



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF JUNE 30, 2021

OF THE CONDITION AND AFFAIRS OF THE

Essent Guaranty of PA, Inc.

NAIC Group Code 4694 4694 NAIC Company Code 13748 Employer's ID Number 27-1440460  
(Current) (Prior)

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, Radnor, PA, US 19087  
(Street and Number) (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 877-673-8190  
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address Two Radnor Corporate Center - 100 Matsonford Rd., 3rd Floor, Radnor, PA, US 19087  
(Street and Number or P.O. Box) (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 877-673-8190  
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.essent.us

Statutory Statement Contact David Weinstock 610-230-0569  
(Name) (Area Code) (Telephone Number)  
David.Weinstock@essent.us 610-386-2396  
(E-mail Address) (FAX Number)

OFFICERS

President/CEO Mark Anthony Casale SVP/CFO Lawrence Edmond McAlee Jr.

SVP/CLO/Secretary Mary Lourdes Gibbons SVP/COO William Daniel Kaiser

OTHER

Anthony David Shore, VP/Assistant Secretary

Peter Aaron Simon, VP/Treasurer

DIRECTORS OR TRUSTEES

Mark Anthony Casale Jane Patricia Chwick Robert Emil Glanville

Angela Louise Heise Roy James Kasmar Lawrence Edmond McAlee Jr.

Douglas John Pauls

State of Pennsylvania SS:

County of Philadelphia

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

Mark Anthony Casale President/CEO Mary Lourdes Gibbons SVP/CLO/Secretary Lawrence Edmond McAlee Jr. SVP/CFO

Subscribed and sworn to before me this 6th day of August 2021

a. Is this an original filing? Yes [ X ] No [ ]

b. If no, 1. State the amendment number..... 2. Date filed ..... 3. Number of pages attached.....

Lois A. Chapla Notary Public 06/11/2023

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds .....	107,277,314		107,277,314	108,842,205
2. Stocks:				
2.1 Preferred stocks .....			0	0
2.2 Common stocks .....			0	0
3. Mortgage loans on real estate:				
3.1 First liens .....			0	0
3.2 Other than first liens .....			0	0
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances) .....			0	0
4.2 Properties held for the production of income (less \$ ..... encumbrances) .....			0	0
4.3 Properties held for sale (less \$ encumbrances) .....			0	0
5. Cash (\$ .....1,292,831 ), cash equivalents (\$ .....5,919,096 ) and short-term investments (\$ ..... ) .....	7,211,927		7,211,927	2,980,244
6. Contract loans (including \$ ..... premium notes) .....			0	0
7. Derivatives .....			0	0
8. Other invested assets .....			0	0
9. Receivables for securities .....			0	500,000
10. Securities lending reinvested collateral assets .....			0	0
11. Aggregate write-ins for invested assets .....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	114,489,241	0	114,489,241	112,322,449
13. Title plants less \$ ..... charged off (for Title insurers only) .....			0	0
14. Investment income due and accrued .....	583,887		583,887	587,564
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	216,056		216,056	269,693
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	0
18.2 Net deferred tax asset .....	471,870	394,401	77,469	88,201
19. Guaranty funds receivable or on deposit .....			0	0
20. Electronic data processing equipment and software .....			0	0
21. Furniture and equipment, including health care delivery assets (\$ ..... ) .....			0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....			0	0
23. Receivables from parent, subsidiaries and affiliates .....			0	0
24. Health care (\$ ..... ) and other amounts receivable .....			0	0
25. Aggregate write-ins for other than invested assets .....	0	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	115,761,054	394,401	115,366,653	113,267,907
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			0	0
28. Total (Lines 26 and 27)	115,761,054	394,401	115,366,653	113,267,907
DETAILS OF WRITE-INS				
1101. ....				
1102. ....				
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. ....				
2502. ....				
2503. ....				
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	0	0	0	0

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$ .....155,179 ) .....	1,809,773	1,835,852
2. Reinsurance payable on paid losses and loss adjustment expenses .....		0
3. Loss adjustment expenses .....	43,089	43,091
4. Commissions payable, contingent commissions and other similar charges .....		
5. Other expenses (excluding taxes, licenses and fees) .....	34,034	44,494
6. Taxes, licenses and fees (excluding federal and foreign income taxes) .....		
7.1 Current federal and foreign income taxes (including \$ ..... on realized capital gains (losses)) .....	78,132	194,941
7.2 Net deferred tax liability .....		
8. Borrowed money \$ ..... and interest thereon \$ .....		
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$ ..... and including warranty reserves of \$ ..... and accrued accident and health experience rating refunds including \$ ..... for medical loss ratio rebate per the Public Health Service Act) .....	417,503	642,266
10. Advance premium .....		
11. Dividends declared and unpaid:		
11.1 Stockholders .....		
11.2 Policyholders .....		
12. Ceded reinsurance premiums payable (net of ceding commissions) .....		0
13. Funds held by company under reinsurance treaties .....		0
14. Amounts withheld or retained by company for account of others .....		
15. Remittances and items not allocated .....		
16. Provision for reinsurance (including \$ ..... certified) .....		0
17. Net adjustments in assets and liabilities due to foreign exchange rates .....		
18. Drafts outstanding .....		
19. Payable to parent, subsidiaries and affiliates .....	190,368	121,458
20. Derivatives .....	0	0
21. Payable for securities .....	500,000	
22. Payable for securities lending .....		
23. Liability for amounts held under uninsured plans .....		
24. Capital notes \$ ..... and interest thereon \$ .....		
25. Aggregate write-ins for liabilities .....	56,919,552	56,031,676
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25) .....	59,992,451	58,913,778
27. Protected cell liabilities .....		
28. Total liabilities (Lines 26 and 27) .....	59,992,451	58,913,778
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) .....	16,374,202	15,354,129
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) .....	55,374,202	54,354,129
38. Totals (Page 2, Line 28, Col. 3)	115,366,653	113,267,907
<b>DETAILS OF WRITE-INS</b>		
2501. Statutory contingency reserve .....	56,919,552	56,031,676
2502. ....		
2503. ....		
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	56,919,552	56,031,676
2901. ....		
2902. ....		
2903. ....		
2998. Summary of remaining write-ins for Line 29 from overflow page .....	0	0
2999. Totals (Lines 2901 through 2903 plus 2998)(Line 29 above)	0	0
3201. ....		
3202. ....		
3203. ....		
3298. Summary of remaining write-ins for Line 32 from overflow page .....	0	0
3299. Totals (Lines 3201 through 3203 plus 3298)(Line 32 above)	0	0

