



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2023
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	SVP/CFO	David Bruce Weinstock #
SVP/CLO/Secretary	Mary Lourdes Gibbons	VP/Treasurer	Joseph James Manion Jr.

OTHER

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	Delaware	

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

Mark Anthony Casale President/CEO	Mary Lourdes Gibbons SVP/CLO/Secretary	David Bruce Weinstock SVP/CFO
Subscribed and sworn to before me this 15th day of February 2024		a. Is this an original filing? b. If no, 1. State the amendment number..... 2. Date filed 3. Number of pages attached.....
Lois A. Chapla Notary Public 06/11/2027		Yes [X] No []

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)	97,598,798		97,598,798	105,868,222
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 (\$2,438,522 , Schedule E - Part 1), cash equivalents (\$7,291,580 , Schedule E - Part 2) and short-term investments (\$, Schedule DA)	9,730,102		9,730,102	4,324,627
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)	107,328,900	0	107,328,900	110,192,849
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	705,896		705,896	699,606
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	61,069		61,069	90,235
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			0	84,018
18.2 Net deferred tax asset	3,663,309	3,652,090	11,219	20,575
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	109,904		109,904	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)	111,869,079	3,652,090	108,216,989	111,087,283
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	111,869,079	3,652,090	108,216,989	111,087,283
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 2023 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)	603,634	804,264
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)	7,239	10,086
4. Commissions payable, contingent commissions and other similar charges		
5. Other expenses (excluding taxes, licenses and fees)	56,685	46,244
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))	971,519	
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 \$0 for medical loss ratio rebate per the Public Health Service Act)	66,073	132,843
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	223,529	735,786
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	52,243,993	56,744,194
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	54,172,672	58,478,318
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	54,172,672	58,478,318
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)	15,044,317	13,608,965
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)	54,044,317	52,608,965
38. TOTALS (Page 2, Line 28, Col. 3)	108,216,989	111,087,283
DETAILS OF WRITE-INS		
2501. Statutory contingency reserve	52,243,993	56,744,194
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)	52,243,993	56,744,194
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, 155, 104	1, 747, 208
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	(167, 471)	(928, 817)
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	(2, 588)	(5, 677)
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	2, 152, 157	4, 731, 408
5. Aggregate write-ins for underwriting deductions	0	0
6. Total underwriting deductions (Lines 2 through 5)	1, 982, 098	3, 796, 914
7. Net income of protected cells		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(826, 994)	(2, 049, 706)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	3, 113, 175	2, 827, 046
10. Net realized capital gains (losses) less capital gains tax of \$ (Exhibit of Capital Gains (Losses))		11, 297
11. Net investment gain (loss) (Lines 9 + 10)	3, 113, 175	2, 838, 343
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)	2, 286, 181	788, 637
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)	2, 286, 181	788, 637
19. Federal and foreign income taxes incurred	5, 341, 674	(70, 111)
20. Net income (Line 18 minus Line 19)(to Line 22)	(3, 055, 493)	858, 748
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	52, 608, 965	56, 136, 297
22. Net income (from Line 20)	(3, 055, 493)	858, 748
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	3, 533, 494	(311, 170)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(3, 542, 850)	285, 170
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	4, 500, 201	639, 920
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	1, 435, 352	(3, 527, 332)
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	54, 044, 317	52, 608, 965
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	4, 500, 201	639, 920
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)	4, 500, 201	639, 920

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	1,117,500	1,656,037
2. Net investment income	3,559,159	2,963,893
3. Miscellaneous income	0	0
4. Total (Lines 1 through 3)	4,676,659	4,619,930
5. Benefit and loss related payments	33,159	52,777
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	2,146,876	4,750,105
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	4,286,137	54,210
10. Total (Lines 5 through 9)	6,466,172	4,857,092
11. Net cash from operations (Line 4 minus Line 10)	(1,789,513)	(237,162)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	7,824,778	9,231,573
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	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	7,824,778	9,231,573
13. Cost of investments acquired (long-term only):		
13.1 Bonds	42,103	5,647,761
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)	42,103	5,647,761
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)	7,782,675	3,583,812
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	0	5,000,000
16.6 Other cash provided (applied)	(587,686)	525,484
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(587,686)	(4,474,516)
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)	5,405,475	(1,127,866)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	4,324,627	5,452,493
19.2 End of period (Line 18 plus Line 19.1)	9,730,102	4,324,627

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

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ANNUAL STATEMENT FOR THE YEAR 2023 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	0
2.2 Multiple peril crop	0	0	0	0
2.3 Federal flood	0	0	0	0
2.4 Private crop	0	0	0	0
2.5 Private flood	0	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	0
5.2 Commercial multiple peril (liability portion)	0	0	0	0
6. Mortgage guaranty	1,088,334	132,843	66,073	1,155,104
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	0
13.2 Comprehensive (hospital and medical) group	0	0	0	0
14. Credit accident and health (group and individual)	0	0	0	0
15.1 Vision only	0	0	0	0
15.2 Dental only	0	0	0	0
15.3 Disability income	0	0	0	0
15.4 Medicare supplement	0	0	0	0
15.5 Medicaid Title XIX	0	0	0	0
15.6 Medicare Title XVIII	0	0	0	0
15.7 Long-term care	0	0	0	0
15.8 Federal employees health benefits plan	0	0	0	0
15.9 Other health	0	0	0	0
16. Workers' compensation	0	0	0	0
17.1 Other liability - occurrence	0	0	0	0
17.2 Other liability - claims-made	0	0	0	0
17.3 Excess workers' compensation	0	0	0	0
18.1 Products liability - occurrence	0	0	0	0
18.2 Products liability - claims-made	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0
19.2 Other private passenger auto liability.....	0	0	0	0
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0
19.4 Other commercial auto liability.....	0	0	0	0
21.1 Private passenger auto physical damage	0	0	0	0
21.2 Commercial auto physical damage	0	0	0	0
22. Aircraft (all perils)	0	0	0	0
23. Fidelity	0	0	0	0
24. Surety	0	0	0	0
26. Burglary and theft	0	0	0	0
27. Boiler and machinery	0	0	0	0
28. Credit	0	0	0	0
29. International	0	0	0	0
30. Warranty	0	0	0	0
31. Reinsurance - nonproportional assumed property	0	0	0	0
32. Reinsurance - nonproportional assumed liability	0	0	0	0
33. Reinsurance - nonproportional assumed financial lines	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0
35. TOTALS	1,088,334	132,843	66,073	1,155,104
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 2023 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	323	65,750			66,073
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	323	65,750	0	0	66,073
36. Accrued retrospective premiums based on experience					0
37. Earned but unbilled premiums					0
38. Balance (Sum of Line 35 through 37)					66,073
DETAILS OF WRITE-INS					
3401.					
3402.					
3403.					
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0

(a) State here basis of computation used in each case

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Essent Guaranty of PA, Inc.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN						
Line of Business	1	Reinsurance Assumed		Reinsurance Ceded		6
	Direct Business (a)	2	3	4	5	Net Premiums Written Cols. 1+2+3-4-5
1. Fire	0					0
2.1 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	1,088,334				1,088,334
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	1,088,334	0	0	0	1,088,334
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 2023 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	0.0
2.2 Multiple peril crop	0			0	0	0	0	0.0
2.3 Federal flood	0			0	0	0	0	0.0
2.4 Private crop	0			0	0	0	0	0.0
2.5 Private flood	0			0	0	0	0	0.0
3. Farmowners multiple peril	0			0	0	0	0	0.0
4. Homeowners multiple peril	0			0	0	0	0	0.0
5.1 Commercial multiple peril (non-liability portion)	0			0	0	0	0	0.0
5.2 Commercial multiple peril (liability portion)	0			0	0	0	0	0.0
6. Mortgage guaranty	0	33,159		33,159	603,634	804,264	(167,471)	(14.5)
8. Ocean marine	0			0	0	0	0	0.0
9. Inland marine	0			0	0	0	0	0.0
10. Financial guaranty	0			0	0	0	0	0.0
11.1 Medical professional liability - occurrence	0			0	0	0	0	0.0
11.2 Medical professional liability - claims-made	0			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	0.0
13.2 Comprehensive (hospital and medical) group	0			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	0.0
15.2 Dental only	0			0	0	0	0	0.0
15.3 Disability income	0			0	0	0	0	0.0
15.4 Medicare supplement	0			0	0	0	0	0.0
15.5 Medicaid Title XIX	0			0	0	0	0	0.0
15.6 Medicare Title XVIII	0			0	0	0	0	0.0
15.7 Long-term care	0			0	0	0	0	0.0
15.8 Federal employees health benefits plan	0			0	0	0	0	0.0
15.9 Other health	0			0	0	0	0	0.0
16. Workers' compensation	0			0	0	0	0	0.0
17.1 Other liability - occurrence	0			0	0	0	0	0.0
17.2 Other liability - claims-made	0			0	0	0	0	0.0
17.3 Excess workers' compensation	0			0	0	0	0	0.0
18.1 Products liability - occurrence	0			0	0	0	0	0.0
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	0.0
19.2 Other private passenger auto liability.....	0			0	0	0	0	0.0
19.3 Commercial auto no-fault (personal injury protection)	0			0	0	0	0	0.0
19.4 Other commercial auto liability.....	0			0	0	0	0	0.0
21.1 Private passenger auto physical damage	0			0	0	0	0	0.0
21.2 Commercial auto physical damage	0			0	0	0	0	0.0
22. Aircraft (all perils)	0			0	0	0	0	0.0
23. Fidelity	0			0	0	0	0	0.0
24. Surety	0			0	0	0	0	0.0
26. Burglary and theft	0			0	0	0	0	0.0
27. Boiler and machinery	0			0	0	0	0	0.0
28. Credit	0			0	0	0	0	0.0
29. International	0			0	0	0	0	0.0
30. Warranty	0			0	0	0	0	0.0
31. Reinsurance - nonproportional assumed property	XXX			0	0	0	0	0.0
32. Reinsurance - nonproportional assumed liability	XXX			0	0	0	0	0.0
33. Reinsurance - nonproportional assumed financial lines	XXX			0	0	0	0	0.0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35. TOTALS	0	33,159	0	33,159	603,634	804,264	(167,471)	(14.5)
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

ANNUAL STATEMENT FOR THE YEAR 2023 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		561,634		561,634		42,000		603,634	7,239
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	561,634	0	561,634	0	42,000	0	603,634	7,239
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	(2,588)			(2,588)
1.3 Reinsurance ceded				0
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	(2,588)	0	0	(2,588)
2. Commission and brokerage:				
2.1 Direct excluding contingent				0
2.2 Reinsurance assumed, excluding contingent		208,716		208,716
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	208,716	0	208,716
3. Allowances to managers and agents				0
4. Advertising				0
5. Boards, bureaus and associations		16,154		16,154
6. Surveys and underwriting reports				0
7. Audit of assureds' records				0
8. Salary and related items:				
8.1 Salaries		661,433		661,433
8.2 Payroll taxes		62,976		62,976
9. Employee relations and welfare		524,304		524,304
10. Insurance		55,763		55,763
11. Directors' fees		93,297		93,297
12. Travel and travel items		30,106		30,106
13. Rent and rent items		136,613		136,613
14. Equipment		5,131		5,131
15. Cost or depreciation of EDP equipment and software		52,583		52,583
16. Printing and stationery		3,363		3,363
17. Postage, telephone and telegraph, exchange and express		1,071		1,071
18. Legal and auditing		321,169		321,169
19. Totals (Lines 3 to 18)	0	1,963,963	0	1,963,963
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$		(4,757)		(4,757)
20.2 Insurance department licenses and fees		1,546		1,546
20.3 Gross guaranty association assessments				0
20.4 All other (excluding federal and foreign income and real estate)		1,647		1,647
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	(1,564)	0	(1,564)
21. Real estate expenses				0
22. Real estate taxes				0
23. Reimbursements by uninsured plans		0		0
24. Aggregate write-ins for miscellaneous expenses	0	(18,958)	18,018	(940)
25. Total expenses incurred	(2,588)	2,152,157	18,018	(a) 2,167,587
26. Less unpaid expenses - current year	7,239	279,744		286,983
27. Add unpaid expenses - prior year	10,086	51,145		61,231
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)	259	1,923,558	18,018	1,941,835
DETAILS OF WRITE-INS				
2401. Lobbying		7,233		7,233
2402. Other - Miscellaneous		(22,742)		(22,742)
2403. Write-in - Consulting & Other Professional Fees		(3,449)		(3,449)
2498. Summary of remaining write-ins for Line 24 from overflow page	0	0	18,018	18,018
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	0	(18,958)	18,018	(940)

(a) Includes management fees of \$ 1,862,630 to affiliates and \$ to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2023 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) .....56,243	.....55,731
1.1	Bonds exempt from U.S. tax	(a) .....411,150	.....402,327
1.2	Other bonds (unaffiliated)	(a) .....2,360,881	.....2,365,238
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) .....296,632	.....307,897
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	3,124,905	3,131,193
11.	Investment expenses		(g) .....18,018
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) .....		.....18,018
17.	Net investment income (Line 10 minus Line 16)		3,113,175
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 \$46,511 accrual of discount less \$498,785 amortization of premium and less \$250 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 \$0 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	0	0	0	0	0
1.2	Other bonds (unaffiliated)	1	0	1	(34,475)	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	34,475	0
10.	Total capital gains (losses)	1	0	1	0	0
DETAILS OF WRITE-INS						
0901.	Miscellaneous - Other			0	34,475	
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	34,475	0

ANNUAL STATEMENT FOR THE YEAR 2023 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	3,652,090	109,240	(3,542,850)
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)	3,652,090	109,240	(3,542,850)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0
28. Total (Lines 26 and 27)	3,652,090	109,240	(3,542,850)
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 #	2023	2022
NET INCOME					
(1) Essent Guaranty of PA, Inc. state basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$ (3,055,493)	\$ 858,748
(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	\$ (3,055,493)	\$ 858,748
SURPLUS					
(5) Essent Guaranty of PA, Inc. state basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 54,044,317	\$ 52,608,965
(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	\$ 54,044,317	\$ 52,608,965

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 2023 or 2022.
- (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, 2023 and 2022, 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: \$929
 - 2. 12 Months or longer: \$2,306,428

The aggregate related fair value of securities with unrealized losses:

 - 1. Less than 12 months: \$51,369
 - 2. 12 Months or longer: \$36,320,390 - (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	984,358	—	—	—	984,358	982,431	1,927
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	\$ 984,358	\$ —	\$ —	\$ —	\$ 984,358	\$ 982,431	\$ 1,927

(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	—	984,358	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	\$ —	\$ 984,358	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 2023.
- 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 2023 is \$0.
- C. The gross, nonadmitted and admitted amounts for interest income due and accrued.

NOTES TO FINANCIAL STATEMENTS

Interest Income Due and Accrued	Amount
1. Gross	\$ 705,896
2. Nonadmitted	\$ —
3. Admitted	\$ 705,896

- D. The Company had no aggregate deferred interest at December 31, 2023.
- E. The Company not no cumulative amounts of paid-in-kind (PIK) interest included in the current principal balance.

8. Derivative Instruments

The Company had no derivative instruments at December 31, 2023 or 2022.

9. Income Taxes

		12/31/23		
A.	Components of the net deferred income tax asset or net deferred tax liability;	Ordinary	Capital	Total
1				
(a)	Total gross deferred tax assets	\$3,665,441	\$ —	\$3,665,441
(b)	Statutory Valuation Allowance Adjustments	—	—	—
(c)	Adjusted gross deferred tax assets (1a-1b)	3,665,441	—	3,665,441
(d)	Deferred tax assets nonadmitted	(3,652,090)	—	(3,652,090)
(e)	Subtotal net admitted deferred tax assets	13,351	—	13,351
(f)	Deferred tax liabilities	(2,132)	—	(2,132)
(g)	Net admitted deferred tax assets (net deferred tax liabilities)	\$ 11,219	\$ —	\$ 11,219

		12/31/23		
2	Admission Calculation Components	Ordinary	Capital	Total
(a)	Federal income taxes paid in prior years recoverable through loss carrybacks (11a)	\$ 11,219	\$ —	\$ 11,219
(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)	8,104,748	—	8,104,748
	Lesser of (b)1. or (b)2.	—	—	—
(c)	Adjusted gross DTAs offset by gross DTLs (11c)	2,132	—	2,132
(d)	Deferred Tax Assets Admitted as the result of application of SSAP No. 101 (Total 2(a)+2(b)+2(c))	\$ 13,351	\$ —	\$ 13,351

		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

NOTES TO FINANCIAL STATEMENTS

2	Admission Calculation Components	12/31/22		
		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

A. Components of the net deferred income tax asset or net deferred tax liability;		Ordinary	Capital	Total
		Change	Change	Change
1				
(a)	Total gross deferred tax assets	\$3,532,342	\$ —	\$3,532,342
(b)	Statutory Valuation Allowance Adjustments	—	—	—
(c)	Adjusted gross deferred tax assets (1a-1b)	3,532,342	—	3,532,342
(d)	Deferred tax assets nonadmitted	(3,542,850)	—	(3,542,850)
(e)	Subtotal net admitted deferred tax assets	(10,508)	—	(10,508)
(f)	Deferred tax liabilities	1,152	—	1,152
(g)	Net admitted deferred tax assets (net deferred tax liabilities)	\$ (9,356)	\$ —	\$ (9,356)

2	Admission Calculation Components	Ordinary	Capital	Total
		Change	Change	Change
(a)	Federal income taxes paid in prior years recoverable through loss carrybacks (11a)	\$ (9,356)	\$ —	\$ (9,356)
(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)	216,489	—	216,489
	Lesser of (b)1. or (b)2.	—	—	—
(c)	Adjusted gross DTAs offset by gross DTLs (11c)	(1,152)	—	(1,152)
(d)	Deferred Tax Assets Admitted as the result of application of SSAP No. 101 (Total 2(a)+2(b)+2(c))	\$ (10,508)	\$ —	\$ (10,508)

3	Disclosure of ratios used for threshold limitation (for 11b);	12/31/23	12/31/22	Change
(a)	Ratio percentage used to determine recovery period and threshold limitation amount in 2(b)1 above	4,975.2%	4,349.4%	625.8%
(b)	Amount of adjusted capital and surplus used to determine recovery period threshold limitation in 2(b)2 above	\$54,031,653	\$52,588,393	\$1,443,260

NOTES TO FINANCIAL STATEMENTS

4	Impact of Tax Planning Strategies On the Determination of:	12/31/23		
		Ordinary	Capital	Total
		Percentage	Percentage	Percentage
	(a) Adjusted Gross Deferred Tax Assets			
	(Percentage of Total Adjusted Gross Deferred Tax Assets)	N/A	N/A	N/A
	(b) Net Admitted Adjusted Gross Deferred Tax Assets-			
	(Percentage of Total Net Admitted Adjusted Gross Deferred Tax Assets)	N/A	N/A	N/A
	(c) The Company's tax-planning strategies do not include the use of reinsurance tax-planning strategies.			

