PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF JUNE 30, 2013

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	Vice Chairman	Adolfo Fernando Marzol

OTHER

William Daniel Kaiser SVP/COO	Anthony David Shore VP/Assistant Secretary	Peter Aaron Simon VP/Treasurer
David Bruce Weinstock VP/CAO		

DIRECTORS OR TRUSTEES

Mark Anthony Casale	Aditya Khurana Dutt	Robert Emil Glanville
Rajiv Krushna Kamilla	Roy James Kasmar	Andrew Peter Trigg
Andrew John Turnbull #		

State of Pennsylvania
County of Delaware
SS:

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/Secretary	Lawrence Edmond McAlee, Jr. SVP/CFO

Subscribed and sworn to before me this
12th day of August 2013

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

Arlene A. Yaffe
Notary Public
4/11/2017

ASSETS

	Current Statement Date 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 December 31 Prior Year Net Admitted Assets
1. Bonds	273,403,994		273,403,994	220,680,032
2. Stocks:				
2.1 Preferred stocks			0	0
2.2 Common stocks	281,800	281,800	0	0
3. Mortgage loans on real estate:				
3.1 First liens			0	0
3.2 Other than first liens			0	0
4. Real estate:				
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	0
5. Cash ($ 112,898,346), cash equivalents ($ 0) and short-term investments ($ 0)	112,898,346		112,898,346	18,844,002
6. Contract loans (including $ .... premium notes)			0	0
7. Derivatives			0	0
8. Other invested assets			0	0
9. Receivables for securities	3,117,026		3,117,026	2,032
10. Securities lending reinvested collateral assets			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	389,701,166	281,800	389,419,366	239,526,066
13. Title plants less $ .... charged off (for Title insurers only)			0	0
14. Investment income due and accrued	1,668,249		1,668,249	1,197,819
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	6,807,964		6,807,964	4,271,381
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $ .... earned but unbilled premiums)			0	0
15.3 Accrued retrospective premiums			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers			0	0
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts			0	0
17. Amounts receivable relating to uninsured plans			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon			0	0
18.2 Net deferred tax asset	40,135,918	26,629,751	13,506,167	0
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software	2,873,766	2,146,202	727,564	787,270
21. Furniture and equipment, including health care delivery assets ($ ....)	417,373	417,373	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	36,250		36,250	143,382
24. Health care ($ ....) and other amounts receivable			0	0
25. Aggregate write-ins for other than invested assets	1,754,625	1,505,194	249,431	276,842
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	443,395,311	30,980,320	412,414,991	246,202,760
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	443,395,311	30,980,320	412,414,991	246,202,760
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 through 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Prepaid expenses	1,336,502	1,336,502	0	0
2502. Accounts receivable	249,431		249,431	276,842
2503. Intangible assets	168,692	168,692	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	1,754,625	1,505,194	249,431	276,842

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Statement Date	2 December 31, Prior Year
1.	Losses (current accident year $ 1,235,875)	2,266,055	1,297,526
2.	Reinsurance payable on paid losses and loss adjustment expenses		0
3.	Loss adjustment expenses	54,158	33,795
4.	Commissions payable, contingent commissions and other similar charges		
5.	Other expenses (excluding taxes, licenses and fees)	6,653,974	7,640,386
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	686,081	1,369,750
7.1	Current federal and foreign income taxes (including $ on realized capital gains (losses))		
7.2	Net deferred tax liability		
8.	Borrowed money $ and interest thereon $		
9.	Unearned premiums (after deducting unearned premiums for ceded reinsurance of $ 6,154,362 and including warranty reserves of $ and accrued accident and health experience rating refunds including $ for medical loss ratio rebate per the Public Health Service Act)	63,966,988	37,030,253
10.	Advance premium		
11.	Dividends declared and unpaid:		
	11.1 Stockholders		
	11.2 Policyholders		
12.	Ceded reinsurance premiums payable (net of ceding commissions)	1,144,528	631,700
13.	Funds held by company under reinsurance treaties		0
14.	Amounts withheld or retained by company for account of others		
15.	Remittances and items not allocated		
16.	Provision for reinsurance (including $ certified)		
17.	Net adjustments in assets and liabilities due to foreign exchange rates		
18.	Drafts outstanding		
19.	Payable to parent, subsidiaries and affiliates	1,380,574	1,255,753
20.	Derivatives	0	
21.	Payable for securities		
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	53,196,962	33,154,014
26.	Total liabilities excluding protected cell liabilities (Lines 1 through 25)	129,349,320	82,413,177
27.	Protected cell liabilities		
28.	Total liabilities (Lines 26 and 27)	129,349,320	82,413,177
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		
34.	Gross paid in and contributed surplus	382,810,000	271,810,000
35.	Unassigned funds (surplus)	(102,244,329)	(110,520,417)
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)	283,065,671	163,789,583
38.	Totals (Page 2, Line 28, Col. 3)	412,414,991	246,202,760
	DETAILS OF WRITE-INS		
2501.	Fixed payments due under Asset Purchase Agreement	7,400,433	9,841,126
2502.	Contingency reserve - Direct	49,465,604	25,092,583
2503.	Contingency reserve - Ceded	(3,669,075)	(1,779,695)
2598.	Summary of remaining write-ins for Line 25 from overflow page	0	0
2599.	Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	53,196,962	33,154,014
2901.			
2902.			
2903.			
2998.	Summary of remaining write-ins for Line 29 from overflow page	0	0
2999.	Totals (Lines 2901 through 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 through 3203 plus 3298)(Line 32 above)	0	0

STATEMENT OF INCOME

		1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
	UNDERWRITING INCOME			
1.	Premiums earned:			
	1.1 Direct (written $ 78,297,100)	48,746,041	13,515,113	41,796,108
	1.2 Assumed (written $)			0
	1.3 Ceded (written $ 6,393,083)	3,778,758	912,665	3,027,047
	1.4 Net (written $ 71,904,017)	44,967,283	12,602,448	38,769,061
	DEDUCTIONS:			
2.	Losses incurred (current accident year $ 1,235,875):			
	2.1 Direct	1,275,076	632,699	1,425,026
	2.2 Assumed			0
	2.3 Ceded	97,307	54,667	164,635
	2.4 Net	1,177,769	578,032	1,260,391
3.	Loss adjustment expenses incurred	32,177	12,799	38,038
4.	Other underwriting expenses incurred	29,717,699	28,395,031	59,981,028
5.	Aggregate write-ins for underwriting deductions	0	0	0
6.	Total underwriting deductions (Lines 2 through 5)	30,927,645	28,985,862	61,279,457
7.	Net income of protected cells			
8.	Net underwriting gain or (loss) (Line 1 minus Line 6 + Line 7)	14,039,638	(16,383,414)	(22,510,396)
	INVESTMENT INCOME			
9.	Net investment income earned	1,627,235	977,276	2,190,383
10.	Net realized capital gains (losses) less capital gains tax of $ 32,616	60,574	67,722	93,021
11.	Net investment gain (loss) (Lines 9 + 10)	1,687,809	1,044,998	2,283,404
	OTHER INCOME			
12.	Net gain or (loss) from agents' or premium balances charged off (amount recovered $ amount charged off $)			
13.	Finance and service charges not included in premiums			
14.	Aggregate write-ins for miscellaneous income	1,643,276	2,017,928	3,898,452
15.	Total other income (Lines 12 through 14)	1,643,276	2,017,928	3,898,452
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	17,370,723	(13,320,488)	(16,328,540)
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)	17,370,723	(13,320,488)	(16,328,540)
19.	Federal and foreign income taxes incurred	(32,616)	(36,465)	(50,087)
20.	Net income (Line 18 minus Line 19)(to Line 22)	17,403,339	(13,284,023)	(16,278,453)
	CAPITAL AND SURPLUS ACCOUNT			
21.	Surplus as regards policyholders, December 31 prior year	163,789,583	141,938,780	141,938,780
22.	Net income (from Line 20)	17,403,339	(13,284,023)	(16,278,453)
23.	Net transfers (to) from Protected Cell accounts			
24.	Change in net unrealized capital gains (losses) less capital gains tax of $	6,891	(517)	(5,273)
25.	Change in net unrealized foreign exchange capital gain (loss)			
26.	Change in net deferred income tax	40,135,918		
27.	Change in nonadmitted assets	(26,786,419)	7,135,695	12,519,060
28.	Change in provision for reinsurance			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	111,000,000	5,000,000	45,000,000
	33.2 Transferred to capital (Stock Dividend)			
	33.3 Transferred from capital			
34.	Net remittances from or (to) Home Office			
35.	Dividends to stockholders			
36.	Change in treasury stock			0
37.	Aggregate write-ins for gains and losses in surplus	(22,483,641)	(6,301,224)	(19,384,531)
38.	Change in surplus as regards policyholders (Lines 22 through 37)	119,276,088	(7,450,069)	21,850,803
39.	Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	283,065,671	134,488,711	163,789,583
	DETAILS OF WRITE-INS			
0501.				
0502.				
0503.				
0598.	Summary of remaining write-ins for Line 5 from overflow page	0	0	0
0599.	Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0
1401.	Service fee income	1,643,276	2,017,928	3,898,452
1402.				
1403.				
1498.	Summary of remaining write-ins for Line 14 from overflow page	0	0	0
1499.	Totals (Lines 1401 through 1403 plus 1498)(Line 14 above)	1,643,276	2,017,928	3,898,452
3701.	Increase in contingency reserves	(22,483,641)	(6,301,224)	(19,384,531)
3702.				
3703.				
3798.	Summary of remaining write-ins for Line 37 from overflow page	0	0	0
3799.	Totals (Lines 3701 through 3703 plus 3798)(Line 37 above)	(22,483,641)	(6,301,224)	(19,384,531)