STATEMENT OF INCOME

	1	2	3
	Current	Prior Year	Prior Year Ended
	Year to Date	to Date	December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct (written \$ )			0
1.2 Assumed (written \$ 1,675,460 )	1,900,223	3,455,500	6,162,305
1.3 Ceded (written \$ )			0
1.4 Net (written \$ 1,675,460 )	1,900,223	3,455,500	6,162,305
DEDUCTIONS:			
2. Losses incurred (current accident year \$ 174,202 ):			
2.1 Direct			0
2.2 Assumed	(12,353)	898,956	1,286,740
2.3 Ceded			0
2.4 Net	(12,353)	898,956	1,286,740
3. Loss adjustment expenses incurred	4,093	15,031	13,870
4. Other underwriting expenses incurred	1,134,547	1,211,366	2,207,889
5. Aggregate write-ins for underwriting deductions	0	0	0
6. Total underwriting deductions (Lines 2 through 5)	1,126,287	2,125,353	3,508,499
7. Net income of protected cells			
8. Net underwriting gain or (loss) (Line 1 minus Line 6 + Line 7)	773,936	1,330,147	2,653,806
INVESTMENT INCOME			
9. Net investment income earned	1,377,983	1,273,697	2,629,263
10. Net realized capital gains (losses) less capital gains tax of \$ 4,568	16,662	15,967	17,025
11. Net investment gain (loss) (Lines 9 + 10)	1,394,645	1,289,664	2,646,288
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$ )	0	0	0
13. Finance and service charges not included in premiums			
14. Aggregate write-ins for miscellaneous income	0	0	0
15. Total other income (Lines 12 through 14)	0	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)	2,168,581	2,619,811	5,300,094
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)	2,168,581	2,619,811	5,300,094
19. Federal and foreign income taxes incurred	249,899	362,098	739,928
20. Net income (Line 18 minus Line 19)(to Line 22)	1,918,682	2,257,713	4,560,166
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	54,354,129	52,935,879	52,935,879
22. Net income (from Line 20)	1,918,682	2,257,713	4,560,166
23. Net transfers (to) from Protected Cell accounts			
24. Change in net unrealized capital gains (losses) less capital gains tax of \$			
25. Change in net unrealized foreign exchange capital gain (loss)			
26. Change in net deferred income tax	(12,923)	199,174	321,288
27. Change in nonadmitted assets	2,191	(233,148)	(388,478)
28. Change in provision for reinsurance			0
29. Change in surplus notes			
30. Surplus (contributed to) withdrawn from protected cells			
31. Cumulative effect of changes in accounting principles			
32. Capital changes:			
32.1 Paid in			
32.2 Transferred from surplus (Stock Dividend)			
32.3 Transferred to surplus			
33. Surplus adjustments:			
33.1 Paid in	0	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			
36. Change in treasury stock			0
37. Aggregate write-ins for gains and losses in surplus	(887,877)	(1,727,750)	(3,074,726)
38. Change in surplus as regards policyholders (Lines 22 through 37)	1,020,073	495,989	1,418,250
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	55,374,202	53,431,868	54,354,129
DETAILS OF WRITE-INS			
0501.			
0502.			
0503.			
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0
1401.			
1402.			
1403.			
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0	0
1499. Totals (Lines 1401 through 1403 plus 1498)(Line 14 above)	0	0	0
3701. Increase in contingency reserve	(887,877)	(1,727,750)	(3,074,726)
3702.			
3703.			
3798. Summary of remaining write-ins for Line 37 from overflow page	0	0	0
3799. Totals (Lines 3701 through 3703 plus 3798)(Line 37 above)	(887,877)	(1,727,750)	(3,074,726)

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
<b>Cash from Operations</b>			
1. Premiums collected net of reinsurance .....	1,729,097	3,218,611	5,648,961
2. Net investment income .....	1,609,172	1,564,102	3,185,985
3. Miscellaneous income .....	0	0	0
4. Total (Lines 1 to 3) .....	3,338,269	4,782,713	8,834,946
5. Benefit and loss related payments .....	13,726	188,275	261,548
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions .....	1,149,102	1,224,944	2,218,973
8. Dividends paid to policyholders .....	0	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ ..... tax on capital gains (losses) .....	371,276	219,943	741,300
10. Total (Lines 5 through 9) .....	1,534,104	1,633,162	3,221,821
11. Net cash from operations (Line 4 minus Line 10) .....	1,804,165	3,149,551	5,613,125
<b>Cash from Investments</b>			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds .....	8,206,705	9,710,197	15,282,746
12.2 Stocks .....	0	0	0
12.3 Mortgage loans .....	0	0	0
12.4 Real estate .....	0	0	0
12.5 Other invested assets .....	0	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	0	0	0
12.7 Miscellaneous proceeds .....	1,000,000	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	9,206,705	9,710,197	15,282,746
13. Cost of investments acquired (long-term only):			
13.1 Bonds .....	6,848,096	13,717,434	21,308,712
13.2 Stocks .....	0	0	0
13.3 Mortgage loans .....	0	0	0
13.4 Real estate .....	0	0	0
13.5 Other invested assets .....	0	0	0
13.6 Miscellaneous applications .....	0	0	500,000
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	6,848,096	13,717,434	21,808,712
14. Net increase (or decrease) in contract loans and premium notes .....	0	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14) .....	2,358,609	(4,007,237)	(6,525,966)
<b>Cash from Financing and Miscellaneous Sources</b>			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes .....	0	0	0
16.2 Capital and paid in surplus, less treasury stock .....	0	0	0
16.3 Borrowed funds .....	0	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	0	0	0
16.5 Dividends to stockholders .....	0	0	0
16.6 Other cash provided (applied) .....	68,909	(21,347)	(23,430)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6) .....	68,909	(21,347)	(23,430)
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	4,231,683	(879,033)	(936,271)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year .....	2,980,244	3,916,515	3,916,515
19.2 End of period (Line 18 plus Line 19.1) .....	7,211,927	3,037,482	2,980,244

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

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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 #	2021	2020
NET INCOME					
(1) Essent Guaranty of PA, Inc. state basis (Page 4, Line 20, Columns 1 & 3)	XXX	XXX	XXX	\$ 1,918,682	\$ 4,560,166
(2) State Prescribed Practices that increase/(decrease) NAIC SAP:				—	—
(3) State Permitted Practices that increase/(decrease) NAIC SAP:				—	—
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$ 1,918,682	\$ 4,560,166
SURPLUS					
(5) Essent Guaranty of PA, Inc. state basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 55,374,202	\$ 54,354,129
(6) State Prescribed Practices that increase/(decrease) NAIC SAP:				—	—
(7) State Permitted Practices that increase/(decrease) NAIC SAP:				—	—
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$ 55,374,202	\$ 54,354,129

B. No significant change from year-end 2020.

C. The Company uses the following accounting policies:

- (1) No significant change from year-end 2020.
- (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)-(5) No significant change from year-end 2020.
- (6) Loan-backed securities are stated at amortized cost. The retrospective adjustment method is used to value these securities.
- (7)-(13) No significant change from year-end 2020.

