



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2022
OF THE CONDITION AND AFFAIRS OF THE
Essent Guaranty of PA, Inc.

NAIC Group Code	4694 (Current)	4694 (Prior)	NAIC Company Code	13748	Employer's ID Number	27-1440460
Organized under the Laws of	Pennsylvania			State of Domicile or Port of Entry		PA
Country of Domicile	United States of America					
Incorporated/Organized	11/19/2009			Commenced Business 03/15/2010		
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	CAO/Interim CFO	David Bruce Weinstock #
SVP/CLO/Secretary	Mary Lourdes Gibbons	SVP/COO	William Daniel Kaiser

OTHER

Joseph James Manion Jr., VP/Treasurer	Anthony David Shore, VP/Assistant Secretary
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DIRECTORS OR TRUSTEES

Mark Anthony Casale	Christopher Gerard Curran #	Robert Emil Glanville
Angela Louise Heise	Anu Karna #	Roy James Kasmar
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	David Bruce Weinstock CAO/Interim CFO
Subscribed and sworn to before me this 17th day of February 2023		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		

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)	105,868,222		105,868,222	109,703,569
2. Stocks (Schedule D):				
2.1 Preferred stocks			0	0
2.2 Common stocks			0	0
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	0
5. Cash (\$ 2,778,978 , Schedule E - Part 1), cash equivalents (\$ 1,545,649 , Schedule E - Part 2) and short-term investments (\$ 0 , Schedule DA)	4,324,627		4,324,627	5,452,493
6. Contract loans (including \$ premium notes)			0	0
7. Derivatives (Schedule DB)			0	0
8. Other invested assets (Schedule BA)			0	0
9. Receivable for securities			0	0
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)	110,192,849	0	110,192,849	115,156,062
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	699,606		699,606	570,616
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	90,235		90,235	140,486
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 (\$) 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	84,018		84,018	0
18.2 Net deferred tax asset	129,815	109,240	20,575	46,575
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software			0	0
21. Furniture and equipment, including health care delivery assets (\$)			0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates			0	0
24. Health care (\$) and other amounts receivable			0	0
25. Aggregate write-ins for other than invested assets	0	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	111,196,523	109,240	111,087,283	115,913,739
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	111,196,523	109,240	111,087,283	115,913,739
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.				
2502.				
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)	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Essent Guaranty of PA, Inc.

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	804,264	1,785,858
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)	10,086	16,161
4. Commissions payable, contingent commissions and other similar charges		
5. Other expenses (excluding taxes, licenses and fees)	46,244	69,444
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	4,901	
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))		37,300
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 \$0 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)	132,843	274,265
10. Advance premium		
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	0	0
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		
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	735,786	210,300
20. Derivatives	0	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	56,744,194	57,384,114
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	58,478,318	59,777,442
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	58,478,318	59,777,442
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	36,500,000	36,500,000
35. Unassigned funds (surplus)	13,608,965	17,136,297
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)	52,608,965	56,136,297
38. TOTALS (Page 2, Line 28, Col. 3)	111,087,283	115,913,739
DETAILS OF WRITE-INS		
2501. Statutory contingency reserve	56,744,194	57,384,114
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)	56,744,194	57,384,114
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).....	1,747,208	3,224,367
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	(928,817)	(25,094)
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	(5,677)	(17,924)
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	4,731,408	2,371,387
5. Aggregate write-ins for underwriting deductions	0	0
6. Total underwriting deductions (Lines 2 through 5)	3,796,914	2,328,369
7. Net income of protected cells		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(2,049,706)	895,998
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	2,827,046	2,630,805
10. Net realized capital gains (losses) less capital gains tax of \$ 3,003 (Exhibit of Capital Gains (Losses))	11,297	16,877
11. Net investment gain (loss) (Lines 9 + 10)	2,838,343	2,647,682
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	0	0
15. Total other income (Lines 12 through 14)	0	0
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	788,637	3,543,680
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)	788,637	3,543,680
19. Federal and foreign income taxes incurred	(70,111)	367,448
20. Net income (Line 18 minus Line 19)(to Line 22)	858,748	3,176,232
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	56,136,297	54,354,129
22. Net income (from Line 20)	858,748	3,176,232
23. Net transfers (to) from Protected Cell accounts		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$		
25. Change in net unrealized foreign exchange capital gain (loss)		
26. Change in net deferred income tax	(311,170)	(43,808)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	285,170	2,182
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	(5,000,000)	
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)	0	0
37. Aggregate write-ins for gains and losses in surplus	639,920	(1,352,438)
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	(3,527,332)	1,782,168
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	52,608,965	56,136,297
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.		
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)	0	0
3701. Decrease (increase) in contingency reserve	639,920	(1,352,438)
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)	639,920	(1,352,438)

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	1,656,037	2,985,573
2. Net investment income	2,963,893	3,097,370
3. Miscellaneous income	0	0
4. Total (Lines 1 through 3)	4,619,930	6,082,943
5. Benefit and loss related payments	52,777	24,900
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	4,750,105	2,355,443
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	54,210	529,717
10. Total (Lines 5 through 9)	4,857,092	2,910,060
11. Net cash from operations (Line 4 minus Line 10)	(237,162)	3,172,883
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	9,231,573	18,077,338
12.2 Stocks	0	0
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	0	500,000
12.8 Total investment proceeds (Lines 12.1 to 12.7)	9,231,573	18,577,338
13. Cost of investments acquired (long-term only):		
13.1 Bonds	5,647,761	19,366,815
13.2 Stocks	0	0
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	0	0
13.6 Miscellaneous applications	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	5,647,761	19,366,815
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)	3,583,812	(789,477)
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	5,000,000	0
16.6 Other cash provided (applied)	525,484	88,843
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(4,474,516)	88,843
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)	(1,127,866)	2,472,249
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	5,452,493	2,980,244
19.2 End of period (Line 18 plus Line 19.1)	4,324,627	5,452,493

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

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Essent Guaranty of PA, Inc.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

	1	2	3	4
Line of Business	Net Premiums Written per Column 6, Part 1B	Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire	0	0	0	0
2.1 Allied lines	0		0	0
2.2 Multiple peril crop	0		0	0
2.3 Federal flood	0		0	0
2.4 Private crop	0		0	0
2.5 Private flood	0		0	0
3. Farmowners multiple peril	0	0	0	0
4. Homeowners multiple peril	0	0	0	0
5.1 Commercial multiple peril (non-liability portion)	0		0	0
5.2 Commercial multiple peril (liability portion)	0		0	0
6. Mortgage guaranty	1,605,786	274,265	132,843	1,747,208
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
13.1 Comprehensive (hospital and medical) individual	0		0	0
13.2 Comprehensive (hospital and medical) group	0		0	0
14. Credit accident and health (group and individual)	0	0	0	0
15.1 Vision only	0		0	0
15.2 Dental only	0		0	0
15.3 Disability income	0		0	0
15.4 Medicare supplement	0		0	0
15.5 Medicaid Title XIX	0		0	0
15.6 Medicare Title XVIII	0		0	0
15.7 Long-term care	0		0	0
15.8 Federal employees health benefits plan	0		0	0
15.9 Other health	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 Private passenger auto no-fault (personal injury protection)	0		0	0
19.2 Other private passenger auto liability.....	0		0	0
19.3 Commercial auto no-fault (personal injury protection)	0		0	0
19.4 Other commercial auto liability.....	0		0	0
21.1 Private passenger auto physical damage	0		0	0
21.2 Commercial auto physical damage	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	1,605,786	274,265	132,843	1,747,208
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 2022 OF THE Essent Guaranty of PA, Inc.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

	1	2	3	4	5
Line of Business	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
2.1 Allied lines					0
2.2 Multiple peril crop					0
2.3 Federal flood					0
2.4 Private crop					0
2.5 Private flood					0
3. Farmowners multiple peril					0
4. Homeowners multiple peril					0
5.1 Commercial multiple peril (non-liability portion)					0
5.2 Commercial multiple peril (liability portion)					0
6. Mortgage guaranty	113	132,730			132,843
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
13.1 Comprehensive (hospital and medical) individual					0
13.2 Comprehensive (hospital and medical) group					0
14. Credit accident and health (group and individual)					0
15.1 Vision only					0
15.2 Dental only					0
15.3 Disability income					0
15.4 Medicare supplement					0
15.5 Medicaid Title XIX					0
15.6 Medicare Title XVIII					0
15.7 Long-term care					0
15.8 Federal employees health benefits plan					0
15.9 Other 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 Private passenger auto no-fault (personal injury protection)					0
19.2 Other private passenger auto liability.....					0
19.3 Commercial auto no-fault (personal injury protection)					0
19.4 Other commercial auto liability.....					0
21.1 Private passenger auto physical damage					0
21.2 Commercial 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	113	132,730	0	0	132,843
36. Accrued retrospective premiums based on experience					0
37. Earned but unbilled premiums					0
38. Balance (Sum of Line 35 through 37)					132,843
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

1. Annual policies – monthly pro rata. Monthly policies – in month coverage is provided. 2. More than one year – over policy life in relation to expiration of risk

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1	Reinsurance Assumed		Reinsurance Ceded		6
	Direct Business (a)	2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	Net Premiums Written Cols. 1+2+3-4-5
1. Fire	0					0
2.1 Allied lines	0					0
2.2 Multiple peril crop	0					0
2.3 Federal flood	0					0
2.4 Private crop	0					0
2.5 Private flood	0					0
3. Farmowners multiple peril	0					0
4. Homeowners multiple peril	0					0
5.1 Commercial multiple peril (non-liability portion)	0					0
5.2 Commercial multiple peril (liability portion)	0					0
6. Mortgage guaranty	0	1,605,786				1,605,786
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
13.1 Comprehensive (hospital and medical) individual	0					0
13.2 Comprehensive (hospital and medical) group	0					0
14. Credit accident and health (group and individual)	0					0
15.1 Vision only	0					0
15.2 Dental only	0					0
15.3 Disability income	0					0
15.4 Medicare supplement	0					0
15.5 Medicaid Title XIX	0					0
15.6 Medicare Title XVIII	0					0
15.7 Long-term care	0					0
15.8 Federal employees health benefits plan	0					0
15.9 Other 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					0
18.2 Products liability - claims-made	0					0
19.1 Private passenger auto no-fault (personal injury protection)	0					0
19.2 Other private passenger auto liability	0					0
19.3 Commercial auto no-fault (personal injury protection)	0					0
19.4 Other commercial auto liability	0					0
21.1 Private passenger auto physical damage	0					0
21.2 Commercial 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	0	1,605,786	0	0	0	1,605,786
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 2022 OF THE Essent Guaranty of PA, Inc.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5	6	7	8
	1	2	3	4				
	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
2.1 Allied lines	0			0	0		0	0.0
2.2 Multiple peril crop	0			0	0		0	0.0
2.3 Federal flood	0			0	0		0	0.0
2.4 Private crop	0			0	0		0	0.0
2.5 Private flood	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
5.1 Commercial multiple peril (non-liability portion)	0			0	0		0	0.0
5.2 Commercial multiple peril (liability portion)	0			0	0		0	0.0
6. Mortgage guaranty	0	52,777		52,777	804,264	1,785,858	(928,817)	(53.2)
8. Ocean marine	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	0.0
11.2 Medical professional liability - claims-made	0			0	0		0	0.0
12. Earthquake	0			0	0	0	0	0.0
13.1 Comprehensive (hospital and medical) individual	0			0	0		0	0.0
13.2 Comprehensive (hospital and medical) group	0			0	0		0	0.0
14. Credit accident and health (group and individual)	0			0	0	0	0	0.0
15.1 Vision only	0			0	0		0	0.0
15.2 Dental only	0			0	0		0	0.0
15.3 Disability income	0			0	0		0	0.0
15.4 Medicare supplement	0			0	0		0	0.0
15.5 Medicaid Title XIX	0			0	0		0	0.0
15.6 Medicare Title XVIII	0			0	0		0	0.0
15.7 Long-term care	0			0	0		0	0.0
15.8 Federal employees health benefits plan	0			0	0		0	0.0
15.9 Other health	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
18.1 Products liability - occurrence	0			0	0		0	0.0
18.2 Products liability - claims-made	0			0	0	0	0	0.0
19.1 Private passenger auto no-fault (personal injury protection)	0			0	0		0	0.0
19.2 Other private passenger auto liability.....	0			0	0		0	0.0
19.3 Commercial auto no-fault (personal injury protection)	0			0	0		0	0.0
19.4 Other commercial auto liability.....	0			0	0		0	0.0
21.1 Private passenger auto physical damage	0			0	0		0	0.0
21.2 Commercial auto physical damage	0			0	0		0	0.0
22. Aircraft (all perils)	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	0	52,777	0	52,777	804,264	1,785,858	(928,817)	(53.2)
DETAILS OF WRITE-INS								
3401.								
3402.								
3403.								
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0.0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Essent Guaranty of PA, 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	
2.1 Allied lines				0				0	
2.2 Multiple peril crop				0				0	
2.3 Federal flood				0				0	
2.4 Private crop				0				0	
2.5 Private flood				0				0	
3. Farmowners multiple peril				0				0	
4. Homeowners multiple peril				0				0	
5.1 Commercial multiple peril (non-liability portion)				0				0	
5.2 Commercial multiple peril (liability portion)				0				0	
6. Mortgage guaranty		748,264		748,264		56,000		804,264	10,086
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	
13.1 Comprehensive (hospital and medical) individual				0				(a) 0	
13.2 Comprehensive (hospital and medical) group				0				(a) 0	
14. Credit accident and health (group and individual)				0				0	
15.1 Vision only				0				(a) 0	
15.2 Dental only				0				(a) 0	
15.3 Disability income				0				(a) 0	
15.4 Medicare supplement				0				(a) 0	
15.5 Medicaid Title XIX				0				(a) 0	
15.6 Medicare Title XVIII				0				(a) 0	
15.7 Long-term care				0				(a) 0	
15.8 Federal employees health benefits plan				0				(a) 0	
15.9 Other 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 Private passenger auto no-fault (personal injury protection)				0				0	
19.2 Other private passenger auto liability.....				0				0	
19.3 Commercial auto no-fault (personal injury protection)				0				0	
19.4 Other commercial auto liability.....				0				0	
21.1 Private passenger auto physical damage				0				0	
21.2 Commercial 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	0	748,264	0	748,264	0	56,000	0	804,264	10,086
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 reported in Lines 13 and 15.

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				0
1.2 Reinsurance assumed	(5,677)			(5,677)
1.3 Reinsurance ceded				0
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	(5,677)	0	0	(5,677)
2. Commission and brokerage:				
2.1 Direct excluding contingent				0
2.2 Reinsurance assumed, excluding contingent		315,312		315,312
2.3 Reinsurance ceded, excluding contingent				0
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	315,312	0	315,312
3. Allowances to managers and agents				0
4. Advertising				0
5. Boards, bureaus and associations		36,451		36,451
6. Surveys and underwriting reports				0
7. Audit of assureds' records				0
8. Salary and related items:				
8.1 Salaries		1,974,368		1,974,368
8.2 Payroll taxes		164,213		164,213
9. Employee relations and welfare		1,305,839		1,305,839
10. Insurance		138,186		138,186
11. Directors' fees		92,622		92,622
12. Travel and travel items		67,226		67,226
13. Rent and rent items		262,480		262,480
14. Equipment		13,038		13,038
15. Cost or depreciation of EDP equipment and software		100,504		100,504
16. Printing and stationery		2,410		2,410
17. Postage, telephone and telegraph, exchange and express		3,253		3,253
18. Legal and auditing		90,761		90,761
19. Totals (Lines 3 to 18)	0	4,251,351	0	4,251,351
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$		4,940		4,940
20.2 Insurance department licenses and fees		1,205		1,205
20.3 Gross guaranty association assessments				0
20.4 All other (excluding federal and foreign income and real estate)		6,573		6,573
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	12,718	0	12,718
21. Real estate expenses				0
22. Real estate taxes				0
23. Reimbursements by uninsured plans				0
24. Aggregate write-ins for miscellaneous expenses	0	152,027	11,089	163,116
25. Total expenses incurred	(5,677)	4,731,408	11,089	(a) 4,736,820
26. Less unpaid expenses - current year	10,086	51,145		61,231
27. Add unpaid expenses - prior year	16,161	279,744		295,905
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)	398	4,960,007	11,089	4,971,494
DETAILS OF WRITE-INS				
2401. Lobbying		19,925		19,925
2402. Other - Miscellaneous		(1,718)		(1,718)
2403. Write-in - Consulting & Other Professional Fees		133,820		133,820
2498. Summary of remaining write-ins for Line 24 from overflow page	0	0	11,089	11,089
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	0	152,027	11,089	163,116

(a) Includes management fees of \$ 4,353,183 to affiliates and \$ to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Essent Guaranty of PA, Inc.

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) .....95,456	.....89,361
1.1	Bonds exempt from U.S. tax	(a) .....307,848	.....365,740
1.2	Other bonds (unaffiliated)	(a) .....2,272,435	.....2,329,018
1.3	Bonds of affiliates	(a) .....0	.....0
2.1	Preferred stocks (unaffiliated)	(b) .....0	.....0
2.11	Preferred stocks of affiliates	(b) .....0	.....0
2.2	Common stocks (unaffiliated) .....	.....0	.....0
2.21	Common stocks of affiliates .....	.....0	.....0
3.	Mortgage loans	(c) .....0	.....0
4.	Real estate	(d) .....0	.....0
5	Contract loans .....	.....0	.....0
6	Cash, cash equivalents and short-term investments	(e) .....47,156	.....54,016
7	Derivative instruments	(f) .....0	.....0
8.	Other invested assets .....	.....0	.....0
9.	Aggregate write-ins for investment income .....	.....0	.....0
10.	Total gross investment income	2,722,896	2,838,135
11.	Investment expenses		(g) .....11,089
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) .....0
13.	Interest expense		(h) .....0
14.	Depreciation on real estate and other invested assets		(i) .....0
15.	Aggregate write-ins for deductions from investment income .....		.....0
16.	Total deductions (Lines 11 through 15) .....		.....11,089
17.	Net investment income (Line 10 minus Line 16)		2,827,046
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 \$272,047 accrual of discount less \$537,884 amortization of premium and less \$26,261 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 \$0 paid for accrued interest on purchases.
- (d) Includes \$0 for company's occupancy of its own buildings; and excludes \$0 interest on encumbrances.
- (e) Includes \$1,469 accrual of discount less \$0 amortization of premium and less \$0 paid for accrued interest on purchases.
- (f) Includes \$0 accrual of discount less \$0 amortization of premium.
- (g) Includes \$0 investment expenses and \$0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$0 interest on surplus notes and \$0 interest on capital notes.
- (i) Includes \$0 depreciation on real estate and \$0 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	0	0	0	0	0
1.1	Bonds exempt from U.S. tax	14,278	0	14,278	0	0
1.2	Other bonds (unaffiliated)	23	0	23	0	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	0	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	0	0	0	0	0
7.	Derivative instruments	0	0	0	0	0
8.	Other invested assets	0	0	0	0	0
9.	Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10.	Total capital gains (losses)	14,300	0	14,300	0	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 2022 OF THE Essent Guaranty of PA, 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			0
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)			0
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)	0	0	0
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	109,240	394,410	285,170
19. Guaranty funds receivable or on deposit			0
20. Electronic data processing equipment and software			0
21. Furniture and equipment, including health care delivery assets			0
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	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	109,240	394,410	285,170
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0
28. Total (Lines 26 and 27)	109,240	394,410	285,170
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.			
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)	0	0	0

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. The financial statements of Essent Guaranty of PA, 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 #	2022	2021
NET INCOME					
(1) Essent Guaranty of PA, Inc. state basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$ 858,748	\$ 3,176,232
(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	\$ 858,748	\$ 3,176,232
SURPLUS					
(5) Essent Guaranty of PA, Inc. state basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 52,608,965	\$ 56,136,297
(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	\$ 52,608,965	\$ 56,136,297

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 owns no common stocks.
- (4) The Company owns no preferred stocks.
- (5) The Company owns no mortgage loans.
- (6) Loan-backed securities are stated at amortized cost. The retrospective adjustment method is used to value these securities.
- (7) The Company has no ownership interest in Subsidiaries, Controlled and Affiliated Companies ("SCA Companies).
- (8) The Company has no ownership in joint ventures, partnerships or limited liability companies.
- (9) The Company had no call options or other derivatives written at year-end 2022 or 2021.
- (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.

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

NOTES TO FINANCIAL STATEMENTS

2. Accounting Changes and Correction of Errors

During the years ended December 31, 2022 and 2021, 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 did not recognized any other-than-temporary impairments on loan-backed securities.
 - (3) The Company did not recognized any other-than-temporary impairments on loan-backed securities.
 - (4) All impaired loan-backed securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings as a realized loss:

The aggregate amount of unrealized losses:

 - 1. Less than 12 months: \$1,755,115
 - 2. 12 Months or longer: \$1,169,202

The aggregate related fair value of securities with unrealized losses:

 - 1. Less than 12 months: \$25,372,645
 - 2. 12 Months or longer: \$12,337,541 - (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 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. The Company does not have investments in real estate.
- K. The Company does not have investments in low-income housing tax credits (LIHTC).

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	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
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	—	—	—	—	—	—	—
j. On deposit with states	982,431	—	—	—	982,431	1,000,848	(18,417)
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	\$ 982,431	\$ —	\$ —	\$ —	\$ 982,431	\$ 1,000,848	\$ (18,417)

(a) Subset of column 1

(b) Subset of column 2

NOTES TO FINANCIAL STATEMENTS

Restricted Asset Category	Current Year			
	8	9	Percentage	
			10	11
	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	\$ —	\$ —	— %	— %
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	—	—	— %	— %
j. On deposit with states	—	982,431	0.9 %	0.9 %
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	\$ —	\$ 982,431	0.9 %	0.9 %

(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 2022.
- Q. Prepayment Penalty and Acceleration Fees

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

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 2022 is \$0.

8. Derivative Instruments

The Company had no derivative instruments at December 31, 2022 or 2021.