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

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

B. Unrecognized deferred tax liabilities

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

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

1	Current tax expense incurred	12/31/23	12/31/22	Change
	(a) Current year federal tax expense (benefit)- ordinary income	\$ 5,335,470	\$ (70,111)	\$ 5,405,581
	(b) Current year foreign tax expense (benefit)- ordinary income	—	—	—
	(c) Subtotal	5,335,470	(70,111)	\$ 5,405,581
	(d) Current year tax expense on net realized capital gains	—	3,003	\$ (3,003)
	(e) Utilization of operating loss carry forwards	—	—	—
	(f) Other	—	—	—
	(g) Federal and foreign income taxes incurred	\$ 5,335,470	\$ (67,108)	\$ 5,402,578

NOTES TO FINANCIAL STATEMENTS

2 **Deferred tax assets:**

	12/31/23	12/31/22	Change
(a) Ordinary:			
(1) Discounting of unpaid losses and LAE	\$ 2,757	\$ 3,760	\$ (1,003)
(2) Unearned premium reserve	8,216	16,603	(8,387)
(3) Start-up and organizational costs	1,312	2,436	(1,124)
(4) Contingency reserves	3,653,156	110,300	3,542,856
Subtotal	3,665,441	133,099	3,532,342
(b) Statutory Valuation Allowance Adjustment	—	—	—
(c) Nonadmitted ordinary deferred tax assets	(3,652,090)	(109,240)	(3,542,850)
(d) Admitted ordinary deferred tax assets	<u>\$ 13,351</u>	<u>\$ 23,859</u>	<u>\$ (10,508)</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>\$ 13,351</u>	<u>\$ 23,859</u>	<u>\$ (10,508)</u>

3 **Deferred tax liabilities:**

(a) Ordinary			
(1) PAE Adjustment (Rev Proc 2002-46)	\$ (806)	\$ (1,295)	\$ 489
(2) Loss reserves (TCJA transition adjustment)	(1,326)	(1,989)	663
(3) Prepaid expenses	—	—	—
Subtotal	(2,132)	(3,284)	1,152
(b) Capital	—	—	—
Subtotal	—	—	—
(c) Deferred tax liabilities	<u>(2,132)</u>	<u>(3,284)</u>	<u>1,152</u>
4 Net deferred tax asset (liability)	<u>\$ 11,219</u>	<u>\$ 20,575</u>	<u>\$ (9,356)</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);

	12/31/23	12/31/22	Change
Total deferred tax assets	\$ 3,665,441	\$ 133,099	\$ 3,532,342
Total deferred tax liabilities	(2,132)	(3,284)	1,152
Net deferred tax assets/liabilities	3,663,309	129,815	3,533,494
Statutory valuation allowance adjustment	—	—	—
Net deferred tax assets/liabilities after SVA	3,663,309	129,815	3,533,494
Tax effect of unrealized gains (losses)	—	—	—
Statutory valuation allowance adjustment allocated to unrealized	—	—	—
Change in net deferred income tax	<u>\$ 3,663,309</u>	<u>\$ 129,815</u>	<u>\$ 3,533,494</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:

	12/31/23	Tax effect	Effective
	Amount	21%	Tax Rate
Income before taxes	\$ 2,286,182	\$ 480,098	21.00 %
IRS audit deficiency	2,108,605	442,807	19.37 %
Change in statutory contingency reserves	4,500,200	945,042	41.34 %
Tax-exempt interest, net of proration	(301,745)	(63,366)	(2.77)%
Other	(12,405)	(2,605)	(0.11)%
Total	<u>\$ 8,580,837</u>	<u>\$ 1,801,976</u>	<u>78.82 %</u>
Federal and foreign income taxes incurred		\$ 5,335,470	233.38 %
Tax on capital gains (losses)		—	— %
Change in net deferred taxes		(3,533,494)	(154.56)%
Total statutory taxes		<u>\$ 1,801,976</u>	<u>78.82 %</u>

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

- (1) As of December 31, 2023 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 for 2023 and 2022 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, Essent Treasury Services, LLC, Essent Title Holdings, Inc. and Agents National Title Insurance Company.
- (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, 2023 and 2022, 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.

- C. The Company did not have any transactions with related parties who are not reported on Schedule Y.

NOTES TO FINANCIAL STATEMENTS

- D. As of December 31, 2023 the Company has recorded a payable in the amount of \$172,087 associated with the Amended and Restated Administrative Services Agreement described in 10.E below, \$26,100 to the Parent for invoices paid by the Parent on behalf of the Company, \$3,453 for an invoice paid by Essent Guaranty and \$21,889 due to Essent related to expenses allocated from Essent to the Company and, receivable of \$109,904 from Essent Title Holdings, Inc ("ETH") relating to payments made by the Company on ETH's behalf. As of December 31, 2022 the Company had recorded a payable in the amount of \$712,956 associated with the Amended and Restated Administrative Services Agreement, \$960 for an invoice paid by Essent Guaranty and \$21,870 due to Essent related to expenses allocated from Essent to the Company. All intercompany balances outstanding at December 31, 2023 were settled within the timelines outlined in their respective agreements. These settlements are generally expected to occur within 31 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 \$1,862,630 in 2023 and \$4,353,183 in 2022.
- 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.
- (C), (D) & (E) The ability of the Company to declare dividends on its common stock is restricted by certain provisions of the insurance laws of the Commonwealth of Pennsylvania, its state 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 \$54,044,317, 10 percent of the preceding year-end statutory policyholders' surplus, when making a dividend payment or other distribution in 2024 without prior approval by the Pennsylvania Insurance Commissioner. The Company paid no dividends in the year ended December 31, 2023. The Company paid a \$5 million cash dividend to its Parent in the year ended December 31, 2022.

NOTES TO FINANCIAL STATEMENTS

- (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.

20. Fair Value Measurements

A.

- 1) Fair value measurements as of December 31, 2023:

Assets at Fair Value

Description	Level 1	Level 2	Level 3	Total
Bonds				
Industrial & Miscellaneous	\$ —	\$ 81,128	\$ —	\$ 81,128
Total Bonds	—	81,128	—	81,128
Cash Equivalents				
Other Money Market Mutual Funds	\$ 7,291,580	\$ —	\$ —	\$ 7,291,580
Total Cash Equivalents	7,291,580	—	—	7,291,580
Total Assets at Fair Value	\$ 7,291,580	\$ 81,128	\$ —	\$ 7,372,708

- 2) Fair value measurements in Level 3 - None.

NOTES TO FINANCIAL STATEMENTS

- 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, 2023

Type of Financial Instrument	Aggregate	Admitted				Not Practicable
	Fair Value	Assets	Level 1	Level 2	Level 3	(Carrying Value)
Financial Assets:						
Bonds	\$ 92,776,007	\$ 97,598,799	\$ 14,515,630	\$ 78,260,377	\$ —	\$ —
Cash equivalents	7,291,580	7,291,580	7,291,580	—	—	—

December 31, 2022

Type of Financial Instrument	Aggregate	Admitted				Not Practicable
	Fair Value	Assets	Level 1	Level 2	Level 3	(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	—	—	—

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.

22. Events Subsequent

The Company has considered subsequent events through February 15, 2024.

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, 2023:

NOTES TO FINANCIAL STATEMENTS

	Assumed		Ceded		Net	
	Reinsurance		Reinsurance			
	(1)	(2)	(3)	(4)	(5)	(6)
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	\$ 66,073	\$ 11,885	\$ —	\$ —	\$ 66,073	\$ 11,885
b. All others	—	—	—	—	—	—
c. Total	\$ 66,073	\$ 11,885	\$ —	\$ —	\$ 66,073	\$ 11,885
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, 2023.
- E.

There was no commutation of ceded reinsurance as of December 31, 2023.
- 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, 2022 were \$814,350. For the year ended December 31, 2023, \$33,460 was paid for incurred claims and claim adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$451,271 as a result of re-estimation of unpaid claims and claim adjustment expenses. Therefore, there has been a \$329,619 favorable prior-year development during the year ended December 31, 2023. 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.

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.

NOTES TO FINANCIAL STATEMENTS

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, 2023, 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 of 2022, 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 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.

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	12/31/2023
3. Was anticipated investment income utilized in this calculation?	Yes

31. High Deductibles

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

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

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

33. Asbestos/Environmental Reserves

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

34. Subscriber Savings Accounts

The Company has no subscriber savings accounts.

35. Multiple Peril Crop Insurance

The Company has no multiple peril crop insurance exposure.

36. Financial Guaranty Insurance

The Company does not write financial guaranty insurance.

ANNUAL STATEMENT FOR THE YEAR 2023 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 2023 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 [] No [X]

14.21

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

14.3

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

Yes [] No [X]

14.31

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

GENERAL INTERROGATORIES

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

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 [<input checked="" type="checkbox"/>]	No [<input type="checkbox"/>]
17.	Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof?	Yes [<input checked="" type="checkbox"/>]	No [<input type="checkbox"/>]
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 [<input checked="" type="checkbox"/>]	No [<input type="checkbox"/>]

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)

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 2023 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 \$ 0

26.22 Subject to reverse repurchase agreements \$ 0

26.23 Subject to dollar repurchase agreements \$ 0

26.24 Subject to reverse dollar repurchase agreements \$ 0

26.25 Placed under option agreements \$ 0

26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock \$ 0

26.27 FHLB Capital Stock \$ 0

26.28 On deposit with states 984,358

26.29 On deposit with other regulatory bodies \$ 0

26.30 Pledged as collateral - excluding collateral pledged to an FHLB \$ 0

26.31 Pledged as collateral to FHLB - including assets backing funding agreements \$ 0

26.32 Other \$ 0

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 []
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 2023 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 2023 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	97,598,799	86,977,204	(10,621,595)
31.2 Preferred stocks	0		0
31.3 Totals	97,598,799	86,977,204	(10,621,595)

- 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 2023 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?

\$6,654
- 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 |
| Housing Policy Council |6,049 |
| | |
- 41.1

Amount of payments for legal expenses, if any?

\$946
- 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 |
| Mayer Brown LLP |633 |
| Holland & Knight LLP |304 |
| | |
- 42.1

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

\$12,703
- 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 |12,703 |
| | |

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

1,155,104

1,747,208

2.3

Premium Ratio (2.1/2.2)

0.000

0.000

2.4

Reserve Numerator

.....

.....

2.5

Reserve Denominator

676,946

947,193

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 2023 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 2023 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):\$ 44,604

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

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

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

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

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

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

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

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

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

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

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

* Disclose type of coverage:
.....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Essent Guaranty of PA, Inc.

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

17.1

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

Yes [☐] No [☒]

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

17.11

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

\$

17.12

Unfunded portion of Interrogatory 17.11

\$

17.13

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

\$

17.14

Case reserves portion of Interrogatory 17.11

\$

17.15

Incurred but not reported portion of Interrogatory 17.11

\$

17.16

Unearned premium portion of Interrogatory 17.11

\$

17.17

Contingent commission portion of Interrogatory 17.11

\$

18.1

Do you act as a custodian for health savings accounts?

Yes [☐] No [☒]

18.2

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

\$

18.3

Do you act as an administrator for health savings accounts?

Yes [☐] No [☒]

18.4

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

\$

19.

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

Yes [☐] No [☒]

19.1

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

Yes [☒] No [☐]

ANNUAL STATEMENT FOR THE YEAR 2023 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 2023	2 2022	3 2021	4 2020	5 2019
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)	1,088,334	1,605,786	2,856,366	5,461,010	8,073,566
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
6. Total (Line 35)	1,088,334	1,605,786	2,856,366	5,461,010	8,073,566
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)	1,088,334	1,605,786	2,856,366	5,461,010	8,073,566
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
12. Total (Line 35)	1,088,334	1,605,786	2,856,366	5,461,010	8,073,566
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(826,994)	(2,049,706)	895,998	2,653,806	5,803,527
14. Net investment gain (loss) (Line 11)	3,113,175	2,838,343	2,647,682	2,646,288	3,045,243
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)	5,341,674	(70,111)	367,448	739,928	775,412
18. Net income (Line 20)	(3,055,493)	858,748	3,176,232	4,560,166	8,073,358
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	108,216,989	111,087,283	115,913,739	113,267,907	108,468,524
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	61,069	90,235	140,486	269,693	457,644
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)	54,172,672	58,478,318	59,777,442	58,913,778	55,532,645
22. Losses (Page 3, Line 1)	603,634	804,264	1,785,858	1,835,852	810,660
23. Loss adjustment expenses (Page 3, Line 3)	7,239	10,086	16,161	43,091	40,955
24. Unearned premiums (Page 3, Line 9)	66,073	132,843	274,265	642,266	1,343,561
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)	54,044,317	52,608,965	56,136,297	54,354,129	52,935,879
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	(1,789,513)	(237,162)	3,172,883	5,613,125	7,496,308
Risk-Based Capital Analysis					
28. Total adjusted capital	0				
29. Authorized control level risk-based capital	0				
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)	90.9	96.1	95.3	96.9	96.3
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)	9.1	3.9	4.7	2.7	3.7
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	0.0	0.4	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 2023	2 2022	3 2021	4 2020	5 2019
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)	1,435,352	(3,527,332)	1,782,168	1,418,250	3,599,505
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)	33,159	52,777	24,900	261,548	299,698
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
59. Total (Line 35)	33,159	52,777	24,900	261,548	299,698
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)	33,159	52,777	24,900	261,548	299,698
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
65. Total (Line 35)	33,159	52,777	24,900	261,548	299,698
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)	(14.5)	(53.2)	(0.8)	20.9	1.7
68. Loss expenses incurred (Line 3)	(0.2)	(0.3)	(0.6)	0.2	0.4
69. Other underwriting expenses incurred (Line 4)	186.3	270.8	73.5	35.8	32.1
70. Net underwriting gain (loss) (Line 8)	(71.6)	(117.3)	27.8	43.1	65.8
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)	197.7	294.6	83.0	40.4	35.1
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	(14.7)	(53.5)	(1.3)	21.1	2.1
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)	2.0	3.1	5.1	10.0	15.3
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)	(330)	(1,132)	(298)	(89)	(304)
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).....	(0.6)	(2.0)	(0.5)	(0.2)	(0.6)
Two Year Loss Development (\$000 omitted)					
76. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	(1,419)	(1,273)	(293)	(354)	(652)
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0)	(2.5)	(2.3)	(0.6)	(0.7)	(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 2023 OF THE Essent Guaranty of PA, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 4694 BUSINESS IN THE STATE OF Pennsylvania DURING THE YEAR 2023 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												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4. Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril												
5.1 Commercial Multiple Peril (Non-Liability Portion)												
5.2 Commercial Multiple Peril (Liability Portion)												
6. Mortgage Guaranty												1,221
8. Ocean Marine												
9. Inland Marine												
10. Financial Guaranty												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake												
13.1 Comprehensive (hospital and medical) ind (b)												
13.2 Comprehensive (hospital and medical) group (b)												
14. Credit A&H (Group and Individual)												
15.1 Vision Only (b).....												
15.2 Dental Only (b)												
15.3 Disability Income (b)												
15.4 Medicare Supplement (b)												
15.5 Medicaid Title XIX (b)												
15.6 Medicare Title XVIII (b).....												
15.7 Long-Term Care (b)												
15.8 Federal Employees Health Benefits Plan (b)												
15.9 Other Health (b)												
16. Workers' Compensation												
17.1 Other Liability - Occurrence												
17.2 Other Liability - Claims-Made												
17.3 Excess Workers' Compensation												
18.1 Products Liability - Occurrence												
18.2 Products Liability - Claims-Made												
19.1 Private Passenger Auto No-Fault (Personal Injury Protection)												
19.2 Other Private Passenger Auto Liability												
19.3 Commercial Auto No-Fault (Personal Injury Protection)												
19.4 Other Commercial Auto Liability												
21.1 Private Passenger Auto Physical Damage												
21.2 Commercial Auto Physical Damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and Theft												
27. Boiler and Machinery												
28. Credit												
29. International												
30. Warranty												
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	1,221
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 \$
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

ANNUAL STATEMENT FOR THE YEAR 2023 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 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	0	0	0	0	0	0	0	0	XXX.....
2. 2014.....	20,102.....	0	20,102.....	250	0	8	0	0	0	0	258	XXX.....
3. 2015.....	21,188.....	0	21,188.....	720	0	24	0	0	0	0	744	XXX.....
4. 2016.....	17,797.....	0	17,797.....	455	0	33	0	0	0	0	488	XXX.....
5. 2017.....	13,480.....	0	13,480.....	323	0	5	0	0	0	0	328	XXX.....
6. 2018.....	10,807.....	0	10,807.....	212	0	5	0	0	0	0	217	XXX.....
7. 2019.....	8,824.....	0	8,824.....	159	0	6	0	0	0	0	165	XXX.....
8. 2020.....	6,162.....	0	6,162.....	26	0	0	0	0	0	0	26	XXX.....
9. 2021.....	3,224.....	0	3,224.....	21	0	0	0	0	0	0	21	XXX.....
10. 2022.....	1,747.....	0	1,747.....	6	0	0	0	0	0	0	6	XXX.....
11. 2023.....	1,155.....	0	1,155.....	0	0	0	0	0	0	0	0	XXX.....
12. Totals	XXX	XXX	XXX	2,172	0	81	0	0	0	0	2,253	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
2. 2014.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 2015.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4. 2016.....	12	0	1	0	0	0	0	0	0	0	0	13	XXX
5. 2017.....	14	0	1	0	0	0	0	0	0	0	0	15	XXX
6. 2018.....	34	0	3	0	0	0	0	0	0	0	0	37	XXX
7. 2019.....	95	0	7	0	0	0	0	0	0	0	0	102	XXX
8. 2020.....	89	0	7	0	0	0	0	0	0	0	0	96	XXX
9. 2021.....	36	0	3	0	0	0	0	0	0	0	0	39	XXX
10. 2022.....	138	0	9	0	1	0	0	0	0	0	0	148	XXX
11. 2023.....	144	0	11	0	5	0	0	0	0	0	0	160	XXX
12. Totals.....	562	0	42	0	7	0	0	0	0	0	0	611	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. 2014.....	258.....	0.....	258.....	1.3.....	0.0.....	1.3.....	0.....	0.....		0.....	0.....
3. 2015.....	744.....	0.....	744.....	3.5.....	0.0.....	3.5.....	0.....	0.....		0.....	0.....
4. 2016.....	501.....	0.....	501.....	2.8.....	0.0.....	2.8.....	0.....	0.....		13.....	0.....
5. 2017.....	343.....	0.....	343.....	2.5.....	0.0.....	2.5.....	0.....	0.....		15.....	0.....
6. 2018.....	254.....	0.....	254.....	2.4.....	0.0.....	2.4.....	0.....	0.....		37.....	0.....
7. 2019.....	267.....	0.....	267.....	3.0.....	0.0.....	3.0.....	0.....	0.....		102.....	0.....
8. 2020.....	122.....	0.....	122.....	2.0.....	0.0.....	2.0.....	0.....	0.....		96.....	0.....
9. 2021.....	60.....	0.....	60.....	1.9.....	0.0.....	1.9.....	0.....	0.....		39.....	0.....
10. 2022.....	154.....	0.....	154.....	8.8.....	0.0.....	8.8.....	0.....	0.....		147.....	1.....
11. 2023.....	160.....	0.....	160.....	13.8.....	0.0.....	13.8.....	0.....	0.....		155.....	5.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	604.....	7.....