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

2. Accounting Changes and Correction of Errors

No significant change from year-end 2020.

3. Business Combinations and Goodwill

No significant change from year-end 2020.

4. Discontinued Operations

No significant change from year-end 2020.

5. Investments

A. No significant change from year-end 2020.

B. No significant change from year-end 2020.

C. No significant change from year-end 2020.

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.

## NOTES TO FINANCIAL STATEMENTS

- (2) The Company has not recognized any other-than-temporary impairments on loan-backed securities.
- (3) The Company has not recognized any other-than-temporary impairments where the present value of cash flows expected to be collected is less than the amortized cost basis of the securities
- (4) All impaired loan-backed securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings as a realized loss:

The aggregate amount of unrealized losses:

- 1. Less than 12 months: \$33,269
- 2. 12 Months or longer: \$0

The aggregate related fair value of securities with unrealized losses:

- 1. Less than 12 months: \$4,431,689
- 2. 12 Months or longer: \$0

- (5) In determining whether an impairment is other-than-temporary, the Company assesses its intent to sell these securities and whether it will be required to sell these securities before the recovery of their amortized cost basis. The decline in fair values of these investment securities is principally associated with the changes in the interest rate environment subsequent to their purchase.

- E. The Company does not have any repurchase agreement investments and/or securities lending transactions.
- F. The Company does not have any repurchase agreements transactions accounted for as secured borrowings.
- G. The Company does not have any reverse repurchase agreement 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. No significant change from year-end 2020.
- K. No significant change from year-end 2020.
- L. No significant change from year-end 2020.
- 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. No significant change from year-end 2020.
- P. No significant change from year-end 2020.
- Q. No significant change from year-end 2020.
- R. The Company does not participate in a cash pooling arrangement.

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

No significant change from year-end 2020.

### 7. **Investment Income**

No significant change from year-end 2020.

### 8. **Derivative Instruments**

The Company had no derivative instruments at June 30, 2021.

### 9. **Income Taxes**

A. - I. No significant change from year-end 2020.

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

A. - N. No significant change from year-end 2020.

### 11. **Debt**

- A. No significant change from year-end 2020.
- B. The Company does not have any agreements 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. No significant change from year-end 2020.

NOTES TO FINANCIAL STATEMENTS

- F. No significant change from year-end 2020.
- G. No significant change from year-end 2020.
- H. No significant change from year-end 2020.
- I. No significant change from year-end 2020.

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

No significant change from year-end 2020.

14. Liabilities, Contingencies and Assessments

No significant change from year-end 2020.

15. Leases

No significant change from year-end 2020.

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

No significant change from year-end 2020.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

The Company did not have any transfers of receivables reported as sales, transfer and servicing of financial assets, or wash sales.

18. Gain or Loss to the Reporting Entity from Uninsured A & H Plans and the Uninsured Portion of Partially Insured Plans

No significant change from year-end 2020.

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

No significant change from year-end 2020.

20. Fair Value Measurements

- A. 1) Fair value measurements as of June 30, 2021:

Assets at Fair Value

Description	Level 1	Level 2	Level 3	Total
Cash Equivalents				
Other Money Market Mutual Funds	\$ 5,919,096	\$ —	\$ —	\$ 5,919,096
Total Cash Equivalents	5,919,096	—	—	5,919,096
Total Assets at Fair Value	\$ 5,919,096	\$ —	\$ —	\$ 5,919,096

- 2) Fair value measurements in Level 3 - None.
  - a) Level 3 gains or losses for the period recognized in income or surplus - None.
  - b) Level 3 purchases, sales, issues and settlements - None.
  - c) There were no transfers into or out of Level 3.
- 3) Transfers between all levels are recognized as of the end of the quarter in which the transfer occurs
- 4) There are no Level 2 or Level 3 securities measured at fair value.
- 5) There are no derivative assets or liabilities.

- B. None.



NOTES TO FINANCIAL STATEMENTS

C. Aggregate Fair Value of Financial Instruments

June 30, 2021

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Not Practicable (Carrying Value)
Financial Assets:						
Bonds	\$ 111,877,055	\$107,277,314	\$ 15,605,688	\$ 96,271,367	\$ —	\$ —
Cash equivalents	5,919,096	5,919,096	5,919,096	—	—	—

December 31, 2020

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Not Practicable (Carrying Value)
Financial Assets:						
Bonds	\$ 114,967,344	\$108,842,205	\$ 15,428,721	\$ 99,538,623	\$ —	\$ —
Cash equivalents	1,456,198	1,456,198	1,456,198	—	—	—

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

- Bonds and cash equivalents - Bonds and cash equivalents are valued using quoted market prices in active markets, when available, and classified as Level 1 of the fair value hierarchy. Investments are classified as Level 2 in 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

No significant change from year-end 2020.

22. Events Subsequent

The Company has considered subsequent events through August 6, 2021.

23. Reinsurance

No significant change from year-end 2020.

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

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

25. Changes to Incurred Losses and LAE

- A. Reserves as of December 31, 2020 were \$1,878,943. For the period ended June 30, 2021, the Company recorded a net recovery of \$1,202 on incurred claims and claim adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$1,692,083 as a result of re-estimation of unpaid claims and claim adjustment expenses. Therefore, there has been a \$188,062 favorable prior-year development during the period of December 31, 2020 to June 30, 2021. The decrease is generally the result of ongoing analysis of recent loss development trends including the impact of previously identified defaults that cured. Original estimates are increased or decreased as additional information becomes known regarding individual claims. The Company does not adjust premiums based on past claim activity.