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance	69,880,263	20,149,980	64,221,565
2. Net investment income	2,372,134	1,598,575	3,554,999
3. Miscellaneous income	1,670,687	2,060,215	3,955,431
4. Total (Lines 1 to 3)	73,923,084	23,808,770	71,731,995
5. Benefit and loss related payments	209,240	0	18,409
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	30,319,469	21,397,155	40,988,690
8. Dividends paid to policyholders	0	0	0
9. Federal and foreign income taxes paid (recovered) net of $ .... tax on capital gains (losses)	0	0	0
10. Total (Lines 5 through 9)	30,528,709	21,397,155	41,007,099
11. Net cash from operations (Line 4 minus Line 10)	43,394,375	2,411,615	30,724,896
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	26,464,584	28,778,167	51,136,835
12.2 Stocks	0	0	0
12.3 Mortgage loans	0	0	0
12.4 Real estate	0	0	0
12.5 Other invested assets	0	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0	0
12.7 Miscellaneous proceeds	0	691,775	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	26,464,584	29,469,942	51,136,835
13. Cost of investments acquired (long-term only):			
13.1 Bonds	80,329,171	41,568,128	123,474,130
13.2 Stocks	0	0	0
13.3 Mortgage loans	0	0	0
13.4 Real estate	0	0	0
13.5 Other invested assets	0	0	0
13.6 Miscellaneous applications	3,114,984	0	2,032
13.7 Total investments acquired (Lines 13.1 to 13.6)	83,444,155	41,568,128	123,476,162
14. Net increase (or decrease) in contract loans and premium notes	0	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(56,979,571)	(12,098,186)	(72,339,327)
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes	0	0	0
16.2 Capital and paid in surplus, less treasury stock	111,000,000	5,000,000	45,000,000
16.3 Borrowed funds	0	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0	0
16.5 Dividends to stockholders	0	0	0
16.6 Other cash provided (applied)	(3,360,460)	(3,260,408)	(7,240,927)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	107,639,540	1,739,592	37,759,073
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)	94,054,344	(7,946,979)	(3,855,358)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	18,844,002	22,699,360	22,699,360
19.2 End of period (Line 18 plus Line 19.1)	112,898,346	14,752,381	18,844,002

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

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.

   B. No significant change from year-end 2012.

   C. No significant change from year-end 2012.

2. **Accounting Changes and Correction of Errors**

   No significant change from year-end 2012.

3. **Business Combinations and Goodwill**

   No significant change from year-end 2012.

4. **Discontinued Operations**

   No significant change from year-end 2012.

5. **Investments**

   A. No significant change from year-end 2012.

   B. No significant change from year-end 2012.

   C. No significant change from year-end 2012.

   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.

   (3) The Company has not recognized any other-than-temporary impairments.

   (4) The aggregate amount of unrealized losses on loan-backed securities in the company's portfolio is:

Less than 12 months:	$ (1,114,268)
12 months or longer:	$ 0

   The aggregate fair value of loan-backed securities with unrealized losses in the company's portfolio is:

Less than 12 months:	$ 38,203,613
12 months or longer:	$ 0

   (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 investment securities is principally associated with the changes in the interest rate environment subsequent to their purchase.

   E. The Company does not have any repurchase agreement investments and/or securities lending transactions.

   F. No significant change from year-end 2012.

   G. No significant change from year-end 2012.

6. **Joint Ventures, Partnerships and Limited Liability Companies**

   No significant change from year-end 2012.

7. **Investment Income**

   No significant change from year-end 2012.

8. **Derivative Instruments**

   No significant change from year-end 2012.

NOTES TO FINANCIAL STATEMENTS

9. Income Taxes

The Company adopted SSAP 101, a replacement of SSAP No. 10R, effective January 1, 2012. The June 30, 2013 and December 31, 2012 balances and related disclosures are calculated and presented pursuant to SSAP 101.

A. The components of the net deferred tax asset (liability) recognized in the Company's financial statements are as follows:

			06/30/13		
			Ordinary	Capital	Total
1					
	(a)	Total gross deferred tax assets	$ 40,135,918	$ -	$ 40,135,918
	b)	Statutory Valuation Allowance Adjustments	-	-	-
	(c)	Adjusted gross deferred tax assets (1a-1b)	40,135,918	-	40,135,918
	(d)	Deferred tax assets nonadmitted	(26,629,751)	-	(26,629,751)
	(e)	Subtotal net admitted deferred tax assets	13,506,167	-	13,506,167
	(f)	Deferred tax liabilities	-	-	-
	(g)	Net admitted deferred tax assets (net deferred tax liabilities)	$ 13,506,167	$ -	$ 13,506,167

			06/30/13		
2		**Admission Calculation Components**	Ordinary	Capital	Total
(a)		Federal income taxes paid in prior years recoverable through loss carrybacks (11a)	$ -	$ -	$ -
(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)	13,506,167	-	13,506,167
	2	Adjusted gross DTAs allowed per limitation threshold (11bii)	40,324,791	-	40,324,791
		Lesser of (b)1. or (b)2.	13,506,167	-	13,506,167
(c)		Adjusted gross DTAs offset by gross DTLs (11c)	-	-	-
(d)		Deferred Tax Assets Admitted as the result of application of SSAP No. 101 (Total 2(a)+2(b)+2(c))	$ 13,506,167	$ -	$ 13,506,167

			12/31/12		
			Ordinary	Capital	Total
1					
	(a)	Total gross deferred tax assets	$ 38,339,405	$ -	$ 38,339,405
	b)	Statutory Valuation Allowance Adjustments	(38,197,617)	-	(38,197,617)
	(c)	Adjusted gross deferred tax assets (1a-1b)	141,788	-	141,788
	(d)	Deferred tax assets nonadmitted	-	-	-
	(e)	Subtotal net admitted deferred tax assets	141,788	-	141,788
	(f)	Deferred tax liabilities	(141,788)	-	(141,788)
	(g)	Net admitted deferred tax assets (net deferred tax liabilities)	$ -	$ -	$ -

			12/31/12		
2		**Admission Calculation Components**	Ordinary	Capital	Total
(a)		Federal income taxes paid in prior years recoverable through loss carrybacks (11a)	$ -	$ -	$ -
(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)	-	-	-
		Lesser of (b)1. or (b)2.	-	-	-
(c)		Adjusted gross DTAs offset by gross DTLs (11c)	-	-	-
(d)		Deferred Tax Assets Admitted as the result of application of SSAP No. 101 (Total 2(a)+2(b)+2(c))	$ -	$ -	$ -

NOTES TO FINANCIAL STATEMENTS

			Change	
		Ordinary	Capital	Total
1				
(a)	Total gross deferred tax assets	$ 1,796,513	$ -	$ 1,796,513
b)	Statutory Valuation Allowance Adjustments	38,197,617	-	38,197,617
(c)	Adjusted gross deferred tax assets (1a-1b)	39,994,130	-	39,994,130
(d)	Deferred tax assets nonadmitted	(26,629,751)	-	(26,629,751)
(e)	Subtotal net admitted deferred tax assets	13,364,379	-	13,364,379
(f)	Deferred tax liabilities	141,788	-	141,788
(g)	Net admitted deferred tax assets (net deferred tax liabilities)	$ 13,506,167	$ -	$ 13,506,167

			Change	
2	**Admission Calculation Components**	Ordinary	Capital	Total
(a)	Federal income taxes paid in prior years recoverable through loss carrybacks (11a)	$ -	$ -	$ -
(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)	-	-	13,506,167
2	Adjusted gross DTAs allowed per limitation threshold (11bii)	-	-	40,324,791
	Lesser of (b)1. or (b)2.	13,506,167	-	13,506,167
(c)	Adjusted gross DTAs offset by gross DTLs (11c)	-	-	-
(d)	Deferred Tax Assets Admitted as the result of application of SSAP No. 101 (Total 2(a)+2(b)+2(c))	$ 13,506,167	$ -	$ 13,506,167

3 **Disclosure of ratios used for threshold limitation (for 11b);**

		06/30/13	12/31/12	Change
(a)	Ratio percentage used to determine recovery period and threshold limitation amount in 2(b)1 above	240.5%	0%	240.5%
(b)	Amount of adjusted capital and surplus used to determine recovery period threshold limitation in 2(b)2 above	$ 268,831,938	$ -	$ 268,831,938