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 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023	11 One Year	12 Two Year
1. Prior.....	191	147	142	162	166	166	166	166	166	166	0	0
2. 2014.....	747	455	320	262	259	258	258	258	258	258	0	0
3. 2015.....	XXX	1,248	776	789	752	756	740	740	744	744	0	4
4. 2016.....	XXX	XXX	1,153	662	550	533	524	500	503	501	(2)	1
5. 2017.....	XXX	XXX	XXX	844	425	354	329	335	351	343	(8)	9
6. 2018.....	XXX	XXX	XXX	XXX	536	317	317	288	279	254	(25)	(34)
7. 2019.....	XXX	XXX	XXX	XXX	XXX	493	454	298	296	267	(29)	(30)
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	1,390	1,296	308	122	(186)	(1,174)
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	255	98	60	(38)	(194)
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	197	154	(43)	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	160	XXX	XXX
12. Totals											(330)	(1,419)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023		
1. Prior.....	000	73	106	147	166	166	166	166	166	166	XXX	XXX
2. 2014.....	19	134	209	247	258	258	258	258	258	258	XXX	XXX
3. 2015.....	XXX	39	326	630	709	736	736	738	744	744	XXX	XXX
4. 2016.....	XXX	XXX	61	294	404	447	497	489	489	488	XXX	XXX
5. 2017.....	XXX	XXX	XXX	26	159	277	301	320	321	328	XXX	XXX
6. 2018.....	XXX	XXX	XXX	XXX	17	116	205	205	217	217	XXX	XXX
7. 2019.....	XXX	XXX	XXX	XXX	XXX	25	131	127	155	165	XXX	XXX
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	5	11	17	26	XXX	XXX
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19	19	21	XXX	XXX
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	6	XXX	XXX
11. 2023	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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	13	5	3	1	0	0	0	0	0	0
2. 2014.....	50	22	8	1	0	0	0	0	0	0
3. 2015.....	XXX	83	31	11	3	1	0	0	0	0
4. 2016.....	XXX	XXX	74	25	10	4	1	1	1	1
5. 2017.....	XXX	XXX	XXX	56	18	5	2	1	2	1
6. 2018.....	XXX	XXX	XXX	XXX	36	14	8	6	4	3
7. 2019.....	XXX	XXX	XXX	XXX	XXX	32	23	12	10	7
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	94	89	21	7
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16	5	3
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13	9
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11

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 2023 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.....	27	0	0	0	0	0	0	27	XXX.....
2. 2022.....	1,747	0	1,747	6	0	0	0	0	0	0	6	XXX.....
3. 2023	1,155	0	1,155	0	0	0	0	0	0	0	0	XXX
4. Totals	XXX	XXX	XXX	33	0	0	0	0	0	0	33	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	280	0	22	0	1	0	0	0	0	0	0	303	0
2. 2022	138	0	9	0	1	0	0	0	0	0	0	148	0
3. 2023	144	0	11	0	5	0	0	0	0	0	0	160	0
4. Totals	562	0	42	0	7	0	0	0	0	0	0	611	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.....	302	1
2. 2022.....	154	0	154	8.8	0.0	8.8	0	0	0.0	147	1
3. 2023	160	0	160	13.8	0.0	13.8	0	0	0.0	155	5
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	604	7

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 2023 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 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023	11 One Year	12 Two Year
1. Prior.....												
2. 2014.....												
3. 2015.....	XXX											
4. 2016.....	XXX	XXX										
5. 2017.....	XXX	XXX	XXX									
6. 2018.....	XXX	XXX	XXX									
7. 2019.....	XXX	XXX	XXX	XXX								
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2023	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. 2014.....												
3. 2015.....	XXX											
4. 2016.....	XXX	XXX										
5. 2017.....	XXX	XXX	XXX									
6. 2018.....	XXX	XXX	XXX	XXX								
7. 2019.....	XXX	XXX	XXX	XXX	XXX							
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2023	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	1,802	670	383	(287)	(1,419)
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	197	154	(43)	XXX
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	160	XXX	XXX
4. Totals											(330)	(1,419)

SCHEDULE P - PART 2T - WARRANTY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2023	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 2023 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		
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023		
1. Prior.....	000.....											
2. 2014.....												
3. 2015.....	XXX.....											
4. 2016.....	XXX.....	XXX.....										
5. 2017.....	XXX.....	XXX.....	XXX.....									
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....								
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				
11. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			

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

1. Prior.....	000.....											
2. 2014.....												
3. 2015.....	XXX.....											
4. 2016.....	XXX.....	XXX.....										
5. 2017.....	XXX.....	XXX.....	XXX.....									
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....								
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				
11. 2023.....	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.....	53.....	80.....	XXX.....	XXX.....
2. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	6.....	XXX.....	XXX.....
3. 2023.....	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. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				
3. 2023.....	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 2023 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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....										
2. 2014.....										
3. 2015.....	XXX									
4. 2016.....	XXX	XXX								
5. 2017.....	XXX	XXX	XX							
6. 2018.....	XXX	XXX	XX	XXX						
7. 2019.....	XXX	XXX	XXX	XXX	XXX					
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior.....										
2. 2014.....										
3. 2015.....	XXX									
4. 2016.....	XXX	XXX								
5. 2017.....	XXX	XXX	XXX							
6. 2018.....	XXX	XXX	XX	XXX						
7. 2019.....	XXX	XXX	XX	XXX	XX					
8. 2020.....	XXX	XXX	XX	XXX	XXX	XX				
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023	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	125	43	22
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13	9
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11

SCHEDULE P - PART 4T - WARRANTY

1. Prior.....	XXX	XXX	XX	XXX	XXX	XX	XX			
2. 2022.....	XXX	XXX	XX	XX	XX	XX	XXX	XXX		
3. 2023	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 2023 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 [☒]
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	2014 .....	.....	.....
1.603	2015 .....	.....	.....
1.604	2016 .....	.....	.....
1.605	2017 .....	.....	.....
1.606	2018 .....	.....	.....
1.607	2019 .....	.....	.....
1.608	2020.....	.....	.....
1.609	2021.....	.....	.....
1.610	2022.....	.....	.....
1.611	2023.....	.....	.....
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 [☒] 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 [☒] 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 [☒]

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 [☒]
- 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

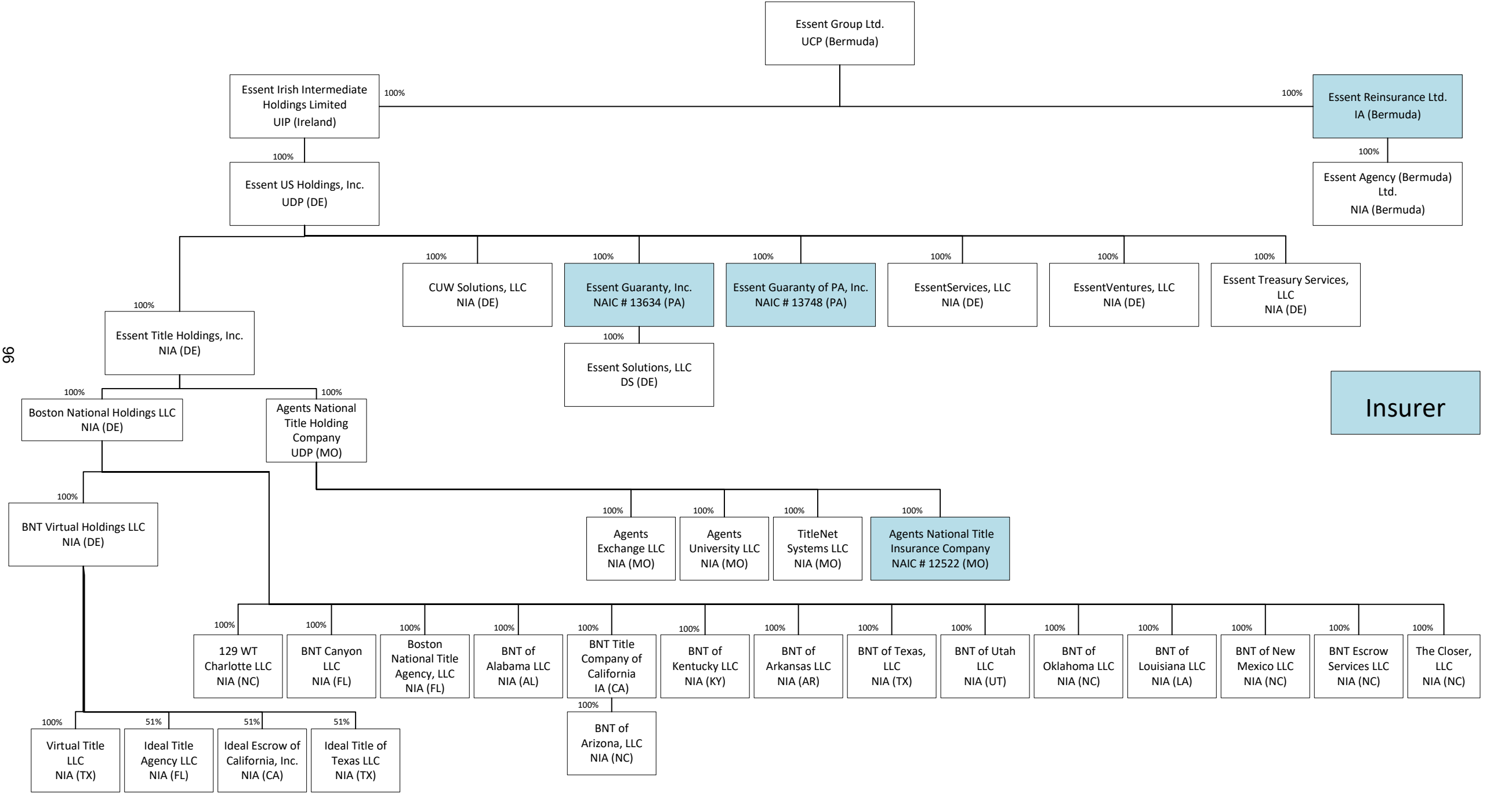
(b) Explanation of basis of allocation of premiums by states, etc.

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						0
2.	Alaska	AK						0
3.	Arizona	AZ						0
4.	Arkansas	AR						0
5.	California	CA						0
6.	Colorado	CO						0
7.	Connecticut	CT						0
8.	Delaware	DE						0
9.	District of Columbia	DC						0
10.	Florida	FL						0
11.	Georgia	GA						0
12.	Hawaii	HI						0
13.	Idaho	ID						0
14.	Illinois	IL						0
15.	Indiana	IN						0
16.	Iowa	IA						0
17.	Kansas	KS						0
18.	Kentucky	KY						0
19.	Louisiana	LA						0
20.	Maine	ME						0
21.	Maryland	MD						0
22.	Massachusetts	MA						0
23.	Michigan	MI						0
24.	Minnesota	MN						0
25.	Mississippi	MS						0
26.	Missouri	MO						0
27.	Montana	MT						0
28.	Nebraska	NE						0
29.	Nevada	NV						0
30.	New Hampshire	NH						0
31.	New Jersey	NJ						0
32.	New Mexico	NM						0
33.	New York	NY						0
34.	North Carolina	NC						0
35.	North Dakota	ND						0
36.	Ohio	OH						0
37.	Oklahoma	OK						0
38.	Oregon	OR						0
39.	Pennsylvania	PA						0
40.	Rhode Island	RI						0
41.	South Carolina	SC						0
42.	South Dakota	SD						0
43.	Tennessee	TN						0
44.	Texas	TX						0
45.	Utah	UT						0
46.	Vermont	VT						0
47.	Virginia	VA						0
48.	Washington	WA						0
49.	West Virginia	WV						0
50.	Wisconsin	WI						0
51.	Wyoming	WY						0
52.	American Samoa	AS						0
53.	Guam	GU						0
54.	Puerto Rico	PR						0
55.	U.S. Virgin Islands	VI						0
56.	Northern Mariana Islands	MP						0
57.	Canada	CAN						0
58.	Aggregate Other Alien	OT						0
59.	Total		0	0	0	0	0	0

SCHEDULE Y
SCHEDULE Y PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Essent Guaranty of PA, Inc.

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Owner- ship Provide Percen- tage	14 Ultimate Controlling Entity(ies)/Person(s)	15 Is an SCA Filing Re- quired? (Yes/No)	16 *
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi- ciliary Loca- tion	Relation- ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)					
		00000	98-0673656		0001448893	New York Stock Exchange	Essent Group Ltd.	.BMJ	UIP						NO
		00000	98-0673657				Essent Reinsurance Ltd.	.BMJ	IA	Essent Group Ltd.	Ownership	100.000	Essent Group Ltd.		NO
		00000	98-1167480				Essent Irish Intermediate Holdings Limited	.IRL	UIP	Essent Group Ltd.	Ownership	100.000	Essent Group Ltd.		NO
							Essent Irish Intermediate Holdings Limited								
		00000	26-3414247				Essent US Holdings, Inc.	.DE	UDP		Ownership	100.000	Essent Group Ltd.		NO
4694	Essent Grp	13634	26-3728115				Essent Guaranty, Inc.	.PA	RE	Essent US Holdings, Inc.	Ownership	100.000	Essent Group Ltd.		NO
4694	Essent Grp	13748	27-1440460				Essent Guaranty of PA, Inc.	.PA	IA	Essent US Holdings, Inc.	Ownership	100.000	Essent Group Ltd.		NO
		00000	45-3478888				CUW Solutions, LLC	.DE	NIA	Essent US Holdings, Inc.	Ownership	100.000	Essent Group Ltd.		NO
		00000	27-2881289				Essent Solutions, LLC	.DE	DS	Essent Guaranty, Inc.	Ownership	100.000	Essent Group Ltd.		YES
		00000	98-1340476				Essent Agency (Bermuda) Ltd.	.BMJ	NIA	Essent Reinsurance Ltd.	Ownership	100.000	Essent Group Ltd.		NO
		00000	86-3270759				EssentServices, LLC	.DE	NIA	Essent US Holdings, Inc.	Ownership	100.000	Essent Group Ltd.		NO
		00000	86-3270350				EssentVentures, LLC	.DE	NIA	Essent US Holdings, Inc.	Ownership	100.000	Essent Group Ltd.		NO
		00000	87-1422316				Essent Treasury Services, LLC	.DE	NIA	Essent US Holdings, Inc.	Ownership	100.000	Essent Group Ltd.		NO
		00000	92-2590985				Essent Title Holdings, Inc.	.DE	NIA	Essent US Holdings, Inc.	Ownership	100.000	Essent Group Ltd.		NO
		00000	27-0210286				129 WT Charlotte LLC	.NC	NIA	Boston National Holdings LLC	Ownership	100.000	Essent Group Ltd.		NO
		00000	20-4052369				Agents Exchange LLC	.MO	NIA	Agents National Title Holding Company	Ownership	100.000	Essent Group Ltd.		NO
		00000	20-3430255				Agents National Title Holding Company	.MO	NIA	Essent Title Holdings, Inc.	Ownership	100.000	Essent Group Ltd.		NO
4694	Essent Grp	12522	20-3840531				Agents National Title Insurance Company	.MO	IA	Agents National Title Holding Company	Ownership	100.000	Essent Group Ltd.		NO
		00000	27-4533962				Agents University LLC	.MO	NIA	Agents National Title Holding Company	Ownership	100.000	Essent Group Ltd.		NO
		00000	47-3699935				BNT Canyon LLC	.FL	NIA	Boston National Holdings LLC	Ownership	100.000	Essent Group Ltd.		NO
		00000	82-2004599				BNT Escrow Services LLC	.NC	NIA	Boston National Holdings LLC	Ownership	100.000	Essent Group Ltd.		NO
		00000	47-2587148				BNT of Alabama LLC	.AL	NIA	Boston National Holdings LLC	Ownership	100.000	Essent Group Ltd.		NO
		00000	37-1730190				BNT of Arizona LLC	.NC	NIA	BNT Title Company of California LLC	Ownership	100.000	Essent Group Ltd.		NO
		00000	47-2572186				BNT of Arkansas LLC	.AR	NIA	Boston National Holdings LLC	Ownership	100.000	Essent Group Ltd.		NO
		00000	61-1787619				BNT of Kentucky LLC	.KY	NIA	Boston National Holdings LLC	Ownership	100.000	Essent Group Ltd.		NO
		00000	85-3909536				BNT of Louisiana LLC	.LA	NIA	Boston National Holdings LLC	Ownership	100.000	Essent Group Ltd.		NO
		00000	85-3886839				BNT of Oklahoma LLC	.OK	NIA	Boston National Holdings LLC	Ownership	100.000	Essent Group Ltd.		NO
		00000	82-3121114				BNT of New Mexico LLC	.NC	NIA	Boston National Holdings LLC	Ownership	100.000	Essent Group Ltd.		NO
		00000	27-3737461				BNT of Texas, LLC	.TX	NIA	Boston National Holdings LLC	Ownership	100.000	Essent Group Ltd.		NO
		00000	47-2575562				BNT of Utah LLC	.UT	NIA	Boston National Holdings LLC	Ownership	100.000	Essent Group Ltd.		NO
		00000	43-3641315				BNT Title Company of California LLC	.CA	NIA	Boston National Holdings LLC	Ownership	100.000	Essent Group Ltd.		NO
		00000	84-2351775				BNT Virtual Holdings LLC	.DE	NIA	Boston National Holdings LLC	Ownership	100.000	Essent Group Ltd.		NO
		00000	27-3723074				Boston National Holdings LLC	.DE	NIA	Essent Title Holdings, Inc.	Ownership	100.000	Essent Group Ltd.		NO
		00000	20-4860829				Boston National Title Agency, LLC	.FL	NIA	Boston National Holdings LLC	Ownership	100.000	Essent Group Ltd.		NO
		00000	86-3891112				Ideal Title Agency LLC	.FL	NIA	BNT Virtual Holdings LLC	Ownership	51.000	Essent Group Ltd.		NO
		00000	88-1297605				Ideal Title of Texas LLC	.TX	NIA	BNT Virtual Holdings LLC	Ownership	51.000	Essent Group Ltd.		NO
		00000	87-4654854				Ideal Escrow of California Inc.	.CA	NIA	BNT Virtual Holdings LLC	Ownership	51.000	Essent Group Ltd.		NO
		00000	38-3880269				The Closer, LLC	.NC	NIA	Boston National Holdings LLC	Ownership	100.000	Essent Group Ltd.		NO
		00000	26-2901911				TitleNet Systems LLC	.MO	NIA	Agents National Title Holding Company	Ownership	100.000	Essent Group Ltd.		NO
		00000	84-2450700				Virtual Title LLC	.TX	NIA	BNT Virtual Holdings LLC	Ownership	100.000	Essent Group Ltd.		NO

Asterisk	Explanation

98

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98

ANNUAL STATEMENT FOR THE YEAR 2023 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 2023 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
28.	Will the Exhibit of Other Liabilities by Lines of Business be filed with the state of domicile and the NAIC by March 1?.....	NO
29.	Will the Market Conduct Annual Statement (MCAS) Premium Exhibit for Year be filed with appropriate jurisdictions and with the NAIC by March 1?.....	NO
APRIL FILING		
30.	Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
31.	Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO
32.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?	NO
33.	Will the Supplemental Health Care Exhibit (Parts 1 and 2) be filed with the state of domicile and the NAIC by April 1?	NO
34.	Will the Cybersecurity and Identity Theft Insurance Coverage Supplement be filed with the state of domicile and the NAIC by April 1?	NO
35.	Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1?	NO
36.	Will the Private Flood Insurance Supplement be filed with the state of domicile and the NAIC by April 1?	NO
37.	Will the Mortgage Guaranty Insurance Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
AUGUST FILING		
38.	Will Management’s Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	SEE EXPLANATION
Explanations:		
11.		
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38.	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 2023 OF THE Essent Guaranty of PA, Inc.