NOTES TO FINANCIAL STATEMENTS

9. Income Taxes

		12/31/22		
A.	Components of the net deferred income tax asset or net deferred tax liability;	Ordinary	Capital	Total
1				
	(a) Total gross deferred tax assets	\$ 133,099	\$ —	\$ 133,099
	(b) Statutory Valuation Allowance Adjustments	—	—	—
	(c) Adjusted gross deferred tax assets (1a-1b)	133,099	—	133,099
	(d) Deferred tax assets nonadmitted	(109,240)	—	(109,240)
	(e) Subtotal net admitted deferred tax assets	23,859	—	23,859
	(f) Deferred tax liabilities	(3,284)	—	(3,284)
	(g) Net admitted deferred tax assets (net deferred tax liabilities)	\$ 20,575	\$ —	\$ 20,575

		12/31/22		
2	Admission Calculation Components	Ordinary	Capital	Total
	(a) Federal income taxes paid in prior years recoverable through loss carrybacks (11a)	\$ 20,575	\$ —	\$ 20,575
	(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)	7,888,259	—	7,888,259
	Lesser of (b)1. or (b)2.	—	—	—
	(c) Adjusted gross DTAs offset by gross DTLs (11c)	3,284	—	3,284
	(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101 (Total 2(a)+2(b)+2(c))	\$ 23,859	\$ —	\$ 23,859

		12/31/21		
A.	Components of the net deferred income tax asset or net deferred tax liability;	Ordinary	Capital	Total
1				
	(a) Total gross deferred tax assets	\$ 446,313	\$ —	\$ 446,313
	(b) Statutory Valuation Allowance Adjustments	—	—	—
	(c) Adjusted gross deferred tax assets (1a-1b)	446,313	—	446,313
	(d) Deferred tax assets nonadmitted	(394,410)	—	(394,410)
	(e) Subtotal net admitted deferred tax assets	51,903	—	51,903
	(f) Deferred tax liabilities	(5,328)	—	(5,328)
	(g) Net admitted deferred tax assets (net deferred tax liabilities)	\$ 46,575	\$ —	\$ 46,575

		12/31/21		
2	Admission Calculation Components	Ordinary	Capital	Total
	(a) Federal income taxes paid in prior years recoverable through loss carrybacks (11a)	\$ 46,575	\$ —	\$ 46,575
	(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)	8,422,962	—	8,422,962
	Lesser of (b)1. or (b)2.	—	—	—
	(c) Adjusted gross DTAs offset by gross DTLs (11c)	5,328	—	5,328
	(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101 (Total 2(a)+2(b)+2(c))	\$ 51,903	\$ —	\$ 51,903

NOTES TO FINANCIAL STATEMENTS

		Ordinary	Capital	Total
		Change	Change	Change
A.	Components of the net deferred income tax asset or net deferred tax liability;			
1				
(a)	Total gross deferred tax assets	\$ (313,214)	\$ —	\$ (313,214)
(b)	Statutory Valuation Allowance Adjustments	—	—	—
(c)	Adjusted gross deferred tax assets (1a-1b)	(313,214)	—	(313,214)
(d)	Deferred tax assets nonadmitted	285,170	—	285,170
(e)	Subtotal net admitted deferred tax assets	(28,044)	—	(28,044)
(f)	Deferred tax liabilities	2,044	—	2,044
(g)	Net admitted deferred tax assets (net deferred tax liabilities)	\$ (26,000)	\$ —	\$ (26,000)

		Ordinary	Capital	Total
		Change	Change	Change
2	Admission Calculation Components			
(a)	Federal income taxes paid in prior years recoverable through loss carrybacks (11a)	\$ (26,000)	\$ —	\$ (26,000)
(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)	(534,703)	—	(534,703)
	Lesser of (b)1. or (b)2.	—	—	—
(c)	Adjusted gross DTAs offset by gross DTLs (11c)	(2,044)	—	(2,044)
(d)	Deferred Tax Assets Admitted as the result of application of SSAP No. 101 (Total 2(a)+2(b)+2(c))	\$ (28,044)	\$ —	\$ (28,044)

3	Disclosure of ratios used for threshold limitation (for 11b);			
		12/31/22	12/31/21	Change
(a)	Ratio percentage used to determine recovery period and threshold limitation amount in 2(b)1 above	4,349.4%	3,102.8%	1,246.6%
(b)	Amount of adjusted capital and surplus used to determine recovery period threshold limitation in 2(b)2 above	\$52,588,393	\$56,153,080	\$(3,564,687)

4	Impact of Tax Planning Strategies On the Determination of:		12/31/22	
		Ordinary	Capital	Total
		Percentage	Percentage	Percentage
(a)	Adjusted Gross Deferred Tax Assets			
	(Percentage of Total Adjusted Gross Deferred Tax Assets)	N/A	N/A	N/A
(b)	Net Admitted Adjusted Gross Deferred Tax Assets-			
	(Percentage of Total Net Admitted Adjusted Gross Deferred Tax Assets)	N/A	N/A	N/A
(c)	The Company's tax-planning strategies do not include the use of reinsurance tax-planning strategies.			

NOTES TO FINANCIAL STATEMENTS

4	Impact of Tax Planning Strategies On the Determination of:	12/31/21		
		Ordinary Percentage	Capital Percentage	Total Percentage
	(a) Adjusted Gross Deferred Tax Assets (Percentage of Total Adjusted Gross Deferred Tax Assets)	N/A	N/A	N/A
	(b) Net Admitted Adjusted Gross Deferred Tax Assets- (Percentage of Total Net Admitted Adjusted Gross Deferred Tax Assets)	N/A	N/A	N/A
	(c) The Company's tax-planning strategies do not include the use of reinsurance tax-planning strategies.			

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

- B. Unrecognized deferred tax liabilities
- (1) There are no temporary differences for which deferred tax liabilities are not recognized.
- C. The significant components of income taxes incurred (i.e. current income taxes expenses) and the changes in DTAs and DTLs include;

1	Current tax expense incurred	12/31/22	12/31/21	Change
	(a) Current year federal tax expense (benefit)- ordinary income	\$ (70,111)	\$ 367,448	\$ (437,559)
	(b) Current year foreign tax expense (benefit)- ordinary income	—	—	—
	(c) Subtotal	(70,111)	367,448	\$ (437,559)
	(d) Current year tax expense on net realized capital gains	3,003	4,628	\$ (1,625)
	(e) Utilization of operating loss carry forwards	—	—	—
	(f) Other	—	—	—
	(g) Federal and foreign income taxes incurred	\$ (67,108)	\$ 372,076	\$ (439,184)

NOTES TO FINANCIAL STATEMENTS

2 **Deferred tax assets:**

	12/31/22	12/31/21	Change
(a) Ordinary:			
(1) Discounting of unpaid losses and LAE	\$ 3,760	\$ 13,703	\$ (9,943)
(2) Unearned premium reserve	16,603	34,367	(17,764)
(3) Start-up and organizational costs	2,436	3,560	(1,124)
(4) Contingency reserves	110,300	394,683	(284,383)
Subtotal	133,099	446,313	(313,214)
(b) Statutory Valuation Allowance Adjustment	—	—	—
(c) Nonadmitted ordinary deferred tax assets	(109,240)	(394,410)	285,170
(d) Admitted ordinary deferred tax assets	<u>\$ 23,859</u>	<u>\$ 51,903</u>	<u>\$ (28,044)</u>
(e) Capital:			
Subtotal	—	—	—
(f) Statutory Valuation Allowance Adjustment	—	—	—
(g) Nonadmitted capital deferred tax assets	—	—	—
(h) Admitted capital deferred tax assets	<u>—</u>	<u>—</u>	<u>—</u>
(i) Admitted deferred tax assets	<u>\$ 23,859</u>	<u>\$ 51,903</u>	<u>\$ (28,044)</u>

3 **Deferred tax liabilities:**

(a) Ordinary			
(1) PAE Adjustment (Rev Proc 2002-46)	\$ (1,295)	\$ (2,676)	\$ 1,381
(2) Loss reserves (TCJA transition adjustment)	(1,989)	(2,652)	663
(3) Prepaid expenses	—	—	—
Subtotal	(3,284)	(5,328)	2,044
(b) Capital	—	—	—
Subtotal	—	—	—
(c) Deferred tax liabilities	<u>(3,284)</u>	<u>(5,328)</u>	<u>2,044</u>
4 Net deferred tax asset (liability)	<u>\$ 20,575</u>	<u>\$ 46,575</u>	<u>\$ (26,000)</u>

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);

	12/31/22	12/31/21	Change
Total deferred tax assets	\$ 133,099	\$ 495,294	\$ (362,195)
Total deferred tax liabilities	(3,284)	(10,501)	7,217
Net deferred tax assets/liabilities	129,815	484,793	(354,978)
Statutory valuation allowance adjustment	—	—	—
Net deferred tax assets/liabilities after SVA	129,815	484,793	(354,978)
Tax effect of unrealized gains (losses)	—	—	—
Statutory valuation allowance adjustment allocated to unrealized	—	—	—
Change in net deferred income tax	<u>\$ 129,815</u>	<u>\$ 484,793</u>	<u>\$ (354,978)</u>

NOTES TO FINANCIAL STATEMENTS

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

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

	12/31/22	Tax effect	Effective
	Amount	21%	Tax Rate
Income before taxes	\$ 791,640	\$ 166,244	21.00 %
Change in statutory contingency reserves	639,920	134,383	16.98 %
Tax-exempt interest, net of proration	(274,305)	(57,604)	(7.28)%
Other	4,864	1,039	0.13 %
Total	<u>\$ 1,162,119</u>	<u>\$ 244,062</u>	<u>30.83 %</u>
Federal and foreign income taxes incurred		\$ (70,111)	(8.86)%
Tax on capital gains (losses)		3,003	0.38 %
Change in net deferred taxes		311,170	39.31 %
Total statutory taxes		<u>\$ 244,062</u>	<u>30.83 %</u>

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

- (1) As of December 31, 2022 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 \$0 and \$764,663 for 2022 and 2021, 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, Inc., EssentVentures, LLC, EssentServices, 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. Inter-company tax balances are timely-settled according to the terms of the approved agreement.
- (3) The Company's income tax returns that remain open to examination are for the years 2019 and subsequent.

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

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

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

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

- A., B. 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.

During the years ended December 31, 2022 and 2021, no capital contributions were made to the Company.

The Company and Essent Guaranty, Inc. ("Essent Guaranty"), an affiliate that provides private mortgage insurance and reinsurance for mortgages located in the United States, are parties to a quota share reinsurance agreement (the "Reinsurance Agreement") under which the Company assumes that portion of the risk that is in excess of 25% of the risk with respect to any loan insured by Essent Guaranty, net of amounts ceded by Essent Guaranty to Essent Reinsurance, Ltd, an affiliate, 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, Essent Guaranty notified the Company of its intent to terminate the Reinsurance Agreement effective as of March 31, 2019. Accordingly, Essent Guaranty has ceased ceding risk to the Company 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.

NOTES TO FINANCIAL STATEMENTS

The Company entered into a Capital Maintenance Agreement with Essent Guaranty on February 17, 2010. Under the Capital Maintenance Agreement, Essent Guaranty will cause the Company to have sufficient capital such that the Company'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 the Company's capital, surplus and contingency reserve. As consideration to Essent Guaranty for any such transfer of funds, the Company will issue to Essent Guaranty a surplus note. As of December 31, 2022, no amounts have been received and no amounts are outstanding related to this agreement.

- C. The Company did not have any transactions with related parties who are not reported on Schedule Y.
- D. As of December 31, 2022 the Company has recorded a payable in the amount of \$712,956 associated with the Amended and Restated Administrative Services Agreement described in 10.E below, \$960 for an invoice paid by Essent Guaranty and \$21,870 due to Essent related to expenses allocated from Essent to the Company. As of December 31, 2021 the Company had recorded a payable in the amount of \$189,470 associated with the Amended and Restated Administrative Services Agreement described in 10.E below, \$3,400 for an invoice paid by Essent Guaranty and \$17,430 due to Essent related to expenses allocated from Essent to the Company. All intercompany balances outstanding at December 31, 2022 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 with the Parent. 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. 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 \$4,353,183 in 2022 and \$1,805,294 in 2021.

As indicated in Note 9, the Company is party to a Tax Allocation Agreement.
- F. The Company has not made any guarantees or undertakings for the benefit of an affiliate or related party that result in a material contingent exposure.
- G. All outstanding shares of the Company are owned by the Parent.
- H. The Company does not own any shares of an upstream intermediate or ultimate parent, either directly or indirectly via a downstream subsidiary, controlled or affiliated entity (SCA).
- I. The Company does not have any investments in an SCA that exceeds 10% of admitted assets.
- J. The Company did not recognize any impairment write down for its investments in SCA Companies during the statement period.
- K. The Company does not have any investments in a foreign insurance subsidiary.
- L. The Company does not have any investment in a downstream noninsurance holding company.
- M. The Company does not have any SCA investments.
- 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. The Company does not have any agreement with the Federal Home Loan Bank (FHLB).

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 does not contribute to defined contribution plans or other postretirement benefit plans.
- F. The Company does not contribute to multiemployer plans.
- G. The Company has no employees that participate in a plan sponsored by the Parent or holding company.
- 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.

NOTES TO FINANCIAL STATEMENTS

- (C), (D) 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 of domicile. The insurance laws of the Commonwealth of Pennsylvania establish a test limiting the maximum amount of dividends that may be paid out of unassigned surplus by an insurer without prior approval by the Pennsylvania Insurance Commissioner. Under such a test, the Company may pay dividends during any 12-month period in an amount equal to the greater of (i) 10 percent of the preceding year-end statutory policyholders' surplus or (ii) the preceding year's statutory net income. Pennsylvania statute also requires that dividends and other distributions be paid out of positive unassigned surplus without prior approval. The Company is limited to \$5,260,897, 10 percent of the preceding year-end statutory policyholders' surplus, when making a dividend payment or other distribution in 2023 without prior approval by the Pennsylvania Insurance Commissioner. The Company paid a \$5 million cash dividend to its Parent in the year ended December 31, 2022. The Company paid no dividends in the year ended December 31, 2021.
- (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 \$0.
- (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 - None.
- 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 - None.
- 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.

NOTES TO FINANCIAL STATEMENTS

20. Fair Value Measurements

A.

1) Fair value measurements as of December 31, 2022:

Assets at Fair Value				
Description	Level 1	Level 2	Level 3	Total
Cash Equivalents				
Other Money Market Mutual Funds	\$ 1,545,649	\$ —	\$ —	\$ 1,545,649
Total Cash Equivalents	1,545,649	—	—	1,545,649
Total Assets at Fair Value	\$ 1,545,649	\$ —	\$ —	\$ 1,545,649

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.

C. Fair Value of Financial Instruments

December 31, 2022

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Not Practicable (Carrying Value)
Financial Assets:						
Bonds	\$ 99,027,310	\$ 105,868,222	\$ 17,819,006	\$ 81,208,304	\$ —	\$ —
Cash equivalents	1,545,649	1,545,649	1,545,649	—	—	—

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	\$ 112,648,308	\$ 109,703,569	\$ 18,629,354	\$ 94,018,954	\$ —	\$ —
Cash equivalents	2,336,324	2,336,324	2,336,324	—	—	—

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.

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. Insurance-Linked Securities (ILS) Contracts - None.

NOTES TO FINANCIAL STATEMENTS

22. Events Subsequent

The Company has considered subsequent events through February 17, 2023.

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, 2022:

	Assumed		Ceded		Net	
	Reinsurance		Reinsurance			
	(1)	(2)	(3)	(4)	(5)	(6)
	Premium	Commission	Premium	Commission	Premium	Commission
	Reserve	Equity	Reserve	Equity	Reserve	Equity
a. Affiliates	\$ 132,843	\$ 23,852	\$ —	\$ —	\$ 132,843	\$ 23,852
b. All others	—	—	—	—	—	—
c. Total	\$ 132,843	\$ 23,852	\$ —	\$ —	\$ 132,843	\$ 23,852

d. Direct Unearned Premium Reserve \$ —

(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, 2022.
- E. There was no commutation of ceded reinsurance as of December 31, 2022.
- 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.

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, 2021 were \$1,802,019. For the year ended December 31, 2022, \$53,176 was paid for incurred claims and claim adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$617,313 as a result of re-estimation of unpaid claims and claim adjustment expenses. Therefore, there has been a \$1,131,530 favorable prior-year development during the year ended December 31, 2022. 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 through 2022. 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.

NOTES TO FINANCIAL STATEMENTS

In response to the COVID-19 pandemic, the United States government enacted a number of policies to provide fiscal stimulus to the economy and relief to those affected by this global disaster. Specifically, mortgage forbearance programs and foreclosure moratoriums were instituted by Federal legislation along with actions taken by the Federal Housing Finance Agency (“FHFA”), Fannie Mae and Freddie Mac (collectively the “GSEs”). The mortgage forbearance plans provide for eligible homeowners who were adversely impacted by COVID-19 to temporarily reduce or suspend their mortgage payments for up to 18 months for loans in an active COVID-19-related forbearance program as of February 28, 2021. For borrowers that 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 fiscal stimulus, forbearance programs and the foreclosure moratoriums put in place and the credit characteristics of the defaulted loans, we expected the ultimate number of Early COVID Defaults that result in claims would be less than our historical default-to-claim experience. Accordingly, we recorded a reserve equal to approximately 7% of the initial risk in force for the Early COVID Defaults. The reserve for the Early COVID Defaults had not been adjusted as of December 31, 2021.

As of March 31, 2022, the defaulted loans reported to us in the second and third quarters of 2020 had reached the end of their forbearance periods. During the first quarter of 2022, the Early COVID Defaults cured at elevated levels, and the cumulative cure rate for the Early COVID Defaults at March 31, 2022 exceeded our initial estimated cure rate implied by our 7% estimate of ultimate loss for these defaults. Based on cure activity through March 31, 2022 and our expectations for future cure activity, we lowered our estimate of ultimate loss for the Early COVID Defaults from 7% to 4% of the initial risk in force. During the three months ended June 30, 2022, Early COVID Defaults cured at levels that exceeded our estimate as of March 31, 2022, and we further lowered our estimate of loss for these defaults as of June 30, 2022 to 2% of the initial risk in force. These revisions to our estimate of ultimate loss for the Early COVID Defaults resulted in a benefit recorded to the provision for losses of \$750,000 for the year ended December 31, 2022. As of December 31, 2022, approximately 99% of the Early COVID Defaults had cured. Due to the level of Early COVID Defaults remaining in the default inventory, during the third quarter, we resumed reserving for the Early COVID Defaults using our normal reserve methodology. The transition of defaults to foreclosure or claim has not returned to pre-pandemic levels. As a result, the level of defaults in the default inventory that have missed twelve or more payments is above pre-pandemic levels.

The economy in the United States is currently experiencing elevated levels of consumer price inflation. The Federal Reserve has increased the target federal funds rate several times during 2022 in an effort to reduce consumer price inflation. These rate increases have resulted in higher mortgage interest rates which may lower home sale activity and affect the options available to delinquent borrowers. It is reasonably possible that our estimate of losses could change in the near term as a result of changes in the economic environment, the impact of elevated levels of consumer price inflation on home sale activity, housing inventory and home prices.

In September 2022, Hurricane Ian made landfall in Florida and caused property damage in certain counties. There are many factors contributing to the uncertainty surrounding these insured loans. Under our master policy, loan servicers are not required to notify us of a default until the borrower has missed two consecutive minimum payments. Also, the level of damage being reported in these areas varies significantly from region to region. Further, under our master policy, our exposure may be limited on hurricane-related claims. For example, we are permitted to exclude a claim entirely where estimated restoration costs from damage to the property underlying a mortgage equal 20% or more of the property’s original value and adjust a claim where the property underlying a mortgage in default is subject to unrestored physical damage. This event has not materially affected our reserves as of December 31, 2022. The impact on our reserves in future periods will be dependent upon the amount of delinquent notices received from loan servicers 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	12/31/2022
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.

NOTES TO FINANCIAL STATEMENTS

33. Asbestos/Environmental Reserves

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

34. Subscriber Savings Accounts

The Company has no subscriber savings accounts.

35. Multiple Peril Crop Insurance

The Company has no multiple peril crop insurance exposure.

36. Financial Guaranty Insurance

The Company does not write financial guaranty insurance.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Essent Guaranty of PA, 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 [X] 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 [X] 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 [X] 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 [X]

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 [X]

3.6

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

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

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 [X]
Yes [] No [X]

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 [X]
Yes [] No [X]

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 [X]

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 [X]

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 [X] 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, government, manager or attorney-in-fact).

100.0 %

1 Nationality	2 Type of Entity
Bermuda	Insurance Holding Company

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Essent Guaranty of PA, Inc.

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 depository institution holding company?

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 [X] No []

14.21

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

Essent's Code of Business Conduct and Ethics was amended in August 2022 to address changes in the law regarding workers' rights.

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 2022 OF THE Essent Guaranty of PA, 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 or is likely to 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 [] No [X]
- 23.2

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

\$
- 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 2022 OF THE Essent Guaranty of PA, 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 \$

26.28 On deposit with states 982,431

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 \$

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 [X]

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: Yes [] No []

The reporting entity has obtained explicit approval from the domiciliary state.

Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.

Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.

Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

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 2022 OF THE Essent Guaranty of PA, 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.....
Paul Stephen Borgia	I.....
Joseph James Manion, Jr.	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	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed
107738	Goldman Sachs Asset Management, L.P.	CF5M58QA35CFPUX70H17	SEC	DS.....

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Essent Guaranty of PA, 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	105,868,222	99,027,310	(6,840,912)
31.2 Preferred stocks	0		0
31.3 Totals	105,868,222	99,027,310	(6,840,912)

- 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 2022 OF THE Essent Guaranty of PA, Inc.

GENERAL INTERROGATORIES

- 38.1

Does the reporting entity directly hold cryptocurrencies?

Yes [☐] No [☒]
- 38.2

If the response to 38.1 is yes, on what schedule are they reported?
.....
- 39.1

Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies?

Yes [☐] No [☒]
- 39.2

If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?
39.21 Held directly Yes [☐] No [☐]
39.22 Immediately converted to U.S. dollars Yes [☐] No [☐]
- 39.3

If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

1	2	3
Name of Cryptocurrency	Immediately Converted to USD, Directly Held, or Both	Accepted for Payment of Premiums

OTHER

- 40.1

Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?

\$0
- 40.2

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 | 2 |
|------|-------------|
| Name | Amount Paid |
| | |
- 41.1

Amount of payments for legal expenses, if any?

\$22,916
- 41.2

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 | 2 |
|------------------------------------|-------------|
| Name | Amount Paid |
| Willkie Farr & Gallagher LLP | 13,319 |
| | |
- 42.1

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

\$24,115
- 42.2

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 | 2 |
|----------------------------------|-------------|
| Name | Amount Paid |
| Parrott Ryan Advisors, LLC | 24,115 |
| | |

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Essent Guaranty of PA, 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

1,747,208

3,224,367

2.3

Premium Ratio (2.1/2.2)

0.000

0.000

2.4

Reserve Numerator

.....

0

2.5

Reserve Denominator

947,193

2,076,284

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

16

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Essent Guaranty of PA, 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 workers' 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 on individual mortgage loans are driven by loan borrower and economic factors. Losses 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.

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 ☒

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 cap, an aggregate limit or any similar provisions)?

Yes ☐ No ☒

7.2

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

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 ☐

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 ☒

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 ☒

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 ☒

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 ☒

9.5

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

9.6

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

Yes ☒ No ☐

Yes ☐ No ☒

Yes ☐ No ☒

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 ☐

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Essent Guaranty of PA, 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):

\$45,634

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:

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 2022 OF THE Essent Guaranty of PA, Inc.