4 **Impact of Tax Planning Strategies On the Determination of:**

06/30/13	Ordinary Percentage	Capital Percentage	Total Percentage
(a) Adjusted Gross Deferred Tax Assets (Percentage of Total Adjusted Gross Deferred Tax Assets)	-	-	0%
(b) Net Admitted Adjusted Gross Deferred Tax Assets- (Percentage of Total Net Admitted Adjusted Gross Deferred Tax Assets)	-	-	0%

12/31/12	Ordinary Percentage	Capital Percentage	Total Percentage
(a) Adjusted Gross Deferred Tax Assets (Percentage of Total Adjusted Gross Deferred Tax Assets)	-	-	0%
(b) Net Admitted Adjusted Gross Deferred Tax Assets- (Percentage of Total Net Admitted Adjusted Gross Deferred Tax Assets)	-	-	0%

Change	Ordinary Percentage	Capital Percentage	Total Percentage
(a) Adjusted Gross Deferred Tax Assets (Percentage of Total Adjusted Gross Deferred Tax Assets)	-	-	0.00%
(b) Net Admitted Adjusted Gross Deferred Tax Assets- (Percentage of Total Net Admitted Adjusted Gross Deferred Tax Assets)	-	-	0.00%

(c) The Company's tax planning strategies do not include the use of reinsurance.

B. Unrecognized deferred tax liabilities

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

NOTES TO FINANCIAL STATEMENTS

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

	06/30/13	12/31/12	Change
(a) Current year federal tax expense (benefit)- ordinary income	$ (32,616)	$ (50,087)	$ 17,471
(b) Current year foreign tax expense (benefit)- ordinary income	-	-	-
(c) Subtotal	(32,616)	(50,087)	17,471
(d) Current year tax expense (benefit) - net realized capital gains(losses)	32,616	50,087	(17,471)
(e) Utilization of operating loss carry forwards	-	-	-
(f) Other	-	-	-
(g) Federal and foreign income taxes incurred	$ -	$ -	$ -

2 Deferred income tax assets and liabilities consist of the following major components:

		06/30/13	12/31/12	Change
Deferred tax assets:				
(a)	**Ordinary**			
(1)	Discounting of unpaid losses and LAE	$ 32,410	$ 18,578	$ 13,832
(2)	Unearned premium reserve	6,796,500	3,857,990	2,938,510
(3)	Unearned ceding commissions	368,689	199,364	169,325
(4)	Accrued expenses	49,006	-	49,006
(5)	Compensation & benefits accrual	172,130	-	172,130
(6)	Prepaid expenses	415,161	309,096	106,065
(7)	Fixed assets	9,023,024	9,645,732	(622,708)
(8)	Net operating loss carryforward	4,357,459	13,132,405	(8,774,946)
(9)	Contingency reserves	16,028,785	8,159,511	7,869,274
(10)	Start-up and organizational costs	2,892,754	3,016,729	(123,975)
	Subtotal	40,135,918	38,339,405	1,796,513
(b)	Statutory Valuation Allowance Adjustment	-	(38,197,617)	38,197,617
(c)	Nonadmitted ordinary deferred tax assets	(26,629,751)	-	(26,629,751)
(d)	Admitted ordinary deferred tax assets	$ 13,506,167	$ 141,788	$ 13,364,379
(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	$ 13,506,167	$ 141,788	$ 13,364,379
3	**Deferred tax liabilities:**			
(a)	**Ordinary**			
(1)	Accrued expenses	$ -	$ (19,038)	$ 19,038
(2)	Compensation and benefits accruals	-	(122,750)	122,750
	Subtotal	-	(141,788)	141,788
(b)	**Capital**			
		-	-	-
	Subtotal	-	-	-
(c)	Deferred tax liabilities	-	(141,788)	141,788
4	Net deferred tax asset (liability)	$ 13,506,167	$ -	$ 13,506,167

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 Quarterly Statement);

	06/30/13	12/31/12	Change
Total deferred tax assets	$ 40,135,918	$ 38,339,405	$ 1,796,513
Total deferred tax liabilities	-	(141,788)	141,788
Net deferred tax assets/liabilities	40,135,918	38,197,617	1,938,301
Statutory valuation allowance adjustment	-	(38,197,617)	38,197,617
Net deferred tax assets/liabilities after SVA	40,135,918	-	40,135,918
Tax effect of unrealized gains (losses)	-	-	-
Statutory valuation allowance adjustment allocated to unrealized gains (losses)	-	-	-
Change in net deferred income tax	$ 40,135,918	$ -	$ 40,135,918

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:

	06/30/13 Amount	Tax effect 35%	Effective Tax Rate
Income before taxes	$ 17,403,339	$ 6,091,169	35.00%
Non-deductible expenses	315,360	110,376	0.63%
Tax-exempt interest, net of proration	(529,529)	(185,335)	-1.06%
Change in statutory valuation allowance adjustment	(109,136,049)	(38,197,617)	-219.48%
Change in non-admitted assets	(146,866)	(51,403)	-0.30%
Change in contingency reserves	(22,483,640)	(7,869,274)	-45.22%
Other	(96,669)	(33,834)	-0.19%
Total	$ (114,674,054)	$ (40,135,918)	-230.62%
Federal and foreign income taxes incurred		(32,616)	-0.19%
Tax on capital gains(losses)		32,616	0.19%
Change in net deferred taxes		(40,135,918)	-230.62%
Total statutory taxes		$ (40,135,918)	-230.62%

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

A., B. & C. In the six months ended June 30, 2013, the Company's Parent, Essent US Holdings, Inc. (the "Parent"), made the following capital contributions in cash to the Company.

March 29, 2013: $45 million
June 24, 2013: $66 million

D. No significant change from year-end 2012.

E. No significant change from year-end 2012.

F. No significant change from year-end 2012.

G. No significant change from year-end 2012.

H. No significant change from year-end 2012.

I. No significant change from year-end 2012.

J. No significant change from year-end 2012.

K. No significant change from year-end 2012.

L. No significant change from year-end 2012.

11. Debt

No significant change from year-end 2012.

NOTES TO FINANCIAL STATEMENTS

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

A. The Company has no defined benefit plans.

B. In April 2013, the Company began matching contributions to a defined contribution plan that covers substantially all of its employees. In the six-months ended June 30, 2013, the Company incurred expense of $66,808 for matching contributions to this plan.

C. No significant change from year-end 2012.

D. No significant change from year-end 2012.

E. No significant change from year-end 2012.

F. No significant change from year-end 2012.

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

No significant change from year-end 2012.

14. Contingencies

No significant change from year-end 2012.

15. Leases

No significant change from year-end 2012.

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

No significant change from year-end 2012.

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

No significant change from year-end 2012.

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

No significant change from year-end 2012.

20. Fair Value Measurements

A. The Company does not measure and report any assets or liabilities at fair value in the statement of financial position after initial recognition.

B. None.

C. Fair Value of Financial Instruments

June 30, 2013

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Financial Assets:						
Bonds	$ 271,309,926	$ 273,403,994	$ 119,411,324	$ 151,898,602	$ -	$ -
Receivables for securities	3,117,026	3,117,026	-	3,117,026	-	-
Investment income due and accrued	1,668,249	1,668,249	-	1,668,249	-	-
Uncollected premiums	6,807,964	6,807,964	-	6,807,964	-	-
Accounts receivable	249,431	249,431	-	249,431		
Financial Liabilities:						
Amounts due under Asset Purchase Agreement	7,486,458	7,400,433	-	7,486,458	-	-

NOTES TO FINANCIAL STATEMENTS

December 31, 2012

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Financial Assets:						
Bonds	$ 224,370,004	$ 220,680,032	$ 123,686,889	$ 100,683,115	$ -	$ -
Cash equivalents	3,999,696	3,999,504	3,999,696	-	-	-
Receivables for securities	2,032	2,032	-	2,032	-	-
Investment income due and accrued	1,197,819	1,197,819	-	1,197,819	-	-
Uncollected premiums	4,271,381	4,271,381	-	4,271,381	-	-
Accounts receivable	276,842	276,842	-	276,842		
Financial Liabilities:						
Amounts due under Asset Purchase Agreement	9,974,929	9,841,126	-	9,974,929	-	-

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

- Bonds and short-term investments – Bonds and short-term investments 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.

- Receivables for securities, investment income due and accrued, uncollected premiums and accounts receivable – For these short-term financial instruments, the carrying amount approximates the fair value.

- Amounts due under Asset Purchase Agreement– The fair value of amounts due under Asset Purchase Agreement is estimated using discounted cash flow analyses based on current market rates. The fair value estimates of amounts due under Asset Purchase Agreement are classified as Level 2 since quoted market prices are not available, but observable inputs are used in the valuation.

D. None.

21. <u>Other Items</u>

No significant change from year-end 2012.

22. <u>Events Subsequent</u>

The Company has considered subsequent events through August 12, 2013.