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

14.	Supplement A to Schedule T [Document Identifier 455]	 <div>1 3 7 4 8 2 0 2 3 4 5 5 0 0 0 0 0</div>
15.	Trusted Surplus Statement [Document Identifier 490]	 <div>1 3 7 4 8 2 0 2 3 4 8 0 0 0 0 0 0</div>
16.	Premiums Attributed to Protected Cells Exhibit [Document Identifier 385]	 <div>1 3 7 4 8 2 0 2 3 3 8 5 0 0 0 0 0</div>
17.	Reinsurance Summary Supplemental Filing [Document Identifier 401]	 <div>1 3 7 4 8 2 0 2 3 4 0 1 0 0 0 0 0</div>
18.	Medicare Part D Coverage Supplement [Document Identifier 365]	 <div>1 3 7 4 8 2 0 2 3 3 6 5 0 0 0 0 0</div>
20.	Reinsurance Attestation Supplement [Document Identifier 399]	 <div>1 3 7 4 8 2 0 2 3 3 9 9 0 0 0 0 0</div>
21.	Exceptions to the Reinsurance Attestation Supplement [Document Identifier 400]	 <div>1 3 7 4 8 2 0 2 3 4 0 0 0 0 0 0 0</div>
22.	Bail Bond Supplement [Document Identifier 500]	 <div>1 3 7 4 8 2 0 2 3 5 0 0 0 0 0 0 0</div>
23.	Director and Officer Insurance Coverage Supplement [Document Identifier 505]	 <div>1 3 7 4 8 2 0 2 3 5 0 5 0 0 0 0 0</div>
24.	Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	 <div>1 3 7 4 8 2 0 2 3 2 2 4 0 0 0 0 0</div>
25.	Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	 <div>1 3 7 4 8 2 0 2 3 2 2 5 0 0 0 0 0</div>
26.	Relief from the Requirements for Audit Committees [Document Identifier 226]	 <div>1 3 7 4 8 2 0 2 3 2 2 6 0 0 0 0 0</div>
27.	Reinsurance Counterparty Reporting Exception – Asbestos and Pollution Contracts [Document Identifier 555]	 <div>1 3 7 4 8 2 0 2 3 5 5 5 0 0 0 0 0</div>
28.	Exhibit of Other Liabilities by Lines of Business [Document Identifier 570]	 <div>1 3 7 4 8 2 0 2 3 5 7 0 0 0 0 0 0</div>
29.	Market Conduct Annual Statement (MCAS) Premium Exhibit [Document Identifier 600]	 <div>1 3 7 4 8 2 0 2 3 6 0 0 0 0 0 0 0</div>
30.	Credit Insurance Experience Exhibit [Document Identifier 230]	 <div>1 3 7 4 8 2 0 2 3 2 3 0 0 0 0 0 0</div>
31.	Long-Term Care Experience Reporting Forms [Document Identifier 306]	 <div>1 3 7 4 8 2 0 2 3 3 0 6 0 0 0 0 0</div>
32.	Accident and Health Policy Experience Exhibit [Document Identifier 210]	 <div>1 3 7 4 8 2 0 2 3 2 1 0 0 0 0 0 0</div>
33.	Supplemental Health Care Exhibit (Parts 1 and 2) [Document Identifier 216]	 <div>1 3 7 4 8 2 0 2 3 2 1 6 0 0 0 0 0</div>
34.	Cybersecurity and Identity Theft Insurance Coverage Supplement [Document Identifier 550]	 <div>1 3 7 4 8 2 0 2 3 5 5 0 0 0 0 0 0</div>
35.	Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 [Document Identifier 290]	 <div>1 3 7 4 8 2 0 2 3 2 9 0 0 0 0 0 0</div>
36.	Private Flood Insurance Supplement [Document Identifier 560]	 <div>1 3 7 4 8 2 0 2 3 5 6 0 0 0 0 0 0</div>
37.	Will the Mortgage Guaranty Insurance Exhibit [Document Identifier 565]	 <div>1 3 7 4 8 2 0 2 3 5 6 5 0 0 0 0 0</div>

ANNUAL STATEMENT FOR THE YEAR 2023 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			18,018	18,018
2497.	Summary of remaining write-ins for Line 24 from overflow page	0	0	18,018	18,018

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	15,315,593	14.270	15,315,593	0	15,315,593	14.270
1.02 All other governments	2,137,611	1.992	2,137,611	0	2,137,611	1.992
1.03 U.S. states, territories and possessions, etc. guaranteed	5,047,536	4.703	5,047,536	0	5,047,536	4.703
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed	3,224,869	3.005	3,224,869	0	3,224,869	3.005
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed	22,102,392	20.593	22,102,392	0	22,102,392	20.593
1.06 Industrial and miscellaneous	49,770,798	46.372	49,770,798	0	49,770,798	46.372
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	97,598,798	90.934	97,598,799	0	97,598,799	90.934
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)	2,438,522	2.272	2,438,522	0	2,438,522	2.272
6.02 Cash equivalents (Schedule E, Part 2)	7,291,580	6.794	7,291,580	0	7,291,580	6.794
6.03 Short-term investments (Schedule DA)		0.000	0	0	0	0.000
6.04 Total cash, cash equivalents and short-term investments	9,730,102	9.066	9,730,102	0	9,730,102	9.066
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	107,328,900	100.000	107,328,900	0	107,328,900	100.000

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Essent Guaranty of PA, Inc.

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

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 6)

2.2 Additional investment made after acquisition (Part 2, Column 9)

3. Current year change in encumbrances:

3.1 Totals, Part 1, Column 13

3.2 Totals, Part 3, Column 11

4. Total gain (loss) on disposals, Part 3, Column 18

5. Deduct amounts received on disposals, Part 3, Column 15

6. Total foreign exchange change in book/adjusted carrying value:

6.1 Totals, Part 1, Column 15

6.2 Totals, Part 3, Column 13

7. Deduct current year's other than temporary impairment recognized:

7.1 Totals, Part 1, Column 12

7.2 Totals, Part 3, Column 10

8. Deduct current year's depreciation:

8.1 Totals, Part 1, Column 11

8.2 Totals, Part 3, Column 9

9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)

10. Deduct total nonadmitted amounts

11. Statement value at end of current period (Line 9 minus Line 10)

NONE

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1. Book value/recorded investment excluding accrued interest, December 31 of prior year

2. Cost of acquired:

2.1 Actual cost at time of acquisition (Part 2, Column 7)

2.2 Additional investment made after acquisition (Part 2, Column 8)

3. Capitalized deferred interest and other:

3.1 Totals, Part 1, Column 12

3.2 Totals, Part 3, Column 11

4. Accrual of discount

5. Unrealized valuation increase/(decrease):

5.1 Totals, Part 1, Column 9

5.2 Totals, Part 3, Column 8

6. Total gain (loss) on disposals, Part 3, Column 18

7. Deduct amounts received on disposals, Part 3, Column 15

8. Deduct amortization of premium and mortgage interest points and commitment fees

9. Total foreign exchange change in book value/recorded investment excluding accrued interest:

9.1 Totals, Part 1, Column 13

9.2 Totals, Part 3, Column 13

10. Deduct current year's other than temporary impairment recognized:

10.1 Totals, Part 1, Column 11

10.2 Totals, Part 3, Column 10

11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)

12. Total valuation allowance

13. Subtotal (Line 11 plus 12)

14. Deduct total nonadmitted amounts

15. Statement value of mortgages owned at end of current period (Line 13 minus Line 14)

NONE

ANNUAL STATEMENT FOR THE YEAR 2023 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	105,868,221
2.	Cost of bonds and stocks acquired, Part 3, Column 7	42,103
3.	Accrual of discount	46,511
4.	Unrealized valuation increase/(decrease):	
	4.1. Part 1, Column 12	(34,475)
	4.2. Part 2, Section 1, Column 15	
	4.3. Part 2, Section 2, Column 13	
	4.4. Part 4, Column 11	0 (34,475)
5.	Total gain (loss) on disposals, Part 4, Column 19	1
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	7,824,778
7.	Deduct amortization of premium	498,785
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 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 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)	97,598,798
12.	Deduct total nonadmitted amounts	0
13.	Statement value at end of current period (Line 11 minus Line 12)	97,598,798

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	15,315,593 0 2,137,611	14,876,264 0 2,101,228	15,281,385 0 2,101,520	15,278,694 0 2,160,000
	4. Totals	17,453,204	16,977,491	17,382,905	17,438,694
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	5,047,536	4,900,181	5,545,814	4,475,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	3,224,869	3,184,550	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	22,102,392	20,656,854	22,638,582	21,049,367
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	36,688,014 475,377 12,607,408	34,280,225 460,812 12,315,893	37,157,827 472,309 12,559,707	36,447,837 475,000 12,554,192
	11. Totals	49,770,798	47,056,931	50,189,844	49,477,028
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	97,598,798	92,776,007	99,144,567	95,495,089
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	97,598,798	92,776,007	99,144,567	

ANNUAL STATEMENT FOR THE YEAR 2023 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	2,147,421	10,111,347	2,947,048	99,575	10,201	XXX	15,315,593	15.7	18,810,414	17.8	4,659,524	10,656,069
1.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.7 Totals	2,147,421	10,111,347	2,947,048	99,575	10,201	XXX	15,315,593	15.7	18,810,414	17.8	4,659,524	10,656,069
2. All Other Governments												
2.1 NAIC 1	0	1,735,823	0	0	0	XXX	1,735,823	1.8	2,528,366	2.4	418,614	1,317,209
2.2 NAIC 2	0	401,788	0	0	0	XXX	401,788	0.4	402,286	0.4	401,788	0
2.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.7 Totals	0	2,137,611	0	0	0	XXX	2,137,611	2.2	2,930,652	2.8	820,402	1,317,209
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1	0	1,638,324	3,013,188	396,024	0	XXX	5,047,536	5.2	5,158,743	4.9	5,047,536	0
3.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.7 Totals	0	1,638,324	3,013,188	396,024	0	XXX	5,047,536	5.2	5,158,743	4.9	5,047,536	0
4. U.S. Political Subdivisions of States, Territories and Possessions , Guaranteed												
4.1 NAIC 1	0	1,563,311	1,419,632	241,926	0	XXX	3,224,869	3.3	3,261,292	3.1	3,224,869	0
4.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.7 Totals	0	1,563,311	1,419,632	241,926	0	XXX	3,224,869	3.3	3,261,292	3.1	3,224,869	0
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	1,482,905	10,005,766	8,163,368	1,977,452	472,902	XXX	22,102,392	22.6	23,505,551	22.2	22,050,094	52,298
5.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.7 Totals	1,482,905	10,005,766	8,163,368	1,977,452	472,902	XXX	22,102,392	22.6	23,505,551	22.2	22,050,094	52,298

ANNUAL STATEMENT FOR THE YEAR 2023 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	10,800,236	20,400,602	7,902,676	0	0	XXX	39,103,515	40.1	40,246,881	38.0	20,700,625	18,402,889
6.2 NAIC 2	2,585,518	5,553,128	1,010,502	0	1,437,008	XXX	10,586,155	10.8	11,954,688	11.3	8,470,062	2,116,093
6.3 NAIC 3	0	0	0	0	81,128	XXX	81,128	0.1	0	0.0	81,128	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	13,385,755	25,953,730	8,913,178	0	1,518,136	XXX	49,770,798	51.0	52,201,569	49.3	29,251,815	20,518,983
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	0	0.0	0	0
11.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 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) .....14,430,563	.....45,455,173	.....23,445,912	.....2,714,977	.....483,102	.....0	.....86,529,727	.....88.7	.....XXX	.....XXX	.....56,101,261	.....30,428,466
12.2 NAIC 2	(d) .....2,585,518	.....5,954,916	.....1,010,502	.....0	.....1,437,008	.....0	.....10,987,943	.....11.3	.....XXX	.....XXX	.....8,871,850	.....2,116,093
12.3 NAIC 3	(d) .....0	.....0	.....0	.....0	.....81,128	.....0	.....81,128	.....0.1	.....XXX	.....XXX	.....81,128	.....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 .....	.....17,016,081	.....51,410,089	.....24,456,414	.....2,714,977	.....2,001,238	.....0	(b) ....97,598,799	.....100.0	.....XXX	.....XXX	.....65,054,239	.....32,544,559
12.8 Line 12.7 as a % of Col. 7	.....17.4	.....52.7	.....25.1	.....2.8	.....2.1	.....0.0	.....100.0	.....XXX	.....XXX	.....XXX	.....66.7	.....33.3
13. Total Bonds Prior Year												
13.1 NAIC 1 .....	.....7,610,670	.....51,070,886	.....31,515,809	.....2,816,074	.....497,810	.....0	.....XXX	.....XXX	.....93,511,248	.....88.3	.....59,378,676	.....34,132,572
13.2 NAIC 2 .....	.....506,245	.....7,244,387	.....3,052,886	.....0	.....1,553,456	.....0	.....XXX	.....XXX	.....12,356,974	.....11.7	.....10,039,732	.....2,317,242
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 .....	.....8,116,915	.....58,315,273	.....34,568,695	.....2,816,074	.....2,051,265	.....0	.....XXX	.....XXX	(b) ....105,868,222	.....100.0	.....69,418,408	.....36,449,813
13.8 Line 13.7 as a % of Col. 9	.....7.7	.....55.1	.....32.7	.....2.7	.....1.9	.....0.0	.....XXX	.....XXX	.....100.0	.....XXX	.....65.6	.....34.4
14. Total Publicly Traded Bonds												
14.1 NAIC 1 .....	.....10,890,478	.....24,069,924	.....17,942,779	.....2,714,977	.....483,102	.....0	.....56,101,261	.....57.5	.....59,378,676	.....56.1	.....56,101,261	.....XXX
14.2 NAIC 2 .....	.....2,385,295	.....4,283,024	.....1,010,502	.....0	.....1,193,030	.....0	.....8,871,850	.....9.1	.....10,039,732	.....9.5	.....8,871,850	.....XXX
14.3 NAIC 3 .....	.....0	.....0	.....0	.....0	.....81,128	.....0	.....81,128	.....0.1	.....0	.....0.0	.....81,128	.....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 .....	.....13,275,774	.....28,352,948	.....18,953,281	.....2,714,977	.....1,757,260	.....0	.....65,054,239	.....66.7	.....69,418,408	.....65.6	.....65,054,239	.....XXX
14.8 Line 14.7 as a % of Col. 7	.....20.4	.....43.6	.....29.1	.....4.2	.....2.7	.....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	.....13.6	.....29.1	.....19.4	.....2.8	.....1.8	.....0.0	.....66.7	.....XXX	.....XXX	.....XXX	.....66.7	.....XXX
15. Total Privately Placed Bonds												
15.1 NAIC 1 .....	.....3,540,084	.....21,385,249	.....5,503,133	.....0	.....0	.....0	.....30,428,466	.....31.2	.....34,132,572	.....32.2	.....XXX	.....30,428,466
15.2 NAIC 2 .....	.....200,223	.....1,671,892	.....0	.....0	.....243,978	.....0	.....2,116,093	.....2.2	.....2,317,242	.....2.2	.....XXX	.....2,116,093
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 .....	.....3,740,307	.....23,057,141	.....5,503,133	.....0	.....243,978	.....0	.....32,544,559	.....33.3	.....36,449,813	.....34.4	.....XXX	.....32,544,559
15.8 Line 15.7 as a % of Col. 7	.....11.5	.....70.8	.....16.9	.....0.0	.....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	.....23.6	.....5.6	.....0.0	.....0.2	.....0.0	.....33.3	.....XXX	.....XXX	.....XXX	.....XXX	.....33.3

(a) Includes \$21,888,490 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$41,955 current year of bonds with Z designations and \$0 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, \$0 prior year of bonds with 5GI designations and \$0 current year, \$0 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 2023 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	2,100,000	9,965,398	2,834,888	0	0	XXX	14,900,286	15.3	18,342,271	17.3	4,244,217	10,656,069
1.02 Residential Mortgage-Backed Securities	47,421	145,950	112,160	99,575	10,201	XXX	415,307	0.4	468,143	0.4	415,307	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	2,147,421	10,111,347	2,947,048	99,575	10,201	XXX	15,315,593	15.7	18,810,414	17.8	4,659,524	10,656,069
2. All Other Governments												
2.01 Issuer Obligations	0	2,137,611	0	0	0	XXX	2,137,611	2.2	2,930,652	2.8	820,402	1,317,209
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	0	2,137,611	0	0	0	XXX	2,137,611	2.2	2,930,652	2.8	820,402	1,317,209
3. U.S. States, Territories and Possessions, Guaranteed												
3.01 Issuer Obligations	0	1,638,324	3,013,188	396,024	0	XXX	5,047,536	5.2	5,158,743	4.9	5,047,536	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	1,638,324	3,013,188	396,024	0	XXX	5,047,536	5.2	5,158,743	4.9	5,047,536	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations	0	1,563,311	1,419,632	241,926	0	XXX	3,224,869	3.3	3,261,292	3.1	3,224,869	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	1,563,311	1,419,632	241,926	0	XXX	3,224,869	3.3	3,261,292	3.1	3,224,869	0
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.01 Issuer Obligations	757,306	2,922,890	6,588,632	159,416	0	XXX	10,428,243	10.7	10,990,073	10.4	10,428,243	0
5.02 Residential Mortgage-Backed Securities	520,828	1,745,576	1,574,736	1,818,036	472,902	XXX	6,132,078	6.3	6,805,017	6.4	6,132,078	0
5.03 Commercial Mortgage-Backed Securities	138,194	5,030,813	0	0	0	XXX	5,169,008	5.3	5,198,525	4.9	5,169,008	0
5.04 Other Loan-Backed and Structured Securities ...	66,577	306,486	0	0	0	XXX	373,063	0.4	511,936	0.5	320,765	52,298
5.05 Totals	1,482,905	10,005,766	8,163,368	1,977,452	472,902	XXX	22,102,392	22.6	23,505,551	22.2	22,050,094	52,298
6. Industrial and Miscellaneous												
6.01 Issuer Obligations	3,836,103	12,720,217	4,277,902	0	1,518,136	XXX	22,352,358	22.9	24,198,650	22.9	17,085,566	5,266,792
6.02 Residential Mortgage-Backed Securities	36,282	3,880,479	0	0	0	XXX	3,916,761	4.0	3,978,810	3.8	0	3,916,761
6.03 Commercial Mortgage-Backed Securities	7,150,020	2,050,982	2,155,554	0	0	XXX	11,356,557	11.6	11,404,011	10.8	11,005,702	350,855
6.04 Other Loan-Backed and Structured Securities ...	2,363,350	7,302,051	2,479,721	0	0	XXX	12,145,122	12.4	12,620,097	11.9	1,160,547	10,984,575
6.05 Totals	13,385,755	25,953,730	8,913,178	0	1,518,136	XXX	49,770,798	51.0	52,201,569	49.3	29,251,815	20,518,983
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 2023 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	0
10. Unaffiliated Bank Loans												
10.01 Unaffiliated Bank Loans - Issued	0	0	0	0	0	XXX	0	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	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	0	0.0	0	0
12. Total Bonds Current Year												
12.01 Issuer Obligations	6,693,409	30,947,751	18,134,242	797,366	1,518,136	XXX	58,090,903	59.5	XXX	XXX	40,850,833	17,240,071
12.02 Residential Mortgage-Backed Securities	604,531	5,772,005	1,686,896	1,917,611	483,102	XXX	10,464,146	10.7	XXX	XXX	6,547,385	3,916,761
12.03 Commercial Mortgage-Backed Securities	7,288,214	7,081,796	2,155,554	0	0	XXX	16,525,564	16.9	XXX	XXX	16,174,710	350,855
12.04 Other Loan-Backed and Structured Securities	2,429,927	7,608,537	2,479,721	0	0	XXX	12,518,185	12.8	XXX	XXX	1,481,312	11,036,873
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	17,016,081	51,410,089	24,456,414	2,714,977	2,001,238	0	97,598,798	100.0	XXX	XXX	65,054,239	32,544,559
12.10 Line 12.09 as a % of Col. 7	17.4	52.7	25.1	2.8	2.1	0.0	100.0	XXX	XXX	XXX	66.7	33.3
13. Total Bonds Prior Year												
13.01 Issuer Obligations	6,476,372	32,088,003	23,971,607	792,244	1,553,456	XXX	XXX	XXX	64,881,681	61.3	44,533,733	20,347,948
13.02 Residential Mortgage-Backed Securities	706,590	6,083,898	1,939,843	2,023,830	497,810	XXX	XXX	XXX	11,251,971	10.6	7,058,482	4,193,488
13.03 Commercial Mortgage-Backed Securities	0	12,944,785	3,657,752	0	0	XXX	XXX	XXX	16,602,537	15.7	16,251,201	351,336
13.04 Other Loan-Backed and Structured Securities	933,952	7,198,587	4,999,494	0	0	XXX	XXX	XXX	13,132,033	12.4	1,574,993	11,557,041
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	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.09 Totals	8,116,915	58,315,273	34,568,695	2,816,074	2,051,265	0	XXX	XXX	105,868,222	100.0	69,418,408	36,449,813
13.10 Line 13.09 as a % of Col. 9	7.7	55.1	32.7	2.7	1.9	0.0	XXX	XXX	100.0	XXX	65.6	34.4
14. Total Publicly Traded Bonds												
14.01 Issuer Obligations	4,393,185	19,275,293	15,110,830	797,366	1,274,158	XXX	40,850,833	41.9	44,533,733	42.1	40,850,833	XXX
14.02 Residential Mortgage-Backed Securities	568,250	1,891,526	1,686,896	1,917,611	483,102	XXX	6,547,385	6.7	7,058,482	6.7	6,547,385	XXX
14.03 Commercial Mortgage-Backed Securities	7,288,214	6,730,941	2,155,554	0	0	XXX	16,174,710	16.6	16,251,201	15.4	16,174,710	XXX
14.04 Other Loan-Backed and Structured Securities	1,026,124	455,188	0	0	0	XXX	1,481,312	1.5	1,574,993	1.5	1,481,312	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	0	0.0	0	XXX
14.09 Totals	13,275,774	28,352,948	18,953,281	2,714,977	1,757,260	0	65,054,239	66.7	69,418,408	65.6	65,054,239	XXX
14.10 Line 14.09 as a % of Col. 7	20.4	43.6	29.1	4.2	2.7	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	13.6	29.1	19.4	2.8	1.8	0.0	66.7	XXX	XXX	XXX	66.7	XXX
15. Total Privately Placed Bonds												
15.01 Issuer Obligations	2,300,223	11,672,458	3,023,412	0	243,978	XXX	17,240,071	17.7	20,347,948	19.2	XXX	17,240,071
15.02 Residential Mortgage-Backed Securities	36,282	3,880,479	0	0	0	XXX	3,916,761	4.0	4,193,488	4.0	XXX	3,916,761
15.03 Commercial Mortgage-Backed Securities	0	350,855	0	0	0	XXX	350,855	0.4	351,336	0.3	XXX	350,855
15.04 Other Loan-Backed and Structured Securities	1,403,803	7,153,349	2,479,721	0	0	XXX	11,036,873	11.3	11,557,041	10.9	XXX	11,036,873
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	0	0.0	XXX	0
15.09 Totals	3,740,307	23,057,141	5,503,133	0	243,978	0	32,544,559	33.3	36,449,813	34.4	XXX	32,544,559
15.10 Line 15.09 as a % of Col. 7	11.5	70.8	16.9	0.0	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	23.6	5.6	0.0	0.2	0.0	33.3	XXX	XXX	XXX	XXX	33.3