## NOTES TO FINANCIAL STATEMENTS

- 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 and remained elevated at June 30, 2021. As unemployment is one of the most common reasons for borrowers to default on their mortgage, the increase in unemployment has increased the number of delinquencies on the mortgages that we insure and has the potential to increase claim frequencies on defaults. As of June 30, 2021, insured loans in default totaled 1,206 and included 1,021 defaults classified as COVID-19 defaults. 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 forbearance programs in place and the credit characteristics of the defaulted loans, we expect the ultimate number of COVID-19-related defaults notices received in April 2020 through September 2020 ("Early COVID Defaults") that result in claims will be less than our historical default-to-claim experience. Accordingly, we recorded a reserve equal to approximately 7% of the risk in force for the Early COVID Defaults. We have not adjusted the loss reserves associated with the Early COVID Defaults as we continue to believe that these reserves represent the best estimate of the ultimate loss. The credit characteristics of defaults reported in October 2020 through June 2021 have trended towards those of the pre-pandemic periods and we have observed the normalization of other default patterns during this period. In addition, beginning in the fourth quarter of 2020 we observed a normalization of the proportion of unemployment claims related to permanent layoffs as compared to a higher proportion of temporary layoffs during the second and third quarters of 2020. We believe that while defaults in October 2020 through June 2021 were impacted by the pandemic's effect on the economy, the underlying credit performance of these defaults may not be the same as the expected performance for the Early COVID Defaults that occurred following the onset of the pandemic and defaults after September 30, 2020 are more likely to transition like pre-pandemic defaults. Accordingly, beginning in the fourth quarter of 2020, we resumed establishing reserves for defaults reported after September 30, 2020 using our normal reserve methodology. The reserve for losses and LAE on COVID-19 defaults was \$1.4 million at June 30, 2021 and includes \$1.1 million of reserves for Early COVID Defaults. It is reasonably possible that our estimate of the losses for the COVID-19 defaults could change in the near term as a result of the continued impact of the pandemic on the economic environment, the results of existing and future governmental programs designed to assist individuals and businesses impacted by the virus and the performance of the COVID-19 defaults in the forbearance programs. A 100 basis point increase or decrease in the reserve rate applied to Early COVID Defaults would result in a corresponding increase or decrease in our reserve for losses and LAE of approximately \$155,000 as of June 30, 2021. The impact on our reserves in future periods will be dependent upon the amount of delinquent notices received from loan servicers, the performance of COVID-19 defaults and our expectations for the amount of ultimate losses on these delinquencies

**26. Intercompany Pooling Arrangements**

No significant change from year-end 2020.

**27. Structured Settlements**

No significant change from year-end 2020.

**28. Healthcare Receivables**

No significant change from year-end 2020.

**29. Participating Policies**

No significant change from year-end 2020.

**30. Premium Deficiency Reserve**

No significant change from year-end 2020.

**31. High Deductibles**

No significant change from year-end 2020.

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

No significant change from year-end 2020.

**33. Asbestos/Environmental Reserves**

No significant change from year-end 2020.

**34. Subscriber Savings Accounts**

No significant change from year-end 2020.

**35. Multiple Peril Crop Insurance**

No significant change from year-end 2020.

**36. Financial Guaranty Insurance**

The Company does not write financial guaranty insurance.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1

Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act?

Yes [ ] No [ X ]

1.2

If yes, has the report been filed with the domiciliary state?

Yes [ ] No [ ]

2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes [ ] No [ X ]

2.2

If yes, date of change:

3.1

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 and 1A.

Yes [ X ] No [ ]

3.2

Have there been any substantial changes in the organizational chart since the prior quarter end?

Yes [ X ] No [ ]

3.3

If the response to 3.2 is yes, provide a brief description of those changes.  
During the quarter ended June 30, 2021, the Company's upstream direct parent formed three non-insurance affiliates.

3.4

Is the reporting entity publicly traded or a member of a publicly traded group?

Yes [ X ] No [ ]

3.5

If the response to 3.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.

0001448893

4.1

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 ]

4.2

If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

5.

If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved?  
If yes, attach an explanation.

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

6.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2018

6.2

State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.

12/31/2018

6.3

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

05/18/2020

6.4

By what department or departments?  
Pennsylvania Insurance Department

6.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?

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

6.6

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

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

7.1

Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes [ ] No [ X ]

7.2

If yes, give full information:

8.1

Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?

Yes [ ] No [ X ]

8.2

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

8.3

Is the company affiliated with one or more banks, thrifts or securities firms?

Yes [ ] 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 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC

GENERAL INTERROGATORIES

- 9.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? .....  
(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.

Yes [ X ] No [ ]
- 9.11

If the response to 9.1 is No, please explain:
- 9.2

Has the code of ethics for senior managers been amended? .....

Yes [ ] No [ X ]
- 9.21

If the response to 9.2 is Yes, provide information related to amendment(s).
- 9.3

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

Yes [ ] No [ X ]
- 9.31

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

FINANCIAL

- 10.1

Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? .....

Yes [ ] No [ X ]
- 10.2

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

\$ .....

INVESTMENT

- 11.1

Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) .....

Yes [ ] No [ X ]
- 11.2

If yes, give full and complete information relating thereto:
12.

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

\$ .....0
13.

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

\$ .....0
- 14.1

Does the reporting entity have any investments in parent, subsidiaries and affiliates? .....

Yes [ ] No [ X ]
- 14.2

If yes, please complete the following:
- |   | 1   | 2  |
|---|---|--|
|   | Prior Year-End<br>Book/Adjusted<br>Carrying Value | Current Quarter<br>Book/Adjusted<br>Carrying Value |
| 14.21 Bonds .....   | \$ .....0   | \$ .....   |
| 14.22 Preferred Stock .....   | \$ .....0   | \$ .....   |
| 14.23 Common Stock .....  | \$ .....0   | \$ .....   |
| 14.24 Short-Term Investments .....  | \$ .....0   | \$ .....   |
| 14.25 Mortgage Loans on Real Estate .....   | \$ .....0   | \$ .....   |
| 14.26 All Other .....   | \$ .....0   | \$ .....   |
| 14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26) ..... | \$ .....0   | \$ .....0  |
| 14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above .....                       | \$ .....  | \$ .....   |
- 15.1

Has the reporting entity entered into any hedging transactions reported on Schedule DB? .....

Yes [ ] No [ X ]
- 15.2

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

Yes [ ] No [ ] N/A [ ]
16.

For the reporting entity's security lending program, state the amount of the following as of the current statement date:
- 16.1

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

\$ .....0
- 16.2

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

\$ .....0
- 16.3

Total payable for securities lending reported on the liability page. ....

\$ .....0

GENERAL INTERROGATORIES

17. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? ..... Yes [ X ] No [ ]
- 17.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

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

- 17.2 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

- 17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter? ..... Yes [ ] No [ X ]
- 17.4 If yes, give full information relating thereto:

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

- 17.5 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.....
Peter Aaron Simon .....	I.....

- 17.5097 For those firms/individuals listed in the table for Question 17.5, 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 [ ]

- 17.5098 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 17.5, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [ X ] No [ ]

- 17.6 For those firms or individuals listed in the table for 17.5 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1	2	3	4	5 Investment Management Agreement (IMA) Filed
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	
107738 .....	Goldman Sachs Asset Management, L.P. ....	CF5M58QA35CFPUX70H17 .....	SEC .....	DS.....

- 18.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? ..... Yes [ X ] No [ ]
- 18.2 If no, list exceptions:

19. By self-designating 5GI securities, the reporting entity is certifying the following elements for 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 ]

20. 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 ]

21. 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 ]

GENERAL INTERROGATORIES

PART 2 - PROPERTY & CASUALTY INTERROGATORIES

1.