23. <u>Reinsurance</u>

No significant change from year-end 2012.

24. <u>Retrospectively Rated Contracts & Contracts Subject to Redetermination</u>

No significant change from year-end 2012.

25. <u>Changes to Incurred Losses and LAE</u>

Reserves as of December 31, 2012 were $1,331,321. As of June 30, 2013, $217,596 has been paid for incurred claims and claim adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now $1,046,644 as a result of re-estimation of unpaid claims and claim adjustment expenses. Therefore, there has been a $67,081 favorable prior-year development since December 31, 2012 to June 30, 2013. The decrease is generally the result of favorable developments in the default status of underlying insured loans as well as ongoing analysis of recent default statuses and loss development trends. 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.

26. <u>Intercompany Pooling Arrangements</u>

No significant change from year-end 2012.

27. <u>Structured Settlements</u>

No significant change from year-end 2012.

28. <u>Healthcare Receivables</u>

No significant change from year-end 2012.

NOTES TO FINANCIAL STATEMENTS

29. **Participating Policies**

No significant change from year-end 2012.

30. **Premium Deficiency Reserves**

No significant change from year-end 2012.

31. **High Deductibles**

No significant change from year-end 2012.

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

No significant change from year-end 2012.

33. **Asbestos/Environmental Reserves**

No significant change from year-end 2012.

34. **Subscriber Savings Accounts**

No significant change from year-end 2012.

35. **Multiple Peril Crop Insurance**

No significant change from year-end 2012.

36. **Financial Guaranty Insurance**

The Company does not write financial guaranty insurance.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes [ ] No [X]

1.2 If yes, has the report been filed with the domiciliary state? Yes [ ] No [ ]

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 [X]

2.2 If yes, date of change:

3.1 Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [X] No [ ]

3.2 If the response to 3.1 is yes, provide a brief description of those changes.
As part of a separation of its insurance and reinsurance operations, The Goldman Sachs Group, Inc. transferred 50% of its ownership interest in Essent Group Ltd. to a subsidiary of Global Atlantic Financial Group.

4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [ ] No [X]

4.2 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

5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes [ ] No [X] N/A [ ]
If yes, attach an explanation.

6.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 05/31/2009

6.2 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. 05/31/2009

6.3 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). 06/24/2009

6.4 By what department or departments?
Pennsylvania Insurance Department

6.5 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 [X]

6.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [ ] No [ ] N/A [X]

7.1 Has this 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 [X]

7.2 If yes, give full information:

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [ ] No [X]

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

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [X] No [ ]

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 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
The Goldman Sachs Group, Inc.	New York, NY	YES	NO	NO	YES

GENERAL INTERROGATORIES

9.1 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.

9.11 If the response to 9.1 is No, please explain:

9.2 Has the code of ethics for senior managers been amended? Yes [ ] No [X]

9.21 If the response to 9.2 is Yes, provide information related to amendment(s).

9.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [ ] No [X]

9.31 If the response to 9.3 is Yes, provide the nature of any waiver(s).

FINANCIAL

10.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No [ ]

10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: $ 0

INVESTMENT

11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes [ ] No [X]

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

12. Amount of real estate and mortgages held in other invested assets in Schedule BA: $

13. Amount of real estate and mortgages held in short-term investments: $

14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes [X] No [ ]

14.2 If yes, please complete the following:

		1 Prior Year-End Book/Adjusted Carrying Value	2 Current Quarter Book/Adjusted Carrying Value
14.21	Bonds	$ 0	$
14.22	Preferred Stock	$ 0	$
14.23	Common Stock	$ 274,909	$ 281,800
14.24	Short-Term Investments	$ 0	$
14.25	Mortgage Loans on Real Estate	$ 0	$
14.26	All Other	$ 0	$
14.27	Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26)	$ 274,909	$ 281,800
14.28	Total Investment in Parent included in Lines 14.21 to 14.26 above	$	$

15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? Yes [ ] No [X]

15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [ ] No [ ]
If no, attach a description with this statement.

GENERAL INTERROGATORIES

16. For the reporting entity's security lending program, state the amount of the following as of the current statement date:

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

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

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

17. 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 [ ]

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

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

17.2 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)

17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter? Yes [ ] No [X]

17.4 If yes, give full information relating thereto:

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

17.5 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository	2 Name(s)	3 Address
107738	Goldman Sachs Asset Management, L.P.	200 West Street, New York, NY 10282

18.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed? Yes [X] No [ ]

18.2 If no, list exceptions:

GENERAL INTERROGATORIES

PART 2 - PROPERTY & CASUALTY INTERROGATORIES

1. If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change? Yes [ ] No [ ] N/A [X]
If yes, attach an explanation.

2. Has the reporting entity reinsured any risk with any other reporting entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured? Yes [ ] No [X]
If yes, attach an explanation.

3.1 Have any of the reporting entity's primary reinsurance contracts been canceled? Yes [ ] No [X]

3.2 If yes, give full and complete information thereto.

4.1 Are any of the liabilities for unpaid losses and loss adjustment expenses other than certain workers' compensation tabular reserves (see Annual Statement Instructions pertaining to disclosure of discounting for definition of " tabular reserves") discounted at a rate of interest greater than zero? Yes [ ] No [X]

4.2 If yes, complete the following schedule:

			TOTAL DISCOUNT				DISCOUNT TAKEN DURING PERIOD			
1 Line of Business	2 Maximum Interest	3 Discount Rate	4 Unpaid Losses	5 Unpaid LAE	6 IBNR	7 TOTAL	8 Unpaid Losses	9 Unpaid LAE	10 IBNR	11 TOTAL
		TOTAL	0	0	0	0	0	0	0	0

5. Operating Percentages:

5.1 A&H loss percent %

5.2 A&H cost containment percent %

5.3 A&H expense percent excluding cost containment expenses %

6.1 Do you act as a custodian for health savings accounts? Yes [ ] No [X]

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

6.3 Do you act as an administrator for health savings accounts? Yes [ ] No [X]

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

SCHEDULE F - CEDED REINSURANCE

Showing All New Reinsurers - Current Year to Date

1 NAIC Company Code	2 Federal ID Number	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Is Insurer Authorized? (Yes or No)

NONE

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

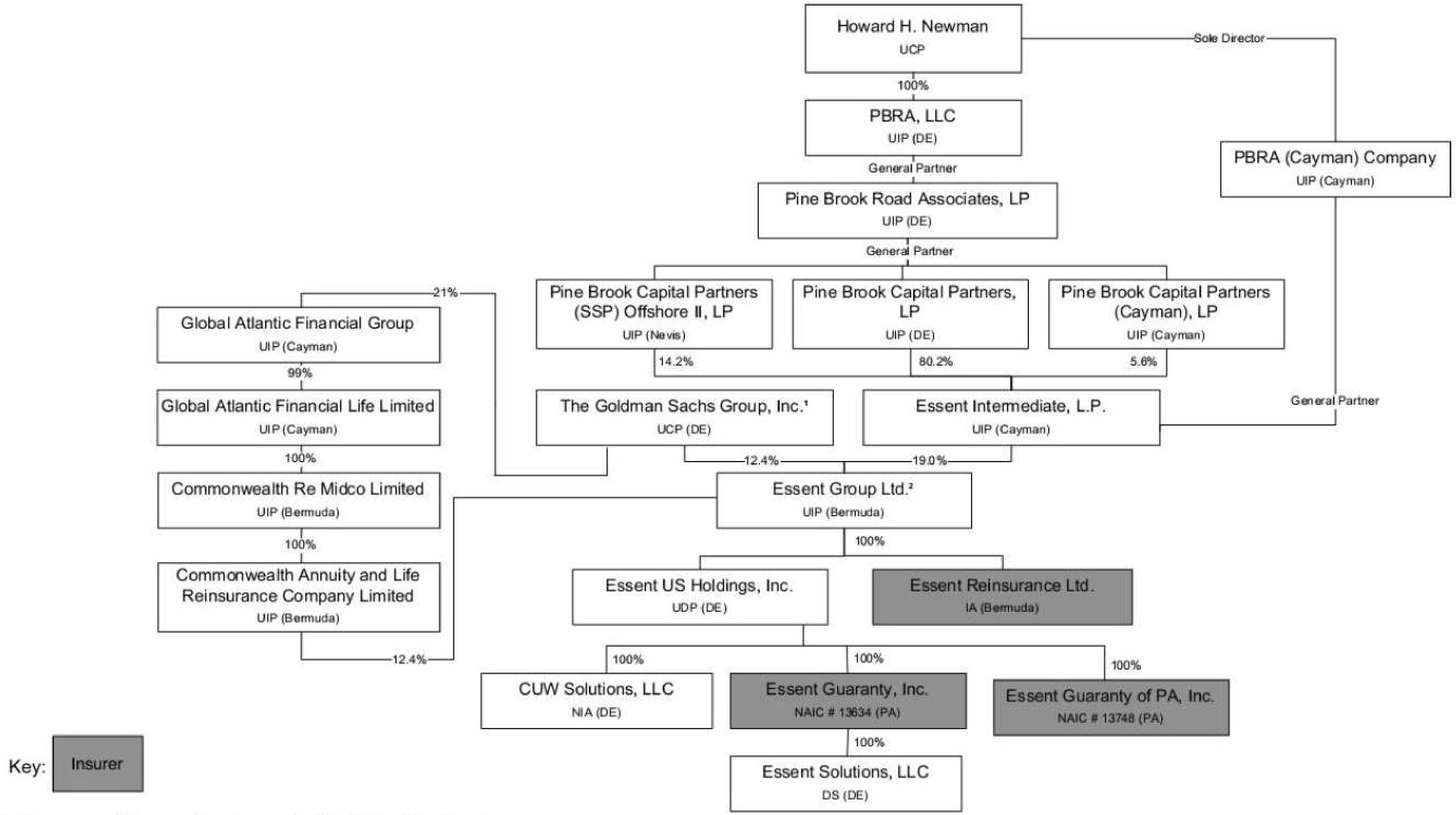
Current Year to Date - Allocated by States and Territories