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year	0	0	0	0	0
2. Cost of short-term investments acquired	0	0	0	0	0
3. Accrual of discount	0	0	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	0	0	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 2023 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	1,545,649	0	1,545,649	0
2. Cost of cash equivalents acquired	21,292,660	0	21,292,660	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	15,546,729	0	15,546,729	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)	7,291,580	0	7,291,580	0
11. Deduct total nonadmitted amounts	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	7,291,580	0	7,291,580	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 2023 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
912828-J2-7	UNITED STATES TREASURY .....	...	...	...	1.A	911,887	97.0313	882,984	910,000	910,222	0	(195)	0	0	2.000	1.978	FA	6,874	18,200	05/12/2015	02/15/2025
912828-ZS-2	UNITED STATES TREASURY .....	...	...	...	1.A	1,211,470	89.0625	1,077,656	1,210,000	1,210,731	0	(212)	0	0	0.500	0.482	MN	529	6,050	06/28/2020	05/31/2027
912828-ZT-0	UNITED STATES TREASURY .....	...	...	...	1.A	1,107,836	94.1719	1,045,308	1,110,000	1,109,376	0	440	0	0	0.250	0.290	MN	243	2,775	06/28/2020	05/31/2025
91282C-CS-8	UNITED STATES TREASURY .....	...	...	...	1.A	1,009,766	82.8750	853,613	1,030,000	1,013,888	0	1,984	0	0	1.250	1.468	FA	4,863	12,875	11/26/2021	08/15/2031
	Mortgage Guaranty Tax & Loss Bond .....	...@...	...	...	1.A	10,656,069	1.0000	10,656,069	10,656,069	10,656,069	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					14,897,028	XXX	14,515,630	14,916,069	14,900,286	0	2,017	0	0	XXX	XXX	XXX	12,509	39,900	XXX	XXX
36179R-L0-0	G2 MA3035 - RMBS .....	...	4	...	1.A	130,166	97.9284	119,998	122,537	137,593	0	912	0	0	4.000	2.036	MON	408	4,901	12/16/2015	08/20/2045
36179T-SJ-5	G2 MA5021 - RMBS .....	...	4	...	1.A	160,661	99.0803	150,030	151,422	173,598	0	1,160	0	0	4.500	2.204	MON	568	6,814	10/31/2019	02/20/2048
36179U-K2-7	G2 MA5713 - RMBS .....	...	4	...	1.A	93,529	102.1874	90,606	88,667	104,116	0	(1,015)	0	0	5.500	2.363	MON	406	0	07/18/2019	01/20/2049
0029999999	Subtotal - Bonds - U.S. Governments - Residential Mortgage-Backed Securities					384,357	XXX	360,634	362,625	415,307	0	1,057	0	0	XXX	XXX	XXX	1,383	16,592	XXX	XXX
0109999999	Total - U.S. Government Bonds					15,281,385	XXX	14,876,264	15,278,694	15,315,593	0	3,074	0	0	XXX	XXX	XXX	13,892	56,492	XXX	XXX
168863-BW-7	CHILE, GOVERNMENT OF	C			1.F FE	412,860	97.5793	409,833	420,000	418,614	0	1,088	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	96.8750	310,000	320,000	315,758	0	1,707	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	95.8750	498,550	520,000	505,927	0	3,406	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	97.5000	487,500	500,000	495,525	0	1,296	0	0	3.500	3.798	MS	4,910	17,500	04/13/2018	03/20/2027
91087B-AC-4	MEXICO (UNITED MEXICAN STATES) (GOVERNME	C	1		2.B FE	404,400	98.8362	395,345	400,000	401,788	0	(498)	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					2,101,520	XXX	2,101,228	2,160,000	2,137,611	0	6,999	0	0	XXX	XXX	XXX	17,847	73,475	XXX	XXX
0309999999	Total - All Other Government Bonds					2,101,520	XXX	2,101,228	2,160,000	2,137,611	0	6,999	0	0	XXX	XXX	XXX	17,847	73,475	XXX	XXX
13063C-4T-4	CALIFORNIA ST		2		1.D FE	321,625	105.3510	294,983	280,000	292,757	0	(4,667)	0	0	5.000	3.150	FA	5,833	14,000	03/23/2017	08/01/2033
13063D-M9-6	CALIFORNIA ST		2		1.D FE	299,127	116.0410	301,707	260,000	293,220	0	(3,729)	0	0	5.000	3.130	AO	3,250	13,000	05/24/2022	10/01/2037
373385-HY-2	GEORGIA ST		2		1.A FE	392,414	92.2440	415,098	450,000	396,024	0	2,273	0	0	3.000	4.000	JJ	6,750	13,500	05/20/2022	07/01/2040
574193-SK-5	MARYLAND ST		2		1.A FE	2,740,660	115.1280	2,302,560	2,000,000	2,469,151	0	(72,624)	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	108.5060	282,116	260,000	284,678	0	(6,220)	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	108.0080	243,018	225,000	250,817	0	(3,723)	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	106.0700	1,060,700	1,000,000	1,060,890	0	(22,517)	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	4,900,181	4,475,000	5,047,536	0	(111,207)	0	0	XXX	XXX	XXX	70,111	212,500	XXX	XXX
0509999999	Total - U.S. States, Territories and Possessions Bonds					5,545,814	XXX	4,900,181	4,475,000	5,047,536	0	(111,207)	0	0	XXX	XXX	XXX	70,111	212,500	XXX	XXX
052430-QY-4	AUSTIN TEX INOPT SCH DIST				1.A FE	302,378	96.2840	240,710	250,000	284,446	0	(4,890)	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	111.4350	133,722	120,000	128,960	0	(1,650)	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	106.2920	116,921	110,000	114,121	0	(1,499)	0	0	5.000	3.472	FA	2,292	5,500	11/09/2018	08/01/2033
235219-MW-9	DALLAS TEX		2		1.D FE	131,613	107.8670	124,047	115,000	121,770	0	(2,039)	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		2		1.B FE	239,236	93.5560	257,279	275,000	241,926	0	1,686	0	0	3.000	4.130	MS	8,250	0	05/20/2022	03/01/2038
484026-NB-1	KANE CNTY ILL CNTY UNIT SCH DIST NO 304		2		1.B FE	162,038	106.3750	154,244	145,000	151,817	0	(2,126)	0	0	5.000	3.340	JJ	3,625	7,250	11/06/2018	01/01/2029
63165T-E5-0	NASSAU CNTY N Y		2		1.D FE	294,065	109.7960	274,490	250,000	269,162	0	(4,774)	0	0	5.000	2.830	AO	3,125	12,500	06/12/2018	10/01/2028
64966M-HZ-5	NEW YORK N Y		2		1.C FE	593,065	106.3230	531,615	500,000	527,482	0	(10,121)	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	115.7780	167,878	145,000	159,120	0	(1,888)	0	0	5.000	3.340	FA	3,021	7,250	05/20/2022	08/01/2032
692039-QZ-6	OXNARD CALIF UN HIGH SCH DIST				1.C FE	250,000	87.0570	217,643	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	90.8500	227,125	250,000	250,000	0	0	0	0	2.172	2.172	AO	5,430	0	02/21/2020	04/01/2028
812627-MH-7	SEATTLE WASH		2		1.A FE	262,325	115.5800	260,055	225,000	257,246	0	(3,192)	0	0	5.000	3.101	MS	3,750	11,250	05/24/2022	09/01/2039
876315-ZF-2	TARRANT CNTY TEX		2		1.A FE	211,778	113.7710	216,165	190,000	208,607	0	(2,122)	0	0	5.000	3.510	JJ	4,381	9,949	05/24/2022	07/15/2038
914233-3J-8	UNIVERSITY CONN		2		1.D FE	177,720	114.0840	182,534	160,000	175,281	0	(1,541)	0	0	5.000	3.660	MN	1,333	8,000	05/20/2022	05/01/2041
940859-HR-5	WASHOE CNTY NEV SCH DIST		2		1.D FE	92,940	114.4600	80,122	70,000	84,931	0	(2,266)	0	0	5.000	1.420	AO	875	3,500	05/26/2020	10/01/2030

ANNUAL STATEMENT FOR THE YEAR 2023 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
0619999999	Subtotal - Bonds - U.S. Political Subdivisions - Issuer Obligations					3,387,421	XXX	3,184,550	3,055,000	3,224,869	0	(36,423)	0	0	XXX	XXX	XXX	45,610	130,059	XXX	XXX
0709999999	Total - U.S. Political Subdivisions Bonds					3,387,421	XXX	3,184,550	3,055,000	3,224,869	0	(36,423)	0	0	XXX	XXX	XXX	45,610	130,059	XXX	XXX
050589-QM-5	AUBURN UNIV ALA GEN FEE REV			1	1.D FE	250,000	84.4450	211,113	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	108.0340	156,649	145,000	152,199	0	(653)	0	0	5.000	4.320	MM	926	7,250	05/19/2022	11/15/2042
072024-WIS-7	BAY AREA TOLL AUTH CALIF TOLL BRDG REV			1	1.D FE	161,820	90.6150	135,923	150,000	158,573	0	(1,099)	0	0	2.574	1.732	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	112.6410	112,641	100,000	106,487	0	(1,155)	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	1.C FE	68,128	114.7490	57,375	50,000	61,586	0	(1,864)	0	0	5.000	1.010	JJ	1,250	2,500	05/26/2020	01/01/2030
196707-MM-0	COLORADO ST BRD GOVERNORS UNIV ENTERPRIS			1	1.C FE	116,626	116.4590	116,459	100,000	110,498	0	(1,275)	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	87.9780	211,147	240,000	244,142	0	(548)	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.D FE	246,097	119.2880	250,505	210,000	241,137	0	(3,170)	0	0	5.000	3.010	JJ	5,250	11,346	05/24/2022	07/01/2035
341271-AF-1	FLORIDA ST BRD ADMIN FIN CORP REV			1	1.D FE	73,461	85.4560	59,819	70,000	72,414	0	(350)	0	0	2.154	1.593	JJ	754	1,508	12/14/2020	07/01/2030
387883-UI-9	GRANT CNTY WASH PUB UTIL DIST NO 2 PRIES			2	1.D FE	580,175	100.8760	504,380	500,000	505,025	0	(9,832)	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	85.3940	256,182	300,000	302,698	0	(312)	0	0	2.329	2.203	MM	1,165	6,987	02/14/2020	11/01/2031
432308-E5-9	HILLSBOROUGH CNTY FLA AVIATION AUTH REV			2	1.E FE	273,968	100.9170	252,293	250,000	252,280	0	(2,949)	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	110.4060	88,325	80,000	85,589	0	(1,037)	0	0	5.000	3.430	MM	511	4,000	11/01/2018	11/15/2035
45506D-6K-6	INDIANA ST FIN AUTH REV			1	1.D FE	238,502	91.4960	205,866	225,000	233,684	0	(1,291)	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	85.2610	21,315	25,000	25,103	0	(17)	0	0	1.831	1.757	MM	76	458	12/11/2020	11/01/2029
546475-TS-3	LOUISIANA ST GAS & FUELS TAX REV			1	1.C FE	263,705	87.2580	226,871	260,000	262,422	0	(434)	0	0	1.598	1.416	MM	692	4,155	12/29/2020	05/01/2029
546475-VA-9	LOUISIANA ST GAS & FUELS TAX REV			2	1.D FE	157,567	87.8700	166,953	190,000	159,416	0	1,164	0	0	3.000	4.330	MM	950	5,700	05/20/2022	05/01/2041
57584X-8Q-7	MASSACHUSETTS ST DEV FIN AGY REV			2	1.D FE	191,808	107.8860	183,406	170,000	180,353	0	(2,380)	0	0	5.000	3.360	JJ	4,250	8,500	11/01/2018	07/01/2033
58261A-QB-6	METROPOLITAN TRANSN AUTH N Y REV			2	1.G FE	300,653	108.4660	271,165	250,000	273,008	0	(4,886)	0	0	5.000	2.751	MM	1,597	12,500	11/22/2017	11/15/2031
603827-YM-2	MINNEAPOLIS & ST PAUL MINN MET ARPTS COM			1	1.D FE	235,240	104.5880	209,176	200,000	208,579	0	(4,115)	0	0	5.000	2.780	JJ	5,000	10,000	12/07/2016	01/01/2026
631060-CR-9	NARRAGANSETT R I BAY COMM WASTEWATER SY			1	1.D FE	125,000	85.8320	107,290	125,000	125,000	0	0	0	0	2.094	2.094	MS	873	2,618	02/27/2020	09/01/2030
64971X-U3-0	NEW YORK N Y CITY TRANSITIONAL FIN AUTH			2	1.B FE	681,222	112.0180	672,108	600,000	669,570	0	(7,379)	0	0	5.000	3.351	FA	12,500	30,000	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	111.3750	167,063	150,000	163,167	0	(1,791)	0	0	5.000	3.470	JD	333	7,500	05/24/2022	06/15/2041
650036-GN-0	NEW YORK ST URBAN DEV CORP REV			2	1.B FE	47,472	105.2690	42,108	40,000	41,955	0	(148)	0	0	5.000	2.698	MS	589	0	12/16/2016	03/15/2026
650036-GP-5	NEW YORK ST URBAN DEV CORP REV			1	1.B FE	189,890	105.4060	168,650	160,000	167,821	0	(3,391)	0	0	5.000	2.698	MS	2,356	8,000	12/16/2016	03/15/2026
677561-KK-7	OHIO ST HOSP FAC REV			2	1.C FE	169,733	108.8520	163,278	150,000	159,366	0	(2,155)	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	86.5610	216,403	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	1.D FE	917,683	111.0870	805,381	725,000	813,957	0	(17,532)	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	1.C FE	383,633	106.1000	312,995	295,000	354,481	0	(7,816)	0	0	5.784	2.565	MM	2,180	17,063	02/18/2020	11/15/2030
709235-P5-8	PENNSYLVANIA ST UNIV			1	1.C FE	150,680	87.4780	131,217	150,000	150,472	0	(56)	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	114.0330	267,978	235,000	264,842	0	(3,485)	0	0	5.000	3.090	JJ	5,875	11,750	05/24/2022	07/01/2039
73358X-FL-1	PORT AUTH N Y & N J			2	1.D FE	243,655	109.9400	247,365	225,000	241,189	0	(1,553)	0	0	5.000	4.001	FA	4,688	11,250	05/23/2022	08/01/2038
735389-C6-3	PORT SEATTLE WASH REV			1	1.E FE	291,605	105.7320	264,330	250,000	266,879	0	(4,758)	0	0	5.000	2.861	MM	2,083	12,500	06/06/2018	05/01/2027
74265L-SB-2	PRIVATE COLLEGES & UNIVS AUTH GA REV			2	1.C FE	190,023	116.8060	163,528	140,000	173,265	0	(4,745)	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	105.0850	210,170	200,000	208,662	0	(2,279)	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	109.4110	169,587	155,000	161,830	0	(923)	0	0	5.000	4.200	MM	1,292	7,750	05/19/2022	05/01/2038
79771F-BD-8	SAN FRANCISCO CALIF CITY & CNTY PUB UTIL			1	1.D FE	174,301	83.4650	141,891	170,000	173,056	0	(421)	0	0	1.788	1.510	MM	507	3,040	12/29/2020	11/01/2030
798153-NJ-7	SAN JOSE CALIF FING AUTH LEASE REV			1	1.C FE	25,094	85.2180	21,305	25,000	25,062	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	113.0360	175,206	155,000	169,201	0	(1,531)	0	0	5.000	3.650	MM	990	7,750	05/20/2022	05/15/2040
914026-UK-3	UNIVERSITY ALA GEN REV			2	1.C FE	152,183	114.4178	131,578	115,000	137,988	0	(4,016)	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	1.D FE	250,000	85.8740	214,685	250,000	250,000	0	0	0	0	1.875	1.875	JD	391	4,688	03/04/2020	06/01/2030
914302-HG-2	UNIVERSITY HOUSTON TEX UNIV REVS TAX EXE			1	1.C FE	247,315	89.2680	218,707	245,000	246,479	0	(223)	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	104.3580	480,047	460,000	474,423	0	(8,768)	0	0	5.000	2.959	FA	9,583	23,000	06/23/2015	08/01/2029

