$	0	1C ..\$	0	1D ..\$	0
1B	2A ..\$	0	2B ..\$	0	2C ..\$	0	1E ..\$	0
1C	3A ..\$	0	3B ..\$	0	3C ..\$	0	1F ..\$	0
1D	4A ..\$	0	4B ..\$	0	4C ..\$	0	1G ..\$	0
1E	5A ..\$	0	5B ..\$	0	5C ..\$	0		
1F	6 ..\$	0						

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE ESSENT GUARANTY, INC.

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, Etc.		1	2	Deposits For the		All Other Special Deposits	
		Benefit of All Policyholders					
		Type of Deposit	Purpose of Deposit	3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL	B	On Deposit	0	0	2,227,578	2,329,102
2. Alaska	AK						
3. Arizona	AZ						
4. Arkansas	AR	B	On Deposit	0	0	155,436	162,520
5. California	CA						
6. Colorado	CO						
7. Connecticut	CT						
8. Delaware	DE						
9. District of Columbia	DC						
10. Florida	FL	ST	On Deposit	0	0	105,363	105,363
11. Georgia	GA	ST	On Deposit	0	0	110,014	110,014
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	ST	On Deposit	0	0	116,156	116,156
23. Michigan	MI						
24. Minnesota	MN						
25. Mississippi	MS						
26. Missouri	MO						
27. Montana	MT						
28. Nebraska	NE						
29. Nevada	NV	B	On Deposit	0	0	207,056	216,307
30. New Hampshire	NH	ST	On Deposit	0	0	525,888	525,888
31. New Jersey	NJ						
32. New Mexico	NM	B	On Deposit	0	0	806,878	843,652
33. New York	NY						
34. North Carolina	NC	ST	On Deposit	0	0	205,027	205,027
35. North Dakota	ND						
36. Ohio	OH						
37. Oklahoma	OK						
38. Oregon	OR	ST	On Deposit	0	0	564,502	566,758
39. Pennsylvania	PA	B	On Deposit	1,732,568	1,811,523	0	0
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	B	On Deposit	0	0	554,418	579,688
48. Washington	WA	ST	On Deposit	0	0	1,000,000	1,000,000
49. West Virginia	WV						
50. Wisconsin	WI						
51. Wyoming	WY	B	On Deposit	0	0	103,954	108,691
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	XXX	0	0	0	0
59. Subtotal		XXX	XXX	1,732,568	1,811,523	6,682,271	6,869,166
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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