	1	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
		2	3	4	5	6	7
States, etc.	Active Status	Current Year To Date	Prior Year To Date	Current Year To Date	Prior Year To Date	Current Year To Date	Prior Year To Date
1. Alabama AL	L	1,127,186	257,070			(33,680)	34,973
2. Alaska AK	L	104,561	62,495				
3. Arizona AZ	L	2,280,592	663,492			(625)	16,393
4. Arkansas AR	L	1,390,145	512,872			3,869	
5. California CA	L	9,248,649	2,328,387	52,104		153,082	101,474
6. Colorado CO	L	2,534,685	853,892			(7,466)	
7. Connecticut CT	L	1,138,483	315,826			(17,450)	3,668
8. Delaware DE	L	376,149	99,428			2,674	39,021
9. District of Columbia DC	L	415,434	120,404				
10. Florida FL	L	2,781,730	589,125			157,997	82,255
11. Georgia GA	L	2,706,454	736,922			113,970	42,871
12. Hawaii HI	L	289,924	94,815				
13. Idaho ID	L	478,601	131,204			28,739	
14. Illinois IL	L	2,924,770	1,010,995			129,142	
15. Indiana IN	L	1,123,174	338,274	90,948		(17,676)	83,141
16. Iowa IA	L	675,392	283,029			(19,518)	51,445
17. Kansas KS	L	776,287	370,645			(7,097)	22,759
18. Kentucky KY	L	797,861	276,646			29,502	
19. Louisiana LA	L	571,332	134,024	16,112		(39,770)	10,887
20. Maine ME	L	162,528	49,681				
21. Maryland MD	L	2,413,968	628,733			(17,541)	
22. Massachusetts MA	L	2,580,571	747,185			59,250	
23. Michigan MI	L	2,008,447	351,069			14,523	19,670
24. Minnesota MN	L	1,913,637	638,757			57,399	86,056
25. Mississippi MS	L	194,190	41,603	47,714		(49,250)	(55,544)
26. Missouri MO	L	1,603,319	723,605			63,969	
27. Montana MT	L	249,818	114,907				
28. Nebraska NE	L	379,668	123,015			(6,532)	
29. Nevada NV	L	549,739	94,076			(5,567)	
30. New Hampshire NH	L	348,037	106,677				
31. New Jersey NJ	L	3,032,823	827,089			8,137	
32. New Mexico NM	L	429,007	70,735			25,771	
33. New York NY	L	2,427,569	771,814			4,472	
34. North Carolina NC	L	3,660,134	1,067,545			122,558	15,582
35. North Dakota ND	L	118,116	55,827			11,705	
36. Ohio OH	L	1,882,778	591,219			(4,411)	
37. Oklahoma OK	L	1,327,736	440,713			1,270	
38. Oregon OR	L	1,142,394	403,876			(66,472)	
39. Pennsylvania PA	L	2,929,863	884,025			95,260	28,121
40. Rhode Island RI	L	237,746	61,451				
41. South Carolina SC	L	1,362,396	307,336			85,038	
42. South Dakota SD	L	127,732	52,999				
43. Tennessee TN	L	1,204,151	325,960	41,081		(42,282)	
44. Texas TX	L	5,281,389	1,531,699			54,701	
45. Utah UT	L	1,290,642	359,148			3,992	
46. Vermont VT	L	83,460	19,204				
47. Virginia VA	L	3,278,356	949,230			24,582	
48. Washington WA	L	2,907,734	770,523			129,157	
49. West Virginia WV	L	148,472	39,968				
50. Wisconsin WI	L	1,120,320	372,289			(18,305)	49,927
51. Wyoming WY	L	158,951	29,138				
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
59. Totals	(a) 51	78,297,100	22,730,641	247,959	0	1,027,117	632,699
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
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX	0	0	0	0	0	0

(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business in the state.

(a) Insert the number of L responses except for Canada and Other Alien.

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



1 No person owns 10% or more of the voting securities of The Goldman Sachs Group, Inc.
2 The other investors in Essent Group Ltd. ("Essent") each own less than 10% of the voting securities of Essent, or have an approved disclaimer of control for the current level of ownership in excess of 10%.

Schedule Y - Part 1A - Detail of Insurance Holding Company System

NONE

Schedule Y - Part 1A - Explanations

NONE

PART 1 - LOSS EXPERIENCE

	Line of Business	Current Year to Date 1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	4 Prior Year to Date Direct Loss Percentage
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	48,746,041	1,275,076	2.6	4.7
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			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	XXX	XXX	XXX	XXX
32.	Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX
33.	Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX
34.	Aggregate write-ins for other lines of business	0	0	0.0	0.0
35.	Totals	48,746,041	1,275,076	2.6	4.7
	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 through 3403 plus 3498)(Line 34 above)	0	0	0.0	0.0

PART 2 - DIRECT PREMIUMS WRITTEN

	Line of Business	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
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	44,923,459	78,297,100	22,730,641
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	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	XXX	XXX	XXX
32.	Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX
33.	Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX
34.	Aggregate write-ins for other lines of business	0	0	0
35.	Totals	44,923,459	78,297,100	22,730,641
	DETAILS OF WRITE-INS			
3401.				
3402.				
3403.				
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0	0

PART 3 (000 omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

Years in Which Losses Occurred	1 Prior Year-End Known Case Loss and LAE Reserves	2 Prior Year-End IBNR Loss and LAE Reserves	3 Total Prior Year-End Loss and LAE Reserves (Cols. 1+2)	4 2013 Loss and LAE Payments on Claims Reported as of Prior Year-End	5 2013 Loss and LAE Payments on Claims Unreported as of Prior Year-End	6 Total 2013 Loss and LAE Payments (Cols. 4+5)	7 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year End	8 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year End	9 Q.S. Date IBNR Loss and LAE Reserves	10 Total Q.S. Loss and LAE Reserves (Cols.7+8+9)	11 Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols.4+7 minus Col. 1)	12 Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5+8+9 minus Col. 2)	13 Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (Cols. 11+12)
1. 2010 + Prior			0			0				0	0	0	0
2. 2011			0			0				0	0	0	0
3. Subtotals 2011 + Prior	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2012	1,269	62	1,331	218		218	776	214	57	1,047	(275)	209	(66)
5. Subtotals 2012 + Prior	1,269	62	1,331	218	0	218	776	214	57	1,047	(275)	209	(66)
6. 2013	XXX	XXX	XXX	XXX	3	3	XXX	1,172	101	1,273	XXX	XXX	XXX
7. Totals	1,269	62	1,331	218	3	221	776	1,386	158	2,320	(275)	209	(66)
8. Prior Year-End Surplus As Regards Policyholders	163,790										Col. 11, Line 7 As % of Col. 1 Line 7	Col. 12, Line 7 As % of Col. 2 Line 7	Col. 13, Line 7 As % of Col. 3 Line 7
											1. (21.7)	2. 337.1	3. (5.0)
													Col. 13, Line 7 As a % of Col. 1 Line 8
													4. 0.0

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. 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.

		Response
1.	Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	NO
2.	Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed with this statement?	NO
3.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO
4.	Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO

Explanations:

1.

2.

3.

4.