FIVE-YEAR HISTORICAL DATA

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

	1 2022	2 2021	3 2020	4 2019	5 2018
Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 & 3)					
1. Liability lines (Lines 11, 16, 17, 18 & 19)	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)	1,605,786	2,856,366	5,461,010	8,073,566	10,027,978
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
6. Total (Line 35)	1,605,786	2,856,366	5,461,010	8,073,566	10,027,978
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11, 16, 17, 18 & 19)	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)	1,605,786	2,856,366	5,461,010	8,073,566	10,027,978
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
12. Total (Line 35)	1,605,786	2,856,366	5,461,010	8,073,566	10,027,978
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(2,049,706)	895,998	2,653,806	5,803,527	7,668,650
14. Net investment gain (loss) (Line 11)	2,838,343	2,647,682	2,646,288	3,045,243	2,438,783
15. Total other income (Line 15)	0	0	0	0	0
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)	(70,111)	367,448	739,928	775,412	801,343
18. Net income (Line 20)	858,748	3,176,232	4,560,166	8,073,358	9,306,090
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	111,087,283	115,913,739	113,267,907	108,468,524	101,302,856
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	90,235	140,486	269,693	457,644	585,621
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)	58,478,318	59,777,442	58,913,778	55,532,645	51,966,482
22. Losses (Page 3, Line 1)	804,264	1,785,858	1,835,852	810,660	959,873
23. Loss adjustment expenses (Page 3, Line 3)	10,086	16,161	43,091	40,955	14,748
24. Unearned premiums (Page 3, Line 9)	132,843	274,265	642,266	1,343,561	2,094,072
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)	52,608,965	56,136,297	54,354,129	52,935,879	49,336,374
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	(237,162)	3,172,883	5,613,125	7,496,308	9,052,201
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)	96.1	95.3	96.9	96.3	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	0.0	0.0	0.0
34. Cash, cash equivalents and short-term investments (Line 5)	3.9	4.7	2.7	3.7	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)	0.0	0.0	0.0	0.0	0.0
38. Receivables for securities (Line 9)	0.0	0.0	0.4	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)		0	0	0	
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)	0	0		0	0
46. Affiliated mortgage loans on real estate					
47. All other affiliated					
48. Total of above Lines 42 to 47	0	0	0	0	0
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 2022	2 2021	3 2020	4 2019	5 2018
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)					
52. Dividends to stockholders (Line 35)	(5,000,000)				
53. Change in surplus as regards policyholders for the year (Line 38)	(3,527,332)	1,782,168	1,418,250	3,599,505	3,827,120
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11, 16, 17, 18 & 19)	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)	52,777	24,900	261,548	299,698	356,353
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
59. Total (Line 35)	52,777	24,900	261,548	299,698	356,353
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11, 16, 17, 18 & 19)	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)	52,777	24,900	261,548	299,698	356,353
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
65. Total (Line 35)	52,777	24,900	261,548	299,698	356,353
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)	(53.2)	(0.8)	20.9	1.7	(0.3)
68. Loss expenses incurred (Line 3)	(0.3)	(0.6)	0.2	0.4	0.0
69. Other underwriting expenses incurred (Line 4)	270.8	73.5	35.8	32.1	29.3
70. Net underwriting gain (loss) (Line 8)	(117.3)	27.8	43.1	65.8	71.0
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)	294.6	83.0	40.4	35.1	31.6
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	(53.5)	(1.3)	21.1	2.1	(0.3)
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)	3.1	5.1	10.0	15.3	20.3
One Year Loss Development (\$000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11)	(1,132)	(298)	(89)	(304)	(567)
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).....	(2.0)	(0.5)	(0.2)	(0.6)	(1.2)
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)	(1,273)	(293)	(354)	(652)	(664)
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)	(2.3)	(0.6)	(0.7)	(1.4)	(1.4)

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 2022 OF THE Essent Guaranty of PA, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 4694 BUSINESS IN THE STATE OF Grand Total DURING THE YEAR 2022 NAIC Company Code 13748

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1	2										
		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire	0	0	0	0	0	0	0	0	0	0	0	0
2.1	Allied Lines	0	0	0	0	0	0	0	0	0	0	0	0
2.2	Multiple Peril Crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3	Federal Flood	0	0	0	0	0	0	0	0	0	0	0	0
2.4	Private Crop	0	0	0	0	0	0	0	0	0	0	0	0
2.5	Private Flood	0	0	0	0	0	0	0	0	0	0	0	0
3.	Farmowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
4.	Homeowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
5.1	Commercial Multiple Peril (Non-Liability Portion)	0	0	0	0	0	0	0	0	0	0	0	0
5.2	Commercial Multiple Peril (Liability Portion)	0	0	0	0	0	0	0	0	0	0	0	0
6.	Mortgage Guaranty	0	0	0	0	0	0	0	0	0	0	0	0
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	1,970
10.	Financial Guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11.1	Medical Professional Liability - Occurrence	0	0	0	0	0	0	0	0	0	0	0	0
11.2	Medical Professional Liability - Claims-Made	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
13.1	Comprehensive (hospital and medical) ind (b)	0	0	0	0	0	0	0	0	0	0	0	0
13.2	Comprehensive (hospital and medical) group (b)	0	0	0	0	0	0	0	0	0	0	0	0
14.	Credit A&H (Group and Individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1	Vision Only (b).....	0	0	0	0	0	0	0	0	0	0	0	0
15.2	Dental Only (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.3	Disability Income (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.4	Medicare Supplement (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.5	Medicaid Title XIX (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.6	Medicare Title XVIII (b).....	0	0	0	0	0	0	0	0	0	0	0	0
15.7	Long-Term Care (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.8	Federal Employees Health Benefits Plan (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.9	Other Health (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
18.1	Products Liability - Occurrence	0	0	0	0	0	0	0	0	0	0	0	0
18.2	Products Liability - Claims-Made	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
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate Write-Ins for Other Lines of Business	0	0	0	0	0	0	0	0	0	0	0	0
35.	Total (a)	0	0	0	0	0	0	0	0	0	0	0	1,970
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 .

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Essent Guaranty of PA, Inc.

SCHEDULE F - PART 1

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

[illegible]

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

N O N E

Schedule F - Part 3 - Ceded Reinsurance

N O N E

Schedule F - Part 4 - Issuing or Confirming Banks for Letters of Credit from Schedule F, Part 3

N O N E

Schedule F - Part 5 - Interrogatories for Schedule F - Part 3

N O N E

Schedule F - Part 6 - Restatement of Balance Sheet to Identify Net Credit for Reinsurance

N O N E

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	11	Number of Claims Reported Direct and Assumed
				4	5	6	7	8	9	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	0	0	0	0	0	0	0	0	XXX.....
2. 2013.....	10,156.....	0	10,156	242	0	4	0	0	0	0	246	XXX.....
3. 2014.....	20,102.....	0	20,102	250	0	8	0	0	0	0	258	XXX.....
4. 2015.....	21,188.....	0	21,188	720	0	24	0	0	0	0	744	XXX.....
5. 2016.....	17,797.....	0	17,797	456	0	33	0	0	0	0	489	XXX.....
6. 2017.....	13,480.....	0	13,480	316	0	5	0	0	0	0	321	XXX.....
7. 2018.....	10,807.....	0	10,807	212	0	5	0	0	0	0	217	XXX.....
8. 2019.....	8,824.....	0	8,824	149	0	6	0	0	0	0	155	XXX.....
9. 2020.....	6,162.....	0	6,162	17	0	0	0	0	0	0	17	XXX.....
10. 2021.....	3,224.....	0	3,224	19	0	0	0	0	0	0	19	XXX.....
11. 2022.....	1,747.....	0	1,747	0	0	0	0	0	0	0	0	XXX.....
12. Totals	XXX	XXX	XXX	2,381	0	85	0	0	0	0	2,466	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	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
2. 2013.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 2014.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4. 2015.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5. 2016.....	13	0	1	0	0	0	0	0	0	0	0	14	XXX
6. 2017.....	28	0	2	0	0	0	0	0	0	0	0	30	XXX
7. 2018.....	58	0	4	0	0	0	0	0	0	0	0	62	XXX
8. 2019.....	130	0	10	0	1	0	0	0	0	0	0	141	XXX
9. 2020.....	269	0	21	0	1	0	0	0	0	0	0	291	XXX
10. 2021.....	73	0	5	0	1	0	0	0	0	0	0	79	XXX
11. 2022.....	177	0	13	0	7	0	0	0	0	0	0	197	XXX
12. Totals	748	0	56	0	10	0	0	0	0	0	0	814	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. 2013.....	246.....	0	246	2.4	0.0	2.4	0	0		0	0	
3. 2014.....	258.....	0	258	1.3	0.0	1.3	0	0		0	0	
4. 2015.....	744.....	0	744	3.5	0.0	3.5	0	0		0	0	
5. 2016.....	503.....	0	503	2.8	0.0	2.8	0	0		14	0	
6. 2017.....	351.....	0	351	2.6	0.0	2.6	0	0		30	0	
7. 2018.....	279.....	0	279	2.6	0.0	2.6	0	0		62	0	
8. 2019.....	296.....	0	296	3.4	0.0	3.4	0	0		140	1	
9. 2020.....	308.....	0	308	5.0	0.0	5.0	0	0		290	1	
10. 2021.....	98.....	0	98	3.0	0.0	3.0	0	0		78	1	
11. 2022.....	197.....	0	197	11.3	0.0	11.3	0	0		190	7	
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX.....	804	10	

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

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	11 One Year	12 Two Year
1. Prior.....	41	42	36	31	41	41	41	41	41	41	0	0
2. 2013.....	273	270	232	232	242	246	246	246	246	246	0	0
3. 2014.....	XXX	747	455	320	262	259	258	258	258	258	0	0
4. 2015.....	XXX	XXX	1,248	776	789	752	756	740	740	744	4	4
5. 2016.....	XXX	XXX	XXX	1,153	662	550	533	524	500	503	3	(21)
6. 2017.....	XXX	XXX	XXX	XXX	844	425	354	329	335	351	16	22
7. 2018.....	XXX	XXX	XXX	XXX	XXX	536	317	317	288	279	(9)	(38)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	493	454	298	296	(2)	(158)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,390	1,296	308	(988)	(1,082)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	255	98	(157)	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	197	XXX	XXX
12. Totals											(1,132)	(1,273)

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	12 Number of
	1	2	3	4	5	6	7	8	9	10	Claims Closed With Loss Payment	Claims Closed Without Loss Payment
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		
1. Prior.....	000	16	17	17	41	41	41	41	41	41	XXX	XXX
2. 2013.....	10	105	177	210	227	246	246	246	246	246	XXX	XXX
3. 2014.....	XXX	19	134	209	247	258	258	258	258	258	XXX	XXX
4. 2015.....	XXX	XXX	39	326	630	709	736	736	738	744	XXX	XXX
5. 2016.....	XXX	XXX	XXX	61	294	404	447	497	489	489	XXX	XXX
6. 2017.....	XXX	XXX	XXX	XXX	26	159	277	301	320	321	XXX	XXX
7. 2018.....	XXX	XXX	XXX	XXX	XXX	17	116	205	205	217	XXX	XXX
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	25	131	127	155	XXX	XXX
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	11	17	XXX	XXX
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19	19	XXX	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	3	2	1	1	0	0	0	0	0	0
2. 2013.....	18	11	4	2	1	0	0	0	0	0
3. 2014.....	XXX	50	22	8	1	0	0	0	0	0
4. 2015.....	XXX	XXX	83	31	11	3	1	0	0	0
5. 2016.....	XXX	XXX	XXX	74	25	10	4	1	1	1
6. 2017.....	XXX	XXX	XXX	XXX	56	18	5	2	1	2
7. 2018.....	XXX	XXX	XXX	XXX	XXX	36	14	8	6	4
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	32	23	12	10
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	94	89	21
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16	5
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13

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 2022 OF THE Essent Guaranty of PA, 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.....	53	0	0	0	0	0	0	53	XXX
2. 2021.....	3,224	0	3,224	19	0	0	0	0	0	0	19	XXX
3. 2022	1,747	0	1,747	0	0	0	0	0	0	0	0	XXX
4. Totals	XXX	XXX	XXX	72	0	0	0	0	0	0	72	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	498	0	38	0	2	0	0	0	0	0	0	538	0
2. 2021	73	0	5	0	1	0	0	0	0	0	0	79	0
3. 2022	177	0	13	0	7	0	0	0	0	0	0	197	0
4. Totals	748	0	56	0	10	0	0	0	0	0	0	814	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.....	536	2
2. 2021.....	98	0	98	3.0	0.0	3.0	0	0	0.0	78	1
3. 2022	197	0	197	11.3	0.0	11.3	0	0	0.0	190	7
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	804	10

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 2022 OF THE Essent Guaranty of PA, 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 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	11 One Year	12 Two Year
1. Prior.....												
2. 2013.....												
3. 2014.....	XXX											
4. 2015.....	XXX	XXX										
5. 2016.....	XXX	XXX	XXX									
6. 2017.....	XXX	XXX	XXX									
7. 2018.....	XXX	XXX	XXX	XXX								
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2022	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. 2013.....												
3. 2014.....	XXX											
4. 2015.....	XXX	XXX										
5. 2016.....	XXX	XXX	XXX									
6. 2017.....	XXX	XXX	XXX	XXX								
7. 2018.....	XXX	XXX	XXX	XXX	XXX							
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2022	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	1,879	1,581	.606	(975)	(1,273)
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.255	.98	(157)	XXX
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	197	XXX	XXX
4. Totals											(1,132)	(1,273)

SCHEDULE P - PART 2T - WARRANTY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2022	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 2022 OF THE Essent Guaranty of PA, 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		
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		
1. Prior.....	000.....											
2. 2013.....												
3. 2014.....	XXX.....											
4. 2015.....	XXX.....	XXX.....										
5. 2016.....	XXX.....	XXX.....	XXX.....									
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....								
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			

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

1. Prior.....	000.....											
2. 2013.....												
3. 2014.....	XXX.....											
4. 2015.....	XXX.....	XXX.....										
5. 2016.....	XXX.....	XXX.....	XXX.....									
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....								
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				
11. 2022.....	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.....	15.....	68.....	XXX.....	XXX.....
2. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	19.....	19.....	XXX.....	XXX.....
3. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	XXX.....	XXX.....

SCHEDULE P - PART 3T - WARRANTY

1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
2. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				
3. 2022.....	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 2022 OF THE Essent Guaranty of PA, 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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XX							
6. 2017.....	XXX	XXX	XX	XXX						
7. 2018.....	XXX	XXX	XXX	XXX	XXX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XX	XXX						
7. 2018.....	XXX	XXX	XX	XXX	XX					
8. 2019.....	XXX	XXX	XX	XXX	XXX	XX				
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022	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	128	109	38
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16	5
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13

SCHEDULE P - PART 4T - WARRANTY

1. Prior.....	XXX	XXX	XX	XXX	XXX	XX	XX			
2. 2021.....	XXX	XXX	XX	XX	XX	XX	XXX	XXX		
3. 2022	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 2022 OF THE Essent Guaranty of PA, 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	2013 .....	.....	.....
1.603	2014 .....	.....	.....
1.604	2015 .....	.....	.....
1.605	2016 .....	.....	.....
1.606	2017 .....	.....	.....
1.607	2018 .....	.....	.....
1.608	2019.....	.....	.....
1.609	2020.....	.....	.....
1.610	2021.....	.....	.....
1.611	2022.....	.....	.....
1.612	Totals	0	0

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

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories									
States, Etc.	1	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4	5	6	7	8	9
		2	3						
	Active Status (a)	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Losses Paid (Deducting Salvage)	Direct Losses Incurred	Direct Losses Unpaid	Finance and Service Charges Not Included in Premiums	Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
1. Alabama	AL	N							
2. Alaska	AK	N							
3. Arizona	AZ	N							
4. Arkansas	AR	N							
5. California	CA	N							
6. Colorado	CO	N							
7. Connecticut	CT	N							
8. Delaware	DE	N							
9. District of Columbia	DC	N							
10. Florida	FL	N							
11. Georgia	GA	N							
12. Hawaii	HI	N							
13. Idaho	ID	N							
14. Illinois	IL	N							
15. Indiana	IN	N							
16. Iowa	IA	N							
17. Kansas	KS	N							
18. Kentucky	KY	N							
19. Louisiana	LA	N							
20. Maine	ME	N							
21. Maryland	MD	N							
22. Massachusetts	MA	N							
23. Michigan	MI	N							
24. Minnesota	MN	N							
25. Mississippi	MS	N							
26. Missouri	MO	N							
27. Montana	MT	N							
28. Nebraska	NE	N							
29. Nevada	NV	N							
30. New Hampshire	NH	N							
31. New Jersey	NJ	N							
32. New Mexico	NM	N							
33. New York	NY	N							
34. North Carolina	NC	N							
35. North Dakota	ND	N							
36. Ohio	OH	N							
37. Oklahoma	OK	N							
38. Oregon	OR	N							
39. Pennsylvania	PA	L	0	0	0	0	0	0	
40. Rhode Island	RI	N							
41. South Carolina	SC	N							
42. South Dakota	SD	N							
43. Tennessee	TN	N							
44. Texas	TX	N							
45. Utah	UT	N							
46. Vermont	VT	N							
47. Virginia	VA	N							
48. Washington	WA	N							
49. West Virginia	WV	N							
50. Wisconsin	WI	N							
51. Wyoming	WY	N							
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	0	0	0	0	0	0	0	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:

1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 1

2. R - Registered - Non-domiciled RRGs..... 0

3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - see DSLI)..... 0

4. Q - Qualified - Qualified or accredited reinsurer..... 0

5. D - Domestic Surplus Lines Insurer (DSLII) - Reporting entities authorized to write surplus lines in the state of domicile..... 0

6. N - None of the above - Not allowed to write business in the state... 56

(b) Explanation of basis of allocation of premiums by states, etc.

-

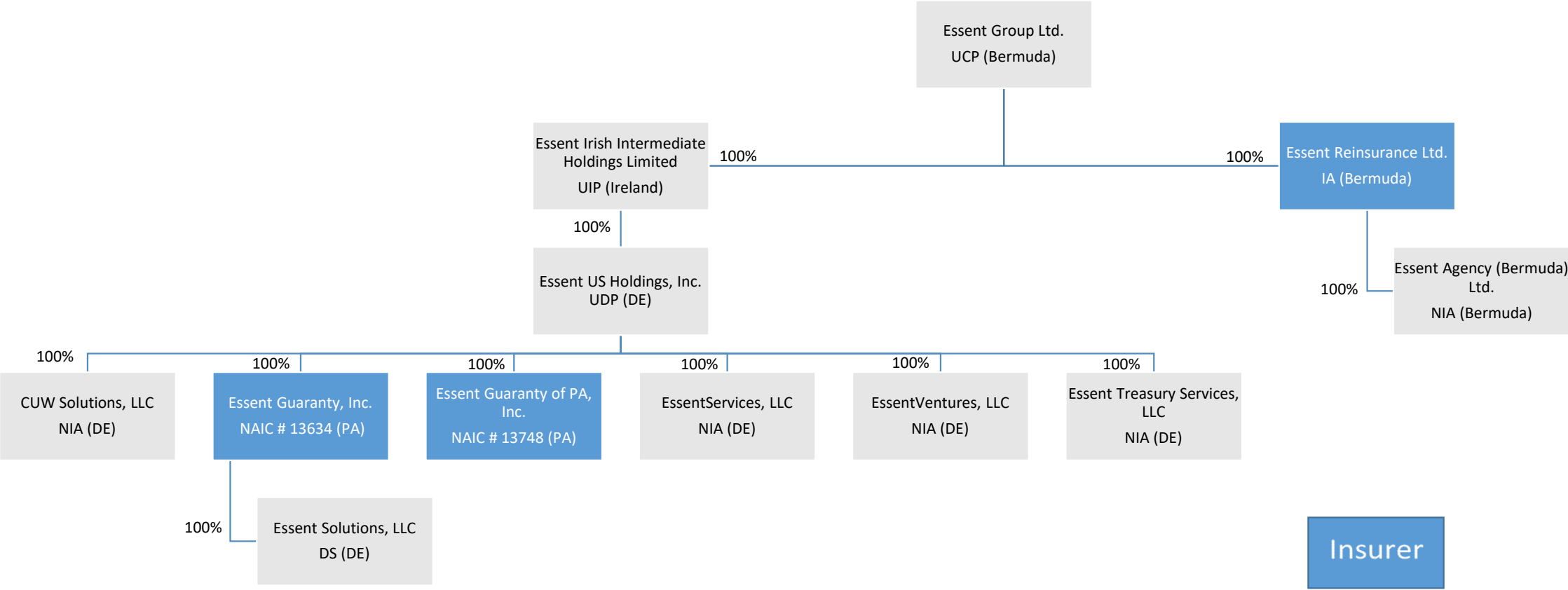
SCHEDULE T - PART 2
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

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 2022 OF THE Essent Guaranty of PA, Inc.

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

[illegible]

Asterisk	Explanation

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Essent Guaranty of PA, Inc.

SCHEDULE Y

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

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Essent Guaranty of PA, 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 2022 OF THE Essent Guaranty of PA, Inc.

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

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

SUPPLEMENTAL FILINGS

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?	NO
21.	Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?	NO
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?	NO
AUGUST FILING		
37.	Will Management’s Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	SEE EXPLANATION
Explanations:		
11.		
12.		
13.		
14.		
15.		
16.		
17.		
18.		
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21.		
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34.		
35.		
36.		
37.	The Company is not required to file Management's Report on Internal Control Over Financial Reporting as written premium was less than \$500 million, the reporting threshold per Section 16 of the NAIC’s Model Audit Rule.	

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]	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Essent Guaranty of PA, Inc.

