



TITLE INSURANCE COMPANIES - ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF JUNE 30, 2025
OF THE CONDITION AND AFFAIRS OF THE

Essent Title Insurance, Inc

NAIC Group Code46944694NAIC Company Code12522Employer's ID Number20-3840531

(Current)(Prior)

Organized under the Laws ofPennsylvania, State of Domicile or Port of EntryPA

Country of DomicileUnited States of America

Incorporated/Organized10/26/2005Commenced Business03/31/2006

Statutory Home OfficeTwo 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 OfficeTwo Radnor Corporate Center, 100 Matsonford Rd., 3rd Floor

(Street and Number)

Radnor, PA, US 19087573-442-3351

(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Mail AddressTwo 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 RecordsTwo Radnor Corporate Center, 100 Matsonford Rd., 3rd Floor

(Street and Number)

Radnor, PA, US 19087573-442-3351

(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Internet Website Addresswww.essent.us

Statutory Statement ContactElizabeth Barnes Blake573-557-3069

(Name)(Area Code) (Telephone Number)

elizabeth.blake@essent.us573-442-3927

(E-mail Address)(FAX Number)

OFFICERS

PresidentWilliam Patrick HigginsSVP/CFODavid Bruce Weinstock

SVP/CLO/SecretaryMary Lourdes GibbonsVP/TreasurerJoseph James Manion, Jr

OTHER

DIRECTORS OR TRUSTEES

Mark Anthony CasaleWilliam Patrick HigginsDavid Bruce Weinstock

Angela Louise HeiseAnu KarnaRoy James Kasmar

Douglas John Pauls

State ofPennsylvaniaSS:

County ofDelaware

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.

WILLIAM PATRICK HIGGINS
PRESIDENT

MARY LOURDES GIBBONS
SVP/CLO/SECRETARY

DAVID BRUCE WEINSTOCK
SVP/CFO

Subscribed and sworn to before me this

8thday ofAugust, 2025

Lois A Chapla

Notary Public

06/11/2027

- 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.....

Commonwealth of Pennsylvania - Notary Seal

Lois A. Chapla, Notary Public

Delaware County

My Commission Expires June 11, 2027

Commission Number 1199365

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	62,404,247	0	62,404,247	62,971,017
2. Stocks:				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	109,740	0	109,740	100,740
3. Mortgage loans on real estate:				
3.1 First liens	0	0	0	0
3.2 Other than first liens.....	6,126	6,126	0	0
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances)	0	0	0	0
4.2 Properties held for the production of income (less \$ encumbrances)	0	0	0	0
4.3 Properties held for sale (less \$ encumbrances)	0	0	0	0
5. Cash (\$ 1,689,971), cash equivalents (\$ 10,753,527) and short-term investments (\$ 0)	12,443,498		12,443,498	19,851,422
6. Contract loans (including \$ premium notes)			0	0
7. Derivatives			0	0
8. Other invested assets	0		0	0
9. Receivables for securities			0	1,726
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)	74,963,611	6,126	74,957,485	82,924,905
13. Title plants less \$ charged off (for Title insurers only)	10,000,000	0	10,000,000	10,000,000
14. Investment income due and accrued	197,406	0	197,406	194,310
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	1,349,099	109,508	1,239,591	1,267,282
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	71,924	0	71,924	56,610
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	99,478	0	99,478	99,478
16.2 Funds held by or deposited with reinsured companies	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	2,570,434	0	2,570,434	1,976,292
18.2 Net deferred tax asset	1,767,602	1,767,603	(1)	0
19. Guaranty funds receivable or on deposit	0	0	0	0
20. Electronic data processing equipment and software	35,739	0	35,739	24,092
21. Furniture and equipment, including health care delivery assets (\$)	55,107	55,107	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates	1,054,403	0	1,054,403	59,566
24. Health care (\$) and other amounts receivable	0	0	0	0
25. Aggregate write-ins for other-than-invested assets	565,852	562,524	3,328	100,722
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	92,730,655	2,500,868	90,229,787	96,703,257
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	92,730,655	2,500,868	90,229,787	96,703,257
DETAILS OF WRITE-INS				
1101.			0	0
1102.			0	0
1103.			0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Prepaid expenses and retainers	345,018	345,018	0	0
2502. Other receivables			0	100,722
2503. Prepaid Insurance Premium Taxes	131,343	131,343	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	89,491	86,163	3,328	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	565,852	562,524	3,328	100,722

STATEMENT AS OF JUNE 30, 2025 OF THE Essent Title Insurance, Inc.

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Known claims reserve	4,684,320	4,117,921
2. Statutory premium reserve	23,199,443	21,878,569
3. Aggregate of other reserves required by law	0	0
4. Supplemental reserve		0
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers		
6. Other expenses (excluding taxes, licenses and fees)	2,793,176	2,760,392
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	575,018	2,821,244
8.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))	(915)	(913)
8.2 Net deferred tax liability	1	
9. Borrowed money \$ and interest thereon \$	0	
10. Dividends declared and unpaid	0	
11. Premiums and other consideration received in advance	40,339	49,835
12. Unearned interest and real estate income received in advance	0	
13. Funds held by company under reinsurance treaties	0	0
14. Amounts withheld or retained by company for account of others	35,729	66,229
15. Provision for unauthorized and certified reinsurance	0	0
16. Net adjustments in assets and liabilities due to foreign exchange rates	0	
17. Drafts outstanding	0	
18. Payable to parent, subsidiaries and affiliates	427,652	338,526
19. Derivatives	0	0
20. Payable for securities		
21. Payable for securities lending		
22. Aggregate write-ins for other liabilities	0	0
23. Total liabilities (Lines 1 through 22)	31,754,763	32,031,803
24. Aggregate write-ins for special surplus funds	0	0
25. Common capital stock	2,000,000	2,000,000
26. Preferred capital stock		
27. Aggregate write-ins for other-than-special surplus funds	0	0
28. Surplus notes	608,674	597,029
29. Gross paid in and contributed surplus	65,788,762	65,788,762
30. Unassigned funds (surplus)	(9,922,412)	(3,714,337)
31. Less treasury stock, at cost:		
31.1 shares common (value included in Line 25 \$)		
31.2 shares preferred (value included in Line 26 \$)		
32. Surplus as regards policyholders (Lines 24 to 30, less 31)	58,475,024	64,671,454
33. Totals (Page 2, Line 28, Col. 3)	90,229,787	96,703,257
DETAILS OF WRITE-INS		
0301.		
0302.		
0303.		
0398. Summary of remaining write-ins for Line 3 from overflow page	0	0
0399. Totals (Lines 0301 through 0303 plus 0398)(Line 3 above)	0	0
2201.		
2202.		
2203.		
2298. Summary of remaining write-ins for Line 22 from overflow page	0	0
2299. Totals (Lines 2201 through 2203 plus 2298)(Line 22 above)	0	0
2401.		
2402.		
2403.		
2498. Summary of remaining write-ins for Line 24 from overflow page	0	0
2499. Totals (Lines 2401 through 2403 plus 2498)(Line 24 above)	0	0
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above)	0	0

STATEMENT AS OF JUNE 30, 2025 OF THE Essent Title Insurance, Inc.