Bar Codes:

1. Trusteed Surplus Statement [Document Identifier 490] — 1 3 6 3 4 2 0 1 3 4 9 0 0 0 0 0 2
2. Supplement A to Schedule T [Document Identifier 455] — 1 3 6 3 4 2 0 1 3 4 5 5 0 0 0 0 2
3. Medicare Part D Coverage Supplement [Document Identifier 365] — 1 3 6 3 4 2 0 1 3 3 6 5 0 0 0 0 2
4. Director and Officer Supplement [Document Identifier 505] — 1 3 6 3 4 2 0 1 3 5 0 5 0 0 0 0 2

OVERFLOW PAGE FOR WRITE-INS

NONE

SCHEDULE A - VERIFICATION

Real Estate

		1 Year to Date	2 Prior Year Ended December 31
1.	Book/adjusted carrying value, December 31 of prior year		
2.	Cost of acquired:		
	2.1 Actual cost at time of acquisition		
	2.2 Additional investment made after acquisition		
3.	Current year change in encumbrances		
4.	Total gain (loss) on disposals		
5.	Deduct amounts received on disposals		
6.	Total foreign exchange change in book/adjusted carrying value		
7.	Deduct current year's other than temporary impairment recognized		
8.	Deduct current year's depreciation		
9.	Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)		
10.	Deduct total nonadmitted amounts		
11.	Statement value at end of current period (Line 9 minus Line 10)		

NONE

SCHEDULE B - VERIFICATION

Mortgage Loans

		1 Year to Date	2 Prior Year Ended December 31
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		
	2.2 Additional investment made after acquisition		
3.	Capitalized deferred interest and other		
4.	Accrual of discount		
5.	Unrealized valuation increase (decrease)		
6.	Total gain (loss) on disposals		
7.	Deduct amounts received on disposals		
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		
10.	Deduct current year's other than temporary impairment recognized		
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 Line 12)		
14.	Deduct total nonadmitted amounts		
15.	Statement value at end of current period (Line 13 minus Line 14)		

NONE

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

		1 Year to Date	2 Prior Year Ended December 31
1.	Book/adjusted carrying value, December 31 of prior year		
2.	Cost of acquired:		
	2.1 Actual cost at time of acquisition		
	2.2 Additional investment made after acquisition		
3.	Capitalized deferred interest and other		
4.	Accrual of discount		
5.	Unrealized valuation increase (decrease)		
6.	Total gain (loss) on disposals		
7.	Deduct amounts received on disposals		
8.	Deduct amortization of premium and depreciation		
9.	Total foreign exchange change in book/adjusted carrying value		
10.	Deduct current year's other than temporary impairment recognized		
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)		
12.	Deduct total nonadmitted amounts		
13.	Statement value at end of current period (Line 11 minus Line 12)		

NONE

SCHEDULE D - VERIFICATION

Bonds and Stocks

		1 Year to Date	2 Prior Year Ended December 31
1.	Book/adjusted carrying value of bonds and stocks, December 31 of prior year	220,954,941	150,193,580
2.	Cost of bonds and stocks acquired	80,329,171	123,474,130
3.	Accrual of discount	35,850	119,626
4.	Unrealized valuation increase (decrease)	6,891	(5,273)
5.	Total gain (loss) on disposals	93,190	143,108
6.	Deduct consideration for bonds and stocks disposed of	26,464,584	51,136,835
7.	Deduct amortization of premium	1,269,665	1,833,395
8.	Total foreign exchange change in book/adjusted carrying value		
9.	Deduct current year's other than temporary impairment recognized		
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	273,685,794	220,954,941
11.	Deduct total nonadmitted amounts	281,800	274,909
12.	Statement value at end of current period (Line 10 minus Line 11)	273,403,994	220,680,032

STATEMENT AS OF JUNE 30, 2013 OF THE ESSENT GUARANTY, INC.

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by Rating Class

	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. Class 1 (a)	218,363,874	30,741,674	14,392,236	(1,047,015)	218,363,874	233,666,297	0	209,920,412
2. Class 2 (a)	17,906,550	26,486,159	5,095,000	439,988	17,906,550	39,737,697	0	14,759,124
3. Class 3 (a)	0				0	0		
4. Class 4 (a)	0				0	0		
5. Class 5 (a)	0				0	0		
6. Class 6 (a)	0				0	0		
7. Total Bonds	236,270,424	57,227,833	19,487,236	(607,027)	236,270,424	273,403,994	0	224,679,536
PREFERRED STOCK								
8. Class 1	0				0	0		0
9. Class 2	0				0	0		0
10. Class 3	0				0	0		0
11. Class 4	0				0	0		0
12. Class 5	0				0	0		0
13. Class 6	0				0	0		0
14. Total Preferred Stock	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock	236,270,424	57,227,833	19,487,236	(607,027)	236,270,424	273,403,994	0	224,679,536

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation: NAIC 1 $; NAIC 2 $; NAIC 3 $; NAIC 4 $; NAIC 5 $; NAIC 6 $

SCHEDULE DA - PART 1

Short-Term Investments

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Interest Collected Year-to-Date	5 Paid for Accrued Interest Year-to-Date
9199999 Totals	0	XXX	0	803	0

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	0	3,499,342
2. Cost of short-term investments acquired		
3. Accrual of discount		658
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals		
6. Deduct consideration received on disposals		3,500,000
7. Deduct amortization of premium		
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	0	0
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	0	0

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

NONE

Schedule DB - Part B - Verification - Futures Contracts

NONE

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

NONE

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

NONE

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

NONE

SCHEDULE E - VERIFICATION

(Cash Equivalents)

		1 Year To Date	2 Prior Year Ended December 31
1.	Book/adjusted carrying value, December 31 of prior year	3,999,504	
2.	Cost of cash equivalents acquired		3,999,473
3.	Accrual of discount	496	31
4.	Unrealized valuation increase (decrease)		
5.	Total gain (loss) on disposals		
6.	Deduct consideration received on disposals	4,000,000	
7.	Deduct amortization of premium		
8.	Total foreign exchange change in book/adjusted carrying value		
9.	Deduct current year's other than temporary impairment recognized		
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	0	3,999,504
11.	Deduct total nonadmitted amounts		
12.	Statement value at end of current period (Line 10 minus Line 11)	0	3,999,504

Schedule A - Part 2 - Real Estate Acquired and Additions Made

NONE

Schedule A - Part 3 - Real Estate Disposed

NONE

Schedule B - Part 2 - Mortgage Loans Acquired

NONE

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

NONE

Schedule BA - Part 2 - Other Long-Term Invested Assets Acquired

NONE

Schedule BA - Part 3 - Other Long-Term Invested Assets Disposed, Transferred or Repaid

NONE

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired During the Current Quarter