If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change? .....  
If yes, attach an explanation.

Yes [ ] No [ ] N/A [ X ]
2.

Has the reporting entity reinsured any risk with any other reporting entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured? .....  
If yes, attach an explanation.

Yes [ ] No [ X ]
- 3.1

Have any of the reporting entity's primary reinsurance contracts been canceled? .....

Yes [ ] No [ X ]
- 3.2

If yes, give full and complete information thereto.
- 4.1

Are any of the liabilities for unpaid losses and loss adjustment expenses other than certain workers' compensation tabular reserves (see Annual Statement Instructions pertaining to disclosure of discounting for definition of " tabular reserves" ) discounted at a rate of interest greater than zero? .....

Yes [ ] No [ X ]
- 4.2

If yes, complete the following schedule:

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

5.

Operating Percentages:
- 5.1

A&H loss percent .....

%
- 5.2

A&H cost containment percent .....

%
- 5.3

A&H expense percent excluding cost containment expenses .....

%
- 6.1

Do you act as a custodian for health savings accounts? .....

Yes [ ] No [ X ]
- 6.2

If yes, please provide the amount of custodial funds held as of the reporting date .....\$.....
- 6.3

Do you act as an administrator for health savings accounts? .....

Yes [ ] No [ X ]
- 6.4

If yes, please provide the balance of the funds administered as of the reporting date .....\$.....
7.

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

Yes [ ] No [ X ]
- 7.1

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 [ X ] No [ ]

STATEMENT AS OF JUNE 30, 2021 OF THE Essent Guaranty of PA, Inc.

## SCHEDULE F - CEDED REINSURANCE

Showing All New Reinsurers - Current Year to Date

[illegible]

STATEMENT AS OF JUNE 30, 2021 OF THE   Essent Guaranty of PA, Inc.

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - Allocated by States and Territories							
States, etc.	1 Active Status (a)	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
		2 Current Year To Date	3 Prior Year To Date	4 Current Year To Date	5 Prior Year To Date	6 Current Year To Date	7 Prior Year To Date
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
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
59. Totals	XXX	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
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX	0	0	0	0	0	0

(a) Active Status Counts:

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

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

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

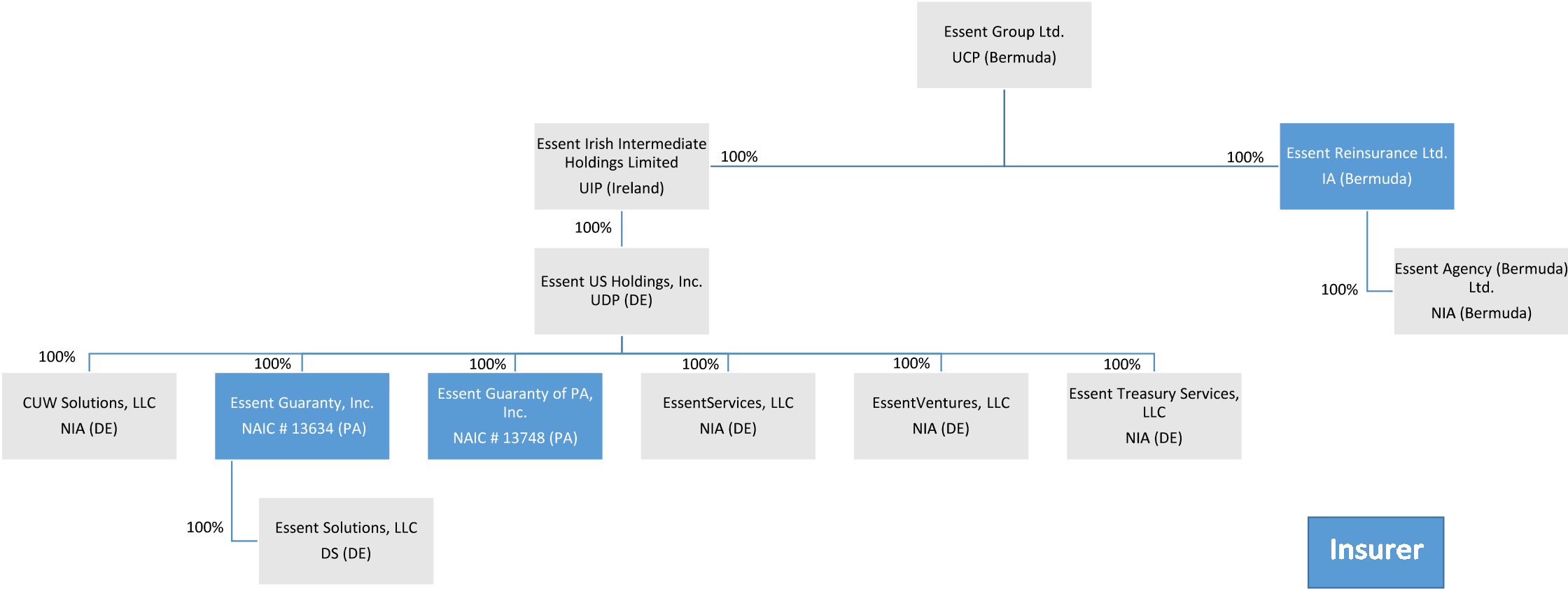
R - Registered - Non-domiciled RRGs.....0

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

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



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



Insurer

STATEMENT AS OF JUNE 30, 2021 OF THE Essent Guaranty of PA, Inc.

## SCHEDULE Y

## PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

[illegible]

Asterisk	Explanation

Part 1 - Loss Experience

**N O N E**

Part 2 - Direct Premiums Written

**N O N E**

STATEMENT AS OF JUNE 30, 2021 OF THE Essent Guaranty of PA, Inc.