OPERATIONS AND INVESTMENT EXHIBIT

STATEMENT OF INCOME			
	1	2	3
	Current	Prior Year	Prior Year Ended
	Year to Date	to Date	December 31
OPERATING INCOME			
1. Title insurance and related income:			
1.1 Title insurance premiums earned	23,771,937	27,554,478	60,280,513
1.2 Escrow and settlement services	0		0
1.3 Other title fees and service charges	642,320	865,235	1,740,687
2. Aggregate write-ins for other operating income	0	0	0
3. Total Operating Income (Lines 1 through 2)	24,414,257	28,419,713	62,021,200
EXPENSES			
4. Losses and loss adjustment expenses incurred	2,766,686	1,756,817	5,211,471
5. Operating expenses incurred	31,270,932	31,774,500	68,570,647
6. Aggregate write-ins for other operating expenses	0	0	0
7. Total Operating Expenses	34,037,618	33,531,317	73,782,118
8. Net operating gain or (loss) (Lines 3 minus 7)	(9,623,361)	(5,111,604)	(11,760,918)
INVESTMENT INCOME			
9. Net investment income earned	1,515,954	1,555,134	3,169,493
10. Net realized capital gains (losses) less capital gains tax of \$		(62,529)	(62,529)
11. Net investment gain (loss) (Lines 9 + 10)	1,515,954	1,492,605	3,106,964
OTHER INCOME			
12. Aggregate write-ins for miscellaneous income or (loss) or other deductions	16,324	33,220	42,372
13. Net income, after capital gains tax and before all other federal income taxes (Lines 8+11+12).....	(8,091,083)	(3,585,779)	(8,611,582)
14. Federal and foreign income taxes incurred	(1,691,974)	(745,456)	(625,105)
15. Net income (Lines 13 minus 14)	(6,399,109)	(2,840,323)	(7,986,477)
CAPITAL AND SURPLUS ACCOUNT			
16. Surplus as regards policyholders, December 31 prior year	64,671,454	57,388,734	57,388,734
17. Net income (from Line 15)	(6,399,109)	(2,840,323)	(7,986,477)
18. Change in net unrealized capital gains or (losses) less capital gains tax of \$			
19. Change in net unrealized foreign exchange capital gain (loss)			
20. Change in net deferred income taxes			385,147
21. Change in nonadmitted assets	202,679	(137,669)	(115,950)
22. Change in provision for unauthorized and certified reinsurance	0	0	0
23. Change in supplemental reserves	0	0	0
24. Change in surplus notes	11,645	11,710	23,547
25. Cumulative effect of changes in accounting principles			
26. Capital changes:			
26.1 Paid in			
26.2 Transferred from surplus (Stock Dividend)			
26.3 Transferred to surplus			
27. Surplus adjustments:			
27.1 Paid in	0	0	15,000,000
27.2 Transferred to capital (Stock Dividend)			
27.3 Transferred from capital			
28. Dividends to stockholders			
29. Change in treasury stock			0
30. Aggregate write-ins for gains and losses in surplus	(11,645)	(11,709)	(23,547)
31. Change in surplus as regards policyholders (Lines 17 through 30).....	(6,196,430)	(2,977,991)	7,282,720
32. Surplus as regards policyholders as of statement date (Lines 16 plus 31)	58,475,024	54,410,743	64,671,454
DETAILS OF WRITE-INS			
0201.			
0202.			
0203.			
0298. Summary of remaining write-ins for Line 2 from overflow page	0	0	0
0299. Totals (Lines 0201 through 0203 plus 0298)(Line 2 above)	0	0	0
0601.			
0602.			
0603.			
0698. Summary of remaining write-ins for Line 6 from overflow page	0	0	0
0699. Totals (Lines 0601 through 0603 plus 0698)(Line 6 above)	0	0	0
1201. Rental income		0	
1202. Other income	16,324	33,220	42,372
1203.			
1298. Summary of remaining write-ins for Line 12 from overflow page	0	0	0
1299. Totals (Lines 1201 through 1203 plus 1298)(Line 12 above)	16,324	33,220	42,372
3001. Change in Accrued Interest	(11,645)	(11,709)	(23,547)
3002. Correction		0	
3003.			
3098. Summary of remaining write-ins for Line 30 from overflow page	0	0	0
3099. Totals (Lines 3001 through 3003 plus 3098)(Line 30 above)	(11,645)	(11,709)	(23,547)

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance	27,064,209	31,803,995	66,436,642
2. Net investment income	1,021,031	1,064,543	2,233,477
3. Miscellaneous income	3,500	6	6
4. Total (Lines 1 to 3)	28,088,740	32,868,544	68,670,125
5. Benefit and loss related payments	1,949,865	1,502,274	4,138,773
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts			
7. Commissions, expenses paid and aggregate write-ins for deductions	41,260,714	30,222,433	62,066,708
8. Dividends paid to policyholders			
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	(1,498,252)	0	135,740
10. Total (Lines 5 through 9)	41,712,327	31,724,707	66,341,221
11. Net cash from operations (Line 4 minus Line 10)	(13,623,587)	1,143,837	2,328,904
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	1,953,103	2,797,634	4,600,534
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	50,040	2,194
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0	0
12.7 Miscellaneous proceeds	0	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	1,953,103	2,847,674	4,602,728
13. Cost of investments acquired (long-term only):			
13.1 Bonds	937,658	769,132	979,335
13.2 Stocks	9,000	70,240	20,200
13.3 Mortgage loans	0	0	0
13.4 Real estate	0	0	0
13.5 Other invested assets	0	0	10,000,000
13.6 Miscellaneous applications	0	483	
13.7 Total investments acquired (Lines 13.1 to 13.6)	946,658	839,855	10,999,535
14. Net increase/(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)	1,006,445	2,007,819	(6,396,807)
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes	11,645	11,710	23,547
16.2 Capital and paid in surplus, less treasury stock	0	0	15,000,000
16.3 Borrowed funds	0	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	59,092	0	66,229
16.5 Dividends to stockholders	0	0	0
16.6 Other cash provided (applied)	5,138,481	(925,362)	(3,310,111)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	5,209,218	(913,652)	11,779,665
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) .	(7,407,924)	2,238,004	7,711,762
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	19,851,422	12,139,660	12,139,660
19.2 End of period (Line 18 plus Line 19.1)	12,443,498	14,377,664	19,851,422

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

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TITLE

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NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies and Going Concern

- A. The accompanying financial statements of the Company have been prepared in conformity with accounting practices prescribed or permitted by the Pennsylvania Insurance Department. The Company redomiciled to the state of Pennsylvania on December 31, 2024. The financial statements have been completed in accordance with the National Association of Insurance Commissioners Accounting Practices and Procedures manual except to the extent state law differs. The State of Pennsylvania and the Pennsylvania Insurance Commissioner have the right to permit other specific practices that deviate from the prescribed practices. The state has adopted certain prescribed accounting practices that differ from those found in the NAIC SAP. Specifically, Pennsylvania Insurance Laws deviate from the prescribed accounting practices of the NAIC SAP in the calculation of additions and reductions to the Statutory Premium Reserve established and maintained by the Company. The state of Pennsylvania has permitted the Company to continue with their historical calculation of SPR through 2024. The Company assumes the NAIC Model Act reserves at the same rate as permitted in Pennsylvania of ten cents per thousand of retained risk plus one dollar per policy, or as required of foreign insurers by state regulations. Thus, the amounts below are related to the differences in the amortization schedules to restore statutory premium reserves “SPR”.