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation or Market Indicator (a)
3132HP-RZ-9	FHLMC PC GOL Q13204		05/08/2013	CITIGROUP		4,373,920	4,206,798	4,207	1
3199999. Subtotal - Bonds - U.S. Special Revenues						4,373,920	4,206,798	4,207	XXX
00287Y-AB-5	ABBVIE INC		04/11/2013	VARIOUS		456,556	450,000	3,450	2FE
03073E-AJ-4	AMERISOURCEBERGEN CO		06/11/2013	WELLS FARGO		1,347,086	1,300,000	3,665	1FE
037833-AJ-9	APPLE INC		04/30/2013	DEUTSCHE BANK		2,092,251	2,100,000	0	1FE
071813-BJ-7	BAXTER INTL INC		06/04/2013	CITIGROUP		824,918	825,000	0	1FE
07388V-AE-8	BEAR STEARNS CMBS		05/03/2013	MERRILL LYNCH FENNER & SMITH		3,228,750	2,800,000	2,979	1FE
10620N-AC-2	BRAZOS HIGHER ED AUT		04/01/2013	CREDIT SUISSE GROUP		797,000	800,000	90	1FE
12189T-BA-1	BURLINGTON NORTHN SA		04/10/2013	FIRST TENNESSEE BANK NATL ASSN		935,200	775,000	3,714	2FE
124857-AC-7	CBS CORP NEW		06/11/2013	WELLS FARGO		1,358,771	1,025,000	7,328	2FE
14149Y-AU-2	CARDINAL HEALTH INC		05/31/2013	DEUTSCHE BANK		1,335,945	1,325,000	11,888	2FE
194262-CE-9	COLLEGE LN CORP		04/24/2013	CREDIT SUISSE GROUP		3,110,766	3,300,000	171	1FE
20030N-AU-5	COMCAST CORP NEW		04/11/2013	WELLS FARGO		550,836	450,000	11,891	1FE
20825C-AR-5	CONOCOPHILIPS		05/31/2013	WELLS FARGO		1,326,567	1,100,000	21,786	1FE
25179M-AJ-2	DEVON ENERGY CORP NE		04/10/2013	MERRILL LYNCH FENNER & SMITH		260,563	250,000	1,500	2FE
25459H-AY-1	DIRECTV HLDGS LLC /		05/15/2013	VARIOUS		613,952	575,000	3,055	2FE
25470D-AB-5	DISCOVERY COMMUNICAT		05/15/2013	MERRILL LYNCH FENNER & SMITH		211,626	200,000	3,474	2FE
268648-AP-7	E M C CORP MASS		06/03/2013	MERRILL LYNCH FENNER & SMITH		1,349,231	1,350,000	0	1FE
277432-AM-2	EASTMAN CHEM CO		04/11/2013	BNY CAPITAL MARKETS		442,616	425,000	3,825	2FE
278865-AP-5	ECOLAB INC		04/11/2013	BNY CAPITAL MARKETS		425,323	425,000	2,106	2FE
28140V-AB-9	EDUCATION FDG NTS 20		04/23/2013	CREDIT SUISSE GROUP		385,817	387,270	213	1FE
29379V-AF-0	ENTERPRISE PRODS OPE		06/11/2013	MERRILL LYNCH FENNER & SMITH		857,888	750,000	14,656	2FE
314275-AA-6	FEDERATED RETAIL HLD		04/10/2013	BNY CAPITAL MARKETS		814,002	700,000	15,373	2FE
35671D-AW-5	FREEPORT-MCMORAN COP		04/11/2013	NOMURA SECURITIES NEW YORK		229,988	225,000	605	2FE
36246L-AE-1	GS MTG COML 2007-GG1		06/26/2013	CREDIT SUISSE GROUP		9,190,000	8,000,000	28,771	2FE
375558-AU-7	GILEAD SCIENCES INC		06/11/2013	MCDONALD CO., SECURITIES, INC		1,375,925	1,250,000	1,986	2FE
437076-AT-9	HOME DEPOT INC		05/31/2013	BARCLAYS PLC		1,359,334	1,225,000	10,753	1FE
444859-AV-4	HUMANA INC		05/15/2013	CREDIT SUISSE GROUP		1,008,648	875,000	26,494	2FE
494368-BK-8	KIMBERLY CLARK CORP		05/20/2013	CITIGROUP		350,000	350,000	0	1FE
494550-BB-1	KINDER MORGAN ENERGY		06/11/2013	MCDONALD CO., SECURITIES, INC		1,228,650	1,000,000	22,643	2FE
50076Q-AY-2	KRAFT FOODS GROUP IN		06/11/2013	BNY CAPITAL MARKETS		926,559	900,000	3,531	2FE
59156R-AN-8	METLIFE INC		04/11/2013	MORGAN STANLEY		1,089,690	1,000,000	16,806	1FE
66704J-BE-7	NORTHSTAR EDUCATION		04/24/2013	MORGAN STANLEY		332,327	335,577	329	1FE
776696-AF-3	ROPER INDUSTRIES INC		05/31/2013	STIFEL NICOLAUS & CO NEW YORK		449,307	450,000	0	2FE
80705X-AA-5	SCHOLAR FUNDING TRUST		04/24/2013	CREDIT SUISSE GROUP		3,491,797	3,500,000	3,069	1FE
88732J-AH-1	TIME WARNER CABLE IN		04/11/2013	MERRILL LYNCH FENNER & SMITH		787,139	675,000	18,050	2FE
90342N-AB-3	US EDUCATION LN TR I		04/24/2013	CREDIT SUISSE GROUP		670,949	677,192	463	1FE
91324P-BY-7	UNITEDHEALTH GROUP I		04/11/2013	BNY CAPITAL MARKETS		656,416	650,000	25	1FE
931142-DE-0	WAL-MART STORES INC		04/04/2013	MORGAN STANLEY		474,663	475,000	0	1FE
931422-AJ-8	WALGREEN CO		04/11/2013	JP MORGAN CHASE & CO		509,695	500,000	775	2FE
884903-BB-0	THOMSON REUTERS CORP	A	05/31/2013	PERSHING LLC- JERSEY CITY		1,331,946	1,100,000	27,806	1FE
884903-BL-8	THOMSON REUTERS CORP	A	05/16/2013	ROYAL BANK OF SCOTLAND GRP PLC		648,258	650,000	0	1FE
98417E-AU-4	XSTRATA FIN CDA LTD	A	04/11/2013	VARIOUS		662,059	650,000	7,535	2FE
111021-AG-6	BRITISH TELECOMMUNIC	F	04/10/2013	CREDIT SUISSE GROUP		693,556	675,000	4,238	2FE
423012-AB-9	HEINEKEN N V	F	04/10/2013	PARIBAS SECURITIES NEW YORK		450,657	450,000	245	2FE
453140-AA-3	IMPERIAL TOBACCO FIN	F	04/11/2013	VARIOUS		1,261,537	1,250,000	4,574	2FE
80105N-AD-7	SANOFI AVENTIS	F	04/10/2013	JP MORGAN CHASE & CO		949,149	900,000	1,050	1FE
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						52,853,913	49,075,039	290,912	XXX
8399997. Total - Bonds - Part 3						57,227,833	53,281,837	295,119	XXX
8399998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX
8399999. Total - Bonds						57,227,833	53,281,837	295,119	XXX
8999997. Total - Preferred Stocks - Part 3						0	XXX	0	XXX
8999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX
8999999. Total - Preferred Stocks						0	XXX	0	XXX
9799997. Total - Common Stocks - Part 3						0	XXX	0	XXX
9799998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX
9799999. Total - Common Stocks						0	XXX	0	XXX

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired During the Current Quarter

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation or Market Indicator (a)
9899999. Total - Preferred and Common Stocks						0	XXX	0	XXX
9999999 - Totals						57,227,833	XXX	295,119	XXX

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues ....

STATEMENT AS OF JUNE 30, 2013 OF THE ESSENT GUARANTY, INC.