PART 3 (000 omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

	1	2	3	4	5	6	7	8	9	10	11	12	13	
Years in Which Losses Occurred	Prior Year-End Known Case Loss and LAE Reserves	Prior Year-End IBNR Loss and LAE Reserves	Total Prior Year-End Loss and LAE Reserves (Cols. 1+2)	2021 Loss and LAE Payments on Claims Reported as of Prior Year-End	2021 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2021 Loss and LAE Payments (Cols. 4+5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year End	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year End	Q.S. Date IBNR Loss and LAE Reserves	Total Q.S. Loss and LAE Reserves (Cols.7+8+9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols.4+7 minus Col. 1)	Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5+8+9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (Cols. 11+12)	
1. 2018 + Prior .....	160	11	171	(9)		(9)	131		9	140	(38)	(2)	(40)	
2. 2019 .....	300	23	323	6		6	220		16	236	(74)	(7)	(81)	
3. Subtotals 2019 + Prior .....	460	34	494	(3)	0	(3)	351	0	25	376	(112)	(9)	(121)	
4. 2020 .....	1,291	94	1,385	2		2	1,226		90	1,316	(63)	(4)	(67)	
5. Subtotals 2020 + Prior .....	1,751	128	1,879	(1)	0	(1)	1,577	0	115	1,692	(175)	(13)	(188)	
6. 2021 .....	XXX	XXX	XXX	XXX	19	19	XXX	150	11	161	XXX	XXX	XXX	
7. Totals .....	1,751	128	1,879	(1)	19	18	1,577	150	126	1,853	(175)	(13)	(188)	
8. Prior Year-End Surplus As Regards Policyholders	54,354										Col. 11, Line 7 As % of Col. 1 Line 7	Col. 12, Line 7 As % of Col. 2 Line 7	Col. 13, Line 7 As % of Col. 3 Line 7	
												1. (10.0)	2. (10.2)	3. (10.0)
													Col. 13, Line 7 As a % of Col. 1 Line 8	
													4. (0.3)	

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

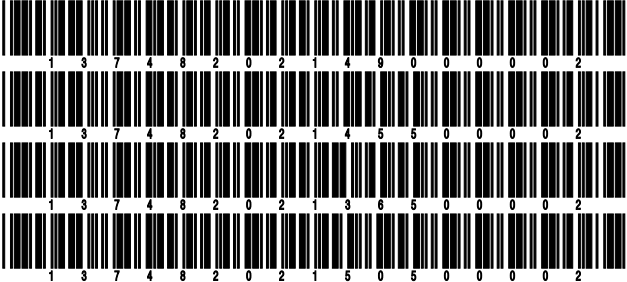
	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement? .....	NO
2. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed with this statement? .....	NO
3. Will the Medicare Part D Coverage Supplement be filed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

Explanations:

- 1.
- 2.
- 3.
- 4.

Bar Codes:

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



**OVERFLOW PAGE FOR WRITE-INS**

**NONE**

SCHEDULE A - VERIFICATION

Real Estate

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

SCHEDULE B - VERIFICATION

Mortgage Loans

	1 Year to Date	2 Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year .....		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition .....		
2.2 Additional investment made after acquisition .....		
3. Capitalized deferred interest and other .....		
4. Accrual of discount .....		
5. Unrealized valuation increase (decrease) .....		
6. Total gain (loss) on disposals .....		
7. Deduct amounts received on disposals .....		
8. Deduct amortization of premium and mortgage interest points and commitment fees .....		
9. Total foreign exchange change in book value/recorded investment excluding accrued interest .....		
10. Deduct current year's other than temporary impairment recognized .....		
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....		
12. Total valuation allowance .....		
13. Subtotal (Line 11 plus Line 12) .....		
14. Deduct total nonadmitted amounts .....		
15. Statement value at end of current period (Line 13 minus Line 14) .....		

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

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

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year .....	108,842,205	103,366,891
2. Cost of bonds and stocks acquired .....	6,848,096	21,308,712
3. Accrual of discount .....	21,482	11,393
4. Unrealized valuation increase (decrease) .....		
5. Total gain (loss) on disposals .....	21,230	21,551
6. Deduct consideration for bonds and stocks disposed of .....	8,338,134	15,361,097
7. Deduct amortization of premium .....	248,994	583,596
8. Total foreign exchange change in book/adjusted carrying value .....		
9. Deduct current year's other than temporary impairment recognized .....		
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees .....	131,429	78,351
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	107,277,314	108,842,205
12. Deduct total nonadmitted amounts .....		
13. Statement value at end of current period (Line 11 minus Line 12) .....	107,277,314	108,842,205

SCHEDULE D - PART 1B

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

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. NAIC 1 (a) .....	91,304,118	2,571,648	2,646,812	85,755	91,304,118	91,314,710	0	92,021,295
2. NAIC 2 (a) .....	17,541,734	0	1,348,703	(230,426)	17,541,734	15,962,604	0	16,820,909
3. NAIC 3 (a) .....	0				0	0		
4. NAIC 4 (a) .....	0				0	0		
5. NAIC 5 (a) .....	0				0	0		
6. NAIC 6 (a) .....	0				0	0		
7. Total Bonds	108,845,852	2,571,648	3,995,515	(144,671)	108,845,852	107,277,314	0	108,842,205
PREFERRED STOCK								
8. NAIC 1 .....	0				0	0		0
9. NAIC 2 .....	0				0	0		0
10. NAIC 3 .....	0				0	0		0
11. NAIC 4 .....	0				0	0		0
12. NAIC 5 .....	0				0	0		0
13. NAIC 6 .....	0				0	0		0
14. Total Preferred Stock .....	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock	108,845,852	2,571,648	3,995,515	(144,671)	108,845,852	107,277,314	0	108,842,205

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



Schedule DA - Part 1 - Short-Term Investments

**N O N E**

Schedule DA - Verification - Short-Term Investments

**N O N E**

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**

SCHEDULE E - PART 2 - VERIFICATION

(Cash Equivalents)

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....	1,456,198	2,069,113
2. Cost of cash equivalents acquired .....	10,436,555	20,236,884
3. Accrual of discount .....		
4. Unrealized valuation increase (decrease) .....		
5. Total gain (loss) on disposals .....		
6. Deduct consideration received on disposals .....	5,973,657	20,849,799
7. Deduct amortization of premium .....		
8. Total foreign exchange change in book/adjusted carrying value .....		
9. Deduct current year's other than temporary impairment recognized .....		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	5,919,096	1,456,198
11. Deduct total nonadmitted amounts .....		
12. Statement value at end of current period (Line 10 minus Line 11)	5,919,096	1,456,198

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 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 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**

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
91362*-AA-9	Mortgage Guaranty Tax and Loss Bond		.04/14/2021	U.S. DEPARTMENT OF TREASURY		250,000	250,000	0	1
0599999. Subtotal - Bonds - U.S. Governments						250,000	250,000	0	XXX
12481K-AS-7	CBAM 2017-2 AR - CDO	C	.06/01/2021	Montgomery		350,000	350,000	0	1.A FE
69917A-AN-4	PARL 201R A2R - CDO	C	.06/16/2021	SALOMON BROTHERS INC		500,000	500,000	0	1.C FE
89173U-AB-3	TPMT 2017-4 A2 - RMBS		.06/24/2021	Wachovia Bank		725,189	695,000	1,564	1.D FM
92537K-AA-2	VERUS 194 A1 - CMO/RMBS		.06/24/2021	Morgan Stanley		746,459	736,335	1,459	1.D FM
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						2,321,648	2,281,335	3,023	XXX
8399997. Total - Bonds - Part 3						2,571,648	2,531,335	3,023	XXX
8399998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX
8399999. Total - Bonds						2,571,648	2,531,335	3,023	XXX
8999997. Total - Preferred Stocks - Part 3						0	XXX	0	XXX
8999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX
8999999. Total - Preferred Stocks						0	XXX	0	XXX
9799997. Total - Common Stocks - Part 3						0	XXX	0	XXX
9799998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX
9799999. Total - Common Stocks						0	XXX	0	XXX
9899999. Total - Preferred and Common Stocks						0	XXX	0	XXX
9999999 - Totals						2,571,648	XXX	3,023	XXX

STATEMENT AS OF JUNE 30, 2021 OF THE Essent Guaranty of PA, Inc.