Reconciling Items Between Pennsylvania Basis and NAIC Basis for Income and Surplus

Net Income	SSAP #	F/S Page	F/S Line #	2025	2024
(1) Net Income, Pennsylvania Basis	00	3	2	(\$6,399,108)	(\$ 7,986,477)
(2) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:					
Statutory Premium Reserves vs NAIC Model Act, net of tax	57	3	2	\$-0-	\$ -0-
(3) State Permitted Practices that increase/(decrease) NAIC SAP:					
Statutory Premium Reserves vs NAIC Model Act, net of tax	57	3	2	\$ -0-	\$ 834,496
(4) Net Income, NAIC SAP				(\$ 6,399,108)	(\$ 7,151,981)
SURPLUS					
(5) State basis (Page 3, Line 32, Columns 1 & 2)				\$58,475,023	\$ 64,671,454
(6) State Prescribed Practices that increase/(decrease) NAIC SAP:					
Statutory Premium Reserves vs NAIC Model Act, net of tax	57	3	2	-0-	-0-
Supplemental Reserves (caused by the accelerated NAIC Model Act restoration of SPR vs Pennsylvania restoration)	57	3	2	-0-	-0-
(7) State Permitted Practices that increase/(decrease) NAIC SAP:					
Statutory Premium Reserves vs NAIC Model Act, net of tax	57	3	2	\$ 6,739,638	\$ 6,739,638
(8) Statutory Surplus, NAIC SAP Basis				\$ 65,214,661	\$ 71,411,092

B. Use of Estimates in the Preparation of the Financial Statements

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. Accounting Policy

Revenue recognition and related expenses - Premiums are recognized as earned at the time of the closing of the related real estate transaction. Premiums on title insurance policies written by agents are recognized primarily when policies are reported to the Company. In addition, where reasonable estimates can be made, the Company accrues for policies issued but not reported until after period end. The Company believes that reasonable estimates can be made based on policy issuance information from our affiliated agent. In this accrual, future transactions are not being estimated. The Company is estimating revenues on policies that have already been issued by the affiliated agent but not yet reported to or received by the Company. In addition, the Company has in place an excess of loss ceded reinsurance agreement which is on a claims made basis. Establishment of statutory premium reserves as well as other expenses incurred in connection with issuing the policies are charged to operations as an expense in the current period.

In addition, the company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans are stated at amortized cost.
- (3) The Company’s investment in common stocks of unaffiliated companies is comprised of FHLB capital stock and shares of Reliable Community Bank which are both carried at par value.
- (4) Preferred Stocks: None

- (5) Mortgage Loans on Real Estate are stated at the aggregate carrying value less accrued interest.
 - (6) Loan-backed securities: None
 - (7) Investment in Subsidiaries, Controlled or Affiliated Companies: None .
 - (8) Interest in Joint Ventures: None
 - (9) Derivatives: None
 - (10) The Company does not utilize anticipated investment income as a factor in premium deficiency calculations
 - (11) Unpaid losses and loss adjustment expenses are determined on the individual claim level and are based on management’s best estimate of ultimate losses and loss adjustment expenses more likely than not to be incurred in administering the claim. Such liabilities are necessarily based on assumptions and estimates. While management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.
 - (12)Changes in Capitalization Policy: Not applicable
 - (13)Pharmaceutical Rebate Receivables: None
- D. Going Concern: 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 Corrections of Errors
 - None
- 3. Business Combinations and Goodwill
 - None
- 4. Discontinued Operations
 - None
- 5. Investments
 - A. Mortgage Loans
 - The Company has one non-performing mortgage in second position with a balance of \$6,126 as of June 30, 2025
 - (1) No new mortgage loans were made or acquired in 2024 or 2025
 - (2) The existing mortgage note has a fixed interest rate of 4% per annum
 - (3) Not applicable
 - (4) The existing mortgage note was entered in 2017 and is over 180 days past due
 - B. Debt Restructuring
 - None
 - C. Reverse Mortgages
 - None
 - D. Loan-Backed Securities
 - None
 - E. Dollar Repurchase Agreements
 - None
 - F. Repurchase Agreements Transactions Accounted for as Secured Borrowing
 - None
 - G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing
 - None
 - H. Repurchase Agreements Transactions Accounted for as a Sale
 - None
 - I. Reverse Repurchase Agreements Transactions Accounted for as a Sale
 - None

J. Real Estate

None

K. Investments in Low-Income Housing Tax Credits (LIHTC)

None

L. Restricted Assets

The Company maintains certificates of deposits with various banks to comply with required statutory deposits.

1) Restricted Assets (Including Pledged)

2) None

3) None

4) None

M. Working Capital Finance Investments

None

Restricted Asset Category		1	2	3	4	5	6	7
		Total Gross Restricted from Current Year	Total Gross Restricted From Prior Year	Increase/ (Decrease) (1 minus 2)	Total Current Year Non admitted Restricted	Total Current Year Admitted Restricted	Percentage Gross Restricted to Total Assets	Percentage Admitted Restricted to Total Admitted Assets
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	-	-	-	-	-	-	-
i.	FHLB Capital Stock	59,700	50,700	9,000	-	59,700	0.06%	0.06%
j.	On deposit with states	5,884,345	4,078,896	1,805,449	-	5,884,345	6.35%	6.52 %
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	\$ 5,944,045	\$4,129,596	\$1,814,449	-	\$5,944,045	6.41%	6.58%

N. Offsetting and Netting of Assets and Liabilities

None

O. 5GI Securities

None

P. Short Sales

None

Q. Prepayment Penalty and Acceleration Fees

None

R. Reporting Entity’s Share of Cash Pool by Asset Type

None

6. Joint Ventures, Partnerships and Limited Liability Companies

None

7. Investment Income

There was no investment income due and accrued excluded from the financial statements.

8. Derivative Instruments

None

9. Income Taxes

A. Components of Net Deferred Tax Asset/ (Liability)

The components of the gross deferred tax asset/liability) at June 30, 2025, and December 31, 2024, are as follows:

	06/30/2025			12/31/2024		
	(1)	(2)	(3)	(4)	(5)	(6)
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total
(a) Gross Deferred Tax Assets	\$ 1,767,603	-0-	\$ 1,767,603	\$ 1,767,603	-0-	\$ 1,767,603
(b) Statutory Valuation Allowance Adjustments	-0-	-0-	-0-	-0-	-0-	-0-
(c) Adjusted Gross Deferred Tax Assets (1a-1b)	\$ 1,767,603	-0-	\$ 1,767,603	\$ 1,767,603	-0-	\$ 1,767,603
(d) Deferred Tax Assets Nonadmitted	\$ 1,767,603	-0-	\$ 1,767,603	\$ 1,767,603	-0-	\$ 1,767,603
(e) Subtotal Net Admitted Deferred Tax Asset (1c-1d)	-0-	-0-	-0-	-0-	-0-	-0-
(f) Deferred Tax Liabilities	-0-	-0-	-0-	-0-	-0-	-0-
(g) Net Admitted Deferred Tax Asset/ (Net Admitted Tax Liability) (1e-1f)	-0-	-0-	-0-	-0-	-0-	-0-

	Change		
	(7)	(8)	(9)
	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
(a) Gross Deferred Tax Assets	-0-	-0-	-0-
(b) Statutory Valuation Allowance Adjustments	-0-	-0-	-0-
(c) Adjusted Gross Deferred Tax Assets (1a-1b)	-0-	-0-	-0-
(d) Deferred Tax Assets Nonadmitted	-0-	-0-	-0-
(e) Subtotal Net Admitted Deferred Tax Asset (1c-1d)	-0-	-0-	-0-
(f) Deferred Tax Liabilities	-0-	-0-	-0-
(g) Net Admitted Deferred Tax Asset/(Net Admitted Tax Liability) (1e-1f)	-0-	-0-	-0-

The following is a summary of the Company’s admissibility calculation in accordance with SSAP 101 in determining the net admitted deferred tax assets as of June 30, 2025, and December 31, 2024:

	6/30/2025			12/31/2024		
	(1)	(2)	(3)	(4)	(5)	(6)
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total
Federal income taxes paid in prior years recoverable through loss carrybacks (11a)	-0-	-0-	-0-	-0-	-0-	-0-
Adjusted gross DTAs expected to be realized after application of the threshold limitations (Lesser of 11bi or 11bii)						