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

14.	Supplement A to Schedule T [Document Identifier 455]	<div><div></div><div>137482022455000000</div></div>
15.	Trusteed Surplus Statement [Document Identifier 490]	<div><div></div><div>137482022480000000</div></div>
16.	Premiums Attributed to Protected Cells Exhibit [Document Identifier 385]	<div><div></div><div>137482022385000000</div></div>
17.	Reinsurance Summary Supplemental Filing [Document Identifier 401]	<div><div></div><div>137482022401000000</div></div>
18.	Medicare Part D Coverage Supplement [Document Identifier 365]	<div><div></div><div>137482022365000000</div></div>
20.	Reinsurance Attestation Supplement [Document Identifier 399]	<div><div></div><div>137482022399000000</div></div>
21.	Exceptions to the Reinsurance Attestation Supplement [Document Identifier 400]	<div><div></div><div>137482022400000000</div></div>
22.	Bail Bond Supplement [Document Identifier 500]	<div><div></div><div>137482022500000000</div></div>
23.	Director and Officer Insurance Coverage Supplement [Document Identifier 505]	<div><div></div><div>137482022505000000</div></div>
24.	Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	<div><div></div><div>137482022224000000</div></div>
25.	Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	<div><div></div><div>137482022225000000</div></div>
26.	Relief from the Requirements for Audit Committees [Document Identifier 226]	<div><div></div><div>137482022226000000</div></div>
27.	Reinsurance Counterparty Reporting Exception – Asbestos and Pollution Contracts [Document Identifier 555]	<div><div></div><div>137482022555000000</div></div>
28.	Credit Insurance Experience Exhibit [Document Identifier 230]	<div><div></div><div>137482022230000000</div></div>
29.	Long-Term Care Experience Reporting Forms [Document Identifier 306]	<div><div></div><div>137482022306000000</div></div>
30.	Accident and Health Policy Experience Exhibit [Document Identifier 210]	<div><div></div><div>137482022210000000</div></div>
31.	Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]	<div><div></div><div>137482022216000000</div></div>
32.	Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]	<div><div></div><div>137482022217000000</div></div>
33.	Cybersecurity and Identity Theft Insurance Coverage Supplement [Document Identifier 550]	<div><div></div><div>137482022550000000</div></div>
34.	Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 [Document Identifier 290]	<div><div></div><div>137482022290000000</div></div>
35.	Private Flood Insurance Supplement [Document Identifier 560]	<div><div></div><div>137482022560000000</div></div>
36.	Will the Mortgage Guaranty Insurance Exhibit [Document Identifier 565]	<div><div></div><div>137482022565000000</div></div>

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Essent Guaranty of PA, 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			11,089	11,089
2497.	Summary of remaining write-ins for Line 24 from overflow page	0	0	11,089	11,089

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	18,810,414	17.070	18,810,414	0	18,810,414	17.070
1.02 All other governments	2,930,652	2.660	2,930,652	0	2,930,652	2.660
1.03 U.S. states, territories and possessions, etc. guaranteed	5,158,743	4.682	5,158,743	0	5,158,743	4.682
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed	3,261,292	2.960	3,261,292	0	3,261,292	2.960
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed	23,505,551	21.331	23,505,551	0	23,505,551	21.331
1.06 Industrial and miscellaneous	52,201,569	47.373	52,201,569	0	52,201,569	47.373
1.07 Hybrid securities		0.000	0	0	0	0.000
1.08 Parent, subsidiaries and affiliates		0.000	0	0	0	0.000
1.09 SVO identified funds		0.000	0	0	0	0.000
1.10 Unaffiliated bank loans		0.000	0	0	0	0.000
1.11 Unaffiliated certificates of deposit		0.000	0	0	0	0.000
1.12 Total long-term bonds	105,868,222	96.075	105,868,222	0	105,868,222	96.075
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated)		0.000	0	0	0	0.000
2.02 Parent, subsidiaries and affiliates		0.000	0	0	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	0	0.000
3.02 Industrial and miscellaneous Other (Unaffiliated)		0.000	0	0	0	0.000
3.03 Parent, subsidiaries and affiliates Publicly traded		0.000	0	0	0	0.000
3.04 Parent, subsidiaries and affiliates Other		0.000	0	0	0	0.000
3.05 Mutual funds		0.000	0	0	0	0.000
3.06 Unit investment trusts		0.000	0	0	0	0.000
3.07 Closed-end funds		0.000	0	0	0	0.000
3.08 Exchange traded funds		0.000	0	0	0	0.000
3.09 Total common stocks	0	0.000	0	0	0	0.000
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages	0	0.000	0	0	0	0.000
4.02 Residential mortgages	0	0.000	0	0	0	0.000
4.03 Commercial mortgages	0	0.000	0	0	0	0.000
4.04 Mezzanine real estate loans	0	0.000	0	0	0	0.000
4.05 Total valuation allowance		0.000	0	0	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	0.000
5.02 Properties held for production of income		0.000	0	0	0	0.000
5.03 Properties held for sale		0.000	0	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)	2,778,978	2.522	2,778,978	0	2,778,978	2.522
6.02 Cash equivalents (Schedule E, Part 2)	1,545,649	1.403	1,545,649	0	1,545,649	1.403
6.03 Short-term investments (Schedule DA)		0.000	0	0	0	0.000
6.04 Total cash, cash equivalents and short-term investments	4,324,627	3.925	4,324,627	0	4,324,627	3.925
7. Contract loans	0	0.000	0	0	0	0.000
8. Derivatives (Schedule DB)	0	0.000	0	0	0	0.000
9. Other invested assets (Schedule BA)	0	0.000	0	0	0	0.000
10. Receivables for securities	0	0.000	0	0	0	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	0.000
13. Total invested assets	110,192,849	100.000	110,192,849	0	110,192,849	100.000

Schedule A - Verification - Real Estate

N O N E

Schedule B - Verification - Mortgage Loans

N O N E

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Essent Guaranty of PA, Inc.

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year	
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 8)	
	2.2 Additional investment made after acquisition (Part 2, Column 9)	
3.	Capitalized deferred interest and other:	
	3.1 Totals, Part 1, Column 16	
	3.2 Totals, Part 3, Column 12	
4.	Accrual of discount	
5.	Unrealized valuation increase (decrease):	
	5.1 Totals, Part 1, Column 13	
	5.2 Totals, Part 3, Column 9	
6.	Total gain (loss) on disposals, Part 3, Column 19	
7.	Deduct amounts received on disposals, Part 3, Column 16	
8.	Deduct amortization of premium and depreciation	
9.	Total foreign exchange change in book/adjusted carrying value:	
	9.1 Totals, Part 1, Column 17	
	9.2 Totals, Part 3, Column 14	
10.	Deduct current year's other than temporary impairment recognized:	
	10.1 Totals, Part 1, Column 15	
	10.2 Totals, Part 3, Column 11	
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)	

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	109,703,569
2.	Cost of bonds and stocks acquired, Part 3, Column 7	5,647,761
3.	Accrual of discount	272,047
4.	Unrealized valuation increase (decrease):	
	4.1. Part 1, Column 12	0
	4.2. Part 2, Section 1, Column 15	
	4.3. Part 2, Section 2, Column 13	
	4.4. Part 4, Column 11	0
5.	Total gain (loss) on disposals, Part 4, Column 19	14,300
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	9,231,573
7.	Deduct amortization of premium	537,884
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	
	8.4. Part 4, Column 15	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	
	9.4. Part 4, Column 13	0
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2	0
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	105,868,221
12.	Deduct total nonadmitted amounts	0
13.	Statement value at end of current period (Line 11 minus Line 12)	105,868,221

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 2. Canada 3. Other Countries	18,810,414 0 2,930,652	18,224,960 0 2,882,754	18,771,754 0 2,901,964	18,770,797 0 2,960,000
	4. Totals	21,741,066	21,107,714	21,673,718	21,730,797
U.S. States, Territories and Possessions (Direct and guaranteed)					
	5. Totals	5,158,743	4,898,541	5,545,814	4,475,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)					
	6. Totals	3,261,292	3,132,615	3,387,421	3,055,000
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	23,505,551	21,563,985	23,944,070	22,268,262
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)	8. United States 9. Canada 10. Other Countries	38,257,248 475,017 13,469,304	35,065,975 446,828 12,811,651	38,565,779 472,309 13,421,311	37,854,677 475,000 13,419,028
	11. Totals	52,201,569	48,324,455	52,459,399	51,748,706
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	105,868,222	99,027,310	107,010,422	103,277,764
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States 15. Canada 16. Other Countries	0 0 0	0 0 0	0 0 0	
	17. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks	0	0	0	
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds	20. United States 21. Canada 22. Other Countries	0 0 0	0 0 0	0 0 0	
	23. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks	0	0	0	
	26. Total Stocks	0	0	0	
	27. Total Bonds and Stocks	105,868,222	99,027,310	107,010,422	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Essent Guaranty of PA, 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 12.7	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	3,502,185	11,047,864	4,148,763	98,931	12,671	XXX	18,810,414	17.8	21,344,374	19.1	6,714,281	12,096,133
1.2 NAIC 2	0	0	0	0	0	XXX	0	0.0		0.0	0	0
1.3 NAIC 3	0	0	0	0	0	XXX	0	0.0		0.0	0	0
1.4 NAIC 4	0	0	0	0	0	XXX	0	0.0		0.0	0	0
1.5 NAIC 5	0	0	0	0	0	XXX	0	0.0		0.0	0	0
1.6 NAIC 6	0	0	0	0	0	XXX	0	0.0		0.0	0	0
1.7 Totals	3,502,185	11,047,864	4,148,763	98,931	12,671	XXX	18,810,414	17.8	21,344,374	19.1	6,714,281	12,096,133
2. All Other Governments												
2.1 NAIC 1	800,040	1,728,326	0	0	0	XXX	2,528,366	2.4	3,247,294	2.9	417,525	2,110,841
2.2 NAIC 2	0	402,286	0	0	0	XXX	402,286	0.4	402,766	0.4	402,286	0
2.3 NAIC 3	0	0	0	0	0	XXX	0	0.0		0.0	0	0
2.4 NAIC 4	0	0	0	0	0	XXX	0	0.0		0.0	0	0
2.5 NAIC 5	0	0	0	0	0	XXX	0	0.0		0.0	0	0
2.6 NAIC 6	0	0	0	0	0	XXX	0	0.0		0.0	0	0
2.7 Totals	800,040	2,130,612	0	0	0	XXX	2,930,652	2.8	3,650,060	3.3	819,811	2,110,841
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1	0	1,671,728	3,093,263	393,752	0	XXX	5,158,743	4.9	4,576,218	4.1	5,158,743	0
3.2 NAIC 2	0	0	0	0	0	XXX	0	0.0		0.0	0	0
3.3 NAIC 3	0	0	0	0	0	XXX	0	0.0		0.0	0	0
3.4 NAIC 4	0	0	0	0	0	XXX	0	0.0		0.0	0	0
3.5 NAIC 5	0	0	0	0	0	XXX	0	0.0		0.0	0	0
3.6 NAIC 6	0	0	0	0	0	XXX	0	0.0		0.0	0	0
3.7 Totals	0	1,671,728	3,093,263	393,752	0	XXX	5,158,743	4.9	4,576,218	4.1	5,158,743	0
4. U.S. Political Subdivisions of States, Territories and Possessions , Guaranteed												
4.1 NAIC 1	0	1,204,910	1,816,142	240,240	0	XXX	3,261,292	3.1	2,240,671	2.0	3,261,292	0
4.2 NAIC 2	0	0	0	0	0	XXX	0	0.0		0.0	0	0
4.3 NAIC 3	0	0	0	0	0	XXX	0	0.0		0.0	0	0
4.4 NAIC 4	0	0	0	0	0	XXX	0	0.0		0.0	0	0
4.5 NAIC 5	0	0	0	0	0	XXX	0	0.0		0.0	0	0
4.6 NAIC 6	0	0	0	0	0	XXX	0	0.0		0.0	0	0
4.7 Totals	0	1,204,910	1,816,142	240,240	0	XXX	3,261,292	3.1	2,240,671	2.0	3,261,292	0
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	1,222,970	8,313,304	11,491,006	1,993,133	485,138	XXX	23,505,551	22.2	23,045,971	20.6	23,175,420	330,131
5.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	458,087	0.4	0	0
5.3 NAIC 3	0	0	0	0	0	XXX	0	0.0		0.0	0	0
5.4 NAIC 4	0	0	0	0	0	XXX	0	0.0		0.0	0	0
5.5 NAIC 5	0	0	0	0	0	XXX	0	0.0		0.0	0	0
5.6 NAIC 6	0	0	0	0	0	XXX	0	0.0		0.0	0	0
5.7 Totals	1,222,970	8,313,304	11,491,006	1,993,133	485,138	XXX	23,505,551	22.2	23,504,058	21.0	23,175,420	330,131

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Essent Guaranty of PA, 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 12.7	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	2,085,475	27,104,754	10,966,634	90,018	0	XXX	40,246,881	38.0	42,438,333	38.0	20,651,414	19,595,467
6.2 NAIC 2	506,245	6,842,101	3,052,886	0	1,553,456	XXX	11,954,688	11.3	13,950,387	12.5	9,637,446	2,317,242
6.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.7 Totals	2,591,720	33,946,855	14,019,520	90,018	1,553,456	XXX	52,201,569	49.3	56,388,720	50.5	30,288,860	21,912,709
7. Hybrid Securities												
7.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	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	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	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	0.0	0	0
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX	0	0	0.0	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	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11. Unaffiliated Certificates of Deposit												
11.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Essent Guaranty of PA, Inc.

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

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

	1	2	3	4	5	6	7	8	9	10	11	12
NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 12.7	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed (a)
12. Total Bonds Current Year												
12.1 NAIC 1	(d) 7,610,670	..... 51,070,886	..... 31,515,809	..... 2,816,074	..... 497,810	..... 0	..... 93,511,248	..... 88.3	..... XXX.	..... XXX.	..... 59,378,676	..... 34,132,572
12.2 NAIC 2	(d) 506,245	..... 7,244,387	..... 3,052,886	..... 0	..... 1,553,456	..... 0	..... 12,356,974	..... 11.7	..... XXX.	..... XXX.	..... 10,039,732	..... 2,317,242
12.3 NAIC 3	(d) 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0.0	..... XXX.	..... XXX.	..... 0	..... 0
12.4 NAIC 4	(d) 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0.0	..... XXX.	..... XXX.	..... 0	..... 0
12.5 NAIC 5	(d) 0	..... 0	..... 0	..... 0	..... 0	..... 0	(c) 0	..... 0.0	..... XXX.	..... XXX.	..... 0	..... 0
12.6 NAIC 6	(d) 0	..... 0	..... 0	..... 0	..... 0	..... 0	(c) 0	..... 0.0	..... XXX.	..... XXX.	..... 0	..... 0
12.7 Totals .....	..... 8,116,915	..... 58,315,273	..... 34,568,695	..... 2,816,074	..... 2,051,265	..... 0	(b) 105,868,222	..... 100.0	..... XXX.	..... XXX.	..... 69,418,408	..... 36,449,813
12.8 Line 12.7 as a % of Col. 7	..... 7.7	..... 55.1	..... 32.7	..... 2.7	..... 1.9	..... 0.0	..... 100.0	..... XXX	..... XXX	..... XXX	..... 65.6	..... 34.4
13. Total Bonds Prior Year												
13.1 NAIC 1 .....	..... 9,626,021	..... 50,909,896	..... 35,253,066	..... 986,680	..... 117,198	..... 0	..... XXX.	..... XXX.	..... 96,892,861	..... 86.7	..... 62,647,149	..... 34,245,712
13.2 NAIC 2 .....	..... 1,724,588	..... 7,777,565	..... 3,754,818	..... 0	..... 1,554,269	..... 0	..... XXX.	..... XXX.	..... 14,811,240	..... 13.3	..... 10,894,496	..... 3,916,744
13.3 NAIC 3 .....							..... XXX.	..... XXX.	..... 0	..... 0.0	..... 0	..... 0
13.4 NAIC 4 .....							..... XXX.	..... XXX.	..... 0	..... 0.0	..... 0	..... 0
13.5 NAIC 5 .....							..... XXX.	..... XXX.	(c) 0	..... 0.0	..... 0	..... 0
13.6 NAIC 6 .....							..... XXX.	..... XXX.	(c) 0	..... 0.0	..... 0	..... 0
13.7 Totals .....	..... 11,350,609	..... 58,687,461	..... 39,007,884	..... 986,680	..... 1,671,467	..... 0	..... XXX.	..... XXX.	(b) 111,704,101	..... 100.0	..... 73,541,645	..... 38,162,456
13.8 Line 13.7 as a % of Col. 9	..... 10.2	..... 52.5	..... 34.9	..... 0.9	..... 1.5	..... 0.0	..... XXX	..... XXX	..... 100.0	..... XXX	..... 65.8	..... 34.2
14. Total Publicly Traded Bonds												
14.1 NAIC 1 .....	..... 3,867,794	..... 30,083,747	..... 22,268,330	..... 2,671,879	..... 486,925	..... 0	..... 59,378,676	..... 56.1	..... 62,647,149	..... 56.1	..... 59,378,676	..... XXX.
14.2 NAIC 2 .....	..... 231,247	..... 6,418,125	..... 2,080,759	..... 0	..... 1,309,602	..... 0	..... 10,039,732	..... 9.5	..... 10,894,496	..... 9.8	..... 10,039,732	..... XXX.
14.3 NAIC 3 .....	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0.0	..... 0	..... 0.0	..... 0	..... XXX.
14.4 NAIC 4 .....	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0.0	..... 0	..... 0.0	..... 0	..... XXX.
14.5 NAIC 5 .....	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0.0	..... 0	..... 0.0	..... 0	..... XXX.
14.6 NAIC 6 .....	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0.0	..... 0	..... 0.0	..... 0	..... XXX.
14.7 Totals .....	..... 4,099,041	..... 36,501,871	..... 24,349,089	..... 2,671,879	..... 1,796,528	..... 0	..... 69,418,408	..... 65.6	..... 73,541,645	..... 65.8	..... 69,418,408	..... XXX.
14.8 Line 14.7 as a % of Col. 7	..... 5.9	..... 52.6	..... 35.1	..... 3.8	..... 2.6	..... 0.0	..... 100.0	..... XXX.	..... XXX.	..... XXX.	..... 100.0	..... XXX.
14.9 Line 14.7 as a % of Line 12.7, Col. 7, Section 12	..... 3.9	..... 34.5	..... 23.0	..... 2.5	..... 1.7	..... 0.0	..... 65.6	..... XXX	..... XXX	..... XXX	..... 65.6	..... XXX
15. Total Privately Placed Bonds												
15.1 NAIC 1 .....	..... 3,742,876	..... 20,987,139	..... 9,247,478	..... 144,194	..... 10,884	..... 0	..... 34,132,572	..... 32.2	..... 34,245,712	..... 30.7	..... XXX.	..... 34,132,572
15.2 NAIC 2 .....	..... 274,998	..... 826,262	..... 972,128	..... 0	..... 243,853	..... 0	..... 2,317,242	..... 2.2	..... 3,916,744	..... 3.5	..... XXX.	..... 2,317,242
15.3 NAIC 3 .....	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0.0	..... 0	..... 0.0	..... XXX.	..... 0
15.4 NAIC 4 .....	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0.0	..... 0	..... 0.0	..... XXX.	..... 0
15.5 NAIC 5 .....	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0.0	..... 0	..... 0.0	..... XXX.	..... 0
15.6 NAIC 6 .....	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0.0	..... 0	..... 0.0	..... XXX.	..... 0
15.7 Totals .....	..... 4,017,874	..... 21,813,401	..... 10,219,606	..... 144,194	..... 254,738	..... 0	..... 36,449,813	..... 34.4	..... 38,162,456	..... 34.2	..... XXX.	..... 36,449,813
15.8 Line 15.7 as a % of Col. 7	..... 11.0	..... 59.8	..... 28.0	..... 0.4	..... 0.7	..... 0.0	..... 100.0	..... XXX.	..... XXX.	..... XXX.	..... XXX.	..... 100.0
15.9 Line 15.7 as a % of Line 12.7, Col. 7, Section 12	..... 3.8	..... 20.6	..... 9.7	..... 0.1	..... 0.2	..... 0.0	..... 34.4	..... XXX	..... XXX	..... XXX	..... XXX	..... 34.4

(a) Includes \$ 24,353,680 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$0 current year of bonds with Z designations and \$ 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 \$0 current year, \$ prior year of bonds with 5GI designations and \$0 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 \$ 0 ; NAIC 2 \$ 0 ; NAIC 3 \$ 0 ; NAIC 4 \$ 0 ; NAIC 5 \$ 0 ; NAIC 6 \$ 0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Essent Guaranty of PA, 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 12.09	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	3,444,003	10,874,437	4,023,832	0	0	XXX	18,342,271	17.3	20,688,792	18.5	6,246,138	12,096,133
1.02 Residential Mortgage-Backed Securities	58,183	173,427	124,932	98,931	12,671	XXX	468,143	0.4	655,582	0.6	468,143	0
1.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.05 Totals	3,502,185	11,047,864	4,148,763	98,931	12,671	XXX	18,810,414	17.8	21,344,374	19.1	6,714,281	12,096,133
2. All Other Governments												
2.01 Issuer Obligations	800,040	2,130,612	0	0	0	XXX	2,930,652	2.8	3,650,060	3.3	819,811	2,110,841
2.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.05 Totals	800,040	2,130,612	0	0	0	XXX	2,930,652	2.8	3,650,060	3.3	819,811	2,110,841
3. U.S. States, Territories and Possessions, Guaranteed												
3.01 Issuer Obligations	0	1,671,728	3,093,263	393,752	0	XXX	5,158,743	4.9	4,576,218	4.1	5,158,743	0
3.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.05 Totals	0	1,671,728	3,093,263	393,752	0	XXX	5,158,743	4.9	4,576,218	4.1	5,158,743	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations	0	1,204,910	1,816,142	240,240	0	XXX	3,261,292	3.1	2,240,671	2.0	3,261,292	0
4.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.05 Totals	0	1,204,910	1,816,142	240,240	0	XXX	3,261,292	3.1	2,240,671	2.0	3,261,292	0
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.01 Issuer Obligations	451,147	2,162,566	8,218,108	158,252	0	XXX	10,990,073	10.4	9,219,100	8.3	10,990,073	0
5.02 Residential Mortgage-Backed Securities	641,393	2,080,258	1,763,346	1,834,881	485,138	XXX	6,805,017	6.4	8,287,418	7.4	6,590,339	214,678
5.03 Commercial Mortgage-Backed Securities	0	3,713,058	1,485,468	0	0	XXX	5,198,525	4.9	5,227,564	4.7	5,198,525	0
5.04 Other Loan-Backed and Structured Securities ...	130,429	357,423	24,084	0	0	XXX	511,936	0.5	769,976	0.7	396,483	115,453
5.05 Totals	1,222,970	8,313,304	11,491,006	1,993,133	485,138	XXX	23,505,551	22.2	23,504,058	21.0	23,175,420	330,131
6. Industrial and Miscellaneous												
6.01 Issuer Obligations	1,781,183	14,043,751	6,820,261	0	1,553,456	XXX	24,198,650	22.9	29,227,622	26.2	18,057,676	6,140,974
6.02 Residential Mortgage-Backed Securities	7,014	3,830,213	51,565	90,018	0	XXX	3,978,810	3.8	4,195,940	3.8	0	3,978,810
6.03 Commercial Mortgage-Backed Securities	0	9,231,727	2,172,284	0	0	XXX	11,404,011	10.8	11,450,609	10.3	11,052,675	351,336
6.04 Other Loan-Backed and Structured Securities ...	803,523	6,841,165	4,975,410	0	0	XXX	12,620,097	11.9	11,514,550	10.3	1,178,509	11,441,588
6.05 Totals	2,591,720	33,946,855	14,019,520	90,018	1,553,456	XXX	52,201,569	49.3	56,388,720	50.5	30,288,860	21,912,709
7. Hybrid Securities												
7.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates												
8.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.05 Affiliated Bank Loans - Issued	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.06 Affiliated Bank Loans - Acquired	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.07 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Essent Guaranty of PA, 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