ANNUAL STATEMENT FOR THE YEAR 2023 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
91523N-UH-7	UNIVERSITY WASH UNIV REVS IAM COML PAPER .....	.....	.....	1 .....	.. 1.B FE	250,000	..85.4160	213,540	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	108.7600	43,504	40,000	42,297	.....0	(435)	.....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	..85.3260	213,315	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	..90.1860	279,577	310,000	312,087	.....0	(364)	.....0 .....	.....0	2.349	2.214	MM	1,214	7,282	02/13/2020	05/01/2029
0819999999	Subtotal - Bonds - U.S. Special Revenues - Issuer Obligations					10,968,313	XXX	9,940,364	9,885,000	10,428,243	0	(109,983)	0	0	XXX	XXX	XXX	121,467	391,814	XXX	XXX
3131Y7-S6-5	FH ZN1441 - RMBS .....	.....	.....	4 .....	.. 1.A	183,759	..98.8030	168,941	170,988	196,040	.....0	482	.....0 .....	.....0	4.500	2.407	MON	641	7,694	09/24/2019	11/01/2048
3132AD-VT-2	FH ZT1526 - RMBS .....	.....	.....	4 .....	.. 1.A	764,886	..96.5862	692,821	717,308	801,604	.....0	1,621	.....0 .....	.....0	4.000	2.354	MON	2,391	28,692	11/20/2019	11/01/2048
3132DM-KC-8	FH SD0291 - RMBS .....	.....	.....	4 .....	.. 1.A	146,845	100.1868	135,770	135,517	165,416	.....0	1,255	.....0 .....	.....0	5.000	1.772	MON	565	6,776	04/22/2020	03/01/2050
3132GK-S4-9	FH Q04439 - RMBS .....	.....	.....	4 .....	.. 1.A	33,543	..95.0388	30,157	31,731	34,211	.....0	3	.....0 .....	.....0	3.500	2.171	MON	93	1,111	08/08/2016	11/01/2041
3132XC-RV-9	FH G67700 - RMBS .....	.....	.....	4 .....	.. 1.A	207,712	..95.2664	185,489	194,706	210,462	.....0	341	.....0 .....	.....0	3.500	2.349	MON	568	6,815	09/01/2016	08/01/2046
3132XC-SB-2	FH G67714 - RMBS .....	.....	.....	4 .....	.. 1.A	163,127	..97.7915	158,460	162,039	163,870	.....0	60	.....0 .....	.....0	4.000	3.836	MON	540	6,482	10/10/2018	07/01/2048
3132XU-SC-0	FH G52314 - RMBS .....	.....	.....	4 .....	.. 1.A	170,152	..98.9887	160,914	162,558	174,321	.....0	191	.....0 .....	.....0	4.500	3.407	MON	610	7,315	07/12/2020	11/01/2047
3132XY-VQ-8	FH G56010 - RMBS .....	.....	.....	4 .....	.. 1.A	56,459	..98.9849	53,632	54,182	58,628	.....0	73	.....0 .....	.....0	4.500	3.294	MON	203	2,438	06/12/2018	05/01/2048
31335B-KB-1	FH G61190 - RMBS .....	.....	.....	4 .....	.. 1.A	137,967	..98.9888	130,573	131,907	140,474	.....0	30	.....0 .....	.....0	4.500	3.501	MON	495	5,936	06/12/2018	08/01/2047
31335C-E5-9	FH G61956 - RMBS .....	.....	.....	4 .....	.. 1.A	295,485	..98.5879	272,553	276,457	315,308	.....0	674	.....0 .....	.....0	4.500	2.419	MON	1,037	12,441	07/12/2019	04/01/2049
3133A3-YM-4	FH Q08816 - RMBS .....	.....	.....	4 .....	.. 1.A	151,033	..86.0911	125,025	145,224	155,026	.....0	40	.....0 .....	.....0	2.500	1.684	MON	303	3,631	04/22/2020	04/01/2050
3133KH-4G-8	FH RA2623 - RMBS .....	.....	.....	4 .....	.. 1.A	335,068	..86.5896	276,978	319,874	336,185	.....0	279	.....0 .....	.....0	2.500	1.875	MON	666	7,997	05/22/2020	05/01/2050
3133KJ-NE-8	FH RA3089 - RMBS .....	.....	.....	4 .....	.. 1.A	326,702	..86.3750	267,874	310,130	328,298	.....0	(110)	.....0 .....	.....0	2.500	1.787	MON	646	7,957	07/10/2020	07/01/2050
3138EQ-BA-9	FN AL7232 - RMBS .....	.....	.....	4 .....	.. 1.A	77,802	..95.0510	69,033	72,627	78,726	.....0	116	.....0 .....	.....0	3.500	2.263	MON	212	2,542	09/13/2016	09/01/2045
3138EQ-KH-4	FN AL7495 - RMBS .....	.....	.....	4 .....	.. 1.A	54,497	..94.4938	48,071	50,872	54,974	.....0	74	.....0 .....	.....0	3.500	2.293	MON	148	1,781	09/13/2016	10/01/2045
3138EQ-ZR-6	FN AL7951 - RMBS .....	.....	.....	4 .....	.. 1.A	57,882	..94.4952	51,058	54,033	58,148	.....0	72	.....0 .....	.....0	3.500	2.394	MON	158	1,891	09/13/2016	01/01/2046
3138YH-U5-7	FN AY4203 - RMBS .....	.....	.....	4 .....	.. 1.A	12,715	..94.4947	11,216	11,869	12,853	.....0	17	.....0 .....	.....0	3.500	2.266	MON	35	415	09/13/2016	05/01/2045
3140FP-FQ-7	FN BE3774 - RMBS .....	.....	.....	4 .....	.. 1.A	297,916	..96.5330	286,736	297,034	299,696	.....0	104	.....0 .....	.....0	4.000	3.855	MON	990	11,881	11/15/2018	07/01/2047
3140FX-H3-9	FN BF0249 - RMBS .....	.....	.....	4 .....	.. 1.A	1,157,783	..90.6910	1,010,911	1,114,676	1,171,901	.....0	1,803	.....0 .....	.....0	3.500	2.894	MON	3,251	39,014	07/23/2019	01/01/2058
3140JB-ZH-9	FN BM4343 - RMBS .....	.....	.....	4 .....	.. 1.A	458,862	..99.7302	436,352	437,532	469,677	.....0	643	.....0 .....	.....0	4.500	3.364	MON	1,641	19,689	08/29/2018	05/01/2048
3140J9-H8-7	FN BM4754 - RMBS .....	.....	.....	4 .....	.. 1.A	191,767	..93.6021	173,559	185,422	197,825	.....0	59	.....0 .....	.....0	3.500	2.548	MON	541	6,490	07/25/2019	05/01/2047
3140O9-2N-2	FN CA2580 - RMBS .....	.....	.....	4 .....	.. 1.A	329,353	..99.1432	314,244	316,959	333,798	.....0	599	.....0 .....	.....0	4.500	3.676	MON	1,189	14,263	10/16/2018	11/01/2048
3140X4-V3-7	FN FM1533 - RMBS .....	.....	.....	4 .....	.. 1.A	199,620	..96.2483	181,496	188,571	209,067	.....0	312	.....0 .....	.....0	4.000	2.464	MON	629	7,543	09/25/2019	02/01/2048
31418D-RW-4	FN MA4100 - RMBS .....	.....	.....	4 .....	.. 1.A	164,953	..81.9000	130,509	159,351	165,570	.....0	(85)	.....0 .....	.....0	2.000	1.534	MON	266	3,187	07/30/2020	08/01/2050
0829999999	Subtotal - Bonds - U.S. Special Revenues - Residential Mortgage-Backed Securities					5,975,888	XXX	5,372,371	5,701,567	6,132,078	0	8,650	0	0	XXX	XXX	XXX	17,815	213,776	XXX	XXX
3137BK-RJ-1	FHMS K-047 A2 - CMBS .....	.....	.....	4 .....	.. 1.A	2,577,637	..97.8990	2,447,475	2,500,000	2,513,425	.....0	(14,268)	.....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	622,219	..97.2057	583,234	600,000	608,351	.....0	(3,141)	.....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	..97.0950	1,941,900	2,000,000	2,047,231	.....0	(12,108)	.....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	4,972,610	5,100,000	5,169,008	0	(29,518)	0	0	XXX	XXX	XXX	14,650	175,805	XXX	XXX
267169-FZ-8	DUVAL CNTY FLA SCH BRD CTFS PARTN .....	.....	.....	2 .....	.. 1.E FE	280,900	103.9940	259,985	250,000	255,429	.....0	(3,466)	.....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 .....	.....	.....	4,5 .....	.. 1.A FE	60,431	..99.4941	60,155	60,461	65,336	.....0	2,079	.....0 .....	.....0	6.496	2.965	JAJO	742	3,578	01/18/2017	07/25/2045
66705E-AA-6	NEF 2012-1 A - ABS .....	.....	.....	4,5 .....	.. 1.A FE	52,102	..98.1459	51,369	52,339	52,298	.....0	69	.....0 .....	.....0	6.152	6.487	MON	54	3,023	11/19/2020	12/26/2031
0849999999	Subtotal - Bonds - U.S. Special Revenues - Other Loan-Backed and Structured Securities					393,433	XXX	371,509	362,800	373,063	0	(1,318)	0	0	XXX	XXX	XXX	7,045	19,101	XXX	XXX
0909999999	Total - U.S. Special Revenues Bonds					22,638,582	XXX	20,656,854	21,049,367	22,102,392	0	(132,168)	0	0	XXX	XXX	XXX	160,978	800,495	XXX	XXX
00205G-AB-3	APA INFRASTRUCTURE LTD .....	.....	C	1,2 .....	.. 2.B FE	324,659	..98.4880	320,086	325,000	324,950	.....0	39	.....0 .....	.....0	4.200	4.213	MS	3,716	13,850	03/16/2015	03/23/2025
00206R-ML-3	AT&T INC .....	.....	.....	1,2 .....	.. 2.B FE	1,023,288	..93.5833	959,229	1,025,000	1,024,219	.....0	340	.....0 .....	.....0	1.700	1.735	MS	4,647	17,425	03/19/2021	03/25/2026

ANNUAL STATEMENT FOR THE YEAR 2023 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
00774M-AU-9	AERCAP IRELAND CAPITAL DAC	C	1,2	2.B FE	499,390	96.4131	482,066	500,000	499,829	0	204	0	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.A FE	301,620	95.8750	287,625	300,000	300,616	0	(171)	0	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.E FE	374,029	98.4920	369,345	375,000	374,904	0	147	0	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.E FE	1,014,560	90.2342	902,342	1,000,000	1,007,635	0	(2,297)	0	0	0	1.200	0.961	JD	933	12,000	12/14/2020	06/03/2027
025816-CP-2	AMERICAN EXPRESS CO		2	2.A FE	345,709	95.5133	334,297	350,000	348,408	0	443	0	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	66.8489	83,561	125,000	111,390	0	295	0	0	0	2.950	3.582	JJ	1,700	3,688	03/09/2021	01/15/2051
03073E-AM-7	CENCORA INC		1,2	2.B FE	49,733	97.9822	48,991	50,000	49,964	0	30	0	0	0	3.250	3.313	MS	542	1,625	02/17/2015	03/01/2025
032654-AV-7	ANALOG DEVICES INC		1,2	1.G FE	200,998	85.1614	170,323	200,000	200,803	0	(98)	0	0	0	2.100	2.042	AO	1,050	4,200	12/14/2021	10/01/2031
035240-AL-4	ANHEUSER-BUSCH INBEV WORLDWIDE INC		1,2	1.G FE	496,080	98.8239	494,120	500,000	498,133	0	391	0	0	0	4.000	4.096	AO	4,333	20,000	03/20/2018	04/13/2028
039483-BL-5	ARCHER-DANIELS-MIDLAND CO		1,2	1.F FE	124,638	95.0837	118,855	125,000	124,896	0	38	0	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.F FE	202,630	86.1759	172,352	200,000	202,090	0	(268)	0	0	0	2.250	2.092	MN	413	4,500	12/14/2021	05/28/2031
05526D-AZ-8	BAT CAPITAL CORP		1,2	2.B FE	225,000	98.4007	221,402	225,000	225,000	0	0	0	0	0	3.222	3.221	FA	2,739	7,250	08/08/2017	08/15/2024
05964H-AB-1	BANCO SANTANDER SA	C		1.G FE	411,836	96.8910	387,584	400,000	404,456	0	(1,251)	0	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	87.0417	126,210	145,000	150,367	0	(882)	0	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	94.6240	283,872	300,000	298,838	0	205	0	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	93.4417	116,802	125,000	148,104	0	(649)	0	0	0	4.669	3.491	JD	405	5,836	03/09/2021	06/06/2047
09659W-2C-7	BNP PARIBAS SA	C		2.A FE	372,248	94.6040	354,765	375,000	373,817	0	280	0	0	0	3.500	3.588	MN	1,641	13,125	11/09/2017	11/16/2027
097023-BX-2	BOEING CO		1,2	2.C FE	146,727	93.7241	140,586	150,000	148,501	0	328	0	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	78.9934	98,742	125,000	120,599	0	89	0	0	0	3.750	3.963	FA	1,771	4,688	03/09/2021	02/15/2051
125523-AG-5	CIGNA GROUP		1,2	2.A FE	199,834	98.4112	196,822	200,000	199,960	0	20	0	0	0	4.125	4.136	MN	1,054	8,250	09/06/2018	11/15/2025
126117-AS-9	CNA FINANCIAL CORP		1,2	2.B FE	49,994	99.3082	49,654	50,000	50,000	0	3.950	3.951	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	81.4126	488,476	600,000	599,800	0	26	0	0	0	1.700	1.705	FA	4,222	10,200	01/28/2021	02/02/2031
14448C-AS-3	CARRIER GLOBAL CORP		1,2	2.C FE	123,305	78.3584	97,948	125,000	123,405	0	36	0	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	3.A FE	115,105	64.9023	81,128	125,000	81,128	(34,475)	183	183	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	95.1881	380,752	400,000	399,209	0	162	0	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	99.4010	198,802	200,000	199,999	0	2	0	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	79.9032	99,879	125,000	129,550	0	(106)	0	0	0	3.750	3.534	MN	781	4,688	03/09/2021	05/01/2050
225401-AF-5	UBS GROUP AG	C	1,2,5	1.G FE	300,222	93.8606	281,582	300,000	300,100	0	(22)	0	0	0	3.869	3.860	JJ	5,449	11,607	01/09/2018	01/12/2029
254687-CZ-7	WALT DISNEY CO		1,2	1.G FE	224,908	98.9412	222,618	225,000	224,995	0	8	0	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	100.7574	428,219	425,000	425,000	0	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	97.3999	316,550	325,000	324,720	0	222	0	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	98.6429	197,286	200,000	200,223	0	(341)	0	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	95.6977	167,471	175,000	174,829	0	57	0	0	0	2.700	2.736	MN	788	4,725	10/13/2016	10/01/2026
29250N-AH-8	ENBRIDGE INC		1,2	2.A FE	170,690	98.9641	173,187	175,000	174,761	0	530	0	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	98.6659	172,665	175,000	174,891	0	93	0	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	98.3820	295,146	300,000	299,947	0	104	0	0	0	2.750	4.125	JJ	4,125	8,250	07/16/2019	01/01/2024
337738-AT-5	FISERV INC		1,2	2.B FE	224,984	96.3520	216,792	225,000	224,994	0	2	0	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	98.7683	370,381	375,000	374,925	0	55	0	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.B FE	157,375	98.2654	122,832	125,000	155,544	0	(678)	0	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	86.2831	215,708	250,000	250,000	0	0	0	0	0	2.247	2.247	AO	1,404	5,618	02/19/2020	04/01/2030
37331N-AK-7	GEORGIA-PACIFIC LLC		1,2	1.G FE	303,282	86.4450	259,335	300,000	302,512	0	(382)	0	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.F FE	349,111	95.6930	334,926	350,000	349,767	0	94	0	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	68.4484	85,561	125,000	123,379	0	36	0	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	92.4772	346,791	375,000	373,672	0	298	0	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	99.3427	645,728	650,000	658,650	0	(12,668)	0	0	0	4.875	2.846	JD	2,641	31,688	10/24/2019	12/01/2024

ANNUAL STATEMENT FOR THE YEAR 2023 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
559080-AK-2	MAGELLAN MIDSTREAM PARTNERS LP			1,2	2.B FE	344,703	.99.6987	299,096	300,000	310,493	.0	(5,224)	.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.E FE	424,720	.97.2584	413,348	425,000	424,938	.0	48	.0	.0	2.700	2.712	AO	2,869	11,475	03/28/2019	04/01/2025
61761J-VL-0	MORGAN STANLEY			1	1.E FE	207,280	.98.7688	197,538	200,000	200,710	.0	(853)	.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	.97.6754	390,702	400,000	399,996	.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.B FE	798,592	.92.5201	740,161	800,000	799,420	.0	282	.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.E FE	149,694	.97.2295	145,844	150,000	149,907	.0	32	.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	.98.7138	123,392	125,000	125,004	.0	(14)	.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	.94.0326	211,573	225,000	224,982	.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	.97.7844	244,461	250,000	249,976	.0	31	.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	.94.9129	237,282	250,000	256,954	.0	(2,616)	.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.F FE	249,223	.85.1061	212,765	250,000	249,487	.0	75	.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	.98.3195	319,538	325,000	324,882	.0	94	.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	.97.7144	146,572	150,000	149,921	.0	31	.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	.96.7416	386,966	400,000	398,605	.0	264	.0	.0	3.875	3.957	MS	4,564	15,500	06/11/2018	09/15/2028
744330-AA-9	PRUDENTIAL FUNDING (ASIA) PLC	C			1.F FE	222,881	.90.3880	203,373	225,000	223,594	.0	203	.0	.0	3.125	3.236	AO	1,504	7,031	04/08/2020	04/14/2030
756109-AR-5	REALTY INCOME CORP			1,2	1.G FE	360,420	.97.8121	342,342	350,000	353,211	.0	(1,178)	.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	.95.2007	33,320	35,000	39,139	.0	(695)	.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	.95.2251	190,450	200,000	203,665	.0	(1,683)	.0	.0	3.125	3.266	MN	639	5,000	12/09/2021	05/15/2026
822582-BX-9	SHELL INTERNATIONAL FINANCE BV	C		1	1.E FE	197,970	.95.2317	190,463	200,000	199,400	.0	212	.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	.73.5526	91,941	125,000	123,954	.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	.97.7849	195,570	200,000	199,883	.0	93	.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	.92.1433	41,464	45,000	49,510	.0	(666)	.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.B FE	117,899	.69.5240	86,905	125,000	118,303	.0	147	.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.B FE	113,195	.72.4938	90,617	125,000	113,828	.0	231	.0	.0	3.300	3.833	FA	1,558	4,125	03/09/2021	02/15/2051
87938W-AW-3	TELEFONICA EMISIONES SAU	C		1	2.C FE	170,181	.88.4345	132,652	150,000	168,952	.0	(453)	.0	.0	4.895	4.069	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	.91.8901	643,231	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	.92.0986	184,197	200,000	198,113	.0	747	.0	.0	1.125	1.517	JD	81	2,250	12/09/2021	06/18/2026
902494-AX-1	TYSON FOODS INC			1,2	2.B FE	374,857	.98.8953	346,134	350,000	352,105	.0	(5,564)	.0	.0	3.950	2.320	FA	5,223	13,825	09/30/2019	08/15/2024
92343V-EU-4	VERIZON COMMUNICATIONS INC			1,2	2.A FE	782,402	.96.6284	763,364	790,000	785,520	.0	655	.0	.0	4.016	4.125	JD	2,468	31,726	02/28/2019	12/03/2029
949746-SH-5	WELLS FARGO & CO				1.E FE	423,168	.95.0406	403,923	425,000	424,428	.0	192	.0	.0	3.000	3.050	AO	2,408	12,750	10/31/2016	03/23/2026
1019999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations						22,509,607	XXX	20,928,556	22,315,000	22,352,358	(34,475)	(30,634)	0	0	XXX	XXX	XXX	165,913	691,067	XXX	XXX
12559U-AE-3	CIM 2020-R5 M1 - CMO/RMBS			4	1.A	3,116,250	.89.5378	2,686,135	3,000,000	3,063,594	.0	(17,585)	.0	.0	2.750	1.984	MON	6,875	82,500	07/08/2021	12/25/2059
89173U-AB-3	TPMT 2017-4 A2 - RMBS			4	1.A	725,189	.90.3042	627,614	695,000	711,963	.0	(4,732)	.0	.0	3.000	2.172	MON	1,738	20,850	06/24/2021	06/25/2057
92537K-AA-2	VERUS 2019-4 A1 - CMO/RMBS			4	1.A	137,749	.95.3908	129,618	135,881	141,203	.0	(4,159)	.0	.0	2.642	1.702	MON	299	3,816	06/24/2021	10/27/2059
1029999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Residential Mortgage-Backed Securities						3,979,188	XXX	3,443,367	3,830,881	3,916,761	0	(26,476)	0	0	XXX	XXX	XXX	8,912	107,166	XXX	XXX
05492V-AF-2	BBCHS 2020-C7 A5 - CMBS			4	1.A	514,974	.84.0390	420,195	500,000	509,644	.0	(1,545)	.0	.0	2.037	1.697	MON	849	10,185	06/12/2020	04/17/2053
065402-BC-2	BANK 2019-BNK18 A4 - CMBS			4	1.A	1,710,089	.87.2427	1,360,987	1,560,000	1,645,911	.0	(15,185)	.0	.0	3.584	2.469	MON	4,659	55,910	08/07/2019	05/17/2062
12532B-AD-9	CFRE 2016-C7 A3 - CMBS			4	1.A	803,938	.93.7944	750,355	800,000	801,036	.0	(580)	.0	.0	3.838	3.786	MON	2,559	30,708	07/20/2018	12/11/2054
36250P-AD-7	GSM5 2015-GC32 A4 - CMBS			4	1.A	412,594	.96.7444	386,978	400,000	402,159	.0	(1,640)	.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	.93.4270	467,135	500,000	496,932	.0	1,046	.0	.0	3.144	3.400	MON	1,310	15,720	02/13/2019	06/17/2049
46643T-BJ-0	JPMDB 2014-C26 A4 - CMBS			4	1.A	7,280,109	.97.3720	6,946,071	7,133,537	7,150,020	.0	(29,069)	.0	.0	3.494	3.085	MON	20,772	249,267	04/17/2019	01/17/2048
54910T-AJ-1	LNSTR 2017-5 A5 - CMBS			4	1.A	352,953	.94.4464	330,563	350,000	350,855	.0	(481)	.0	.0	3.549	3.422	MON	1,035	12,422	05/09/2019	03/11/2050