Adjusted gross DTAs expected to be realized following the balance sheet date (11bi)	-0-	-0-	-0-	-0-	-0-	-0-
Adjusted gross DTAs allowed per limitation threshold (11bii)	\$ 9,823,698	-0-	\$ 9,823,698	\$ 9,823,698	-0-	\$ 9,823,698
Lesser of (b)1. or (b)2	-0-	-0-	-0-	-0-	-0-	-0-
Adjusted gross DTAs offset by gross DTLs (11c)	-0-	-0-	-0-	-0-	-0-	-0-
Deferred Tax Assets Admitted as the result of application of SSAP No. 101 (Total 2(a)+2(b)+2(c))	-0-	-0-	-0-	-0-	-0-	-0-

		Change	
	(7)	(8)	(9)
	(Col 1-4) Ordinary	Capital	(Col 7+8) Total
Federal income taxes paid in prior years recoverable through loss carrybacks (11a)	-0-	-0-	-0-
Adjusted gross DTAs expected to be realized after application of the threshold limitations (Lesser of 11bi or 11bii)			
Adjusted gross DTAs expected to be realized following the balance sheet date (11bi)	-0-	-0-	-0-
Adjusted gross DTAs allowed per limitation threshold (11bii)	-0-	-0-	-0-
Lesser of (b)1. or (b)2	-0-	-0-	-0-
Adjusted gross DTAs offset by gross DTLs (11c)	-0-	-0-	-0-
Deferred Tax Assets Admitted as the result of application of SSAP No. 101 (Total 2(a)+2(b)+2(c))	-0-	-0-	-0-

B. Regarding deferred tax liabilities that are not recognized:

The Company has no temporary differences for which deferred tax liabilities are not recognized as of June 30, 2025.

C. Current Tax and Change in Deferred Tax

1. The provisions for the income tax (expense)/benefit on net income/loss are shown as of the dates below:

Current Income Tax	06/30/2025	12/31/2024	Change
Federal	(\$719,188)	(\$ 625,105)	(\$94,083)

2. The tax effect of temporary differences that give rise to significant portions of the deferred tax assets and deferred tax liabilities are as follows:

Component	06/30/2025	12/31/2024	Change
Gross deferred tax assets			
Ordinary	\$1,767,603	\$ 1,767,603	-0-
Capital	-0-	-0-	-0-
Gross deferred tax liabilities			
Ordinary	-0-	-0-	-0-
Capital	-0-	-0-	-0-
Net deferred tax asset/(liability)	\$1,767.603	\$ 1,767,603	-0-
Nonadmitted deferred tax asset	(\$1,767,603)	(\$ 1,767,603)	-0-
Admitted net deferred tax asset	-0-	-0-	-0-

D. Among the more significant book to tax adjustments were the following:

Component	12/31/2024	Tax Effect 21%	Effective Tax Rate
Income before taxes	(\$8,611,582)	(\$1,808,432)	21.0%
Tax effects of:			
Non-deductible expenses	\$826,836	\$173,636	-2.02%

Decrease in non-admitted assets (ex- DTA)	\$308,019	\$64,684	-0.75%
Other	\$2,054,005	\$431,341	-5.01%
Total	(\$5,422,722)	(\$1,138,771)	13.22%
Federal and foreign income taxes incurred		(\$625,105)	7.26%
Change in net deferred taxes		(\$423,548)	4.92%
Total statutory income taxes		(\$1,048,535)	12.18%

- E. Operating Loss and Tax Credits Carry forwards
- (1) As of December 31, 2024, there is a net operating loss available for carryback to prior years in the amount of \$2,513,294, which is expected to result in an IRS refund in the amount of \$527,792. In addition, the Company is expected to recoup all 2023 estimated tax payments in the amount of \$729,269.

(2) There are no deposits admitted under Section 6603 of the Internal Revenue Code.

(3) The Company has recorded no tax loss contingencies relative to paragraph 3(a).
- F. Consolidated Federal Income Tax Return
- (1) The Company’s federal income tax return is consolidated with the following entities: Essent US Holdings, Inc. (the "Parent"), CUW Solutions, LLC, Essent Guaranty, Inc., EssentVentures, LLC, EssentServices, LLC and Essent Treasury Services, LLC, and Essent Title Holdings, Inc.

(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 2021 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.
- J. The Company does not expect that it will be subject to the Corporate Alternative Minimum Tax ("CAMT"), which was passed into law as part of the Inflation Reduction Act and became effective in 2023.
10. Information Concerning Parent, Subsidiaries and Affiliates
- A. Nature of Relationships
- Effective July 1, 2023, Essent Title Holdings, Inc. (“Title Holdings”), a wholly owned subsidiary of Essent Group Ltd. (NYSE: ESNT), acquired all issued and outstanding shares of the Company’s direct parent, Agents National Title Holding Company (“ANTIC Holdings”).
- B. Detail of Transactions Greater than ½% of Admitted Assets
- The Company has a lease agreement with its affiliate TitleNet Systems, LLC (TitleNet). The lease provides compensation to TitleNet at cost in return for the Company’s ability to utilize its services related to the development of integrations with Title Production Software systems. As of June 30, 2025, the Company reported \$294,758 incurred under this agreement.

The Company has various affiliated title insurance agency agreements that govern the terms and conditions under which the Company’s affiliated title insurance agencies may issue title insurance policies on the Company’s behalf. The agreements recite standard terms concerning premium rates to be charged, single risk limitations, commission retention, liability, limitations on the authority of the affiliate to act on the Company’s behalf, and related items As of June 30, 2025, the Company reported (\$1,018,142) incurred under these agreements.

The Company is party to an Amended and Restated Administrative Services Agreement. The services provided to the Company under the agreement include Accounting and Tax, Legal, Risk Management, Human Resources, and other administrative and services necessary and incidental to perform the services under the agreement, and Title Insurance Underwriting and Related Services. The cost for the services provided is billed to the Company monthly and generally settled within 30 days of month-end. Cost sharing services incurred under the agreement totaled \$1,645,770 as of June 30, 2025.
- C. Transactions With Related Parties Not Reported on Schedule Y
- None
- D. Amounts Due From or To Related Parties

As of June 30, 2025, the Company reported \$0 receivable from the Upstream Indirect Parent and \$1,042,215 receivable from the Affiliates. The Company reported \$2,061,259 as amounts payable to the Upstream Indirect Parent and \$94,356 to the Affiliates. The terms require that these amounts settle within 30 days.

- E. Material Management or Services Contracts
- The Company is party to an Amended and Restated Administrative Services Agreement. 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, and Title Insurance Underwriting and Related Services. The cost for the services provided is billed to the Company monthly and generally settled within 30 days of month-end. Management services incurred under this contract totaled \$738,615 as of June 30, 2025.
- F. Guarantees or Contingencies for Related Parties
- None
- G. Agents National Title Holding Company owns 100% of the issued and outstanding shares of the Company.
- H. The Company does not own stock or other interest in any upstream intermediate entity or ultimate parent.
- I. The Company does not own shares in affiliated common stocks exceeding 10% of admitted assets.
- J. The Company does not hold investments in any impaired SCA entities.
- K. The Company does not hold investments in foreign insurance subsidiaries.
- L. The Company does not hold investments in downstream non-insurance holding companies.
- M. The Company does not hold responsive investments.
- N. The Company does not hold investments in insurance SCAs.
- O. SCA and SSAP No. 48 Entity Loss Tracking: Not applicable.

11. Debt

- A. Debt: None
- B. FHLB Agreements: As of June 30, 2025, the company owned 597 shares of common stock Federal Home Loan Bank of Des Moines (“FHLB”) consisting of membership shares with the FHLB at \$100 par value.