	1	2	3	4	5	6	7	8	9	10	11	12
Distribution by Type	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 12.09	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	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	0	0
10. Unaffiliated Bank Loans												
10.01 Unaffiliated Bank Loans - Issued	0	0	0	0	0	XXX	0	0.0		0.0	0	0
10.02 Unaffiliated Bank Loans - Acquired	0	0	0	0	0	XXX	0	0.0		0.0	0	0
10.03 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11. Unaffiliated Certificates of Deposit												
11.01 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12. Total Bonds Current Year												
12.01 Issuer Obligations	6,476,372	32,088,003	23,971,607	792,244	1,553,456	XXX	64,881,681	61.3	XXX	XXX	44,533,733	20,347,948
12.02 Residential Mortgage-Backed Securities	706,590	6,083,898	1,939,843	2,023,830	497,810	XXX	11,251,971	10.6	XXX	XXX	7,058,482	4,193,488
12.03 Commercial Mortgage-Backed Securities	0	12,944,785	3,657,752	0	0	XXX	16,602,537	15.7	XXX	XXX	16,251,201	351,336
12.04 Other Loan-Backed and Structured Securities	933,952	7,198,587	4,999,494	0	0	XXX	13,132,033	12.4	XXX	XXX	1,574,993	11,557,041
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
12.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.09 Totals	8,116,915	58,315,273	34,568,695	2,816,074	2,051,265	0	105,868,222	100.0	XXX	XXX	69,418,408	36,449,813
12.10 Line 12.09 as a % of Col. 7	7.7	55.1	32.7	2.7	1.9	0.0	100.0	XXX	XXX	XXX	65.6	34.4
13. Total Bonds Prior Year												
13.01 Issuer Obligations	8,451,415	30,994,985	28,601,793	0	1,554,269	XXX	XXX	XXX	69,602,461	62.3	46,514,713	23,087,749
13.02 Residential Mortgage-Backed Securities	1,893,378	7,762,305	2,379,378	986,680	117,198	XXX	XXX	XXX	13,138,940	11.8	8,943,000	4,195,940
13.03 Commercial Mortgage-Backed Securities	0	12,352,987	4,325,186	0	0	XXX	XXX	XXX	16,678,173	14.9	16,326,371	351,801
13.04 Other Loan-Backed and Structured Securities	1,005,816	7,577,183	3,701,526	0	0	XXX	XXX	XXX	12,284,526	11.0	1,757,561	10,526,965
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0.0	0	0
13.06 Affiliated Bank Loans	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.08 Unaffiliated Certificates of Deposit	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13.09 Totals	11,350,609	58,687,461	39,007,884	986,680	1,671,467	0	XXX	XXX	111,704,101	100.0	73,541,645	38,162,456
13.10 Line 13.09 as a % of Col. 9	10.2	52.5	34.9	0.9	1.5	0.0	XXX	XXX	100.0	XXX	65.8	34.2
14. Total Publicly Traded Bonds												
14.01 Issuer Obligations	3,361,315	20,384,736	18,685,836	792,244	1,309,602	XXX	44,533,733	42.1	46,514,713	41.6	44,533,733	XXX
14.02 Residential Mortgage-Backed Securities	677,252	2,183,174	1,831,495	1,879,636	486,925	XXX	7,058,482	6.7	8,943,000	8.0	7,058,482	XXX
14.03 Commercial Mortgage-Backed Securities	0	12,593,449	3,657,752	0	0	XXX	16,251,201	15.4	16,326,371	14.6	16,251,201	XXX
14.04 Other Loan-Backed and Structured Securities	60,474	1,340,513	174,006	0	0	XXX	1,574,993	1.5	1,757,561	1.6	1,574,993	XXX
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	XXX
14.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	XXX
14.09 Totals	4,099,041	36,501,871	24,349,089	2,671,879	1,796,528	0	69,418,408	65.6	73,541,645	65.8	69,418,408	XXX
14.10 Line 14.09 as a % of Col. 7	5.9	52.6	35.1	3.8	2.6	0.0	100.0	XXX	XXX	XXX	100.0	XXX
14.11 Line 14.09 as a % of Line 12.09, Col. 7, Section 12	3.9	34.5	23.0	2.5	1.7	0.0	65.6	XXX	XXX	XXX	65.6	XXX
15. Total Privately Placed Bonds												
15.01 Issuer Obligations	3,115,057	11,703,267	5,285,771	0	243,853	XXX	20,347,948	19.2	23,087,749	20.7	XXX	20,347,948
15.02 Residential Mortgage-Backed Securities	29,338	3,900,724	108,348	144,194	10,884	XXX	4,193,488	4.0	4,195,940	3.8	XXX	4,193,488
15.03 Commercial Mortgage-Backed Securities	0	351,336	0	0	0	XXX	351,336	0.3	351,801	0.3	XXX	351,336
15.04 Other Loan-Backed and Structured Securities	873,479	5,858,074	4,825,487	0	0	XXX	11,557,041	10.9	10,526,965	9.4	XXX	11,557,041
15.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	XXX	0
15.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	XXX	XXX	XXX	0
15.09 Totals	4,017,874	21,813,401	10,219,606	144,194	254,738	0	36,449,813	34.4	38,162,456	34.2	XXX	36,449,813
15.10 Line 15.09 as a % of Col. 7	11.0	59.8	28.0	0.4	0.7	0.0	100.0	XXX	XXX	XXX	XXX	100.0
15.11 Line 15.09 as a % of Line 12.09, Col. 7, Section 12	3.8	20.6	9.7	0.1	0.2	0.0	34.4	XXX	XXX	XXX	XXX	34.4

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	2,000,531	2,000,531	0	0	0
2. Cost of short-term investments acquired	0	0	0	0	0
3. Accrual of discount	1,469	1,469	0	0	0
4. Unrealized valuation increase (decrease)	0	0	0	0	0
5. Total gain (loss) on disposals	0	0	0	0	0
6. Deduct consideration received on disposals	2,002,000	2,002,000	0	0	0
7. Deduct amortization of premium	0	0	0	0	0
8. Total foreign exchange change in book/adjusted carrying value	0	0	0	0	0
9. Deduct current year's other than temporary impairment recognized	0	0	0	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	0	0	0	0	0
11. Deduct total nonadmitted amounts	0	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	0	0	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 2022 OF THE Essent Guaranty of PA, 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	2,336,324	0	2,336,324	0
2. Cost of cash equivalents acquired	19,029,136	0	19,029,136	0
3. Accrual of discount	0	0	0	0
4. Unrealized valuation increase (decrease)	0	0	0	0
5. Total gain (loss) on disposals	0	0	0	0
6. Deduct consideration received on disposals	19,819,810	0	19,819,810	0
7. Deduct amortization of premium	0	0	0	0
8. Total foreign exchange change in book/adjusted carrying value	0	0	0	0
9. Deduct current year's other than temporary impairment recognized	0	0	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	1,545,649	0	1,545,649	0
11. Deduct total nonadmitted amounts	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	1,545,649	0	1,545,649	0

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

Schedule A - Part 1 - Real Estate Owned

N O N E

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

N O N E

Schedule A - Part 3 - Real Estate Disposed

N O N E

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 - Other Long-Term Invested Assets Owned

N O N E

Schedule BA - Part 2 - Other Long-Term Invested Assets Acquired and Additions Made

N O N E

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

N O N E

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Essent Guaranty of PA, 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
912828-J2-7	UNITED STATES TREASURY .....	...	...	...	1.A	911,887	95.1875	866,206	910,000	910,417	0	(193)	0	0	2.000	1.978	FA	6,874	18,200	05/12/2015	02/15/2025
912828-ZP-8	UNITED STATES TREASURY .....	...	...	...	1.A	2,000,464	98.3281	1,971,479	2,005,000	2,003,939	0	2,862	0	0	0.125	0.268	MN	325	2,506	10/14/2021	05/15/2023
912828-ZS-2	UNITED STATES TREASURY .....	...	...	...	1.A	1,211,470	85.8438	1,038,709	1,210,000	1,210,943	0	(211)	0	0	0.500	0.482	MN	532	6,050	06/26/2020	05/31/2027
912828-ZT-0	UNITED STATES TREASURY .....	...	...	...	1.A	1,107,836	90.7813	1,007,672	1,110,000	1,108,935	0	439	0	0	0.250	0.290	MN	244	2,775	06/26/2020	05/31/2025
91282C-CS-8	UNITED STATES TREASURY .....	...	...	...	1.A	1,009,766	81.4375	838,806	1,030,000	1,011,904	0	1,961	0	0	1.250	1.468	FA	4,863	16,000	11/26/2021	08/15/2031
91362*-AA-9	Mortgage Guaranty Tax & Loss Bond	0 .....	...	...	1.A	12,096,133	1.0000	12,096,133	12,096,133	12,096,133	0	0	0	0	0.000	0.000	N/A	0	0	12/14/2022	12/14/2032
0019999999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						18,337,556	XXX	17,819,006	18,361,133	18,342,271	0	4,858	0	0	XXX	XXX	XXX	12,839	45,531	XXX	XXX
36179R-LQ-0	G2 MA3035 - RMBS .....	...	...	4	1.A	144,570	97.2734	132,385	136,096	151,806	0	4,378	0	0	4.000	2.001	MON	454	5,444	12/16/2015	08/20/2045
36179T-SJ-5	G2 MA5021 - RMBS .....	...	...	4	1.A	181,634	98.7462	169,043	171,189	194,949	0	7,545	0	0	4.500	2.096	MON	642	7,704	10/31/2019	02/20/2048
36179U-K2-7	G2 MA5713 - RMBS .....	...	...	4	1.A	107,994	102.0982	104,527	102,379	121,389	0	8,554	0	0	5.500	2.436	MON	469	5,631	07/18/2019	01/20/2049
0029999999. Subtotal - Bonds - U.S. Governments - Residential Mortgage-Backed Securities						434,198	XXX	405,955	409,664	468,143	0	20,477	0	0	XXX	XXX	XXX	1,565	18,778	XXX	XXX
0109999999. Total - U.S. Government Bonds						18,771,754	XXX	18,224,960	18,770,797	18,810,414	0	25,336	0	0	XXX	XXX	XXX	14,404	64,309	XXX	XXX
168863-BW-7	CHILE, GOVERNMENT OF	C .....	...	...	1.F FE	412,860	96.7716	406,441	420,000	417,525	0	1,055	0	0	3.125	3.400	MS	3,427	13,125	04/12/2018	03/27/2025
29134W-AB-3	EMIRATE OF ABU DHABI	C .....	...	...	1.C FE	307,360	95.9580	307,066	320,000	314,051	0	1,646	0	0	3.125	3.723	MN	1,611	10,000	09/06/2018	05/03/2026
29135L-AA-8	EMIRATE OF ABU DHABI	C .....	...	...	1.C FE	488,150	95.4122	496,143	520,000	502,520	0	3,278	0	0	3.125	3.903	AO	3,611	16,250	04/13/2018	10/11/2027
501499-AB-3	KUWAIT, STATE OF (GOVERNMENT)	C .....	...	...	1.E FE	488,750	97.1861	485,931	500,000	494,229	0	1,249	0	0	3.500	3.798	MS	4,910	17,500	04/13/2018	03/20/2027
74727P-AW-1	QATAR, STATE OF (GOVERNMENT)	C	1 .....	...	1.D FE	800,444	99.5932	796,746	800,000	800,400	0	(128)	0	0	3.875	3.856	AO	5,856	31,000	09/06/2018	04/23/2023
91087B-AC-4	MEXICO (UNITED MEXICAN STATES) GOVERNME	C	1 .....	...	2.B FE	404,400	97.6070	390,428	400,000	402,286	0	(480)	0	0	4.150	4.001	MS	4,288	16,600	04/12/2018	03/28/2027
0219999999. Subtotal - Bonds - All Other Governments - Issuer Obligations						2,901,964	XXX	2,882,754	2,960,000	2,930,652	0	6,620	0	0	XXX	XXX	XXX	23,703	104,475	XXX	XXX
0309999999. Total - All Other Government Bonds						2,901,964	XXX	2,882,754	2,960,000	2,930,652	0	6,620	0	0	XXX	XXX	XXX	23,703	104,475	XXX	XXX
13063C-4T-4	CALIFORNIA ST .....	...	2 .....	...	1.C FE	321,625	108.2870	303,204	280,000	297,424	0	(4,524)	0	0	5.000	3.150	FA	5,833	14,000	03/23/2017	08/01/2033
13063D-M9-6	CALIFORNIA ST .....	...	2 .....	...	1.C FE	299,127	113.6590	295,513	260,000	296,949	0	(2,178)	0	0	5.000	3.130	AO	3,250	6,500	05/24/2022	10/01/2037
373385-HY-2	GEORGIA ST .....	...	2 .....	...	1.A FE	392,414	87.7700	394,965	450,000	393,752	0	1,338	0	0	3.000	4.000	JJ	6,750	6,750	05/20/2022	07/01/2040
574193-SK-5	MARYLAND ST .....	...	2 .....	...	1.A FE	2,740,660	114.9700	2,299,400	2,000,000	2,541,774	0	(71,964)	0	0	5.000	1.080	MS	29,444	100,000	03/10/2020	03/15/2033
605581-JN-8	MISSISSIPPI ST .....	...	2 .....	...	1.C FE	321,006	110.1630	286,424	260,000	290,898	0	(6,086)	0	0	5.000	2.340	AO	3,250	13,000	10/19/2017	10/01/2030
646039-YP-6	NEW JERSEY ST .....	...	...	...	1.F FE	262,132	106.3710	239,335	225,000	254,540	0	(3,648)	0	0	4.000	2.080	JD	750	9,000	11/19/2020	06/01/2030
93974D-YB-8	WASHINGTON ST .....	...	...	...	1.B FE	1,208,850	107.9700	1,079,700	1,000,000	1,083,407	0	(21,953)	0	0	5.000	2.550	FA	20,833	50,000	11/22/2016	08/01/2026
0419999999. Subtotal - Bonds - U.S. States, Territories and Possessions - Issuer Obligations						5,545,814	XXX	4,898,541	4,475,000	5,158,743	0	(109,015)	0	0	XXX	XXX	XXX	70,111	199,250	XXX	XXX
0509999999. Total - U.S. States, Territories and Possessions Bonds						5,545,814	XXX	4,898,541	4,475,000	5,158,743	0	(109,015)	0	0	XXX	XXX	XXX	70,111	199,250	XXX	XXX
052430-QY-4	AUSTIN TEX INDPT SCH DIST .....	...	...	...	1.A FE	302,378	94.2190	235,548	250,000	289,336	0	(4,805)	0	0	4.000	1.773	FA	4,167	10,000	03/04/2020	08/01/2030
180848-XZ-1	CLARK CNTY NEV .....	...	2 .....	...	1.B FE	136,858	112.0170	134,420	120,000	130,610	0	(1,597)	0	0	5.000	3.340	JD	500	6,000	11/06/2018	12/01/2033
204709-HX-0	COMPTON CALIF CNTY COLLEGE DIST .....	...	2 .....	...	1.D FE	121,298	108.5190	119,371	110,000	115,620	0	(1,448)	0	0	5.000	3.472	FA	2,292	5,500	11/09/2018	08/01/2033
235219-MW-9	DALLAS TEX .....	...	2 .....	...	1.C FE	131,613	108.9570	125,301	115,000	123,808	0	(1,979)	0	0	5.000	3.010	FA	2,172	5,750	11/08/2018	02/15/2028
346832-CF-3	FORT BEND TEX GRAND PKWY TOLL RD AUTH LT .....	...	...	...	1.B FE	239,236	86.9790	239,192	275,000	240,240	0	1,004	0	0	3.000	4.130	MS	2,750	4,125	05/20/2022	03/01/2038
484026-NB-1	KANE CNTY ILL CNTY UNIT SCH DIST NO 304 .....	...	2 .....	...	1.B FE	162,038	156.786	145,000	145,000	153,942	0	(2,056)	0	0	5.000	3.240	JJ	3,625	7,250	11/06/2018	01/01/2029
63165T-E5-0	NASSAU CNTY N Y .....	...	2 .....	...	1.E FE	294,065	109.5470	273,868	250,000	273,937	0	(4,649)	0	0	5.000	2.830	AO	3,125	12,500	06/12/2018	10/01/2028
64968M-HZ-5	NEW YORK N Y .....	...	2 .....	...	1.C FE	593,065	107.6690	538,345	500,000	537,603	0	(9,845)	0	0	5.000	2.781	FA	10,417	25,000	12/09/2016	08/01/2027
64966Q-GY-0	NEW YORK N Y .....	...	2 .....	...	1.C FE	162,109	114.8910	145,000	145,000	161,008	0	(1,101)	0	0	5.000	3.340	FA	3,021	3,625	05/20/2022	08/01/2032
692039-QZ-6	OXNARD CALIF UN HIGH SCH DIST .....	...	...	...	1.C FE	250,000	82.1980	205,495	250,000	250,000	0	0	0	0	1.772	1.772	FA	1,846	4,430	03/04/2020	08/01/2029
788640-JF-8	ST CLAIR CNTY MICH .....	...	...	...	1.C FE	250,000	86.9330	217,333	250,000	250,000	0	0	0	0	2.172	2.172	AO	1,358	5,430	02/21/2020	04/01/2028
812627-MH-7	SEATTLE WASH .....	...	2 .....	...	1.A FE	262,325	113.3300	254,993	225,000	260,439	0	(1,886)	0	0	5.000	3.011	MS	3,750	3,219	05/24/2022	09/01/2039
876315-ZF-2	TARRANT CNTY TEX .....	...	2 .....	...	1.A FE	211,778	111.2520	211,379	190,000	210,729	0	(1,049)	0	0	5.000	3.510	JJ	4,829	0	05/24/2022	07/15/2038

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Essent Guaranty of PA, 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
914233-3J-8	UNIVERSITY CONN .....	.....	.....	2 .....	.. 1.D FE	177,720	108.3950	173,432	160,000	176,823	0	(897)	0	0	5.000	3.660	MN	1,333	4,400	05/20/2022	05/01/2041
940859-HR-5	WASHOE CNTY NEV SCH DIST .....	.....	.....	2 .....	.. 1.D FE	92,940	115.0900	80,563	70,000	87,198	0	(2,238)	0	0	5.000	1.420	AO	875	3,500	05/26/2020	10/01/2030
0619999999	Subtotal - Bonds - U.S. Political Subdivisions - Issuer Obligations					3,387,421	XXX	3,132,615	3,055,000	3,261,292	0	(32,547)	0	0	XXX	XXX	XXX	46,059	100,729	XXX	XXX
0709999999	Total - U.S. Political Subdivisions Bonds					3,387,421	XXX	3,132,615	3,055,000	3,261,292	0	(32,547)	0	0	XXX	XXX	XXX	46,059	100,729	XXX	XXX
050589-QM-5	AUBURN UNIV ALA GEN FEE REV .....	.....	.....	1 .....	.. 1.D FE	250,000	81.8020	204,505	250,000	250,000	0	0	0	0	2.070	2.070	JD	431	5,175	02/21/2020	06/01/2030
052398-HT-4	AUSTIN TEX ARPT SYS REV .....	.....	.....	2 .....	.. 1.E FE	153,236	102.6670	148,867	145,000	152,852	0	(384)	0	0	5.000	4.320	MN	926	3,565	05/19/2022	11/15/2042
072024-WIS-7	BAY AREA TOLL AUTH CALIF TOLL BRDG REV .....	.....	.....	1 .....	.. 1.C FE	161,820	87.6780	131,517	150,000	159,673	0	(1,082)	0	0	2.574	1.500	AO	965	3,861	12/29/2020	04/01/2031
160853-UC-9	CHARLOTTE-MECKLENBURG HOSP AUTH N C HEAL .....	.....	.....	2 .....	.. 1.D FE	112,012	112.2050	112,205	100,000	107,642	0	(1,115)	0	0	5.000	3.581	JJ	2,306	5,000	11/02/2018	01/15/2033
186427-GH-7	CLEVELAND OHIO WTR REV .....	.....	.....	.....	.. 1.C FE	68,128	113.8540	56,927	50,000	63,450	0	(1,845)	0	0	5.000	1.010	JJ	1,250	2,500	05/26/2020	01/01/2030
196707-MN-0	COLORADO ST BRD GOVERNORS UNIV ENTERPRIS .....	.....	.....	1 .....	.. 1.C FE	116,626	115.0930	115,093	100,000	111,773	0	(1,236)	0	0	5.000	3.340	MS	1,667	5,000	11/08/2018	03/01/2031
266780-EW-1	DURHAM N C CAP FING CORP LTD OBLIG .....	.....	.....	1 .....	.. 1.B FE	246,202	84.1380	201,931	240,000	244,690	0	(9,547)	0	0	2.483	2.212	JD	497	5,959	02/13/2020	12/01/2030
29270C-WI-2	ENERGY NORTHWEST WASH ELEC REV .....	.....	.....	2 .....	.. 1.C FE	246,097	114.5900	240,639	210,000	244,307	0	(1,790)	0	0	5.000	3.010	JJ	6,096	0	05/24/2022	07/01/2035
341271-AF-1	FLORIDA ST BRD ADMIN FIN CORP REV .....	.....	.....	1 .....	.. 1.C FE	73,461	82.0440	57,431	70,000	72,764	0	(344)	0	0	2.154	1.593	JJ	754	1,508	12/14/2020	07/01/2030
387883-WI-9	GRANT CNTY WASH PUB UTIL DIST NO 2 PRIES .....	.....	.....	2 .....	.. 1.D FE	580,175	103.2500	516,250	500,000	514,857	0	(9,547)	0	0	5.000	2.960	JJ	12,500	25,000	06/23/2015	01/01/2028
41422E-KR-3	HARRIS CNTY TEX MET TRAN AUTH SALES & US .....	.....	.....	1 .....	.. 1.A FE	303,867	80.4140	241,242	300,000	303,010	0	(306)	0	0	2.329	2.203	MN	1,165	6,987	02/14/2020	01/01/2031
432308-E5-9	HILLSBOROUGH CNTY FLA AVIATION AUTH REV .....	.....	.....	2 .....	.. 1.E FE	273,968	103.8710	259,678	250,000	255,230	0	(2,846)	0	0	5.000	3.751	AO	3,125	12,500	07/28/2015	10/01/2033
44244C-SV-0	HOUSTON TEX UTIL SYS REV .....	.....	.....	2 .....	.. 1.C FE	90,580	109.2990	87,439	80,000	86,625	0	(1,003)	0	0	5.000	3.430	MN	511	4,000	11/01/2018	11/15/2035
45506D-6K-6	INDIANA ST FIN AUTH REV .....	.....	.....	1 .....	.. 1.D FE	238,502	89.3390	201,013	225,000	234,975	0	(1,263)	0	0	3.057	2.380	MS	2,293	6,878	02/21/2020	03/01/2030
544587-Y9-3	LOS ANGELES CALIF MUN IMPT CORP LEASE RE .....	.....	.....	1 .....	.. 1.D FE	25,151	81.1150	20,279	25,000	25,119	0	(16)	0	0	1.831	1.757	MN	76	458	12/11/2020	11/01/2029
546475-TS-3	LOUISIANA ST GAS & FUELS TAX REV .....	.....	.....	1 .....	.. 1.D FE	268,705	83.6840	217,578	260,000	262,855	0	(428)	0	0	1.598	1.416	MN	692	4,155	12/29/2020	05/01/2029
546475-VA-9	LOUISIANA ST GAS & FUELS TAX REV .....	.....	.....	2 .....	.. 1.D FE	157,567	81.1270	154,141	190,000	158,252	0	685	0	0	3.000	4.330	MN	950	2,850	05/20/2022	05/01/2041
57584X-8Q-7	MASSACHUSETTS ST DEV FIN AGY REV .....	.....	.....	2 .....	.. 1.D FE	191,808	108.9990	185,298	170,000	182,733	0	(2,302)	0	0	5.000	3.360	JJ	4,250	8,500	11/01/2018	07/01/2033
59261A-QB-6	METROPOLITAN TRANSN AUTH N Y REV .....	.....	.....	2 .....	.. 1.G FE	300,653	104.1380	260,345	250,000	277,895	0	(4,758)	0	0	5.000	2.751	MN	1,597	12,500	11/22/2017	11/15/2031
603827-WM-2	MINNEAPOLIS & ST PAUL MINN MET ARPTS COM .....	.....	.....	.....	.. 1.D FE	235,240	106.6150	213,230	200,000	212,695	0	(4,003)	0	0	5.000	2.780	JJ	5,000	10,000	12/07/2016	01/01/2026
631060-CR-9	NARRAGANSETT R I BAY COMMN WASTEWATER SY .....	.....	.....	1 .....	.. 1.D FE	125,000	80.9960	101,245	125,000	125,000	0	0	0	0	2.094	2.094	MS	873	2,618	02/27/2020	09/01/2030
645918-T8-6	NEW JERSEY ECONOMIC DEV AUTH REV .....	.....	.....	2 .....	.. 1.G FE	505,499	100.3050	451,373	450,000	451,147	0	(6,940)	0	0	5.000	3.410	MS	7,500	22,500	01/24/2014	03/01/2025
64971X-U3-0	NEW YORK N Y CITY TRANSITIONAL FIN AUTH .....	.....	.....	2 .....	.. 1.A FE	681,222	107.3720	644,232	600,000	676,949	0	(4,273)	0	0	5.000	3.351	FA	12,500	9,500	05/25/2022	02/01/2041
64972G-WR-1	NEW YORK N Y CITY MUN WTR FIN AUTH WTR & .....	.....	.....	2 .....	.. 1.B FE	166,001	107.7310	161,597	150,000	164,958	0	(1,042)	0	0	5.000	3.470	JD	333	7,500	05/24/2022	06/15/2041
650035-W9-5	NEW YORK ST URBAN DEV CORP REV .....	.....	.....	1 .....	.. 1.B FE	237,362	105.6460	211,292	200,000	214,015	0	(4,138)	0	0	5.000	2.700	MS	2,944	10,000	12/16/2016	03/15/2026
677561-KK-7	OHIO ST HOSP FAC REV .....	.....	.....	2 .....	.. 1.C FE	169,733	109.2610	163,892	150,000	161,521	0	(2,085)	0	0	5.000	3.320	JJ	3,750	7,500	11/06/2018	01/01/2033
677704-E7-9	OHIO UNIV GEN ROPTS ATHENS .....	.....	.....	1 .....	.. 1.E FE	250,000	82.9030	207,258	250,000	250,000	0	0	0	0	2.070	2.070	JD	431	5,175	02/26/2020	12/01/2029
684545-A9-7	ORANGE CNTY FLA TOURIST DEV TAX REV .....	.....	.....	.....	.. 1.C FE	917,683	111.2470	806,541	725,000	831,489	0	(17,167)	0	0	5.000	2.260	AO	9,063	36,250	09/25/2017	10/01/2028
68607D-NK-7	OREGON ST DEPT TRANSN HIWY USER TAX REV .....	.....	.....	.....	.. 1.B FE	383,633	106.3350	313,688	295,000	362,297	0	(7,625)	0	0	5.784	2.565	MN	2,180	17,063	02/18/2020	11/15/2030
709235-P5-8	PENNSYLVANIA ST UNIV .....	.....	.....	1 .....	.. 1.C FE	150,680	80.1440	120,216	150,000	150,528	0	(55)	0	0	2.309	2.264	MS	1,155	3,464	02/13/2020	09/01/2031
71883R-RE-5	PHOENIX ARIZ CIVIC IMPT CORP WTR SYS RE .....	.....	.....	2 .....	.. 1.C FE	270,351	111.3410	261,651	235,000	268,327	0	(2,024)	0	0	5.000	3.090	JJ	5,875	5,875	05/24/2022	07/01/2039
73358X-FL-1	PORT AUTH N Y & N J .....	.....	.....	2 .....	.. 1.D FE	243,655	104.7550	235,699	225,000	242,741	0	(914)	0	0	5.000	4.001	FA	4,688	2,250	05/23/2022	08/01/2038
735389-C6-3	PORT SEATTLE WASH REV .....	.....	.....	.....	.. 1.D FE	291,605	106.5420	266,355	250,000	271,637	0	(4,629)	0	0	5.000	2.861	MN	2,083	12,500	06/06/2018	05/01/2027
74265L-S8-2	PRIVATE COLLEGES & UNIVS AUTH GA REV .....	.....	.....	2 .....	.. 1.C FE	190,023	114.9180	160,885	140,000	178,010	0	(4,694)	0	0	5.000	1.270	MS	2,333	7,000	05/26/2020	09/01/2031
795576-FS-1	SALT LAKE CITY UTAH ARPT REV .....	.....	.....	2 .....	.. 1.F FE	219,546	105.1520	210,304	200,000	210,941	0	(2,198)	0	0	5.000	3.670	JJ	5,000	10,000	11/06/2018	07/01/2033
79766D-TC-3	SAN FRANCISCO CALIF CITY & CNTY ARPTS CO .....	.....	.....	2 .....	.. 1.E FE	163,293	104.9680	162,700	155,000	162,753	0	(539)	0	0	5.000	4.200	MN	1,292	3,875	05/19/2022	05/01/2038
79771F-BD-8	SAN FRANCISCO CALIF CITY & CNTY PUB UTIL .....	.....	.....	1 .....	.. 1.D FE	174,301	77.5030	131,755	170,000	173,477	0	(415)	0	0	1.788	1.510	MN	507	3,040	12/29/2020	11/01/2030
798153-NU-7	SAN JOSE CALIF FING AUTH LEASE REV .....	.....	.....	1 .....	.. 1.C FE	25,094	81.7810	20,445	25,000	25,073	0	(11)	0	0	1.812	1.764	JD	38	453	12/11/2020	06/01/2029
89602H-BB-2	TRIBOROUGH BRDG & TUNL AUTH N Y PAYROLL .....	.....	.....	2 .....	.. 1.B FE	171,632	108.1020	167,558	155,000	170,732	0	(900)	0	0	5.000	3.650	MN	990	3,875	05/20/2022	05/15/2040
914026-UK-3	UNIVERSITY ALA GEN REV .....	.....	.....	2 .....	.. 1.C FE	152,183	114.0270	131,131	115,000	142,004	0	(3,967)	0	0	5.000	1.230	JJ	2,875	5,750	05/26/2020	07/01/2031
914119-3K-6	UNIVERSITY CINCINNATI OHIO GEN ROPTS .....	.....	.....	.....	.. 1.D FE	250,000	80.1890	200,473	250,000	250,000	0	0	0	0	1.875	1.875	JD	391	4,688	03/04/2020	06/01/2030

