ANNUAL GENERAL MEETING OF SHAREHOLDERS OF
ESSENT GROUP LTD.

May 6, 2014

GO GREEN

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IMPORTANT NOTICE REGARDING THE AVAILABILITY OF PROXY MATERIALS FOR THE ANNUAL GENERAL MEETING OF SHAREHOLDERS TO BE HELD ON MAY 6, 2014:

Please sign, date and mail your proxy card in the envelope provided as soon as possible.

Please detach along perforated line and mail in the envelope provided.

1. Election of Directors

NOMINEES:
- Aditya Dutt Class I Director
- Roy J. Kasmkar Class I Director
- Andrew Turnbull Class I Director
- Robert Glanville Class II Director
- Allan Levine Class II Director
- Vipul Tandon Class II Director
- Mark A. Casale Class III Director
- Douglas J. Pauls Class III Director
- William Spiegel Class III Director


In their discretion, the proxies are authorized to vote upon such other business as may properly come before the 2014 Annual General Meeting of Shareholders. This proxy when properly executed will be voted as directed herein by the undersigned shareholder. If no direction is made, this proxy will be voted FOR ALL NOMINEES in Proposal 1 and FOR Proposal 2.

TO CHANGE THE ADDRESS ON YOUR ACCOUNT, PLEASE CHECK THE BOX AT RIGHT AND INDICATE YOUR NEW ADDRESS IN THE ADDRESS SPACE ABOVE. PLEASE NOTE THAT CHANGES TO THE REGISTERED NAME(S) ON THE ACCOUNT MAY NOT BE SUBMITTED VIA THIS METHOD.

MARK “X” HERE IF YOU PLAN TO ATTEND THE MEETING.

Note: Please sign exactly as your name or names appear on this Proxy. When shares are held jointly, each holder should sign. When signing as executor, administrator, attorney, trustee or guardian, please give full title as such. If the signer is a corporation, please sign full corporate name by duly authorized officer, giving full title as such. If signer is a partnership, please sign in partnership name by authorized person.
**ANNUAL GENERAL MEETING OF SHAREHOLDERS OF ESSENT GROUP LTD.**

May 6, 2014

**PROXY VOTING INSTRUCTIONS**

**INTERNET** - Access “www.voteproxy.com” and follow the on-screen instructions or scan the QR code with your smartphone. Have your proxy card available when you access the web page.

**TELEPHONE** - Call toll-free 1-800-PROXIES (1-800-776-9437) in the United States or 1-718-921-8500 from foreign countries from any touch-tone telephone and follow the instructions. Have your proxy card available when you call.

Vote online/phone until 11:59 PM EST the day before the meeting.

**MAIL** - Sign, date and mail your proxy card in the envelope provided as soon as possible.

**IN PERSON** - You may vote your shares in person by attending the Annual Meeting.

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**IMPORTANT NOTICE REGARDING THE AVAILABILITY OF PROXY MATERIALS FOR THE ANNUAL GENERAL MEETING OF SHAREHOLDERS TO BE HELD ON MAY 6, 2014:**


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![QR Code]

**THE BOARD OF DIRECTORS RECOMMENDS A VOTE "FOR" THE ELECTION OF DIRECTORS AND "FOR" PROPOSAL 2. PLEASE SIGN, DATE AND RETURN PROMPTLY IN THE ENCLOSED ENVELOPE. PLEASE MARK YOUR VOTE IN BLUE OR BLACK INK AS SHOWN HERE X

1. Election of Directors:

   **FOR ALL NOMINEES**

   **WITHHOLD AUTHORITY FOR ALL NOMINEES**

   **FOR ALL EXCEPT** (See instructions below)

   **INSTRUCTIONS:** To withhold authority to vote for any individual nominee(s), mark “FOR ALL EXCEPT” and fill in the circle next to each nominee you wish to withhold, as shown here: ●

   - Aditya Dutt Class I Director
   - Roy J. Kasmar Class I Director
   - Andrew Turnbull Class I Director
   - Robert Glanville Class II Director
   - Allan Levine Class II Director
   - Vipul Tandon Class II Director
   - Mark A. Casale Class III Director
   - Douglas J. Pauls Class III Director
   - William Spiegel Class III Director

   To change the address on your account, please check the box at right and indicate your new address in the address space above. Please note that changes to the registered name(s) on the account may not be submitted via this method.

   **Note:** Please sign exactly as your name or names appear on this Proxy. When shares are held jointly, each holder should sign. When signing as executor, administrator, attorney, trustee or guardian, please give full title as such. If the signer is a corporation, please sign full corporate name by duly authorized officer, giving full title as such. If signer is a partnership, please sign in partnership name by authorized person.


   In their discretion, the proxies are authorized to vote upon such other business as may properly come before the 2014 Annual General Meeting of Shareholders. This proxy when properly executed will be voted as directed herein by the undersigned shareholder. If no direction is made, this proxy will be voted FOR ALL NOMINEES in Proposal 1 and FOR Proposal 2.

   **MARK "X" HERE IF YOU PLAN TO ATTEND THE MEETING.** ☐
ESSENT GROUP LTD.
Proxy for Annual General Meeting of Shareholders on May 6, 2014
Solicited on Behalf of the Board of Directors

The undersigned hereby appoints Mark A. Casale and Lawrence E. McAlee, and each of them, with full power of substitution and power to act alone, as proxies to vote all the Common Shares which the undersigned would be entitled to vote if personally present and acting at the Annual General Meeting of Shareholders of Essent Group Ltd., to be held May 6, 2014 at the Fairmont Southampton Hotel, 101 South Shore Road, Southampton SN02, Bermuda, and at any adjournments or postponements thereof, as follows:

(Continued and to be signed on the reverse side.)