	Total
Current Year:	
Membership Stock	\$ 59,700
Actual or Estimated Borrowing Capacity as Determined by the Insurer	\$28,915,800
Prior Year-end:	
Membership Stock	\$ 50,700
Actual or Estimated Borrowing Capacity as Determined by the Insurer	\$ 25,130,158

Membership Stock	Current Year Total (2+3+4+5+6)	Not Eligible for Redemption	Eligible for Redemption			
			Less Than 6 Months	6 Months to Less Than 1 Year	1 to Less Than 3 Years	3 to 5 Years
1. Class A	-0-	-0-	-0-	-0-	-0-	-0-
C.						
1. Class B	\$ 59,700	\$ 59,700	-0-	-0-	-0-	-0-

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

None

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

- A. The Company has 400,000 shares of common stock authorized, issued and outstanding, \$5 par value.
- B. The Company has no preferred stock outstanding.
- C. 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 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.
- D. No dividends were paid during the reporting period.

- E. Dividends payable to shareholders are restricted in accordance with (C), above.
- F. The Company has no restrictions placed on unassigned funds (surplus).
- G. Advances to surplus not repaid – not applicable.
- H. The Company has no stock for any option or employee benefit plans.
- I. The Company did not change the balances of any surplus funds from any prior period.
- J. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is -0-.
- K. The Company issued the following surplus debentures or similar obligations:

1	2	3	4	5	6	7	8
Item Number	Date Issued	Interest Rate	Original Issue Amount of Note	Is Surplus Note Holder a Related Party (Y/N)	Carrying Value of Note Prior Year	Carrying Value of Note Current Year	Unapproved Interest And/Or Principal
1	11/10/2011	4.92%	\$150,000	Y	\$164,986	\$168,696	-0-
2	10/12/2012	4.00%	\$400,000	Y	\$432,043	\$439,977	-0-
Total	XXX	XXX	\$550,000	XXX	\$597,029	\$608,673	-0-

• Total should agree with Page 3, Line 28

	9	10	11	12	13	14
Item Number	Current Year Interest Expense Recognized	Life-To-Date Interest Expense Recognized	Current Year Interest Offset Percentage	Current Year Principal Paid	Life-To-Date Principal Paid	Date of Maturity
1	\$ 3,711	\$102,111	-0-	-0-	-0-	XXX
2	\$ 7,934	\$203,481	-0-	-0-	-0-	XXX
Total	\$ 11,645	\$305,592	-0-	-0-	-0-	XXX

1	15	16	17	18	19
Item Number	Are Surplus Note payments contractually linked? (Y/N)	Surplus Note payments subject to administrative offsetting provisions? (Y/N)	Were Surplus Note proceeds used to purchase an asset directly from the holder of the surplus note?	Is Asset Issuer a Related Party?	Type of Assets Received Upon Issuance
1	N	N	N	N/A	N/A
2	N	N	N	N/A	N/A
Total	XXX	XXX	XXX	XXX	XXX
1	20		21	22	
Item Number	Principal Amount of Assets Received Upon Issuance		Book/Adjusted Carry Value of assets	Is Liquidity Source a Related Party to the Surplus Note Issuer? (Y/N)	
1	-0-		-0-	Y	
2	-0-		-0-	Y	
Total	-0-		-0-	XXX	

Surplus Notes – On November 10, 2011, the Company issued a subordinated surplus note to the Parent in the amount of \$150,000 at an interest rate of 4.92 percent. Principal and interest payments to the Parent must come from Company unassigned funds and require approval by the Insurance Commissioner of the Pennsylvania Insurance Department. As of June 30, 2025, the balance of the surplus note is \$168,696 including accrued interest of \$118,696.

On October 12, 2012, the Company issued a subordinated surplus note to the Parent in the amount of \$400,000 at an interest rate of 4.00 percent. Principal and interest payments to the Parent must come from Company unassigned funds and require approval by the Insurance Commissioner of the Pennsylvania Insurance Department. As of June 30, 2025 the balance of the surplus note is \$439,977 including accrued interest of \$39,977.

- L. Impact of the restatement in quasi-reorganization – Not applicable.
- M. The effective date of quasi-reorganization – Not Applicable.

14. Contingencies

None

15. Leases

A. Lessee Operating Lease

- (1)
- a. The Company has various operating noncancelable operating lease agreements that expire through February 2026. Rental expenses for June 30, 2025, and December 31, 2024, were approximately \$193,259, and \$308,478, respectively for these lease agreements.
- (2)
- a. At June 30,2025, the minimum aggregate rental commitments are as follows:

	Year Ending	Operating Leases
--	-------------	------------------

	June 30,	
1.	2025	\$ 149,565
2.	2026	\$ 225,356
3.	2027	\$ 166,772
4.	Thereafter	\$ 0
5.	Total	\$ 541,692

The Company leases 6,200 square feet for its headquarters in Columbia, Missouri. The initial term of the lease was from May 5, 2017, through April 30, 2022, has been extended via multiple amendments and terminates August 1, 2025, and has a base monthly rent of \$9,876.01.

The Company leases office space for its Florida office in Winter Park, Florida The current lease runs through February 28, 2026, with a monthly payment amount of \$1,497.05.

The Company leases office space and a Title Plant in Port Angeles, Washington. The term of the lease continues until terminated by either party, with 60 days’ notice. The monthly payment amount is \$874.

(3) The Company is not involved in any sales-leaseback transactions.

B. Lessor Leases

None

16. Information about Financial Instruments with Off-Balance Sheet Risk

None

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

None

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

Not applicable to Title companies

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

Not applicable to Title companies

20. Fair Value Measurements

- A. The Fair Values Measurements and Disclosures Topic of the FASB ASC defines fair value as the exchange price that would be received for an asset or paid to transfer a liability (an exit price) in the principal or most advantageous, market for the asset or liability in an orderly transaction between market participants at the measurement date. The Fair Values Measurements Topic establishes a three-level fair value hierarchy that prioritizes the inputs used to measure fair value. This hierarchy requires entities to maximize the use of observable inputs when possible. The three levels of inputs used to measure fair value are as follows:
- Level 1 – quoted prices in active markets for identical assets or liabilities;
 - Level 2 – observable inputs other than quoted prices included in Level 1, such as quoted prices for similar assets and liabilities in active markets; quoted prices for identical or similar assets and liabilities in markets that are not active; or other inputs that are observable or can be corroborated by observable market data; and
 - Level 3 – unobservable inputs that are supported by little or no market activity and that are significant to the fair values of the assets or liabilities, including certain pricing models, discounted cash flow methodologies and similar techniques that use significant unobservable inputs.

(1) Fair Value Measurements at June 30, 2025 (in thousands)

Description for each class of asset	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Total
a. Assets at fair value					
Bonds					
US Governments	\$ 34,189	-0-	-0-	\$ 34,189	\$ 34,189
Industrial and Misc	-0-	-0-	-0-	-0-	-0-
Asset Backed Securities	\$27,668	-0-	-0-	\$27,668	\$27,668
Certificate of Deposits	\$ 207	-0-	-0-	\$ 207	\$ 207
Common Stock					
Financial Services	-0-	\$ 60	\$ 50	\$ 110	\$ 110
Total assets at fair value (NAV)	\$ 62,064	\$ 60	\$ 50	\$ 62,174	\$ 62,174

(2) Fair Value Measurements in Level 3 at June 30, 2025 (in thousands)

	Balance at 12/31/2024	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases, issuances, sales, and settlements	Balance at 6/30/2025

Common stock	\$50	N/A	N/A	N/A	N/A	N/A	\$ 50
--------------	------	-----	-----	-----	-----	-----	-------

- (3) Transfers between all levels are recognized as of the end of the quarter in which the transfer occurs.
- (4) As of June 30, 2025, the reported fair value of the Company’s investment in Level 2 common stock includes 597 shares of common stock Federal Home Loan Bank of Des Moines (“FHLB”) consisting of membership shares with the FHLB at \$100 par value. Privately held securities are valued at the last transaction price closest to the balance sheet date. Fair values of issues traded on public exchanges are based on the market price in such exchanges at the balance sheet date. The fair values of cash and short-term investments consist of certificates of deposits; money market savings accounts carried at cost which approximates fair value. Mortgage loans on real estate and other invested assets are established utilizing comparable prices for similar assets in active and inactive markets or other inputs that are observable or can be corroborated by observable market data.
- (5) The Company did not hold derivative assets or liabilities on June 30, 2025.