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22	
										11	12	13	14	15								
CUSIP Ident-ification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recog- nized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date	NAIC Desig- nation, NAIC Desig- nation Modifier and SVO Admini- strative Symbol	
36179R-LQ-0	G2 MA3035 - RMBS		06/01/2021	Paydown		34,648	34,648	36,805	36,885	0	(2,237)	0	(2,237)	0	34,648	0	0	0	563	08/20/2045	1.A	
36179T-SJ-5	G2 MA5021 - RMBS		06/01/2021	Paydown		70,363	70,363	74,656	75,126	0	(4,763)	0	(4,763)	0	70,363	0	0	0	1,322	02/20/2048	1.A	
36179U-K2-7	G2 MA5713 - RMBS		06/01/2021	Paydown		45,510	45,510	48,006	48,905	0	(3,395)	0	(3,395)	0	45,510	0	0	0	1,086	01/20/2049	1.A	
0599999	Subtotal - Bonds - U.S. Governments					150,521	150,521	159,468	160,917	0	(10,396)	0	(10,396)	0	150,521	0	0	0	2,971	XXX	XXX	
10620N-CG-1	BRHEA 2011-1 A2 - ABS		05/25/2021	Paydown		24,954	24,954	25,173	24,583	0	.371	0	.371	0	24,954	0	0	0	.125	02/25/2030	1.A FE	
3131Y7-S6-5	FH ZN1441 - RMBS		06/01/2021	Paydown		48,795	48,795	52,439	52,683	0	(3,888)	0	(3,888)	0	48,795	0	0	0	.917	11/01/2048	1.A	
3132AD-VT-2	FH ZT1526 - RMBS		06/01/2021	Paydown		176,715	176,715	188,436	188,219	0	(11,505)	0	(11,505)	0	176,715	0	0	0	2,879	11/01/2048	1.A	
3132DM-KC-8	FH SD0291 - RMBS		06/01/2021	Paydown		68,725	68,725	74,470	75,768	0	(7,044)	0	(7,044)	0	68,725	0	0	0	1,419	03/01/2050	1.A	
3132GK-S4-9	FH Q04439 - RMBS		06/01/2021	Paydown		8,744	8,744	9,243	9,154	0	(410)	0	(410)	0	8,744	0	0	0	.124	11/01/2041	1.A	
3132XC-RV-9	FH G67700 - RMBS		06/01/2021	Paydown		28,939	28,939	30,872	30,181	0	(1,242)	0	(1,242)	0	28,939	0	0	0	.414	08/01/2046	1.A	
3132XC-SB-2	FH G67714 - RMBS		06/01/2021	Paydown		37,695	37,695	37,948	37,878	0	(183)	0	(183)	0	37,695	0	0	0	.612	07/01/2048	1.A	
3132XU-SC-0	FH Q52314 - RMBS		06/01/2021	Paydown		59,282	59,282	62,052	61,424	0	(2,141)	0	(2,141)	0	59,282	0	0	0	1,091	11/01/2047	1.A	
3132XY-VC-8	FH Q56010 - RMBS		06/01/2021	Paydown		423	423	441	440	0	(17)	0	(17)	0	423	0	0	0	.8	05/01/2048	1.A	
3133SB-KB-1	FH G61190 - RMBS		06/01/2021	Paydown		13,244	13,244	13,852	13,721	0	(478)	0	(478)	0	13,244	0	0	0	.243	08/01/2047	1.A	
3133SC-E5-9	FH G61956 - RMBS		06/01/2021	Paydown		85,700	85,700	91,599	91,794	0	(6,094)	0	(6,094)	0	85,700	0	0	0	1,606	04/01/2049	1.A	
3133A3-YM-4	FH Q48816 - RMBS		06/01/2021	Paydown		30,268	30,268	31,479	31,575	0	(1,307)	0	(1,307)	0	30,268	0	0	0	.301	04/01/2050	1.A	
3133KH-4G-8	FH RA2623 - RMBS		06/01/2021	Paydown		19,029	19,029	19,933	19,864	0	(836)	0	(836)	0	19,029	0	0	0	.196	05/01/2050	1.A	
3133KJ-NE-8	FH RA3089 - RMBS		06/01/2021	Paydown		17,429	17,429	18,360	18,314	0	(886)	0	(886)	0	17,429	0	0	0	.179	07/01/2050	1.A	
3138EQ-BA-9	FN AL7232 - RMBS		06/01/2021	Paydown		7,872	7,872	8,432	8,244	0	(372)	0	(372)	0	7,872	0	0	0	.119	09/01/2045	1.A	
3138EQ-KH-4	FN AL7495 - RMBS		06/01/2021	Paydown		5,416	5,416	5,802	5,668	0	(252)	0	(252)	0	5,416	0	0	0	.77	10/01/2045	1.A	
3138EQ-ZR-6	FN AL7951 - RMBS		06/01/2021	Paydown		5,413	5,413	5,799	5,656	0	(243)	0	(243)	0	5,413	0	0	0	.74	01/01/2046	1.A	
3138YH-U5-7	FN AY4203 - RMBS		06/01/2021	Paydown		1,047	1,047	1,122	1,098	0	(51)	0	(51)	0	1,047	0	0	0	.15	05/01/2045	1.A	
3140FP-FQ-7	FN BE3774 - RMBS		06/01/2021	Paydown		112,800	112,800	113,135	113,117	0	(317)	0	(317)	0	112,800	0	0	0	1,832	07/01/2047	1.A	
3140FX-H3-9	FN BF0249 - RMBS		06/01/2021	Paydown		87,041	87,041	90,407	89,995	0	(2,954)	0	(2,954)	0	87,041	0	0	0	1,245	01/01/2058	1.A	
3140J8-ZH-9	FN BMA343 - RMBS		06/01/2021	Paydown		89,242	89,242	93,592	92,858	0	(3,616)	0	(3,616)	0	89,242	0	0	0	1,621	05/01/2048	1.A	
3140J9-HB-7	FN CA2580 - RMBS		06/01/2021	Paydown		57,992	57,992	59,976	60,074	0	(2,082)	0	(2,082)	0	57,992	0	0	0	.819	05/01/2047	1.A	
3140O9-2N-2	FN CA2580 - RMBS		06/01/2021	Paydown		56,425	56,425	58,631	58,109	0	(1,684)	0	(1,684)	0	56,425	0	0	0	1,052	11/01/2048	1.A	
3140X4-V3-7	FN FIM1533 - RMBS		06/01/2021	Paydown		55,230	55,230	58,466	58,486	0	(3,256)	0	(3,256)	0	55,230	0	0	0	.933	02/01/2048	1.A	
3141BD-RW-4	FN MA4100 - RMBS		06/01/2021	Paydown		11,935	11,935	12,355	12,334	0	(399)	0	(399)	0	11,935	0	0	0	.95	08/01/2050	1.A	
452281-JD-1	ILSSTD 2010-1 A3 - ABS		04/26/2021	Paydown		7,448	7,448	7,444	7,201	0	248	0	248	0	7,448	0	0	0	.42	07/25/2045	1.A FE	
66705E-AA-6	NEF 2012-1 A - ABS		06/25/2021	Paydown		22,069	22,069	21,969	21,971	0	98	0	98	0	22,069	0	0	0	.74	12/26/2031	1.A FE	
3199999	Subtotal - Bonds - U.S. Special Revenues					1,139,869	1,139,869	1,193,425	1,190,408	0	(50,538)	0	(50,538)	0	1,139,869	0	0	0	18,114	XXX	XXX	
00287Y-AU-3	ABBVIE INC	C	04/14/2021	Call @ 100.00		350,000	350,000	349,391	349,953	0	36	0	36	0	349,989	0	.11	.11	3,354	05/14/2021	2.B FE	
12481K-AA-6	CBAM 172 A - CDO		06/24/2021	Paydown		350,000	350,000	350,000	350,000	0	0	0	0	0	350,000	0	0	0	2,584	10/17/2029	1.A FE	
15189T-AT-4	CENTERPOINT ENERGY INC		06/01/2021	Call @ 100.00		228,224	225,000	224,935	224,983	0	.8	0	.8	0	224,992	0	.8	.8	7,949	11/01/2021	2.B FE	
22845T-AQ-2	CRNPT III 1AR - CDO		04/16/2021	Paydown		350,313	350,313	350,313	350,313	0	0	0	0	0	350,313	0	0	0	2,035	12/31/2027	1.A FE	
28137R-AA-5	EDUSA 5 A - ABS		06/25/2021	Paydown		4,270	4,270	4,229	4,159	0	.111	0	.111	0	4,270	0	0	0	.14	02/25/2039	1.A FE	
31620M-AT-3	FIDELITY NATIONAL INFORMATION SERVICES I		04/01/2021	Call @ 100.00		218,984	200,000	197,782	198,669	0	.54	0	.54	0	198,722	0	1,278	1,278	22,751	08/15/2026	2.B FE	
38021E-AA-2	GOAL 2010-1 NTS - ABS		05/25/2021	Paydown		9,269	9,269	9,181	8,827	0	.441	0	.441	0	9,269	0	0	0	.42	08/25/2048	1.A FE	
427866-BA-5	HERSHEY CO		05/15/2021	Maturity @ 100.00		575,000	575,000	574,603	574,950	0	.50	0	.50	0	575,000	0	0	0	8,913	05/15/2021	1.F FE	
429827-AY-4	HEF 2014-1 NTS - ABS		05/25/2021	Paydown		46,949	46,949	47,183	47,197	0	(248)	0	(248)	0	46,949	0	0	0	.294	05/25/2034	1.A FE	
49271V-AE-0	KEURIG DR PEPPER INC		05/25/2021	Maturity @ 100.00		575,000	575,000	575,000	575,000	0	0	0	0	0	575,000	0	0	0	10,209	05/25/2021	2.B FE	
63940F-AB-3	NAVSL 2016-2 A2 - ABS		06/25/2021	Paydown		20,622	20,622	20,622	20,622	0	0	0	0	0	20,622	0	0	0	.101	06/25/2065	1.A FE	
3899999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					2,728,629	2,706,422	2,703,239	2,704,672	0	453	0	453	0	2,705,125	0	1,297	1,297	58,246	XXX	XXX	
8399997	Total - Bonds - Part 4					4,019,020	3,996,812	4,056,132	4,055,996	0	(60,481)	0	(60,481)	0	3,995,515	0	1,297	1,297	79,331	XXX	XXX	
8399998	Total - Bonds - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8399999	Total - Bonds					4,019,020	3,996,812	4,056,132	4,055,996	0	(60,481)	0	(60,481)	0	3,995,515	0	1,297	1,297	79,331	XXX	XXX	
8999997	Total - Preferred Stocks - Part 4					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX	XXX
8999998	Total - Preferred Stocks - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8999999	Total - Preferred Stocks					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX	XXX
9799997	Total - Common Stocks - Part 4					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX	XXX