ANNUAL STATEMENT FOR THE YEAR 2023 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
1039999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Commercial Mortgage-Backed Securities					11,566,747	XXX	10,662,282	11,243,537	11,356,557	0	(47,455)	0	0	XXX	XXX	XXX	32,439	389,268	XXX	XXX
03764D-AH-4	APID XII AR - CDO	C	4,5		1.A FE	487,490	99.9721	487,354	487,490	487,490	0	0	0	0	6.735	6.778	JAJO	7,023	29,591	01/26/2018	04/15/2031
03765Y-AU-8	APID XXI AR - CDO	C	4,5		1.A FE	300,000	99.7920	299,376	300,000	300,000	0	0	0	0	6.875	6.935	JAJO	4,412	18,635	02/07/2020	04/15/2033
12481K-AS-7	CBAM 2017-2 AR - CDO	C	4,5		1.A FE	350,000	99.5518	348,431	350,000	350,000	0	0	0	0	6.854	6.914	JAJO	5,065	21,700	06/01/2021	07/17/2034
12528J-AN-6	CFIP 2017-1 AR - CDO	C	4,5		1.A FE	750,000	99.2585	744,439	750,000	750,000	0	0	0	0	6.887	6.945	JAJO	10,760	47,035	09/15/2021	10/18/2034
13079W-DC-9	SYMP 99RR AR3 - CDO	C	4,5		1.A FE	249,974	99.5000	248,750	250,000	256,345	0	(998)	0	0	6.755	5.250	JAJO	3,612	15,226	09/08/2021	07/16/2032
14987V-AA-7	CBAM 2019-9 A - CDO	C	4,5		1.A FE	573,350	100.0708	573,755	573,350	573,350	0	0	0	0	6.935	6.987	JAJO	8,505	35,962	01/24/2019	02/12/2030
17180W-AA-3	CIFC 2018-2 A1 - CDO	C	4,5		1.A FE	535,255	99.8500	541,492	542,305	563,710	0	3,476	0	0	6.717	3.831	JAJO	7,387	33,058	01/18/2019	04/21/2031
17305E-GS-8	CCCIT 2018-A7 A7 - ABS	C	4		1.A FE	149,878	97.8219	146,733	150,000	148,702	0	(1,221)	0	0	3.960	4.160	AO	1,287	5,940	10/05/2018	10/15/2030
26245R-AA-8	DRSLF 58 A1 - CDO	C	4,5		1.A FE	541,605	99.8000	540,522	541,605	541,605	0	0	0	0	6.662	6.666	JAJO	7,617	32,587	06/01/2018	07/17/2031
28137R-AA-5	EDUSA 5 A - ABS	C	4,5		1.A FE	29,575	99.5135	29,718	29,864	33,144	0	1,670	0	0	6.152	2.239	MON	31	1,736	01/29/2014	02/25/2039
34528Q-HF-4	FORDF 2019-4 A - ABS	C	4		1.A FE	1,063,633	97.9173	979,173	1,000,000	1,011,846	0	(16,741)	0	0	2.440	0.754	MON	1,084	24,400	11/17/2020	09/15/2026
36320W-AL-0	GALXY XXI AR - CDO	C	4,5		1.A FE	325,829	99.9521	325,673	325,829	325,829	0	0	0	0	6.697	6.732	JAJO	4,425	19,796	01/31/2018	04/21/2031
38021E-AA-2	GOAL 2010-1 NTS - ABS	C	4,5		1.A FE	61,368	98.9964	61,329	61,950	64,843	0	539	0	0	6.341	2.657	FMAN	382	3,676	01/18/2017	08/25/2048
449258-AA-0	ICG 2018-1 A1 - CDO	C	4,5		1.A FE	408,651	99.8505	416,899	417,523	430,565	0	2,275	0	0	6.734	4.298	JAJO	5,467	25,743	08/05/2020	04/21/2031
44928X-AY-0	ICG 141RR 1A2 - CDO	C	4,5		1.A FE	550,000	99.0918	545,005	550,000	550,000	0	0	0	0	6.877	6.927	JAJO	7,670	34,419	08/20/2021	10/20/2034
55819X-AY-8	MDPK XXI A1R - CDO	C	4,5		1.A FE	300,000	99.5805	298,741	300,000	300,000	0	0	0	0	6.915	6.974	JAJO	4,437	18,756	02/07/2020	01/18/2033
55822A-AN-7	MDPK XLVI B1R - CDO	C	4,5		1.C FE	600,000	99.6115	597,669	600,000	600,000	0	0	0	0	7.305	7.375	JAJO	9,375	39,879	08/20/2021	10/15/2034
64755R-AN-3	NMC 1 AR - CDO	C	4,5		1.A FE	2,300,000	99.7521	2,294,298	2,300,000	2,300,000	0	0	0	0	6.745	6.825	JAJO	33,725	142,403	10/08/2021	10/16/2034
69917A-AN-4	PARL 2020-1 A2R - CDO	C	4,5		1.C FE	500,000	99.3526	496,763	500,000	500,000	0	0	0	0	7.527	7.592	JAJO	7,632	34,585	06/16/2021	07/20/2034
70017B-AA-7	PAIA 2022-1 A1 - CDO	C	4,5		1.A FE	1,500,000	99.4578	1,491,867	1,500,000	1,500,000	0	0	0	0	6.786	6.835	JAJO	20,640	92,983	02/11/2022	04/20/2035
89624N-AA-6	CAVU 2021-1 A - CDO	C	4,5		1.A FE	300,000	99.2079	297,624	300,000	300,000	0	0	0	0	6.884	6.936	JAJO	4,015	18,852	02/05/2021	04/23/2032
92917N-AJ-7	VOYA 2019-1 AR - CDO	C	4,5		1.A FE	257,694	99.7749	257,114	257,694	257,694	0	0	0	0	6.715	6.778	JAJO	3,701	15,590	02/07/2020	04/15/2031
1049999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Other Loan-Backed and Structured Securities					12,134,302	XXX	12,022,726	12,087,611	12,145,122	0	(11,001)	0	0	XXX	XXX	XXX	158,254	712,553	XXX	XXX
1109999999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds					50,189,844	XXX	47,056,931	49,477,028	49,770,798	(34,475)	(115,566)	0	0	XXX	XXX	XXX	365,518	1,900,054	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					59,409,703	XXX	55,570,508	56,806,069	58,090,903	(34,475)	(279,231)	0	0	XXX	XXX	XXX	433,458	1,538,815	XXX	XXX
2429999999	Total - Residential Mortgage-Backed Securities					10,339,433	XXX	9,176,372	9,895,072	10,464,146	0	(16,769)	0	0	XXX	XXX	XXX	28,109	337,534	XXX	XXX
2439999999	Total - Commercial Mortgage-Backed Securities					16,867,696	XXX	15,634,892	16,343,537	16,525,564	0	(76,972)	0	0	XXX	XXX	XXX	47,089	565,073	XXX	XXX
2449999999	Total - Other Loan-Backed and Structured Securities					12,527,735	XXX	12,394,235	12,450,411	12,518,185	0	(12,319)	0	0	XXX	XXX	XXX	165,300	731,654	XXX	XXX
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					99,144,567	XXX	92,776,007	95,495,089	97,598,798	(34,475)	(385,291)	0	0	XXX	XXX	XXX	673,956	3,173,075	XXX	XXX

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:
Number
1A 1A ...\$56,970,924 1B ...\$4,563,291 1C ...\$5,737,100 1D ...\$5,587,390 1E ...\$5,553,317 1F ...\$2,831,391 1G ...\$5,286,314
1B 2A ...\$3,933,061 2B ...\$6,129,107 2C ...\$925,775

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Essent Guaranty of PA, Inc.

Line Number	Book/Adjusted Carrying Value by NAIC Designation Category Footnote:													
1A	1A ..\$	56,970,924	1B ..\$	4,563,291	1C ..\$	5,737,100	1D ..\$	5,587,390	1E ..\$	5,553,317	1F ..\$	2,831,391	1G ..\$	5,286,314
1B	2A ..\$	3,933,061	2B ..\$	6,129,107	2C ..\$	925,775								
1C	3A ..\$	81,128	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 2023 OF THE Essent Guaranty of PA, Inc.

SCHEDULE D - PART 3

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

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2023 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 .....		..12/01/2023 ..	Paydown		13,559	13,559	14,403	15,124	0	(1,565)	0	(1,565)	0	13,559	0	0	0	298	..08/20/2045 ..
36179T-SJ-5 ..	G2 MA5021 - RMBS .....		..12/01/2023 ..	Paydown		19,767	19,767	20,973	22,510	0	(2,743)	0	(2,743)	0	19,767	0	0	0	494	..02/20/2048 ..
36179U-K2-7 ..	G2 MA5713 - RMBS .....		..12/01/2023 ..	Paydown		13,712	13,712	14,464	16,258	0	(2,546)	0	(2,546)	0	13,712	0	0	0	425	..01/20/2049 ..
912828-ZP-8 ..	UNITED STATES TREASURY .....		..05/15/2023 ..	Maturity @ 100.00		2,005,000	2,005,000	2,000,464	2,003,939	0	1,061	0	1,061	0	2,005,000	0	0	0	1,253	..05/15/2023 ..
91362*-AA-9 ..	Mortgage Guaranty Tax & Loss Bond .....		..12/12/2023 ..	Maturity @ 100.00		1,440,064	1,440,064	1,440,064	1,440,064	0	0	0	0	0	1,440,064	0	0	0	0	..12/12/2023 ..
0109999999. Subtotal - Bonds - U.S. Governments						3,492,102	3,492,102	3,490,369	3,497,896	0	(5,793)	0	(5,793)	0	3,492,102	0	0	0	2,470	XXX
74727P-AW-1 ..	QATAR, STATE OF (GOVERNMENT)	C.....	..04/23/2023 ..	Maturity @ 100.00		800,000	800,000	800,444	800,040	0	(40)	0	(40)	0	800,000	0	0	0	15,500	..04/23/2023 ..
0309999999. Subtotal - Bonds - All Other Governments						800,000	800,000	800,444	800,040	0	(40)	0	(40)	0	800,000	0	0	0	15,500	XXX
10620N-CG-1 ..	BRHEA 2011-1 A2 - ABS .....		..05/25/2023 ..	Paydown		43,821	43,821	44,205	44,446	0	(625)	0	(625)	0	43,821	0	0	0	662	..02/25/2030 ..
3131Y7-S6-5 ..	FH ZN1441 - RMBS .....		..12/01/2023 ..	Paydown		16,718	16,718	17,967	19,121	0	(2,402)	0	(2,402)	0	16,718	0	0	0	344	..11/01/2048 ..
3132AD-VT-2 ..	FH ZT1526 - RMBS .....		..12/01/2023 ..	Paydown		85,690	85,690	91,374	95,567	0	(9,876)	0	(9,876)	0	85,690	0	0	0	1,797	..11/01/2048 ..
3132DM-KC-8 ..	FH SD0291 - RMBS .....		..12/01/2023 ..	Paydown		23,053	23,053	24,980	27,926	0	(4,873)	0	(4,873)	0	23,053	0	0	0	638	..03/01/2050 ..
3132GK-S4-9 ..	FH Q04439 - RMBS .....		..12/01/2023 ..	Paydown		5,687	5,687	6,011	(444)	0	(444)	0	(444)	0	5,687	0	0	0	68	..11/01/2041 ..
3132XC-RV-9 ..	FH G67700 - RMBS .....		..12/01/2023 ..	Paydown		21,238	21,238	22,657	22,919	0	(1,681)	0	(1,681)	0	21,238	0	0	0	395	..08/01/2046 ..
3132XC-SB-2 ..	FH G67714 - RMBS .....		..12/01/2023 ..	Paydown		20,472	20,472	20,609	20,695	0	(224)	0	(224)	0	20,472	0	0	0	441	..07/01/2048 ..
3132XU-SC-0 ..	FH G52314 - RMBS .....		..12/01/2023 ..	Paydown		19,409	19,409	20,316	20,791	0	(1,382)	0	(1,382)	0	19,409	0	0	0	627	..11/01/2047 ..
3132XY-VC-8 ..	FH Q56010 - RMBS .....		..12/01/2023 ..	Paydown		1,129	1,129	1,176	1,220	0	(91)	0	(91)	0	1,129	0	0	0	28	..05/01/2048 ..
31335B-KB-1 ..	FH G61190 - RMBS .....		..12/01/2023 ..	Paydown		12,849	12,849	13,439	13,680	0	(832)	0	(832)	0	12,849	0	0	0	211	..08/01/2047 ..
31335C-E5-9 ..	FH G61956 - RMBS .....		..12/01/2023 ..	Paydown		32,331	32,331	34,557	(4,465)	0	(4,465)	0	(4,465)	0	32,331	0	0	0	833	..04/01/2049 ..
3133A3-YM-4 ..	FH QA8816 - RMBS .....		..12/01/2023 ..	Paydown		12,236	12,236	12,726	13,059	0	(823)	0	(823)	0	12,236	0	0	0	175	..04/01/2050 ..
3133KH-4G-8 ..	FH RA2623 - RMBS .....		..12/01/2023 ..	Paydown		36,493	36,493	38,226	38,322	0	(1,829)	0	(1,829)	0	36,493	0	0	0	497	..05/01/2050 ..
3133KJ-NE-8 ..	FH RA3089 - RMBS .....		..12/01/2023 ..	Paydown		25,427	25,427	26,786	26,925	0	(1,499)	0	(1,499)	0	25,427	0	0	0	335	..07/01/2050 ..
3138EQ-BA-9 ..	FN AL7232 - RMBS .....		..12/01/2023 ..	Paydown		9,134	9,134	9,785	9,887	0	(752)	0	(752)	0	9,134	0	0	0	158	..09/01/2045 ..
3138EQ-KH-4 ..	FN AL7495 - RMBS .....		..12/01/2023 ..	Paydown		6,945	6,945	7,439	7,495	0	(550)	0	(550)	0	6,945	0	0	0	137	..10/01/2045 ..
3138EQ-ZR-6 ..	FN AL7951 - RMBS .....		..12/01/2023 ..	Paydown		6,530	6,530	6,995	(489)	0	(489)	0	(489)	0	6,530	0	0	0	136	..01/01/2046 ..
3138YH-U5-7 ..	FN AY4203 - RMBS .....		..12/01/2023 ..	Paydown		1,585	1,585	1,698	1,715	0	(129)	0	(129)	0	1,585	0	0	0	34	..05/01/2045 ..
3140FP-FQ-7 ..	FN BE3774 - RMBS .....		..12/01/2023 ..	Paydown		33,090	33,090	33,188	33,374	0	(285)	0	(285)	0	33,090	0	0	0	717	..07/01/2047 ..
3140FX-H3-9 ..	FN BF0249 - RMBS .....		..12/01/2023 ..	Paydown		113,386	113,386	117,771	(5,638)	0	(5,638)	0	(5,638)	0	113,386	0	0	0	1,941	..01/01/2058 ..
3140J8-ZH-9 ..	FN BM4343 - RMBS .....		..12/01/2023 ..	Paydown		63,909	63,909	67,025	68,511	0	(4,601)	0	(4,601)	0	63,909	0	0	0	1,588	..05/01/2048 ..
3140J9-H8-7 ..	FN BM4754 - RMBS .....		..12/01/2023 ..	Paydown		16,698	16,698	17,269	17,809	0	(1,112)	0	(1,112)	0	16,698	0	0	0	310	..05/01/2047 ..
3140Q9-2N-2 ..	FN CA2580 - RMBS .....		..12/01/2023 ..	Paydown		40,128	40,128	41,697	42,184	0	(2,056)	0	(2,056)	0	40,128	0	0	0	1,008	..11/01/2048 ..
3140X4-V3-7 ..	FN FM1533 - RMBS .....		..12/01/2023 ..	Paydown		18,632	18,632	19,724	20,626	0	(1,994)	0	(1,994)	0	18,632	0	0	0	352	..02/01/2048 ..
31418D-RW-4 ..	FN MA4100 - RMBS .....		..12/01/2023 ..	Paydown		10,384	10,384	10,749	10,795	0	(411)	0	(411)	0	10,384	0	0	0	113	..08/01/2050 ..
452281-JD-1 ..	ILSSTD 2010-1 A3 - ABS .....		..10/25/2023 ..	Paydown		28,565	28,565	28,551	29,886	0	(1,321)	0	(1,321)	0	28,565	0	0	0	852	..07/25/2045 ..
645918-T8-6 ..	NEW JERSEY ECONOMIC DEV AUTH REV .....		..05/31/2023 ..	Call @ 100.00		450,000	450,000	505,499	451,147	0	(1,147)	0	(1,147)	0	450,000	0	0	0	16,875	..03/01/2025 ..
650035-W9-5 ..	NEW YORK ST URBAN DEV CORP REV .....		..10/30/2023 ..	Unknown		42,103	40,000	47,472	42,803	0	(700)	0	(700)	0	42,103	0	0	0	2,250	..03/15/2026 ..
66705E-AA-6 ..	NEF 2012-1 A - ABS .....		..12/26/2023 ..	Paydown		63,356	63,356	63,069	63,223	0	133	0	133	0	63,356	0	0	0	1,648	..12/26/2031 ..
0909999999. Subtotal - Bonds - U.S. Special Revenues						1,260,998	1,258,895	1,352,959	1,313,094	0	(52,096)	0	(52,096)	0	1,260,998	0	0	0	35,168	XXX
03764D-AH-4 ..	APID X11 AR - CDO	C.....	..10/16/2023 ..	Paydown		12,510	12,510	12,510	12,510	0	0	0	0	0	12,510	0	0	0	735	..04/15/2031 ..
09659W-2E-3 ..	BNP PARIBAS SA	C.....	..03/01/2023 ..	Maturity @ 100.00		600,000	600,000	598,716	599,955	0	45	0	45	0	600,000	0	0	0	10,500	..03/01/2023 ..
14987V-AA-7 ..	CBAM 2019-9 A - CDO	C.....	..10/16/2023 ..	Paydown		120,679	120,679	120,679	120,679	0	0	0	0	0	120,679	0	0	0	5,279	..02/12/2030 ..
17180W-AA-3 ..	CIFC 2018-2 A1 - CDO	C.....	..10/20/2023 ..	Paydown		7,695	7,695	7,595	7,949	0	(254)	0	(254)	0	7,695	0	0	0	469	..04/21/2031 ..
25156P-AV-5 ..	DEUTSCHE TELEKOM INTERNATIONAL FINANCE B ...	C.....	..07/19/2023 ..	Call @ 100.00		275,000	275,000	274,984	274,998	0	1	0	1	0	275,000	0	0	0	5,695	..09/19/2023 ..
26245R-AA-8 ..	DRSLF 58 A1 - CDO	C.....	..10/17/2023 ..	Paydown		8,395	8,395	8,395	8,395	0	0	0	0	0	8,395	0	0	0	505	..07/17/2031 ..
28137R-AA-5 ..	EDUSA 5 A - ABS	C.....	..12/26/2023 ..	Paydown		9,006	9,006	8,919	9,492	0	(486)	0	(486)	0	9,006	0	0	0	230	..02/25/2034 ..
36320W-AL-0 ..	GALXY XXI AR - CDO	C.....	..10/20/2023 ..	Paydown		24,171	24,171	24,171	24,171	0	0	0	0	0	24,171	0	0	0	1,401	..04/21/2031 ..
38021E-AA-2 ..	GOAL 2010-1 NTS - ABS	C.....	..11/27/2023 ..	Paydown		40,076	40,076	39,699	41,598	0	(1,523)	0	(1,523)	0	40,076	0	0	0	1,266	..08/25/2048 ..
429827-AY-4 ..	HEF 2014-1 NTS - ABS	C.....	..05/25/2023 ..	Paydown		110,111	110,111	110,662	112,271	0	(2,160)	0	(2,160)	0	110,111	0	0	0	2,027	..05/25/2034 ..
449258-AA-0 ..	ICG 2018-1 A1 - CDO	C.....	..10/23/2023 ..	Paydown		82,477	82,477	80,724	84,603	0	(2,127)	0	(2,127)	0	82,477	0	0	0	4,634	..04/21/2031 ..
61744Y-AN-8 ..	MORGAN STANLEY .....		..01/23/2023 ..	Maturity @ 100.00		200,000	200,000	199,550	199,994	0	6	0	6	0	200,000	0	0	0	3,125	..01/23/2023 ..