B. Not utilized

C. The carrying amount of estimated fair values of the Company’s financial instruments at June 30, 2025, are as follows (in thousands):

Type	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	(Carrying Value)
Common Stock	\$ 101	\$ 101	-0-	\$ 60	\$ 50	\$ 110
Mortgage loans on real estate	\$ 6	-0-	-0-	-0-	\$ 6	-0-
Bonds	\$ 61,857	\$ 62,064	\$ 62,064	-0-	-0-	\$ 62,064
Cash and short-term investments	\$ 12,444	\$ 12,444	\$ 12,444	-0-	-0-	\$ 12,444

D. The Company estimates the value of financial instruments above.

E. Not Applicable

21. Other Items

None

22. Events Subsequent

Subsequent events have been considered through August 14, 2025, for the statutory statement issued on August 15, 2025.

Type I:

None

Type II:

None.

23. Reinsurance

None

24. Retrospectively Rated Controls and Contracts Subject to Redetermination

Not applicable to Title companies

25. Change in Incurred Losses and Loss Adjustment Expense

A. Direct Known Claims Reserves as of December 31, 2024, were \$4,117,921. As of June 30, 2025, \$1,949,482 has been paid for incurred losses and loss adjustment expenses attributable to insured events included in known claim reserves as of December 31, 2024. Direct Known Claims Reserves remaining are now \$4,627,506 as a result of re-estimation of unpaid claims and claim adjustment expenses. Therefore, there has been a \$2,459,067unfavorable prior-year development since December 31, 2024, to June 30, 2025. The increase is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased, as additional information becomes known regarding individual claims.

B. None

26. Intercompany Pooling Agreements

None

27. Structured Settlements

None

28. Supplemental Reserve

As of June 30, 2025, the Company has no supplemental reserves.

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 [] No [X]

3.3

If the response to 3.2 is yes, provide a brief description of those changes.

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?

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	2	3
Name of Entity	NAIC Company Code	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.

12/31/2023

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.

12/31/2023

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).

07/10/2025

6.4

By what department or departments?
Missouri Department of Commerce and Insurance

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	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	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 [X] No []

10.2

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

0

INVESTMENT

11.1

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

Yes [] No [X]

11.2

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

12.

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

\$.....

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 Book/Adjusted Carrying Value	Current Quarter Book/Adjusted Carrying Value
14.21 Bonds	\$	\$.....
14.22 Preferred Stock	\$	\$.....
14.23 Common Stock	\$	\$.....
14.24 Short-Term Investments	\$	\$.....
14.25 Mortgage Loans on Real Estate	\$	\$.....
14.26 All Other	\$	\$.....
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? Yes [] No [] N/A [X]
If no, attach a description with this statement.
.....

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
The Central Trust Bank	111 E Miller St. Jefferson City MO 65101
Commerce Bank	1001 Main Street St Kansas City, MO 64105

- 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. This includes both primary and sub-advisors. 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
Elizabeth B. Blake	I.....
Joseph Manion	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 [] No [X]
- 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 [] No [X]

- 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
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed
.....				

- 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 - TITLE

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 [X] N/A []
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 discounted to present value at a rate of interest greater than zero?

Yes [] No [X]
- 4.2

If yes, complete the following schedule:

1 Line of Business	2 Maximum Interest	3 Discount Rate	Total Discount				Discount Taken During Period			
			4 Unpaid Losses	5 Unpaid LAE	6 IBNR	7 TOTAL	8 Unpaid Losses	9 Unpaid LAE	10 IBNR	11 TOTAL
Total			0	0	0	0	0	0	0	0

- 5.1

Reporting entity assets listed on Page 2 include the following segregated assets of the Statutory Premium Reserve or other similar statutory reserves:

5.11 Bonds\$ 23,199,443

5.12 Short-term investments\$

5.13 Mortgages\$

5.14 Cash\$

5.15 Other admissible invested assets\$

5.16 Total\$ 23,199,443
- 5.2

List below segregated funds held for others by the reporting entity, set apart in special accounts and excluded from entity assets and liabilities. (These funds are also included in Schedule E-Part 1 and the "From Separate Accounts, Segregated Accounts and Protected Cell Accounts" line on Page 2 except for escrow funds held by Title insurers):

5.21 Custodial funds not included in this statement were held pursuant to the governing agreements of custody in the amount of:\$0
These funds consist of:

5.22 In cash on deposit\$0

5.23 Other forms of security\$0

STATEMENT AS OF JUNE 30, 2025 OF THE Essent Title Insurance, Inc.

SCHEDULE F - CEDED REINSURANCE

Showing All New Reinsurers - Current Year to Date

[illegible]

STATEMENT AS OF JUNE 30, 2025 OF THE Essent Title Insurance, Inc.

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - By States and Territories							
States, etc.	1	Direct Premiums Written		Direct Losses and Allocated Loss Adjustment Expenses Paid (Deducting Salvage)		Direct Known Claim Reserve	
	Active Status (a)	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 L	61,939	37,619	110,000	0	1,000	7,087
2. Alaska	AK L		0		0		0
3. Arizona	AZ L	328,941	253,975		0		0
4. Arkansas	AR L	132,096	388,303	11,715	260	14,542	8,486
5. California	CA L	1,228,930	743,397	547,824	4,896	633,032	92,019
6. Colorado	CO L	728,659	349,551	1,935	0		0
7. Connecticut	CT L		0		0		0
8. Delaware	DE L		0		0		0
9. District of Columbia	DC L	29,655	44,856	5,607	0	1,165	15,000
10. Florida	FL L	4,874,877	7,369,716	512,363	458,766	682,531	1,059,861
11. Georgia	GA L	473,774	237,902	1,311	0	77	0
12. Hawaii	HI L		0		0		0
13. Idaho	ID L		0		0		0
14. Illinois	IL L	254,191	788,127		546		0
15. Indiana	IN L	646,504	1,331,336	5,674	3,027	10,808	14,358
16. Iowa	IA N	18,748	30,307		0		0
17. Kansas	KS L	490,973	892,256		145		855
18. Kentucky	KY L	54,099	42,254		0		0
19. Louisiana	LA L		0		0		0
20. Maine	ME L		0		0		0
21. Maryland	MD L	159,238	72,293		0		0
22. Massachusetts	MA L		0		0		0
23. Michigan	MI L	466,901	522,396	(2,532)	320	426	894
24. Minnesota	MN L	155,086	148,809		0		0
25. Mississippi	MS L	17,140	25,190		41		0
26. Missouri	MO L	1,679,402	2,270,927	93,154	161,118	101,405	107,882
27. Montana	MT L		0		0		0
28. Nebraska	NE L	201,601	291,363		0		0
29. Nevada	NV L	124,749	(35,207)		0		0
30. New Hampshire	NH L	36,755	10,844		0		0
31. New Jersey	NJ N		0		0		0
32. New Mexico	NM L	61,638	76,404		0		0
33. New York	NY N		0		0		0
34. North Carolina	NC L	521,371	361,443	3,266	(13,281)	5,488	2,813
35. North Dakota	ND L	10,815	4,206		0		0
36. Ohio	OH L	249,026	201,438		0		1,500
37. Oklahoma	OK L	59,519	31,979		0		0
38. Oregon	OR N		0		0		0
39. Pennsylvania	PA L	376,008	433,553	2,972	115	1,138	0
40. Rhode Island	RI L	15,407	11,629		0		0
41. South Carolina	SC L	206,797	201,263	4,835	0	25,086	6,000
42. South Dakota	SD L		0		0		0
43. Tennessee	TN L	222,445	159,527		0		0
44. Texas	TX L	10,849,287	12,445,282	651,652	887,395	3,207,623	1,982,950
45. Utah	UT L	71,840	44,785		0		0
46. Vermont	VT L		0		0		0
47. Virginia	VA L	273,523	141,208		0		0
48. Washington	WA L		0		0		0
49. West Virginia	WV L	18,018	8,365		0		0
50. Wisconsin	WI L	84,332	41,308	509	(1,013)		0
51. Wyoming	WY L	54,057	66,483		0		0
52. American Samoa	AS N		0		0		0
53. Guam	GU N		0		0		0
54. Puerto Rico	PR N		0		0		0
55. U.S. Virgin Islands	VI N		0		0		0
56. Northern Mariana Islands	MP N		0		0		0
57. Canada	CAN N		0		0		0
58. Aggregate Other Alien OT	XXX	0	0	0	0	0	0
59. Totals	XXX	25,238,341	30,045,087	1,950,285	1,502,335	4,684,321	3,299,705
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:

1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....47

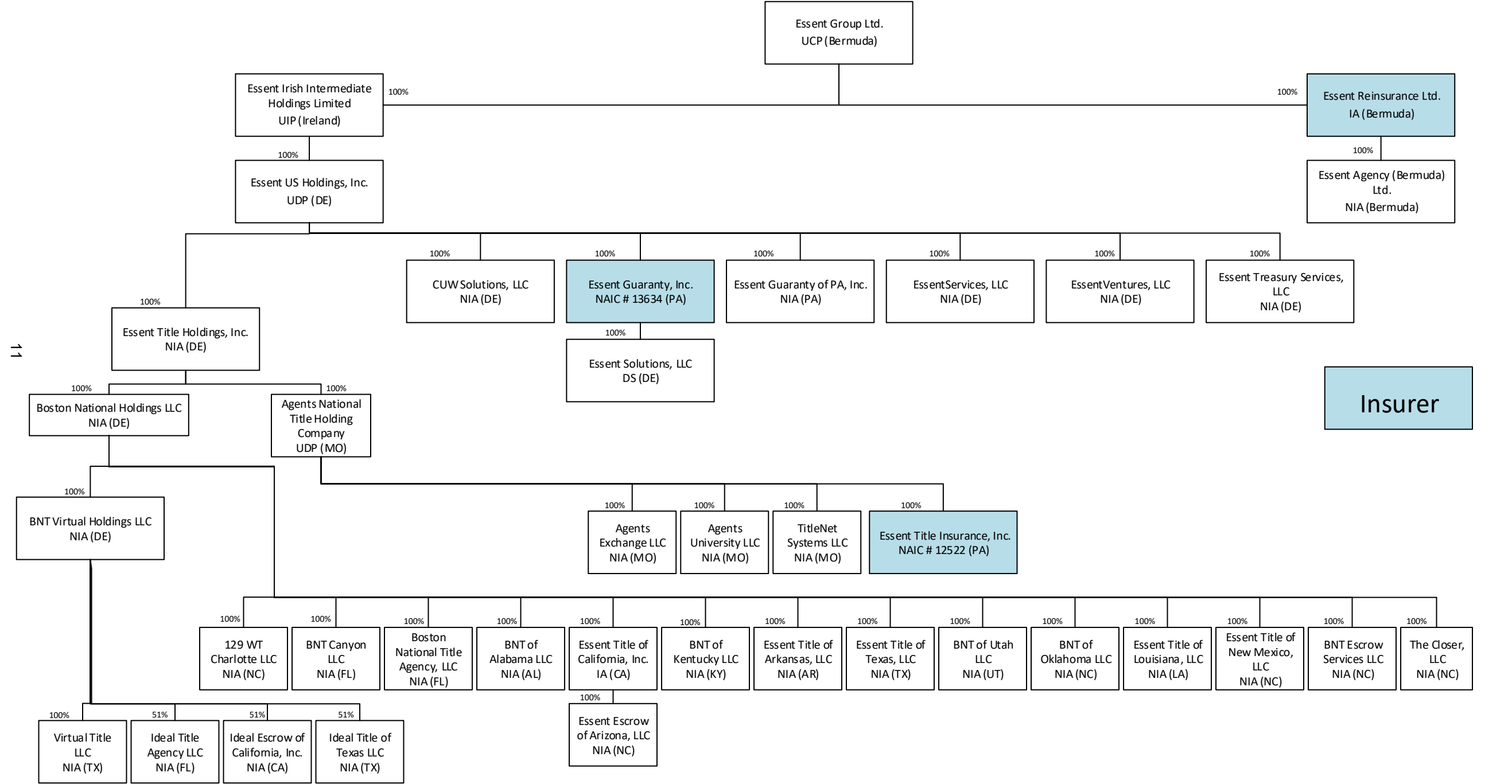
2. R - Registered - Non-domiciled RRGs.....0

3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state.0

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

5. N - None of the above - Not allowed to write business in the state.....10

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



SCHEDULE Y
PART 1A - DETAILS 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)					
.4694	Essent Grp	00000	98-0673656		0001448893	New York Stock Exchange	Essent Group Ltd.	.BMJ	UIP			0.000		NO	
		00000	98-0673657			New York Stock Exchange	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	
		13634	26-3728115				Essent Guaranty, Inc.	.PA	RE	Essent US Holdings, Inc.	Ownership	100.000	Essent Group Ltd.	NO	
		00000	27-1440460				Essent Guaranty of PA, Inc.	.PA	NIA	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	
.4694	Essent Grp	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	
		12522	20-3840531				Essent Title Insurance, Inc	.PA	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				Essent Escrow of Arizona, LLC	.NC	NIA	BNT Title Company of California LLC	Ownership	100.000	Essent Group Ltd.	NO	
		00000	47-2572186				Essent Title 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				Essent Title 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				Essent Title of New Mexico, LLC	.NC	NIA	Boston National Holdings LLC	Ownership	100.000	Essent Group Ltd.	NO	
		00000	27-3737461				Esssent Title 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				Essent Title of California, Inc	.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

PART 1 - LOSS EXPERIENCE

	1	2	3	4	5
	Direct Premiums Written	Other Income (Page 4, Lines 1.2+1.3+2)	Direct Losses Incurred	Direct Loss Percentage Cols. 3/(1+2)	Prior Year to Date Direct Loss Percentage
1. Direct operations	2,344			0.0	0.0
2. Agency operations:					
2.1 Non-affiliated agency operations	20,471,454	473,860	2,401,164	11.5	5.9
2.2 Affiliated agency operations	4,764,542	168,460	115,522	2.3	4.8
3. Totals	25,238,340	642,320	2,516,686	9.7	5.7

PART 2 - DIRECT PREMIUMS WRITTEN

	1	2	3
	Current Quarter	Current Year to Date	Prior Year Year to Date
1. Direct operations	2,344	2,344	
2. Agency operations:			
2.1 Non-affiliated agency operations	11,353,415	20,471,454	25,050,870
2.2 Affiliated agency operations	2,574,972	4,764,542	4,994,217
3. Totals	13,930,731	25,238,340	30,045,087

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

AUGUST FILING

1. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? The response for 1st and 3rd quarters should be N/A. A NO response resulting with a bar code is only appropriate in the 2nd quarter.

YES

Explanation:

Bar Code:

STATEMENT AS OF JUNE 30, 2025 OF THE Essent Title Insurance, Inc.