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Essent Guaranty of PA, 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
914302-HG-2	UNIVERSITY HOUSTON TEX UNIV REVS TAX EXE				1.C FE	247,315	..82.7940	..202,845	..245,000	..246,702	..0	..(218)	..0	..0	..2.320	..2.214	FA	..2,147	..5,684	..02/13/2020	..02/15/2030
915183-VT-1	STATE BOARD OF REGENTS OF THE STATE OF U		2		1.B FE	541,374	106.2160	..488,594	..460,000	..483,191	..0	..(8,514)	..0	..0	..5.000	..2.959	FA	..9,583	..23,000	..06/23/2015	..08/01/2029
91523N-UH-7	UNIVERSITY WASH UNIV REVS IAM COML PAPER		1		1.B FE	250,000	..82.0480	..205,120	..250,000	..250,000	..0	..0	..0	..0	..1.950	..1.950	AO	..1,219	..4,875	..02/28/2020	..04/01/2030
915260-DB-6	UNIVERSITY WIS HOSPS & CLINICS AUTH REV		2		1.D FE	44,373	110.2120	..44,085	..40,000	..42,732	..0	..(420)	..0	..0	..5.000	..3.671	AO	..500	..2,000	..11/02/2018	..04/01/2034
956704-C8-1	WEST VIRGINIA UNIV REVS		1		1.D FE	250,000	..80.0130	..200,033	..250,000	..250,000	..0	..0	..0	..0	..2.079	..2.079	AO	..1,299	..5,198	..02/27/2020	..10/01/2030
977100-HB-5	WISCONSIN ST GEN FD ANNUAL APPROPRIATION		1		1.C FE	313,460	..86.2700	..267,437	..310,000	..312,451	..0	..(357)	..0	..0	..2.349	..2.214	MN	..1,214	..7,282	..02/13/2020	..05/01/2029
0819999999	Subtotal - Bonds - U.S. Special Revenues - Issuer Obligations					11,473,811	XXX	10,164,010	10,335,000	10,990,073	0	(107,242)	0	0	XXX	XXX	XXX	129,813	355,308	XXX	XXX
3131Y7-S8-5	FH ZN1441 - RMBS		4		1.A	201,726	..97.0963	..182,256	..187,706	..214,678	..0	..8,923	..0	..0	..4.500	..2.324	MON	..704	..8,447	..09/24/2019	..11/01/2048
3132AD-VT-2	FH ZT1526 - RMBS		4		1.A	856,260	..96.7736	..777,091	..802,998	..895,550	..0	..29,566	..0	..0	..4.000	..2.310	MON	..2,677	..32,120	..11/20/2019	..11/01/2048
3132DM-KC-8	FH SD0291 - RMBS		4		1.A	171,825	..99.6211	..157,969	..158,570	..192,086	..0	..12,965	..0	..0	..5.000	..1.719	MON	..661	..7,929	..04/22/2020	..03/01/2050
3132GK-S4-9	FH G04439 - RMBS		4		1.A	39,554	..93.5679	..35,011	..37,417	..40,339	..0	..591	..0	..0	..3.500	..2.178	MON	..109	..1,310	..08/08/2016	..11/01/2041
3132XC-RV-9	FH G67700 - RMBS		4		1.A	230,368	..91.8046	..198,246	..215,944	..233,040	..0	..5,491	..0	..0	..3.500	..2.330	MON	..630	..7,558	..09/01/2020	..08/01/2046
3132XC-SB-2	FH G67714 - RMBS		4		1.A	183,736	..96.3122	..175,780	..182,510	..184,506	..0	..861	..0	..0	..4.000	..3.832	MON	..608	..7,300	..10/10/2018	..07/01/2048
3132XU-SC-0	FH G52314 - RMBS		4		1.A	190,468	..99.3700	..180,821	..181,967	..194,920	..0	..4,889	..0	..0	..4.500	..3.393	MON	..682	..8,189	..06/12/2018	..11/01/2047
3132XY-VC-8	FH G56010 - RMBS		4		1.A	57,635	..97.9104	..54,155	..55,311	..59,775	..0	..1,719	..0	..0	..4.500	..3.236	MON	..207	..2,489	..06/12/2018	..05/01/2048
3133SB-KB-1	FH G61190 - RMBS		4		1.A	151,405	..99.3673	..143,840	..144,756	..154,125	..0	..3,483	..0	..0	..4.500	..3.484	MON	..543	..6,514	..06/12/2018	..08/01/2047
3133SC-E5-9	FH G61956 - RMBS		4		1.A	330,042	..99.5486	..307,395	..308,789	..351,430	..0	..17,537	..0	..0	..4.500	..2.371	MON	..1,158	..13,896	..07/12/2019	..04/01/2049
3133A3-YM-4	FH Q08816 - RMBS		4		1.A	163,759	..85.5523	..134,711	..168,045	..168,045	..0	..1,216	..0	..0	..2.500	..1.644	MON	..328	..3,937	..04/22/2020	..04/01/2050
3133KH-4G-8	FH RA2623 - RMBS		4		1.A	373,294	..86.0875	..306,787	..356,367	..374,228	..0	..1,575	..0	..0	..2.500	..1.856	MON	..742	..8,909	..05/22/2020	..05/01/2050
3133KJ-NE-8	FH RA3089 - RMBS		4		1.A	353,488	..85.8980	..288,236	..335,556	..355,334	..0	..1,816	..0	..0	..2.500	..1.755	MON	..699	..8,389	..07/10/2020	..07/01/2050
3138EQ-BA-9	FN AL7232 - RMBS		4		1.A	87,587	..93.7524	..76,653	..81,761	..88,497	..0	..2,016	..0	..0	..3.500	..2.249	MON	..238	..2,862	..09/13/2016	..09/01/2045
3138EQ-KH-4	FN AL7495 - RMBS		4		1.A	61,936	..94.0664	..54,386	..57,817	..62,395	..0	..1,354	..0	..0	..3.500	..2.283	MON	..169	..2,024	..09/13/2016	..10/01/2045
3138EQ-ZR-6	FN AL7951 - RMBS		4		1.A	64,877	..94.0550	..56,962	..60,562	..65,094	..0	..1,287	..0	..0	..3.500	..2.379	MON	..177	..2,120	..09/13/2016	..01/01/2046
3138YH-U5-7	FN AY4203 - RMBS		4		1.A	14,413	..94.0578	..12,655	..13,455	..14,551	..0	..331	..0	..0	..3.500	..2.255	MON	..39	..471	..09/13/2016	..05/01/2045
3140FP-FQ-7	FN BE3774 - RMBS		4		1.A	331,104	..95.7512	..316,098	..330,124	..332,966	..0	..1,347	..0	..0	..4.000	..3.851	MON	..1,100	..13,205	..11/15/2018	..07/01/2047
3140FX-H3-9	FN BF0249 - RMBS		4		1.A	1,275,554	..92.5295	1,136,320	1,228,063	1,289,122	..0	15,307	..0	..0	..3.500	..2.871	MON	3,582	42,982	..07/23/2019	..01/01/2058
3140JB-ZH-9	FN BM4343 - RMBS		4		1.A	525,887	..98.6636	..494,740	..501,442	..537,545	..0	12,860	..0	..0	..4.500	..3.360	MON	1,880	22,565	..08/29/2018	..05/01/2048
3140J9-H8-7	FN BM4754 - RMBS		4		1.A	209,036	..93.3755	..188,730	..202,119	..215,576	..0	3,616	..0	..0	..3.500	..2.518	MON	590	7,074	..07/25/2019	..05/01/2047
3140O9-2N-2	FN CA2580 - RMBS		4		1.A	371,050	..98.6000	..352,088	..357,087	..375,383	..0	6,151	..0	..0	..4.500	..3.654	MON	1,339	16,069	..10/16/2018	..11/01/2048
3140X4-V3-7	FN FM1533 - RMBS		4		1.A	219,343	..96.1973	..199,323	..207,203	..229,381	..0	..6,934	..0	..0	..4.000	..2.409	MON	691	8,288	..09/25/2019	..02/01/2048
3141BD-RW-4	FN MA4100 - RMBS		4		1.A	175,703	..82.0109	..139,202	..169,735	..176,450	..0	154	..0	..0	..2.000	..1.501	MON	283	3,395	..07/30/2020	..08/01/2050
0829999999	Subtotal - Bonds - U.S. Special Revenues - Residential Mortgage-Backed Securities					6,640,051	XXX	5,969,453	6,334,719	6,805,017	0	141,988	0	0	XXX	XXX	XXX	19,837	238,039	XXX	XXX
3137BK-RJ-1	FHMS K-047 A2 - CMBS		4		1.A	2,577,637	..96.8415	2,421,037	2,500,000	2,527,694	..0	(13,954)	..0	..0	..3.329	..2.744	MON	6,935	83,225	..04/03/2019	..05/25/2025
3137BV-Z8-2	FHMS K-063 A2 - CMBS		4		1.A FE	622,219	..95.9434	..575,660	600,000	611,493	..0	(3,052)	..0	..0	..3.430	..2.869	MON	1,715	20,580	..05/06/2019	..01/25/2027
3137F4-D4-1	FHMS K-074 A2 - CMBS		4		1.A	2,101,094	..96.1699	1,923,398	2,000,000	2,059,339	..0	(12,032)	..0	..0	..3.600	..2.924	MON	6,000	72,000	..04/26/2019	..01/25/2028
0839999999	Subtotal - Bonds - U.S. Special Revenues - Commercial Mortgage-Backed Securities					5,300,949	XXX	4,920,096	5,100,000	5,198,525	0	(29,039)	0	0	XXX	XXX	XXX	14,650	175,805	XXX	XXX
10620N-CG-1	BRHEA 2011-1 A2 - ABS		4		1.A FE	44,205	..99.9064	..43,780	..43,821	..44,446	..0	1,028	..0	..0	..5.499	..1.821	FIAN	248	934	..03/23/2018	..02/25/2030
267169-F2-8	DUVAL CNTY FLA SCH BRD CTFS PARTN		2		1.E FE	280,900	105.4520	..263,630	..250,000	..258,895	..0	(3,347)	..0	..0	..5.000	..3.501	JJ	6,250	12,500	..07/30/2015	..07/01/2032
452281-JD-1	ILSSTD 2010-1 A3 - ABS		4		1.A FE	88,981	..99.0584	..88,188	..89,026	..93,142	..0	4,479	..0	..0	..5.258	..2.827	JAJJ	884	1,798	..01/18/2017	..07/25/2045
66705E-AA-6	NEF 2012-1 A - ABS		4		1.A FE	115,171	..99.2500	..114,828	..115,695	..115,453	..0	150	..0	..0	..5.089	..5.023	MON	82	2,755	..11/19/2020	..12/26/2031
0849999999	Subtotal - Bonds - U.S. Special Revenues - Other Loan-Backed and Structured Securities					529,257	XXX	510,426	498,543	511,936	0	2,310	0	0	XXX	XXX	XXX	7,464	17,987	XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Essent Guaranty of PA, 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
0909999999	Total - U.S. Special Revenues Bonds					23,944,070	XXX	21,563,985	22,268,262	23,505,551	0	8,017	0	0	XXX	XXX	XXX	171,764	787,138	XXX	XXX
00205G-AB-3	APA INFRASTRUCTURE LTD	C	1,2		2.B FE	324,659	.96.5386	313,750	325,000	324,911	.0	37	.0	.0	4.200	4.213	MS	3,716	13,650	03/16/2015	03/23/2025
00206R-ML-3	AT&T INC	1,2			2.B FE	1,023,288	.90.2928	925,501	1,025,000	1,023,879	.0	335	.0	.0	1.700	1.735	MS	4,647	17,425	03/19/2021	03/25/2026
00774M-AU-9	AERCAP IRELAND CAPITAL DAC	C	1,2		2.C FE	499,390	.92.3661	461,831	500,000	499,626	.0	201	.0	.0	1.650	1.692	AO	1,421	8,250	10/21/2021	10/29/2024
01626P-AH-9	ALIMENTATION COUCHE-TARD INC	A	1,2		2.B FE	301,620	.92.2500	276,750	300,000	300,787	.0	(165)	.0	.0	3.550	3.484	JJ	4,585	10,650	07/19/2017	07/26/2027
023135-AZ-9	AMAZON.COM INC	1,2			1.D FE	374,029	.96.9470	363,551	375,000	374,757	.0	142	.0	.0	2.800	2.841	FA	3,763	10,500	08/15/2017	08/22/2024
023135-BR-6	AMAZON.COM INC	1,2			1.D FE	1,014,560	.86.7030	867,030	1,000,000	1,009,932	.0	(2,276)	.0	.0	1.200	0.961	JD	933	12,000	12/14/2020	06/03/2027
025816-CP-2	AMERICAN EXPRESS CO	2			1.F FE	345,709	.93.6381	327,733	350,000	347,965	.0	435	.0	.0	3.300	3.445	MN	1,861	11,550	04/27/2017	05/03/2027
03027X-BK-5	AMERICAN TOWER CORP	1,2			2.C FE	110,579	.62.6750	78,344	125,000	111,096	.0	284	.0	.0	2.950	3.582	JJ	284	1,700	03/09/2021	01/15/2051
03073E-AM-7	AMERISOURCEBERGEN CORP	1,2			2.A FE	49,733	.96.3216	48,161	50,000	49,935	.0	29	.0	.0	3.250	3.313	MS	542	1,625	02/17/2015	03/01/2025
03265A-AV-7	ANALOG DEVICES INC	1,2			1.G FE	200,998	.81.1714	162,343	200,000	200,900	.0	(94)	.0	.0	2.100	2.042	AO	1,050	4,153	12/14/2021	10/01/2031
035240-AL-4	ANHEUSER-BUSCH INBEV WORLDWIDE INC	1,2			2.A FE	496,080	.95.4761	477,381	500,000	497,742	.0	376	.0	.0	4.000	4.096	AO	4,333	20,000	03/20/2018	04/13/2028
039483-BL-5	ARROW-DANIELS-MIDLAND CO	1,2			1.F FE	124,638	.92.8154	116,019	125,000	124,858	.0	37	.0	.0	2.500	2.533	FA	1,215	3,125	08/08/2016	08/11/2026
04636N-AB-9	ASTRAZENECA FINANCE LLC	1,2			1.G FE	202,630	.83.7863	167,573	200,000	202,357	.0	(261)	.0	.0	2.250	2.092	MN	413	7,500	12/14/2021	05/28/2031
05526D-AZ-8	BAT CAPITAL CORP	1,2			2.B FE	225,000	.96.2571	216,578	225,000	225,000	.0	0	.0	.0	3.222	3.221	FA	2,739	4,250	08/08/2017	08/15/2024
05964H-AB-1	BANCO SANTANDER SA	C			1.G FE	411,836	.94.9452	379,781	400,000	405,707	.0	(1,205)	.0	.0	4.250	3.884	AO	3,778	17,000	06/07/2017	04/11/2027
06654D-AB-3	BANNER HEALTH	1,2			1.D FE	153,006	.84.6467	122,738	145,000	151,249	.0	(868)	.0	.0	2.338	1.661	JJ	1,695	3,390	12/14/2020	01/01/2030
07274N-AL-7	BAYER US FINANCE I I LLC	1,2			2.B FE	297,813	.94.2320	282,696	300,000	298,632	.0	197	.0	.0	4.375	4.463	JD	583	13,125	06/18/2018	12/15/2028
075887-BX-6	BECTON DICKINSON AND CO	1,2			2.B FE	149,864	.88.9716	111,215	125,000	148,752	.0	(627)	.0	.0	4.669	3.491	JD	405	5,836	03/09/2021	06/06/2047
09659W-2C-7	BNP PARIBAS SA	C			1.G FE	372,248	.91.5990	343,496	375,000	373,537	.0	270	.0	.0	3.500	3.588	MN	1,641	13,125	11/09/2017	11/16/2027
09659W-2E-3	BNP PARIBAS SA	C			1.G FE	598,716	.99.6829	598,097	600,000	599,955	.0	274	.0	.0	3.500	3.547	MS	7,000	21,000	02/22/2018	03/01/2023
097023-BX-2	BOEING CO	1,2			2.C FE	146,727	.89.7666	134,650	150,000	148,173	.0	318	.0	.0	3.250	3.510	MS	1,625	4,875	02/21/2018	03/01/2028
11135F-BG-5	BROADCOM INC	1,2			2.C FE	120,349	.70.3421	87,928	125,000	120,510	.0	86	.0	.0	3.750	3.963	FA	1,771	4,688	03/09/2021	02/15/2051
125523-AG-5	CIGNA CORP	1,2			2.A FE	199,834	.97.8032	195,606	200,000	199,940	.0	19	.0	.0	4.125	4.136	MN	1,054	8,250	09/06/2016	11/15/2025
126117-AS-9	CNA FINANCIAL CORP	1,2			2.B FE	49,994	.98.2281	49,114	50,000	49,999	.0	0	.0	.0	3.950	3.951	MN	252	1,975	02/24/2014	05/15/2024
141781-BQ-6	CARGILL INC	1,2			1.F FE	599,724	.77.7807	466,684	600,000	599,773	.0	26	.0	.0	1.700	1.705	FA	4,222	10,200	01/28/2021	02/02/2031
14444C-AL-4	CARRIER GLOBAL CORP	1,2			2.C FE	123,305	.72.3030	90,379	125,000	123,369	.0	34	.0	.0	3.577	3.653	AO	1,068	4,471	03/09/2021	04/05/2050
161175-BV-5	CHARTER COMMUNICATIONS OPERATING LLC	1,2			2.C FE	115,105	.61.7823	77,228	125,000	115,420	.0	176	.0	.0	3.700	4.164	AO	1,156	4,625	03/09/2021	04/01/2051
166754-AS-0	CHEVRON PHILLIPS CHEMICAL COMPANY LLC	1,2			1.G FE	398,364	.93.5559	374,224	400,000	399,048	.0	156	.0	.0	3.700	3.749	JD	1,233	14,800	02/27/2018	06/01/2028
20030N-CR-0	COMCAST CORP	1,2			1.G FE	199,988	.98.4533	196,907	200,000	199,997	.0	2	.0	.0	3.700	3.701	AO	1,562	7,400	10/02/2018	04/15/2024
21036P-BG-2	CONSTELLATION BRANDS INC	1,2			2.C FE	129,835	.75.9071	94,884	125,000	129,656	.0	(103)	.0	.0	3.750	3.534	MN	781	4,688	03/09/2021	05/01/2050
225401-AF-5	CREDIT SUISSE GROUP AG	C	1,2,5		2.B FE	300,222	.80.1640	240,492	300,000	300,122	.0	(22)	.0	.0	3.869	3.860	JJ	5,449	11,607	01/09/2018	01/12/2029
25156P-AV-5	DEUTSCHE TELEKOM INTERNATIONAL FINANCE B	D	1,2		2.B FE	274,984	.98.1201	269,830	275,000	274,998	.0	2	.0	.0	2.485	2.486	MS	1,936	6,834	09/13/2016	09/19/2023
254687-CZ-7	WALT DISNEY CO	1,2			2.A FE	224,908	.98.1403	220,816	225,000	224,987	.0	7	.0	.0	3.700	3.704	MS	2,451	8,325	09/10/2014	09/15/2024
26078J-AD-2	DUPONT DE NEMOURS INC	1,2			2.A FE	425,000	.98.8745	420,217	425,000	425,000	.0	0	.0	.0	4.725	4.725	MN	2,566	20,081	11/14/2018	11/15/2028
26867L-AL-4	EMD FINANCE LLC	1,2			1.G FE	322,995	.95.8783	311,604	325,000	324,498	.0	215	.0	.0	3.250	3.323	MS	2,993	10,563	03/16/2015	03/19/2025
26884T-AL-6	ERAC USA FINANCE LLC	1,2			2.A FE	202,906	.96.8378	193,676	200,000	200,564	.0	(327)	.0	.0	3.850	3.672	MN	984	7,700	10/31/2014	11/15/2024
278865-AV-2	ECOLAB INC	1,2			1.G FE	174,449	.93.0724	162,877	175,000	174,772	.0	56	.0	.0	2.700	2.736	MN	788	4,725	10/13/2016	11/01/2026
29250N-AH-8	ENBRIDGE INC	C	1,2		2.A FE	170,690	.97.1876	170,078	175,000	174,230	.0	511	.0	.0	3.500	3.817	JD	357	6,125	02/24/2015	06/10/2024
29379V-BE-2	ENTERPRISE PRODUCTS OPERATING LLC	1,2			2.A FE	174,165	.97.0198	169,785	175,000	174,798	.0	90	.0	.0	3.750	3.807	FA	2,479	6,563	12/16/2014	02/15/2025
337738-AS-7	FISERV INC	1,2			2.B FE	299,496	.96.6294	289,888	300,000	299,842	.0	102	.0	.0	2.750	2.786	JJ	4,125	8,250	06/10/2019	07/01/2024
337738-AT-5	FISERV INC	1,2			2.B FE	224,984	.93.5902	210,578	225,000	224,992	.0	2	.0	.0	3.200	3.201	JJ	3,600	7,200	06/10/2019	07/01/2026
370334-CF-9	GENERAL MILLS INC	1,2			2.B FE	374,636	.97.7174	366,440	375,000	374,870	.0	53	.0	.0	4.000	4.016	AO	3,083	15,000	04/03/2018	04/17/2025
37045V-AT-7	GENERAL MOTORS CO	1,2			2.C FE	157,375	.87.7969	109,746	125,000	156,222	.0	(650)	.0	.0	5.950	4.331	AO	1,859	7,438	03/09/2021	04/01/2049
37310P-AE-1	GEORGETOWN UNIVERSITY	1,2			1.G FE	250,000	.81.4028	203,507	250,000	250,000	.0	0	.0	.0	2.247	2.247	AO	1,404	5,618	02/19/2020	04/01/2030