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22	
										11	12	13	14	15								
CUSIP Ident- ification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recogn- ized	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	NAIC Desig- nation, NAIC Desig- nation Modifier and SVO Admini- strative Symbol	
9799998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9799999. Total - Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
9899999. Total - Preferred and Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
9999999 - Totals						4,019,020	XXX	4,056,132	4,055,996	0	(60,481)	0	(60,481)	0	3,995,515	0	1,297	1,297	79,331	XXX	XXX	

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

Month End Depository Balances

1	2	3	4	5	Book Balance at End of Each Month During Current Quarter			9
					6	7	8	
					First Month	Second Month	Third Month	
Depository	Code	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date				*
Citizens Bank ..... Rhode Island .....	.0	.0.000	245	0	1,865,118	1,696,107	792,831	XXX
Bank of New York Mellon ..... New York .....	SD	0.000	0	0	500,000	500,000	500,000	XXX
0199998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (See instructions) - Open Depositories	XXX	XXX						XXX
0199999. Totals - Open Depositories	XXX	XXX	245	0	2,365,118	2,196,107	1,292,831	XXX
0299998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (See instructions) - Suspended Depositories	XXX	XXX						XXX
0299999. Totals - Suspended Depositories	XXX	XXX	0	0	0	0	0	XXX
0399999. Total Cash on Deposit	XXX	XXX	245	0	2,365,118	2,196,107	1,292,831	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX				XXX
0599999. Total - Cash	XXX	XXX	245	0	2,365,118	2,196,107	1,292,831	XXX



STATEMENT AS OF JUNE 30, 2021 OF THE Essent Guaranty of PA, Inc.

**SCHEDULE E - PART 2 - CASH EQUIVALENTS**

Show Investments Owned End of Current Quarter

[illegible]