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received DuringYear	Stated Contractual Maturity Date	NAIC Designation or Market Indicator (a)
36201E-LN-8	GNMA PASSTHRU 580933		06/01/2013	MBS PAYDOWN		3,590	3,590	3,698	3,603	0	(13)	0	(13)	0	3,590	0	0	0	90	01/15/2017	1
36210U-YA-5	GNMA PASSTHRU 503005		06/01/2013	MBS PAYDOWN		908	908	935	918	0	(10)	0	(10)	0	908	0	0	0	23	03/15/2014	1
36225A-Z3-7	GNMA PASSTHRU 780762		04/15/2013	MATURITY		1	1	1	2	0	0	0	0	0	1	0	0	0	0	04/15/2013	1
38377W-Z5-6	GNMA REMIC TRUST		06/16/2013	MBS PAYDOWN		21,977	21,977	22,015	21,981	0	(4)	0	(4)	0	21,977	0	0	0	55	07/16/2041	1
912828-NH-9	UNITED STATES TREAS N/B		06/14/2013	MATURITY		2,500,000	2,500,000	2,514,852	2,502,753	0	(2,736)	0	(2,736)	0	2,500,017	0	(17)	(17)	14,063	06/15/2013	1
912828-RA-0	UNITED STATES TREAS N/B		06/30/2013	MATURITY		3,115,000	3,115,000	3,113,835	3,114,691	0	309	0	309	0	3,115,000	0	0	0	2,813	06/30/2013	1FE
0599999. Subtotal - Bonds - U.S. Governments						5,641,476	5,641,476	5,655,336	5,643,948	0	(2,454)	0	(2,454)	0	5,641,493	0	(17)	(17)	17,044	XXX	XXX
31283K-HB-7	FHLMC PC GOL G11126		06/01/2013	MBS PAYDOWN		2,899	2,899	2,986	2,921	0	(22)	0	(22)	0	2,899	0	0	0	70	05/01/2016	1
3128MM-BE-2	FHLMC PC GOL G18036		06/01/2013	MBS PAYDOWN		26,450	26,450	27,441	26,642	0	(192)	0	(192)	0	26,450	0	0	0	418	12/01/2019	1
3128PB-UY-8	FHLMC PC GOL J00599		06/01/2013	MBS PAYDOWN		23,344	23,344	24,220	23,400	0	(56)	0	(56)	0	23,344	0	0	0	332	12/01/2020	1
3128QL-RN-3	FHLMC PC II 1H2593		06/01/2013	VARIOUS		54,294	54,294	56,364	54,405	0	(111)	0	(111)	0	54,294	0	0	0	581	01/01/2036	1
31292R-7M-8	FHLMC PC GOL C09000		05/31/2013	VARIOUS		3,449,862	3,261,917	3,411,507	3,417,581	0	(10,882)	0	(10,882)	0	3,406,699	0	43,163	43,163	51,082	06/01/2042	1
31294K-SM-8	FHLMC PC GOL E01424		06/01/2013	MBS PAYDOWN		7,491	7,491	7,772	7,551	0	(60)	0	(60)	0	7,491	0	0	0	124	08/01/2018	1
3132GJ-6R-5	FHLMC PC GOL Q03880		06/01/2013	MBS PAYDOWN		115,384	115,384	119,693	114,094	0	1,290	0	1,290	0	115,384	0	0	0	1,589	10/01/2041	1
3132GK-A3-0	FHLMC PC GOL Q03926		06/01/2013	MBS PAYDOWN		354,040	354,040	367,261	359,368	0	(5,328)	0	(5,328)	0	354,040	0	0	0	5,337	10/01/2041	1
3132GK-BJ-4	FHLMC PC GOL Q03941		06/01/2013	MBS PAYDOWN		4,494	4,494	4,662	4,588	0	(93)	0	(93)	0	4,494	0	0	0	76	10/01/2041	1
3132GK-BS-4	FHLMC PC GOL Q03949		06/01/2013	MBS PAYDOWN		6,119	6,119	6,348	6,208	0	(89)	0	(89)	0	6,119	0	0	0	102	10/01/2041	1
3132HP-RZ-9	FHLMC PC GOL Q13204		06/01/2013	MBS PAYDOWN		30,700	30,700	31,919	0	0	(1)	0	(1)	0	30,700	0	0	0	77	11/01/2042	1
3136A8-D3-1	FNMA REMIC TRUST		06/25/2013	MBS PAYDOWN		20,022	20,022	20,013	20,013	0	9	0	9	0	20,022	0	0	0	52	02/25/2040	1
3136A8-FF-2	FNMA REMIC TRUST		06/25/2013	MBS PAYDOWN		4,654	4,654	4,652	4,652	0	2	0	2	0	4,654	0	0	0	11	05/25/2039	1
31371J-NG-5	FNMA PASSTHRU 253391		06/01/2013	MBS PAYDOWN		119	119	122	119	0	(1)	0	(1)	0	119	0	0	0	4	08/01/2015	1
31374T-Y9-4	FNMA PASSTHRU 323936		06/01/2013	MBS PAYDOWN		136	136	140	138	0	(1)	0	(1)	0	136	0	0	0	4	09/01/2014	1
31384V-ZZ-8	FNMA PASSTHRU 535460		06/01/2013	MBS PAYDOWN		581	581	598	584	0	(4)	0	(4)	0	581	0	0	0	20	09/01/2015	1
31384Y-5U-6	FNMA PASSTHRU 538259		06/01/2013	MBS PAYDOWN		30	30	30	30	0	0	0	0	0	30	0	0	0	1	05/01/2015	1
3138E0-6H-7	FNMA PASSTHRU AJ8071		06/01/2013	MBS PAYDOWN		36,460	36,460	38,305	36,367	0	92	0	92	0	36,460	0	0	0	633	12/01/2041	1
3138EB-TC-9	FNMA PASSTHRU AK6846		05/08/2013	VARIOUS		2,070,986	1,953,845	2,049,706	2,043,686	0	(13,130)	0	(13,130)	0	2,030,557	0	40,429	40,429	30,620	04/01/2042	1
31394R-FP-9	FHLMC REMIC SERIES		06/17/2013	MBS PAYDOWN		87,543	87,543	90,799	93,400	0	(5,857)	0	(5,857)	0	87,543	0	0	0	1,708	02/15/2032	1
31412P-UB-5	FNMA PASSTHRU 931278		06/01/2013	MBS PAYDOWN		47,627	47,627	49,235	47,931	0	(304)	0	(304)	0	47,627	0	0	0	806	06/01/2024	1
31412U-BJ-8	FNMA PASSTHRU 934841		06/01/2013	MBS PAYDOWN		176,000	176,000	182,682	177,545	0	(1,545)	0	(1,545)	0	176,000	0	0	0	3,001	05/01/2024	1
31417A-VD-8	FNMA PASSTHRU AB4211		06/01/2013	MBS PAYDOWN		119,568	119,568	124,332	119,949	0	(382)	0	(382)	0	119,568	0	0	0	1,536	01/01/2027	1
31417D-M9-1	FNMA PASSTHRU AB6683		06/01/2013	MBS PAYDOWN		24,186	24,186	25,577	24,226	0	(40)	0	(40)	0	24,186	0	0	0	329	10/01/2042	1
3199999. Subtotal - Bonds - U.S. Special Revenues						6,662,989	6,357,903	6,646,364	6,585,398	0	(36,705)	0	(36,705)	0	6,579,397	0	83,592	83,592	98,513	XXX	XXX
10623P-DU-1	BRAZOS STUDENT FIN C		06/25/2013	MBS PAYDOWN		21,211	21,211	20,575	21,170	0	41	0	41	0	21,211	0	0	0	128	06/25/2035	1FE
28140V-AB-9	EDUCATION FDG NTS 20		06/17/2013	MBS PAYDOWN		63,031	63,031	62,794	0	0	16	0	16	0	63,031	0	0	0	72	12/15/2022	1FE
36156Y-AN-1	GCO ELF TRUST-II		05/25/2013	MBS PAYDOWN		23,591	23,591	23,101	23,530	0	61	0	61	0	23,591	0	0	0	44	05/25/2023	1FE
36246L-AE-1	GS MTG COML 2007-GG1		05/31/2013	VARIOUS		4,595,000	4,000,000	4,595,000	0	0	0	0	0	0	4,595,000	0	0	0	53,856	08/10/2045	2FE
428236-BG-7	HEWLETT PACKARD CO		05/23/2013	MATURITY		500,000	500,000	500,000	500,000	0	0	0	0	0	500,000	0	0	0	1,442	05/24/2013	2FE
64032E-AA-5	NELNET ST LN TR		05/25/2013	MBS PAYDOWN		78,960	78,960	78,220	78,806	0	154	0	154	0	78,960	0	0	0	124	11/27/2018	1FE
66704J-BE-7	NORTHSTAR EDUCATION		04/29/2013	MBS PAYDOWN		54,272	54,272	53,747	0	0	2	0	2	0	54,272	0	0	0	55	10/28/2026	1FE
68389X-AD-7	ORACLE CORP		04/15/2013	MATURITY		500,000	500,000	538,955	505,924	0	(5,924)	0	(5,924)	0	500,000	0	0	0	12,375	04/15/2013	1FE
78447A-AA-2	SLM STUDENT LOAN TR		06/25/2013	MBS PAYDOWN		42,942	42,942	42,942	42,942	0	0	0	0	0	42,942	0	0	0	154	05/25/2021	1FE
80705X-AA-5	SCHOLAR FUNDING TRUST		06/28/2013	MBS PAYDOWN		65,831	65,831	65,676	0	0	37	0	37	0	65,831	0	0	0	117	12/28/2038	1FE
882508-AS-3	TEXAS INSTRS INC		05/14/2013	MATURITY		500,000	500,000	500,000	500,000	0	0	0	0	0	500,000	0	0	0	1,207	05/15/2013	1FE
90342N-AB-3	US EDUCATION LN TR I		06/01/2013	MBS PAYDOWN		65,632	65,632	65,027	0	0	0	0	0	0	65,632	0	0	0	71	03/01/2025	1FE
913017-BY-4	UNITED TECHNOLOGIES		05/22/2013	CALL at 101.679		355,877	350,000	349,804	349,842	0	6,035	0	6,035	0	355,877	0	0	0	1,995	06/01/2015	1FE
89153U-AC-5	TOTAL CAP CDA LTD	A	05/10/2013	MATURITY		400,000	400,000	400,000	400,000	0	0	0	0	0	400,000	0	0	0	788	05/13/2013	1FE
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						7,266,347	6,665,470	7,295,841	2,422,214	0	422	0	422	0	7,266,347	0	0	0	72,428	XXX	XXX
8399997. Total - Bonds - Part 4						19,570,812	18,664,849	19,597,541	14,651,560	0	(38,737)	0	(38,737)	0	19,487,237	0	83,575	83,575	187,985	XXX	XXX
8399998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8399999. Total - Bonds						19,570,812	18,664,849	19,597,541	14,651,560	0	(38,737)	0	(38,737)	0	19,487,237	0	83,575	83,575	187,985	XXX	XXX
8999997. Total - Preferred Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
8999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8999999. Total - Preferred Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
9799997. Total - Common Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
9799998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Ident-ification	Description	For-eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid-eration	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 Recog-nized	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 DuringYear	Stated Con-tractual Maturity Date	NAIC Desig-nation or Market In-dicator (a)
9799999. Total - Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
9899999. Total - Preferred and Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
9999999 - Totals						19,570,812	XXX	19,597,541	14,651,560	0	(38,737)	0	(38,737)	0	19,487,237	0	83,575	83,575	187,985	XXX	XXX

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues......................................

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

NONE

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

NONE

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1	2	3	4	5	Book Balance at End of Each Month During Current Quarter			9
			Amount of	Amount of	6	7	8	
Depository	Code	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	First Month	Second Month	Third Month	*
BB&T		0.000	0	0	3,154,700	3,905,439	1,842,913	XXX
Northern Trust Cash		0.010	242	268	41,966,063	46,158,131	110,908,577	XXX
BB&T		0.010	0	0	8,757	8,757	8,757	XXX
0199998. Deposits in ... 10 depositories that do not exceed the allowable limit in any one depository (See instructions) - Open Depositories	XXX	XXX	37	0	155,863	155,875	138,099	XXX
0199999. Totals - Open Depositories	XXX	XXX	279	268	45,285,383	50,228,202	112,898,346	XXX
0299998. Deposits in ... depositories that 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	0	0	XXX
0399999. Total Cash on Deposit	XXX	XXX	279	268	45,285,383	50,228,202	112,898,346	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX				XXX
0599999. Total - Cash	XXX	XXX	279	268	45,285,383	50,228,202	112,898,346	XXX

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1 Description	2 Code	3 Date Acquired	4 Rate of Interest	5 Maturity Date	6 Book/Adjusted Carrying Value	7 Amount of Interest Due and Accrued	8 Amount Received During Year
NONE							
8699999 - Total Cash Equivalents							