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Essent Guaranty of PA, 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
37331N-AK-7	GEORGIA-PACIFIC LLC			1,2	1.G FE	303,282	83.2104	249,631	300,000	302,894	0	(372)	0	0	2.300	2.152	AO	1,169	6,900	12/14/2021	04/30/2030
458140-AU-4	INTEL CORP			1,2	1.E FE	349,111	93.3791	326,827	350,000	349,673	0	91	0	0	2.600	2.629	MN	1,062	9,100	05/12/2016	05/19/2026
459506-AS-0	INTERNATIONAL FLAVORS & FRAGRANCES INC			1,2	2.C FE	123,274	68.3559	85,445	125,000	123,344	0	34	0	0	3.468	3.543	JD	361	4,335	03/09/2021	12/01/2050
46115H-BD-8	INTESA SANPAOLO SPA	C			2.B FE	372,053	87.8238	329,339	375,000	373,373	0	287	0	0	3.875	3.971	JJ	6,822	14,531	01/05/2018	01/12/2028
55336V-AG-5	MPLX LP			1,2	2.B FE	709,267	99.2456	645,096	650,000	671,318	0	(12,319)	0	0	4.875	2.846	JD	2,641	31,688	10/24/2019	12/01/2024
559080-AK-2	MAGELLAN MIDSTREAM PARTNERS LP			1,2	2.A FE	344,703	99.5063	298,519	300,000	315,717	0	(5,075)	0	0	5.000	3.106	MS	5,000	15,000	10/25/2016	03/01/2026
571676-AA-3	MARS INC			1,2	1.F FE	424,720	95.1120	404,226	425,000	424,890	0	47	0	0	2.700	2.712	AO	2,869	11,475	03/26/2019	04/01/2025
61744Y-AN-8	MORGAN STANLEY			1	1.G FE	199,550	99.9175	199,835	200,000	199,994	0	96	0	0	3.125	3.174	JJ	2,743	6,250	01/18/2018	01/23/2023
61761J-VL-0	MORGAN STANLEY			1	1.G FE	207,280	97.8215	195,643	200,000	201,564	0	(827)	0	0	3.700	3.251	AO	1,398	7,400	04/23/2015	10/23/2024
666807-BM-3	NORTHROP GRUMMAN CORP			1,2	2.A FE	399,940	96.0703	384,281	400,000	399,992	0	4	0	0	2.930	2.931	JJ	5,404	11,720	10/10/2017	01/15/2025
66815L-2A-6	NORTHWESTERN MUTUAL GLOBAL FUNDING				1.A FE	798,592	88.2202	705,762	800,000	799,138	0	279	0	0	0.800	0.836	JJ	2,969	6,400	01/07/2021	01/14/2026
67066G-AE-4	NVIDIA CORP			1,2	1.F FE	149,694	95.3177	142,977	150,000	149,875	0	31	0	0	3.200	3.224	MS	1,400	4,800	09/13/2016	09/16/2026
701094-AM-6	PARKER-HANNIFIN CORP			1,2	2.A FE	125,062	96.4644	120,581	125,000	125,018	0	(13)	0	0	2.700	2.689	JD	159	3,375	06/05/2019	06/14/2024
701094-AN-4	PARKER-HANNIFIN CORP			1,2	2.A FE	224,973	89.3831	201,112	225,000	224,980	0	2	0	0	3.250	3.251	JD	345	7,313	06/05/2019	06/14/2029
70450Y-AC-7	PAYPAL HOLDINGS INC			1,2	1.G FE	249,848	95.6819	239,205	250,000	249,945	0	30	0	0	2.400	2.413	AO	1,500	6,000	09/19/2019	10/01/2024
70450Y-AD-5	PAYPAL HOLDINGS INC			1,2	1.G FE	262,283	92.3450	230,863	250,000	259,570	0	(2,579)	0	0	2.650	1.547	AO	1,656	6,625	12/09/2021	10/01/2026
717081-EY-5	PFIZER INC			1,2	1.E FE	249,223	82.5249	206,312	250,000	249,411	0	74	0	0	1.700	1.734	MN	390	4,250	05/18/2020	05/28/2030
741503-AW-6	BOOKING HOLDINGS INC			1,2	1.G FE	324,162	97.4008	316,553	325,000	324,789	0	91	0	0	3.650	3.681	MS	3,493	11,863	03/10/2015	03/15/2025
741503-AZ-9	BOOKING HOLDINGS INC			1,2	1.G FE	149,711	95.8356	143,753	150,000	149,890	0	30	0	0	3.600	3.623	JD	450	5,400	05/18/2016	06/01/2026
74340X-BH-3	PROLOGIS LP			1,2	1.G FE	397,280	94.2356	376,942	400,000	398,341	0	255	0	0	3.875	3.957	MS	4,564	15,500	06/11/2018	09/15/2028
74435K-AA-3	PRUDENTIAL PLC	C			1.F FE	222,881	87.3631	196,567	225,000	223,391	0	193	0	0	3.125	3.236	AO	1,504	7,031	04/08/2020	04/14/2030
747525-AR-4	QUALCOMM INC			1,2	1.F FE	474,235	99.8525	474,299	475,000	474,989	0	139	0	0	2.600	2.630	JJ	5,180	12,350	05/19/2017	01/30/2023
756109-AR-5	REALTY INCOME CORP			1,2	1.G FE	360,420	96.5789	338,026	350,000	354,389	0	(1,136)	0	0	4.125	3.744	AO	3,048	14,438	03/08/2017	10/15/2026
78200J-AA-0	RUSH SYSTEM FOR HEALTH			1,2	1.E FE	41,221	90.3992	31,640	35,000	39,834	0	(684)	0	0	3.922	1.707	MN	175	1,373	12/11/2020	11/15/2029
797440-BU-7	SAN DIEGO GAS & ELECTRIC CO			1,2	1.F FE	207,090	92.4742	184,948	200,000	205,348	0	(1,656)	0	0	2.500	1.618	MN	639	5,000	12/09/2021	05/15/2026
822582-BX-9	SHELL INTERNATIONAL FINANCE BV	C		1	1.D FE	197,970	92.8116	185,623	200,000	199,188	0	207	0	0	2.500	2.616	MS	1,514	5,000	09/07/2016	09/12/2026
824348-BM-7	SHERWIN-WILLIAMS CO			1,2	2.B FE	123,884	69.0637	86,330	125,000	123,930	0	24	0	0	3.300	3.348	MN	527	4,125	03/09/2021	05/15/2050
84756N-AF-6	SPECTRA ENERGY PARTNERS LP			1,2	2.A FE	199,164	96.0675	192,135	200,000	199,790	0	90	0	0	3.500	3.550	MS	2,061	7,000	03/09/2015	03/15/2025
85434V-AB-4	STANFORD HEALTH CARE			1,2	1.D FE	51,503	89.6159	40,327	45,000	50,176	0	(655)	0	0	3.310	1.647	FA	563	1,490	12/11/2020	08/15/2030
858119-BP-4	STEEL DYNAMICS INC			1,2	2.C FE	117,899	65.2165	81,521	125,000	118,156	0	142	0	0	3.250	3.562	AO	858	4,063	03/09/2021	10/15/2050
87264A-BN-4	T-MOBILE USA INC			1,2	2.C FE	113,195	67.4357	84,295	125,000	113,597	0	223	0	0	3.300	3.833	FA	1,558	4,125	03/09/2021	02/15/2051
874060-AT-3	TAKEDA PHARMACEUTICAL CO LTD	C		1,2	2.B FE	199,920	99.2472	198,494	200,000	199,985	0	15	0	0	4.400	4.408	MN	856	13,414	11/19/2018	11/26/2023
87938W-AW-3	TELEFONICA EMISIONES SAU	C		1,2	2.C FE	170,181	77.5966	116,395	150,000	169,405	0	(436)	0	0	4.895	4.068	MS	2,346	7,343	03/09/2021	03/06/2048
89153V-AT-6	TOTALENERGIES CAPITAL INTERNATIONAL SA	C		1,2	1.E FE	700,000	88.4228	618,960	700,000	700,000	0	0	0	0	2.829	2.829	JJ	9,406	19,803	07/08/2019	01/10/2030
89236T-JK-2	TOYOTA MOTOR CREDIT CORP			1	1.E FE	196,592	88.6118	177,224	200,000	197,366	0	736	0	0	1.125	1.517	JD	81	2,250	12/09/2021	06/18/2026
90244A-AX-1	TYSON FOODS INC			1,2	2.B FE	374,857	98.3896	344,364	350,000	357,669	0	(5,433)	0	0	3.950	2.320	FA	5,223	13,825	09/30/2019	08/15/2024
913017-DB-2	RAYTHEON TECHNOLOGIES CORP			1,2	2.A FE	32,782	99.1696	30,743	31,000	31,261	0	(475)	0	0	3.650	2.078	FA	424	1,132	09/18/2019	08/16/2023
92343V-EU-4	VERIZON COMMUNICATIONS INC			1,2	2.A FE	782,402	93.9940	742,553	790,000	784,865	0	629	0	0	4.016	4.125	JD	2,468	31,726	02/28/2019	12/03/2029
949746-SH-5	WELLS FARGO & CO			1,2	2.A FE	423,168	92.5489	393,333	425,000	424,235	0	187	0	0	3.000	3.050	AO	2,408	12,750	10/31/2016	10/23/2026
1019999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations					24,289,793	XXX	22,068,381	24,096,000	24,198,650	0	(29,851)	0	0	XXX	XXX	XXX	184,053	751,999	XXX	XXX
12559U-AE-3	CIM 2020-R5 M1 - CMO/RMBS		4		1.A	3,116,250	89.8105	2,694,315	3,000,000	3,081,180	0	(27,438)	0	0	2.750	1.896	MON	6,875	82,500	07/08/2021	12/25/2059
89173U-AB-3	TPMT 2017-4 A2 - RMBS		4		1.A	725,189	89.8094	624,176	695,000	716,695	0	(5,836)	0	0	3.000	2.115	MON	1,738	20,850	06/24/2021	06/25/2057
92537K-AA-2	VERUS 2019-4 A1 - CMO/RMBS		4		1.A	171,459	94.8759	160,467	169,134	180,936	0	5,892	0	0	2.642	2.690	MON	372	4,469	06/24/2021	10/27/2059

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Essent Guaranty of PA, 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
1029999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Residential Mortgage-Backed Securities					4,012,898	XXX	3,478,957	3,864,134	3,978,810	0	(27,383)	0	0	XXX	XXX	XXX	8,985	107,819	XXX	XXX
05492V-AF-2	BBOMS 2020-C7 A5 - CMBS			4	1.A	514,974	81.2395	406,197	500,000	511,188	0	(1,524)	0	0	2.037	1.696	MON	849	10,185	06/12/2020	04/17/2053
065402-BC-2	BANK 2019-BNK18 A4 - CMBS			4	1.A	1,710,089	90.5588	1,412,717	1,560,000	1,661,096	0	(14,889)	0	0	3.584	2.469	MON	4,659	55,910	08/07/2019	05/17/2062
12532B-AD-9	CFCRE 2016-C7 A3 - CMBS			4	1.A	803,938	94.5597	756,477	800,000	801,616	0	(559)	0	0	3.838	3.786	MON	2,559	30,708	07/20/2018	12/11/2054
36250P-AD-7	GSMS 2015-GC32 A4 - CMBS			4	1.A	412,594	95.3058	381,223	400,000	403,799	0	(1,583)	0	0	3.764	3.349	MON	1,255	15,056	12/16/2016	07/10/2048
46590L-AT-9	JPMDB 2016-C2 A4 - CMBS			4	1.A	492,090	92.7698	463,849	500,000	495,886	0	1,027	0	0	3.144	3.400	MON	1,310	15,720	02/13/2019	06/17/2049
46643T-BJ-0	JPMBB 2014-C26 A4 - CMBS			4	1.A	7,280,109	95.7587	6,830,980	7,133,537	7,179,089	0	(28,605)	0	0	3.494	3.084	MON	20,772	249,267	04/17/2019	01/17/2048
54910T-AJ-1	LNSTR 2017-5 A5 - CMBS			4	1.A	352,953	93.0097	325,534	350,000	351,336	0	3,422	(465)	0	3.549	3.322	MON	1,035	12,422	05/09/2019	03/11/2050
1039999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Commercial Mortgage-Backed Securities					11,566,747	XXX	10,576,978	11,243,537	11,404,011	0	(46,597)	0	0	XXX	XXX	XXX	32,439	389,268	XXX	XXX
03764D-AH-4	APID X11 AR - CDO			4	1.A FE	500,000	98.5145	492,572	500,000	500,000	0	0	0	0	5.159	5.871	JAJO	5,446	10,559	01/26/2018	04/15/2031
03765Y-AU-8	APID XX111 AR - CDO		C	4	1.A FE	300,000	97.7735	293,320	300,000	300,000	0	0	0	0	5.299	6.018	JAJO	3,356	6,764	02/07/2020	04/15/2033
12481K-AS-7	CBAM 2017-2 AR - CDO		C	4	1.A FE	350,000	96.3624	337,268	350,000	350,000	0	0	0	0	5.269	5.999	JAJO	3,893	7,880	06/01/2021	07/17/2034
12528J-AN-6	CFIP 2017-1 AR - CDO			4	1.A FE	750,000	96.9102	726,827	750,000	750,000	0	0	0	0	5.424	5.461	JAJO	8,475	18,176	09/15/2021	10/18/2034
13079W-DC-9	SYMP 9RRR AR3 - CDO			4	1.A FE	249,974	97.2519	243,130	250,000	257,344	0	7,337	0	0	5.179	4.826	JAJO	2,733	5,401	09/08/2021	07/16/2032
14987V-AA-7	CBAM 199 A - CDO		C	4	1.A FE	694,028	98.7175	685,127	694,028	694,028	0	0	0	0	5.359	5.495	JAJO	7,852	16,072	01/24/2019	02/12/2030
17180W-AA-3	CIFC 2018-2 A1 - CDO		C	4	1.A FE	542,850	98.1275	539,701	550,000	568,184	0	29,656	0	0	5.283	3.526	JAJO	5,892	11,620	01/18/2019	04/21/2031
17305E-GS-8	CCOIT 2018-A7 A7 - ABS			4	1.A FE	149,878	96.2706	144,406	150,000	149,922	0	11	0	0	3.960	3.969	AO	1,287	5,940	10/05/2018	10/15/2030
26245R-AA-8	DRSLF 58 A1 - CDO		4		1.A FE	550,000	97.9832	538,908	550,000	550,000	0	0	0	0	5.079	5.308	JAJO	5,897	11,349	06/01/2018	07/17/2031
28137R-AA-5	EDUSA 5 A - ABS			4	1.A FE	38,494	99.0052	38,483	38,870	40,966	0	2,012	0	0	5.089	2.051	MON	27	926	01/29/2014	02/25/2039
34528Q-HF-4	FORDF 2019-4 A - ABS			4	1.A FE	1,063,633	95.3725	953,725	1,000,000	1,028,587	0	(16,614)	0	0	2.440	0.753	MON	1,084	24,400	11/17/2020	09/15/2026
36320W-AL-0	GALXY XXI AR - CDO		C	4	1.A FE	350,000	98.0107	343,038	350,000	350,000	0	0	0	0	5.263	5.338	JAJO	3,735	7,323	01/31/2018	04/21/2031
38021E-AA-2	GOAL 2010-1 NTS - ABS			4	1.A FE	101,067	96.4714	98,426	102,026	105,902	0	5,018	0	0	5.399	2.662	FIAM	566	2,072	01/18/2017	08/25/2048
429827-AY-4	HEF 2014-1 NTS - ABS			4	1.A FE	110,662	100.0045	110,116	110,111	112,271	0	1,632	0	0	5.807	0.869	FIAM	657	2,626	11/18/2020	05/25/2034
449258-AA-0	ICG 2018-1 A1 - CDO		C	4	1.A FE	489,375	97.7153	488,577	500,000	512,893	0	20,105	0	0	5.338	3.887	JAJO	5,338	10,737	08/05/2020	04/21/2031
44928X-AY-0	ICG 141RR 1A2 - CDO		C	4	1.A FE	550,000	96.8583	532,720	550,000	550,000	0	0	0	0	5.443	5.516	JAJO	6,070	12,512	08/20/2021	10/20/2034
55819X-AY-8	MDPK XX11 A1R - CDO			4	1.A FE	300,000	98.1840	294,552	300,000	300,000	0	0	0	0	5.339	6.057	JAJO	3,381	6,886	02/07/2020	01/15/2033
55822A-AN-7	MDPK XLVI B1R - CDO		C	4	1.C FE	600,000	95.4854	572,912	600,000	600,000	0	0	0	0	5.729	6.461	JAJO	7,257	16,158	08/20/2021	10/15/2034
64755R-AN-3	NMC 1 AR - CDO		C	4	1.A FE	2,300,000	97.0500	2,232,150	2,300,000	2,300,000	0	0	0	0	5.279	6.003	JAJO	25,633	50,167	10/08/2021	10/16/2034
69917A-AN-4	PARL 2020-1 A2R - CDO		C	4	1.C FE	500,000	96.7499	483,750	500,000	500,000	0	0	0	0	6.093	6.177	JAJO	6,177	14,670	06/16/2021	07/20/2034
70017B-AA-7	PAIA 2022-1 A1 - CDO		C	4,5	1.A FE	1,500,000	97.4161	1,461,242	1,500,000	1,500,000	0	0	0	0	5.333	5.362	JAJO	16,222	25,142	02/11/2022	04/20/2035
89624N-AA-6	CAVU 2021-1 A - CDO		C	4	1.A FE	300,000	98.1078	294,324	300,000	300,000	0	0	0	0	5.535	5.979	JAJO	3,182	6,969	02/05/2021	04/23/2032
92917N-AJ-7	VOYA 2019-1 AR - CDO		C	4	1.A FE	300,000	98.2887	294,866	300,000	300,000	0	0	0	0	5.139	5.843	JAJO	3,255	6,274	02/07/2020	04/15/2031
1049999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Other Loan-Backed and Structured Securities					12,589,961	XXX	12,200,139	12,545,035	12,620,097	0	49,157	0	0	XXX	XXX	XXX	127,417	280,623	XXX	XXX
1109999999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds					52,459,399	XXX	48,324,455	51,748,706	52,201,569	0	(54,673)	0	0	XXX	XXX	XXX	352,893	1,529,708	XXX	XXX
1309999999	Total - Hybrid Securities					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
1509999999	Total - Parent, Subsidiaries and Affiliates Bonds					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
1909999999	Subtotal - Bonds - Unaffiliated Bank Loans					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2419999999	Total - Issuer Obligations					65,936,360	XXX	60,965,306	63,282,133	64,881,681	0	(267,177)	0	0	XXX	XXX	XXX	466,577	1,557,292	XXX	XXX
2429999999	Total - Residential Mortgage-Backed Securities					11,087,147	XXX	9,854,365	10,608,516	11,251,970	0	135,083	0	0	XXX	XXX	XXX	30,386	364,635	XXX	XXX
2439999999	Total - Commercial Mortgage-Backed Securities					16,867,696	XXX	15,497,074	16,343,537	16,602,537	0	(75,636)	0	0	XXX	XXX	XXX	47,089	565,073	XXX	XXX
2449999999	Total - Other Loan-Backed and Structured Securities					13,119,218	XXX	12,710,565	13,043,578	13,132,033	0	51,467	0	0	XXX	XXX	XXX	134,881	298,609	XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Essent Guaranty of PA, 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
2459999999. Total - SVO Identified Funds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2469999999. Total - Affiliated Bank Loans						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2479999999. Total - Unaffiliated Bank Loans						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2489999999. Total - Unaffiliated Certificates of Deposit						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2509999999 - Total Bonds						107,010,422	XXX	99,027,310	103,277,764	105,868,222	0	(156,263)	0	0	XXX	XXX	XXX	678,934	2,785,609	XXX	XXX

1.

Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:										
Number										
1A	1A ..\$	63,445,044	1B ..\$	3,498,082	1C ..\$	7,178,958	1D ..\$	6,269,700	1E ..\$	3,384,181
1B	2A ..\$	4,453,054	2B ..\$	5,975,348	2C ..\$	1,928,572	1F ..\$	3,434,096	1G ..\$	6,301,188
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 D - Part 2 - Section 1 - Preferred Stocks Owned
N O N E

Schedule D - Part 2 - Section 2 - Common Stocks Owned
N O N E

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Essent Guaranty of PA, 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
91362*-AA-9	Mortgage Guaranty Tax & Loss Bond .....	.....	..12/14/2022 ..	US DEPARTMENT OF TREASURY .....	.....	.....150,000 .....	.....150,000 .....	.....0
0109999999.	Subtotal - Bonds - U.S. Governments					.....150,000 .....	.....150,000 .....	.....0
13063D-M9-6	CALIFORNIA ST .....	.....	..05/24/2022 ..	BNY/SUNTRUST CAPITAL MARKETS .....	.....	.....299,127 .....	.....260,000 .....	.....1,986
373385-HY-2	GEORGIA ST .....	.....	..05/20/2022 ..	FIRST TENNESSEE BANK BOND DIVI .....	.....	.....392,414 .....	.....450,000 .....	.....5,363
0509999999.	Subtotal - Bonds - U.S. States, Territories and Possessions					.....691,541 .....	.....710,000 .....	.....7,349
346832-CF-3	FORT BEND TEX GRAND PKWY TOLL RD AUTH LT .....	.....	..05/20/2022 ..	RBC Dain Rauscher (US) .....	.....	.....239,236 .....	.....275,000 .....	.....1,902
64966Q-GY-0	NEW YORK N Y .....	.....	..05/20/2022 ..	Morgan Stanley .....	.....	.....162,109 .....	.....145,000 .....	.....2,276
812627-MH-7	SEATTLE WASH .....	.....	..05/24/2022 ..	Merrill Lynch .....	.....	.....262,325 .....	.....225,000 .....	.....250
876315-ZF-2	TARRANT CNTY TEX .....	.....	..05/24/2022 ..	DONALDSON LUFKIN & JENNETTE .....	.....	.....211,778 .....	.....190,000 .....	.....0
914233-3J-8	UNIVERSITY CONN .....	.....	..05/20/2022 ..	Morgan Stanley .....	.....	.....177,720 .....	.....160,000 .....	.....911
0709999999.	Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions					.....1,053,168 .....	.....995,000 .....	.....5,339
052398-HT-4	AUSTIN TEX ARPT SYS REV .....	.....	..05/19/2022 ..	JEFFERIES & COMPANY, INC. .....	.....	.....153,236 .....	.....145,000 .....	.....101
29270C-4W-2	ENERGY NORTHWEST WASH ELEC REV .....	.....	..05/24/2022 ..	SALOMON BROTHERS INC .....	.....	.....246,097 .....	.....210,000 .....	.....0
546475-VA-9	LOUISIANA ST GAS & FUELS TAX REV .....	.....	..05/20/2022 ..	Wachovia Bank .....	.....	.....157,567 .....	.....190,000 .....	.....364
64971X-U3-0	NEW YORK N Y CITY TRANSITIONAL FIN AUTH .....	.....	..05/25/2022 ..	SCOTT & STRINGFELLOW, INC .....	.....	.....681,222 .....	.....600,000 .....	.....4,167
64972G-WR-1	NEW YORK N Y CITY MUN WTR FIN AUTH WTR & .....	.....	..05/24/2022 ..	SALOMON BROTHERS INC .....	.....	.....166,001 .....	.....150,000 .....	.....3,354
71883R-RE-5	PHOENIX ARIZ CIVIC IMPT CORP WTR SYS RE .....	.....	..05/24/2022 ..	Merrill Lynch .....	.....	.....270,351 .....	.....235,000 .....	.....4,733
73358X-FL-1	PORT AUTH N Y & N J .....	.....	..05/23/2022 ..	Merrill Lynch .....	.....	.....243,655 .....	.....225,000 .....	.....188
79766D-TC-3	SAN FRANCISCO CALIF CITY & CNTY ARPTS CO .....	.....	..05/19/2022 ..	Barclays Bank .....	.....	.....163,293 .....	.....155,000 .....	.....474
89602H-BB-2	TRIBOROUGH BRDG & TUNL AUTH N Y PAYROLL .....	.....	..05/20/2022 ..	JEFFERIES & COMPANY, INC. .....	.....	.....171,632 .....	.....155,000 .....	.....194
0909999999.	Subtotal - Bonds - U.S. Special Revenues					.....2,253,052 .....	.....2,065,000 .....	.....13,573
70017B-AA-7	PAIA 221 A1 - CDO	C.....	..02/11/2022 ..	Morgan Stanley .....	.....	.....1,500,000 .....	.....1,500,000 .....	.....0
1109999999.	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					.....1,500,000 .....	.....1,500,000 .....	.....0
2509999997.	Total - Bonds - Part 3					.....5,647,761 .....	.....5,420,000 .....	.....26,261
2509999998.	Total - Bonds - Part 5							
2509999999.	Total - Bonds					.....5,647,761 .....	.....5,420,000 .....	.....26,261
4509999997.	Total - Preferred Stocks - Part 3					.....0 .....	.....XXX .....	.....0
4509999998.	Total - Preferred Stocks - Part 5						.....XXX	
4509999999.	Total - Preferred Stocks					.....0 .....	.....XXX .....	.....0
5989999997.	Total - Common Stocks - Part 3					.....0 .....	.....XXX .....	.....0
5989999998.	Total - Common Stocks - Part 5						.....XXX	
5989999999.	Total - Common Stocks					.....0 .....	.....XXX .....	.....0
5999999999.	Total - Preferred and Common Stocks					.....0 .....	.....XXX .....	.....0
6009999999.	Totals					.....5,647,761 .....	.....XXX .....	.....26,261

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Essent Guaranty of PA, 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
36179R-LQ-0 ..	G2 MA3035 - RMBS .....		..12/01/2022 ..	Paydown		40,915	40,915	43,463	44,322	0	(3,407)	0	(3,407)	0	40,915	0	0	0	702 .....	..08/20/2025 ..
36179T-SJ-5 ..	G2 MA5021 - RMBS .....		..12/01/2022 ..	Paydown		78,683	78,683	83,484	86,135	0	(7,453)	0	(7,453)	0	78,683	0	0	0	1,363 .....	..02/20/2048 ..
36179U-K2-7 ..	G2 MA5713 - RMBS .....		..12/01/2022 ..	Paydown		70,281	70,281	74,136	77,459	0	(7,178)	0	(7,178)	0	70,281	0	0	0	1,380 .....	..01/20/2049 ..
912828-XG-0 ..	UNITED STATES TREASURY .....		..06/30/2022 ..	Maturity @ 100.00		500,000	500,000	508,281	500,848	0	(848)	0	(848)	0	500,000	0	0	0	21,250 .....	..06/30/2022 ..
0109999999 Subtotal - Bonds - U.S. Governments						689,879	689,879	709,364	708,764	0	(18,885)	0	(18,885)	0	689,879	0	0	0	24,696	XXX
168863-BN-7 ..	CHILE, GOVERNMENT OF	C .....	..10/30/2022 ..	Maturity @ 100.00		430,000	430,000	412,585	426,335	0	3,665	0	3,665	0	430,000	0	0	0	9,675 .....	..10/30/2022 ..
501499-AC-1 ..	KUWAIT, STATE OF (GOVERNMENT)	C .....	..03/20/2022 ..	Maturity @ 100.00		300,000	300,000	295,200	299,693	0	307	0	307	0	300,000	0	0	0	4,125 .....	..03/20/2022 ..
0309999999 Subtotal - Bonds - All Other Governments						730,000	730,000	707,785	726,027	0	3,973	0	3,973	0	730,000	0	0	0	13,800	XXX
10620N-CG-1 ..	BRHEA 2011-1 A2 - ABS .....		..11/25/2022 ..	Paydown		136,457	136,457	137,651	135,203	0	1,254	0	1,254	0	136,457	0	0	0	1,473 .....	..02/25/2030 ..
3131Y7-S6-5 ..	FH ZN1441 - RMBS .....		..12/01/2022 ..	Paydown		58,999	58,999	63,406	64,672	0	(5,673)	0	(5,673)	0	58,999	0	0	0	1,298 .....	..11/01/2048 ..
3132AD-VT-2 ..	FH ZT1526 - RMBS .....		..12/01/2022 ..	Paydown		195,376	195,376	208,335	210,700	0	(15,325)	0	(15,325)	0	195,376	0	0	0	3,300 .....	..11/01/2048 ..
3132DM-KC-8 ..	FH SD0291 - RMBS .....		..12/01/2022 ..	Paydown		82,944	82,944	89,877	93,694	0	(10,750)	0	(10,750)	0	82,944	0	0	0	1,600 .....	..03/01/2050 ..
3132GK-S4-9 ..	FH Q04439 - RMBS .....		..12/01/2022 ..	Paydown		4,838	4,838	5,114	5,139	0	(301)	0	(301)	0	4,838	0	0	0	53 .....	..11/01/2041 ..
3132XC-RV-9 ..	FH G67700 - RMBS .....		..12/01/2022 ..	Paydown		43,293	43,293	46,185	45,620	0	(2,327)	0	(2,327)	0	43,293	0	0	0	679 .....	..08/01/2046 ..
3132XC-SB-2 ..	FH G67714 - RMBS .....		..12/01/2022 ..	Paydown		46,954	46,954	47,269	47,246	0	(292)	0	(292)	0	46,954	0	0	0	813 .....	..07/01/2048 ..
3132XU-SC-0 ..	FH G52314 - RMBS .....		..12/01/2022 ..	Paydown		58,859	58,859	61,608	61,467	0	(2,608)	0	(2,608)	0	58,859	0	0	0	1,419 .....	..11/01/2047 ..
3132XY-VC-8 ..	FH G56010 - RMBS .....		..12/01/2022 ..	Paydown		7,015	7,015	7,310	7,363	0	(348)	0	(348)	0	7,015	0	0	0	115 .....	..05/01/2048 ..
3133SB-KB-1 ..	FH G61190 - RMBS .....		..12/01/2022 ..	Paydown		51,813	51,812	54,193	53,919	0	(2,107)	0	(2,107)	0	51,812	0	0	0	578 .....	..08/01/2047 ..
31335C-E5-9 ..	FH G61956 - RMBS .....		..12/01/2022 ..	Paydown		149,523	149,523	159,815	161,680	0	(12,156)	0	(12,156)	0	149,523	0	0	0	3,503 .....	..04/01/2049 ..
3133A3-YM-4 ..	FH Q08816 - RMBS .....		..12/01/2022 ..	Paydown		23,926	23,926	24,883	25,350	0	(1,424)	0	(1,424)	0	23,926	0	0	0	270 .....	..04/01/2050 ..
3133KH-4G-8 ..	FH RA2623 - RMBS .....		..12/01/2022 ..	Paydown		48,990	48,990	51,317	51,229	0	(2,239)	0	(2,239)	0	48,990	0	0	0	618 .....	..05/01/2050 ..
3133KJ-NE-8 ..	FH RA3089 - RMBS .....		..12/01/2022 ..	Paydown		49,922	49,922	52,589	52,594	0	(2,672)	0	(2,672)	0	49,922	0	0	0	609 .....	..07/01/2050 ..
3138EQ-BA-9 ..	FN AL7232 - RMBS .....		..12/01/2022 ..	Paydown		15,672	15,672	16,788	16,576	0	(905)	0	(905)	0	15,672	0	0	0	241 .....	..09/01/2045 ..
3138EQ-KH-4 ..	FN AL7495 - RMBS .....		..12/01/2022 ..	Paydown		11,854	11,854	12,699	12,515	0	(661)	0	(661)	0	11,854	0	0	0	225 .....	..10/01/2045 ..
3138EQ-ZR-6 ..	FN AL7951 - RMBS .....		..12/01/2022 ..	Paydown		8,531	8,531	9,139	8,988	0	(457)	0	(457)	0	8,531	0	0	0	163 .....	..10/01/2045 ..
3138YH-US-7 ..	FN AY4203 - RMBS .....		..12/01/2022 ..	Paydown		3,276	3,276	3,509	3,462	0	(186)	0	(186)	0	3,276	0	0	0	60 .....	..05/01/2045 ..
3140FP-FQ-7 ..	FN BE3774 - RMBS .....		..12/01/2022 ..	Paydown		89,753	89,753	90,020	90,160	0	(407)	0	(407)	0	89,753	0	0	0	1,409 .....	..07/01/2047 ..
3140FX-H3-9 ..	FN BF0249 - RMBS .....		..12/01/2022 ..	Paydown		233,955	233,955	243,003	242,672	0	(8,716)	0	(8,716)	0	233,955	0	0	0	3,233 .....	..01/01/2058 ..
3140J8-ZH-9 ..	FN BM4343 - RMBS .....		..12/01/2022 ..	Paydown		147,845	147,845	155,053	154,698	0	(6,853)	0	(6,853)	0	147,845	0	0	0	3,003 .....	..05/01/2048 ..
3140J9-H8-7 ..	FN BM4754 - RMBS .....		..12/01/2022 ..	Paydown		46,624	46,624	48,219	48,894	0	(2,270)	0	(2,270)	0	46,624	0	0	0	657 .....	..05/01/2047 ..
3140Q9-2N-2 ..	FN CA2580 - RMBS .....		..12/01/2022 ..	Paydown		77,071	77,071	80,085	79,692	0	(2,621)	0	(2,621)	0	77,071	0	0	0	1,647 .....	..11/01/2048 ..
3140X4-V3-7 ..	FN FM1533 - RMBS .....		..12/01/2022 ..	Paydown		61,745	61,745	65,363	66,288	0	(4,543)	0	(4,543)	0	61,745	0	0	0	1,159 .....	..02/01/2048 ..
31418D-RW-4 ..	FN MA4100 - RMBS .....		..12/01/2022 ..	Paydown		19,033	19,033	19,702	19,769	0	(736)	0	(736)	0	19,033	0	0	0	173 .....	..08/01/2050 ..
452281-JD-1 ..	ILSSTD 2010-1 A3 - ABS .....		..10/25/2022 ..	Paydown		33,057	33,057	33,041	33,041	0	135	0	135	0	33,057	0	0	0	348 .....	..07/25/2045 ..
66705E-AA-6 ..	NEF 2012-1 A - ABS .....		..12/27/2022 ..	Paydown		92,540	92,540	92,121	92,226	0	314	0	314	0	92,540	0	0	0	949 .....	..12/26/2031 ..
709224-EV-7 ..	PENNSYLVANIA ST TPK COMM TPK REV .....		..09/28/2022 ..	Not Available		385,488	360,000	403,013	374,837	0	(3,628)	0	(3,628)	0	371,209	0	14,279	14,279	14,850 .....	..12/01/2031 ..
0909999999 Subtotal - Bonds - U.S. Special Revenues						2,185,354	2,159,865	2,281,307	2,259,576	0	(88,502)	0	(88,502)	0	2,171,074	0	14,279	14,279	44,441	XXX
05583J-AA-0 ..	BPCE SA	C .....	..05/22/2022 ..	Maturity @ 100.00		425,000	425,000	422,365	424,780	0	220	0	220	0	425,000	0	0	0	6,375 .....	..05/22/2022 ..
14987V-AA-7 ..	CBAM 199 A - CDO .....		..10/17/2022 ..	Paydown		55,972	55,972	55,972	55,972	0	0	0	0	0	55,972	0	0	0	810 .....	..02/12/2030 ..
22535W-AA-5 ..	CREDIT AGRICOLE SA (LONDON BRANCH)	C .....	..01/10/2022 ..	Maturity @ 100.00		275,000	275,000	277,197	275,012	0	(12)	0	(12)	0	275,000	0	0	0	4,641 .....	..01/10/2022 ..
234064-AB-9 ..	DAIWA SECURITIES GROUP INC	C .....	..04/19/2022 ..	Maturity @ 100.00		300,000	300,000	300,000	300,000	0	0	0	0	0	300,000	0	0	0	4,694 .....	..04/19/2022 ..
28137R-AA-5 ..	EDUSA 5 A - ABS .....		..12/27/2022 ..	Paydown		17,467	17,467	17,298	17,505	0	(38)	0	(38)	0	17,467	0	0	0	170 .....	..02/25/2039 ..
38021E-AA-2 ..	GOAL 2010-1 NTS - ABS .....		..11/25/2022 ..	Paydown		68,250	68,250	67,609	67,486	0	764	0	764	0	68,250	0	0	0	684 .....	..08/25/2048 ..
429827-AY-4 ..	HEF 2014-1 NTS - ABS .....		..11/25/2022 ..	Paydown		278,653	278,653	280,046	279,989	0	(1,336)	0	(1,336)	0	278,653	0	0	0	3,358 .....	..05/25/2034 ..
444859-BJ-0 ..	HUMANA INC .....		..12/15/2022 ..	Maturity @ 100.00		125,000	125,000	124,788	124,957	0	43	0	43	0	125,000	0	0	0	3,625 .....	..12/15/2022 ..
456837-AG-8 ..	ING GROEP NV	C .....	..03/29/2022 ..	Maturity @ 100.00		1,300,000	1,300,000	1,296,944	1,299,842	0	158	0	158	0	1,300,000	0	0	0	20,475 .....	..03/29/2022 ..
594918-BH-6 ..	MICROSOFT CORP .....		..09/03/2022 ..	Call @ 100.00		350,000	350,000	349,888	349,986	0	12	0	12	0	349,997	0	3	3	7,729 .....	..11/03/2022 ..
63940F-AB-3 ..	NAVSL 2016-2 A2 - ABS .....		..04/25/2022 ..	Paydown		22,658	22,658	22,658	22,658	0	0	0	0	0	22,658	0	0	0	57 .....	..06/25/2065 ..
86803U-AC-5 ..	SUNTORY HOLDINGS LTD	C .....	..06/28/2022 ..	Maturity @ 100.00		375,000	375,000	374,370	374,935	0	65	0	65	0	375,000	0	0	0	4,781 .....	..06/28/2022 ..
874060-AT-3 ..	TAKEDA PHARMACEUTICAL CO LTD	C .....	..10/27/2022 ..	Call @ 100.00		250,000	250,000	249,900	249,963	0	16	0	16	0	249,978	0	22	22	5,500 .....	..11/26/2023 ..

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Essent Guaranty of PA, 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
90352J-AA-1 ..	UBS GROUP AG	C.....	.05/23/2022 ..	Call @ 100.00 .....		.....375,000	.....375,000	.....374,993	.....375,004	.....0	.....(1)	.....0	.....(1)	.....0	.....375,003	.....0	.....(3)	.....(3)	.....6,546	..05/23/2023 ..
904678-AA-7 ..	UNICREDIT SPA	C.....	.04/12/2022 ..	Maturity @ 100.00 .....		.....500,000	.....500,000	.....498,618	.....499,917	.....0	.....83	.....0	.....83	.....0	.....500,000	.....0	.....0	.....0	.....9,375	..04/12/2022 ..
91324P-DD-1 ...	UNITEDHEALTH GROUP INC .....		.10/15/2022 ..	Maturity @ 100.00 .....		.....375,000	.....375,000	.....373,781	.....374,797	.....0	.....203	.....0	.....203	.....0	.....375,000	.....0	.....0	.....0	.....8,906	..10/15/2022 ..
92537K-AA-2 ..	VERUS 2019-4 A1 - CMO/RMBS .....		.12/01/2022 ..	Paydown .....		.....183,341	.....183,341	.....185,862	.....189,747	.....0	.....(6,407)	.....0	.....(6,407)	.....0	.....183,341	.....0	.....0	.....0	.....1,765	..10/27/2059 ..
92826C-AC-6 ..	VISA INC .....		.12/14/2022 ..	Maturity @ 100.00 .....		.....350,000	.....350,000	.....349,514	.....349,928	.....0	.....72	.....0	.....72	.....0	.....350,000	.....0	.....0	.....0	.....9,800	..12/14/2022 ..
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						5,626,340	5,626,340	5,621,801	5,632,478	0	(6,159)	0	(6,159)	0	5,626,318	0	21	21	99,290	XXX
2509999997. Total - Bonds - Part 4						9,231,573	9,206,085	9,320,257	9,326,846	0	(109,574)	0	(109,574)	0	9,217,272	0	14,300	14,300	182,228	XXX
2509999998. Total - Bonds - Part 5									0											XXX
2509999999. Total - Bonds						9,231,573	9,206,085	9,320,257	9,326,846	0	(109,574)	0	(109,574)	0	9,217,272	0	14,300	14,300	182,228	XXX
4509999997. Total - Preferred Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4509999998. Total - Preferred Stocks - Part 5							XXX		0											XXX
4509999999. Total - Preferred Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5989999997. Total - Common Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5989999998. Total - Common Stocks - Part 5							XXX		0											XXX
5989999999. Total - Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5999999999. Total - Preferred and Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6009999999 - Totals						9,231,573	XXX	9,320,257	9,326,846	0	(109,574)	0	(109,574)	0	9,217,272	0	14,300	14,300	182,228	XXX

Schedule D - Part 5 - Long Term Bonds and Stocks Acquired and Fully Disposed Of

N O N E

Schedule D-Part 6-Section 1-Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

N O N E

Schedule D - Part 6 - Section 2

N O N E

Schedule DA - Part 1 - Short-Term Investments Owned

N O N E

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

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR											
1.	January.....	469,212	4.	April.....	1,138,274	7.	July.....	2,266,251	10.	October.....	1,533,950
2.	February.....	414,831	5.	May.....	1,003,480	8.	August.....	2,039,831	11.	November.....	1,153,797
3.	March.....	308,297	6.	June.....	893,960	9.	September.....	1,783,212	12.	December.....	2,778,978

SCHEDULE E - PART 2 - CASH EQUIVALENTS

[illegible]

1.		Book/Adjusted Carrying Value by NAIC Designation Category Footnote:						
Line Number								
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							

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, Etc.	1	2	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
	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					
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	B. On Deposit	982,431	814,375		
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 Alien and Other	OT	XXX	0	0	0	0
59. Subtotal	XXX	XXX	982,431	814,375	0	0
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

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