ANNUAL STATEMENT FOR THE YEAR 2023 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
747525-AR-4	QUALCOMM INC		01/30/2023	Maturity @ 100.00		475,000	475,000	474,235	474,989	0	11	0	11	0	475,000	0	0	0	6,175	01/30/2023
874060-AT-3	TAKEDA PHARMACEUTICAL CO LTD	C	11/26/2023	Maturity @ 100.00		200,000	200,000	199,920	199,985	0	15	0	15	0	200,000	0	0	0	8,800	11/26/2023
913017-DB-2	RTX CORP		08/16/2023	Maturity @ 100.00		31,000	31,000	32,782	31,261	0	(261)	0	(261)	0	31,000	0	0	0	1,132	08/16/2023
92537K-AA-2	VERUS 2019-4 A1 - CMO/RMBS		12/01/2023	Paydown		33,253	33,253	33,710	35,573	0	(2,320)	0	(2,320)	0	33,253	0	0	0	473	10/27/2059
92917N-AJ-7	VOYA 2019-1 AR - CDO	C	10/16/2023	Paydown		42,306	42,306	42,306	42,306	0	0	0	0	0	42,306	0	0	0	2,140	04/15/2031
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						2,271,678	2,271,678	2,269,555	2,280,730	0	(9,053)	0	(9,053)	0	2,271,677	0	0	0	54,584	XXX
2509999997. Total - Bonds - Part 4						7,824,778	7,822,675	7,913,327	7,891,760	0	(66,982)	0	(66,982)	0	7,824,778	0	1	1	107,722	XXX
2509999998. Total - Bonds - Part 5									0											XXX
2509999999. Total - Bonds						7,824,778	7,822,675	7,913,327	7,891,760	0	(66,982)	0	(66,982)	0	7,824,778	0	1	1	107,722	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						7,824,778	XXX	7,913,327	7,891,760	0	(66,982)	0	(66,982)	0	7,824,778	0	1	1	107,722	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.....	0	4.	April.....	0	7.	July.....	0	10.	October.....	(3,450)
2.	February.....	0	5.	May.....	0	8.	August.....	0	11.	November.....	0
3.	March.....	0	6.	June.....	0	9.	September.....	0	12.	December.....	0

SCHEDULE E - PART 2 - CASH EQUIVALENTS

[illegible]

1.							
Line Number	Book/Adjusted Carrying Value by NAIC Designation Category Footnote:						
1A	1A ..\$	0	1B ..\$	0	1C ..\$	0	1D ..\$
	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

	1	2	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3	4	5	6
States, Etc.	Type of Deposit	Purpose of Deposit	Book/Adjusted Carrying Value	Fair Value	Book/Adjusted Carrying Value	Fair Value
1. Alabama	AL		0	0	0	0
2. Alaska	AK		0	0	0	0
3. Arizona	AZ		0	0	0	0
4. Arkansas	AR		0	0	0	0
5. California	CA		0	0	0	0
6. Colorado	CO		0	0	0	0
7. Connecticut	CT		0	0	0	0
8. Delaware	DE		0	0	0	0
9. District of Columbia	DC		0	0	0	0
10. Florida	FL		0	0	0	0
11. Georgia	GA		0	0	0	0
12. Hawaii	HI		0	0	0	0
13. Idaho	ID		0	0	0	0
14. Illinois	IL		0	0	0	0
15. Indiana	IN		0	0	0	0
16. Iowa	IA		0	0	0	0
17. Kansas	KS		0	0	0	0
18. Kentucky	KY		0	0	0	0
19. Louisiana	LA		0	0	0	0
20. Maine	ME		0	0	0	0
21. Maryland	MD		0	0	0	0
22. Massachusetts	MA		0	0	0	0
23. Michigan	MI		0	0	0	0
24. Minnesota	MN		0	0	0	0
25. Mississippi	MS		0	0	0	0
26. Missouri	MO		0	0	0	0
27. Montana	MT		0	0	0	0
28. Nebraska	NE		0	0	0	0
29. Nevada	NV		0	0	0	0
30. New Hampshire	NH		0	0	0	0
31. New Jersey	NJ		0	0	0	0
32. New Mexico	NM		0	0	0	0
33. New York	NY		0	0	0	0
34. North Carolina	NC		0	0	0	0
35. North Dakota	ND		0	0	0	0
36. Ohio	OH		0	0	0	0
37. Oklahoma	OK		0	0	0	0
38. Oregon	OR		0	0	0	0
39. Pennsylvania	PA	B. On Deposit	984,358	828,750	0	0
40. Rhode Island	RI		0	0	0	0
41. South Carolina	SC		0	0	0	0
42. South Dakota	SD		0	0	0	0
43. Tennessee	TN		0	0	0	0
44. Texas	TX		0	0	0	0
45. Utah	UT		0	0	0	0
46. Vermont	VT		0	0	0	0
47. Virginia	VA		0	0	0	0
48. Washington	WA		0	0	0	0
49. West Virginia	WV		0	0	0	0
50. Wisconsin	WI		0	0	0	0
51. Wyoming	WY		0	0	0	0
52. American Samoa	AS		0	0	0	0
53. Guam	GU		0	0	0	0
54. Puerto Rico	PR		0	0	0	0
55. U.S. Virgin Islands	VI		0	0	0	0
56. Northern Mariana Islands	MP		0	0	0	0
57. Canada	CAN		0	0	0	0
58. Aggregate Alien and Other	OT	XXX	0	0	0	0
59. Subtotal	XXX	XXX	984,358	828,750	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

ANNUAL STATEMENT BLANK

ALPHABETICAL INDEX

Assets	2
Cash Flow	5
Exhibit of Capital Gains (Losses)	12
Exhibit of Net Investment Income	12
Exhibit of Nonadmitted Assets	13
Exhibit of Premiums and Losses (State Page)	19
Five-Year Historical Data	17
General Interrogatories	15
Jurat Page	1
Liabilities, Surplus and Other Funds	3
Notes To Financial Statements	14
Overflow Page For Write-ins	101
Schedule A - Part 1	E01
Schedule A - Part 2	E02
Schedule A - Part 3	E03
Schedule A - Verification Between Years	SI02
Schedule B - Part 1	E04
Schedule B - Part 2	E05
Schedule B - Part 3.....	E06
Schedule B - Verification Between Years	SI02
Schedule BA - Part 1	E07
Schedule BA - Part 2	E08
Schedule BA - Part 3.....	E09
Schedule BA - Verification Between Years	SI03
Schedule D - Part 1	E10
Schedule D - Part 1A - Section 1	SI05
Schedule D - Part 1A - Section 2	SI08
Schedule D - Part 2 - Section 1	E11
Schedule D - Part 2 - Section 2	E12
Schedule D - Part 3	E13
Schedule D - Part 4	E14
Schedule D - Part 5	E15
Schedule D - Part 6 - Section 1	E16
Schedule D - Part 6 - Section 2	E16
Schedule D - Summary By Country	SI04
Schedule D - Verification Between Years	SI03
Schedule DA - Part 1	E17
Schedule DA - Verification Between Years	SI10
Schedule DB - Part A - Section 1	E18
Schedule DB - Part A - Section 2	E19
Schedule DB - Part A - Verification Between Years	SI11
Schedule DB - Part B - Section 1	E20
Schedule DB - Part B - Section 2	E21
Schedule DB - Part B - Verification Between Years	SI11
Schedule DB - Part C - Section 1	SI12
Schedule DB - Part C - Section 2	SI13
Schedule DB - Part D - Section 1	E22
Schedule DB - Part D - Section 2	E23
Schedule DB - Part E	E24
Schedule DB - Verification	SI14
Schedule DL - Part 1	E25
Schedule DL - Part 2	E26
Schedule E - Part 1 - Cash	E27
Schedule E - Part 2 - Cash Equivalents	E28
Schedule E - Part 2 - Verification Between Years	SI15
Schedule E - Part 3 - Special Deposits	E29
Schedule F - Part 1	20
Schedule F - Part 2	21
Schedule F - Part 3	22
Schedule F - Part 4	27
Schedule F - Part 5	28
Schedule F - Part 6	29
Schedule H - Accident and Health Exhibit - Part 1	30
Schedule H - Part 2, Part 3 and 4	31
Schedule H - Part 5 - Health Claims	32

ANNUAL STATEMENT BLANK (Continued)

Schedule P - Part 1 - Summary	33
Schedule P - Part 1A - Homeowners/Farmowners	35
Schedule P - Part 1B - Private Passenger Auto Liability/Medical	36
Schedule P - Part 1C - Commercial Auto/Truck Liability/Medical	37
Schedule P - Part 1D - Workers' Compensation (Excluding Excess Workers' Compensation)	38
Schedule P - Part 1E - Commercial Multiple Peril	39
Schedule P - Part 1F - Section 1 - Medical Professional Liability - Occurrence	40
Schedule P - Part 1F - Section 2 - Medical Professional Liability - Claims-Made	41
Schedule P - Part 1G - Special Liability (Ocean, Marine, Aircraft (All Perils), Boiler and Machinery)	42
Schedule P - Part 1H - Section 1 - Other Liability-Occurrence	43
Schedule P - Part 1H - Section 2 - Other Liability - Claims-Made	44
Schedule P - Part 1I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary & Theft)	45
Schedule P - Part 1J - Auto Physical Damage	46
Schedule P - Part 1K - Fidelity/Surety	47
Schedule P - Part 1L - Other (Including Credit, Accident and Health)	48
Schedule P - Part 1M - International	49
Schedule P - Part 1N - Reinsurance - Nonproportional Assumed Property	50
Schedule P - Part 1O - Reinsurance - Nonproportional Assumed Liability	51
Schedule P - Part 1P - Reinsurance - Nonproportional Assumed Financial Lines	52
Schedule P - Part 1R - Section 1 - Products Liability - Occurrence	53
Schedule P - Part 1R - Section 2 - Products Liability - Claims-Made	54
Schedule P - Part 1S - Financial Guaranty/Mortgage Guaranty	55
Schedule P - Part 1T - Warranty	56
Schedule P - Part 2, Part 3 and Part 4 - Summary	34
Schedule P - Part 2A - Homeowners/Farmowners	57
Schedule P - Part 2B - Private Passenger Auto Liability/Medical	57
Schedule P - Part 2C - Commercial Auto/Truck Liability/Medical	57
Schedule P - Part 2D - Workers' Compensation (Excluding Excess Workers' Compensation)	57
Schedule P - Part 2E - Commercial Multiple Peril	57
Schedule P - Part 2F - Section 1 - Medical Professional Liability - Occurrence	58
Schedule P - Part 2F - Section 2 - Medical Professional Liability - Claims-Made	58
Schedule P - Part 2G - Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery)	58
Schedule P - Part 2H - Section 1 - Other Liability - Occurrence	58
Schedule P - Part 2H - Section 2 - Other Liability - Claims-Made	58
Schedule P - Part 2I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary, and Theft)	59
Schedule P - Part 2J - Auto Physical Damage	59
Schedule P - Part 2K - Fidelity, Surety	59
Schedule P - Part 2L - Other (Including Credit, Accident and Health)	59
Schedule P - Part 2M - International	59
Schedule P - Part 2N - Reinsurance - Nonproportional Assumed Property	60
Schedule P - Part 2O - Reinsurance - Nonproportional Assumed Liability	60
Schedule P - Part 2P - Reinsurance - Nonproportional Assumed Financial Lines	60
Schedule P - Part 2R - Section 1 - Products Liability - Occurrence	61
Schedule P - Part 2R - Section 2 - Products Liability - Claims-Made	61
Schedule P - Part 2S - Financial Guaranty/Mortgage Guaranty	61
Schedule P - Part 2T - Warranty	61
Schedule P - Part 3A - Homeowners/Farmowners	62
Schedule P - Part 3B - Private Passenger Auto Liability/Medical	62
Schedule P - Part 3C - Commercial Auto/Truck Liability/Medical	62
Schedule P - Part 3D - Workers' Compensation (Excluding Excess Workers' Compensation)	62
Schedule P - Part 3E - Commercial Multiple Peril	62
Schedule P - Part 3F - Section 1 - Medical Professional Liability - Occurrence	63
Schedule P - Part 3F - Section 2 - Medical Professional Liability - Claims-Made	63
Schedule P - Part 3G - Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery)	63
Schedule P - Part 3H - Section 1 - Other Liability - Occurrence	63
Schedule P - Part 3H - Section 2 - Other Liability - Claims-Made	63
Schedule P - Part 3I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary, and Theft)	64
Schedule P - Part 3J - Auto Physical Damage	64
Schedule P - Part 3K - Fidelity/Surety	64
Schedule P - Part 3L - Other (Including Credit, Accident and Health)	64
Schedule P - Part 3M - International	64
Schedule P - Part 3N - Reinsurance - Nonproportional Assumed Property	65
Schedule P - Part 3O - Reinsurance - Nonproportional Assumed Liability	65
Schedule P - Part 3P - Reinsurance - Nonproportional Assumed Financial Lines	65
Schedule P - Part 3R - Section 1 - Products Liability - Occurrence	66
Schedule P - Part 3R - Section 2 - Products Liability - Claims-Made	66
Schedule P - Part 3S - Financial Guaranty/Mortgage Guaranty	66
Schedule P - Part 3T - Warranty	66

ANNUAL STATEMENT BLANK (Continued)

Schedule P - Part 4A - Homeowners/Farmowners	67
Schedule P - Part 4B - Private Passenger Auto Liability/Medical	67
Schedule P - Part 4C - Commercial Auto/Truck Liability/Medical	67
Schedule P - Part 4D - Workers' Compensation (Excluding Excess Workers' Compensation)	67
Schedule P - Part 4E - Commercial Multiple Peril	67
Schedule P - Part 4F - Section 1 - Medical Professional Liability - Occurrence	68
Schedule P - Part 4F - Section 2 - Medical Professional Liability - Claims-Made	68
Schedule P - Part 4G - Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery)	68
Schedule P - Part 4H - Section 1 - Other Liability - Occurrence	68
Schedule P - Part 4H - Section 2 - Other Liability - Claims-Made	68
Schedule P - Part 4I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary and Theft)	69
Schedule P - Part 4J - Auto Physical Damage	69
Schedule P - Part 4K - Fidelity/Surety	69
Schedule P - Part 4L - Other (Including Credit, Accident and Health)	69
Schedule P - Part 4M - International	69
Schedule P - Part 4N - Reinsurance - Nonproportional Assumed Property	70
Schedule P - Part 4O - Reinsurance - Nonproportional Assumed Liability	70
Schedule P - Part 4P - Reinsurance - Nonproportional Assumed Financial Lines	70
Schedule P - Part 4R - Section 1 - Products Liability - Occurrence	71
Schedule P - Part 4R - Section 2 - Products Liability - Claims-Made	71
Schedule P - Part 4S - Financial Guaranty/Mortgage Guaranty	71
Schedule P - Part 4T - Warranty	71
Schedule P - Part 5A - Homeowners/Farmowners	72
Schedule P - Part 5B - Private Passenger Auto Liability/Medical	73
Schedule P - Part 5C - Commercial Auto/Truck Liability/Medical	74
Schedule P - Part 5D - Workers' Compensation (Excluding Excess Workers' Compensation)	75
Schedule P - Part 5E - Commercial Multiple Peril	76
Schedule P - Part 5F - Medical Professional Liability - Claims-Made	78
Schedule P - Part 5F - Medical Professional Liability - Occurrence	77
Schedule P - Part 5H - Other Liability - Claims-Made	80
Schedule P - Part 5H - Other Liability - Occurrence	79
Schedule P - Part 5R - Products Liability - Claims-Made	82
Schedule P - Part 5R - Products Liability - Occurrence	81
Schedule P - Part 5T - Warranty	83
Schedule P - Part 6C - Commercial Auto/Truck Liability/Medical	84
Schedule P - Part 6D - Workers' Compensation (Excluding Excess Workers' Compensation)	84
Schedule P - Part 6E - Commercial Multiple Peril	85
Schedule P - Part 6H - Other Liability - Claims-Made	86
Schedule P - Part 6H - Other Liability - Occurrence	85
Schedule P - Part 6M - International	86
Schedule P - Part 6N - Reinsurance - Nonproportional Assumed Property	87
Schedule P - Part 6O - Reinsurance - Nonproportional Assumed Liability	87
Schedule P - Part 6R - Products Liability - Claims-Made	88
Schedule P - Part 6R - Products Liability - Occurrence	88
Schedule P - Part 7A - Primary Loss Sensitive Contracts	89
Schedule P - Part 7B - Reinsurance Loss Sensitive Contracts	91
Schedule P Interrogatories	93
Schedule T - Exhibit of Premiums Written	94
Schedule T - Part 2 - Interstate Compact	95
Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group	96
Schedule Y - Part 1A - Detail of Insurance Holding Company System	97
Schedule Y - Part 2 - Summary of Insurer's Transactions With Any Affiliates	98
Schedule Y - Part 3 - Ultimate Controlling Party and Listing of Other U.S. Insurance Groups or Entities Under That Ultimate Controlling Party's Control	99
Statement of Income	4
Summary Investment Schedule	SI01
Supplemental Exhibits and Schedules Interrogatories	100
Underwriting and Investment Exhibit Part 1	6
Underwriting and Investment Exhibit Part 1A	7
Underwriting and Investment Exhibit Part 1B	8
Underwriting and Investment Exhibit Part 2	9
Underwriting and Investment Exhibit Part 2A	10
Underwriting and Investment Exhibit Part 3	11