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 11

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1104.			0	0
1105.			0	0
1106.			0	0
1107.			0	0
1108.			0	0
1109.			0	0
1110.			0	0
1111.			0	0
1112.			0	0
1113.			0	0
1197. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0

Additional Write-ins for Assets Line 25

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
2504. Premium Tax Overpayments Receivables	3,328		3,328	0
2505. Deposit	86,163	86,163	0	
2597. Summary of remaining write-ins for Line 25 from overflow page	89,491	86,163	3,328	0

SCHEDULE A - VERIFICATION

Real Estate

	1	2
	Year to Date	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	2
	Year to Date	Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year	6,126	6,126
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		0
4. Accrual of discount		0
5. Unrealized valuation increase/(decrease)		0
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals		
8. Deduct amortization of premium and mortgage interest points and commitment fees		0
9. Total foreign exchange change in book value/recorded investment excluding accrued interest		0
10. Deduct current year's other than temporary impairment recognized		0
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	6,126	6,126
12. Total valuation allowance		
13. Subtotal (Line 11 plus Line 12)	6,126	6,126
14. Deduct total nonadmitted amounts	6,126	6,126
15. Statement value at end of current period (Line 13 minus Line 14)	0	0

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	0	50,040
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		0
4. Accrual of discount		0
5. Unrealized valuation increase/(decrease)		0
6. Total gain (loss) on disposals		0
7. Deduct amounts received on disposals		50,040
8. Deduct amortization of premium, depreciation and proportional amortization		0
9. Total foreign exchange change in book/adjusted carrying value		0
10. Deduct current year's other than temporary impairment recognized		0
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	0	0
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)	0	0

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	63,071,757	65,669,929
2. Cost of bonds and stocks acquired	946,658	1,055,604
3. Accrual of discount	453,640	950,371
4. Unrealized valuation increase/(decrease)		0
5. Total gain (loss) on disposals		0
6. Deduct consideration for bonds and stocks disposed of	1,953,103	4,600,535
7. Deduct amortization of premium	4,965	3,612
8. Total foreign exchange change in book/adjusted carrying value		0
9. Deduct current year's other than temporary impairment recognized		0
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees		0
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	62,513,987	63,071,757
12. Deduct total nonadmitted amounts		0
13. Statement value at end of current period (Line 11 minus Line 12)	62,513,987	63,071,757

STATEMENT AS OF JUNE 30, 2025 OF THE Essent Title Insurance, Inc.

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
ISSUER CREDIT OBLIGATIONS (ICO)								
1. NAIC 1 (a)	40,349,414	2,614,686	6,875,267	144,857	40,349,414	36,233,690		42,868,377
2. NAIC 2 (a)	0				0	0		0
3. NAIC 3 (a)	0				0	0		0
4. NAIC 4 (a)	0				0	0		0
5. NAIC 5 (a)	0				0	0		0
6. NAIC 6 (a)	0				0	0		0
7. Total ICO	40,349,414	2,614,686	6,875,267	144,857	40,349,414	36,233,690	0	42,868,377
ASSET-BACKED SECURITIES (ABS)								
8. NAIC 1	28,822,750		703,935	122,812	28,822,750	28,241,627		29,304,535
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 ABS	28,822,750	0	703,935	122,812	28,822,750	28,241,627	0	29,304,535
PREFERRED STOCK								
15. NAIC 1	0				0	0		0
16. NAIC 2	0				0	0		0
17. NAIC 3	0				0	0		0
18. NAIC 4	0				0	0		0
19. NAIC 5	0				0	0		0
20. NAIC 6	0				0	0		0
21. Total Preferred Stock	0	0	0	0	0	0	0	0
22. Total ICO, ABS & Preferred Stock	69,172,164	2,614,686	7,579,202	267,669	69,172,164	64,475,317	0	72,172,912

(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 \$ 2,070,215 ; NAIC 2 \$; NAIC 3 \$ NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

SCHEDULE DA - PART 1

Short-Term Investments

	1	2	3	4	5
	Book/Adjusted Carrying Value	Prior Year	Actual Cost	Interest Collected Year-to-Date	Paid for Accrued Interest Year-to-Date
7709999999 Totals		XX			

NONE

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	2,054,897	5,982,593
2. Cost of short-term investments acquired	2,048,885	6,045,241
3. Accrual of discount	57,218	189,063
4. Unrealized valuation increase/(decrease)		0
5. Total gain (loss) on disposals		0
6. Deduct consideration received on disposals	4,161,000	10,162,000
7. Deduct amortization of premium		0
8. Total foreign exchange change in book/adjusted carrying value		0
9. Deduct current year's other than temporary impairment recognized		0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	0	2,054,897
11. Deduct total nonadmitted amounts		0
12. Statement value at end of current period (Line 10 minus Line 11)	0	2,054,897

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	16,622,895	2,672,102
2. Cost of cash equivalents acquired	18,807,539	23,204,977
3. Accrual of discount	70,223	77,816
4. Unrealized valuation increase/(decrease)		0
5. Total gain (loss) on disposals		0
6. Deduct consideration received on disposals	24,747,130	9,332,000
7. Deduct amortization of premium		0
8. Total foreign exchange change in book/adjusted carrying value		0
9. Deduct current year's other than temporary impairment recognized		0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	10,753,527	16,622,895
11. Deduct total nonadmitted amounts		0
12. Statement value at end of current period (Line 10 minus Line 11)	10,753,527	16,622,895

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

STATEMENT AS OF JUNE 30, 2025 OF THE Essent Title Insurance, Inc.

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
CUSIP Identification	Description	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 Admini- strative Symbol
91282C-EN-7	UNITED STATES TREASURY	05/13/2025	Unknown		215,205	220,000	214	1.A
91282C-ET-4	UNITED STATES TREASURY	05/27/2025	Unknown		268,530	275,000	3,530	1.A
91282C-KE-0	UNITED STATES TREASURY	05/05/2025	Unknown		60,577	60,000	353	1.A
0019999999.	Subtotal - Issuer Credit Obligations - U.S. Government Obligations (Exempt from RBC)				544,312	555,000	4,097	XXX
000000-00-0	SouthernBank	06/30/2025	Unknown		659	659	0	1.D FE
000000-00-0	Cheyenne	06/30/2025	Unknown		677	677	0	1.D FE
0249999999.	Subtotal - Issuer Credit Obligations - Certificates of Deposit (Unaffiliated)				1,336	1,336	0	XXX
0489999999.	Total - Issuer Credit Obligations (Unaffiliated)				545,648	556,336	4,097	XXX
0499999999.	Total - Issuer Credit Obligations (Affiliated)				0	0	0	XXX
0509999997.	Total - Issuer Credit Obligations - Part 3				545,648	556,336	4,097	XXX
0509999998.	Total - Issuer Credit Obligations - Part 5				XXX	XXX	XXX	XXX
0509999999.	Total - Issuer Credit Obligations				545,648	556,336	4,097	XXX
1889999999.	Total - Asset-Backed Securities (Unaffiliated)				0	0	0	XXX
1899999999.	Total - Asset-Backed Securities (Affiliated)				0	0	0	XXX
1909999997.	Total - Asset-Backed Securities - Part 3				0	0	0	XXX
1909999998.	Total - Asset-Backed Securities - Part 5				XXX	XXX	XXX	XXX
1909999999.	Total - Asset-Backed Securities				0	0	0	XXX
2009999999.	Total - Issuer Credit Obligations and Asset-Backed Securities				545,648	556,336	4,097	XXX
4509999997.	Total - Preferred Stocks - Part 3				0	XXX	0	XXX
4509999998.	Total - Preferred Stocks - Part 5				XXX	XXX	XXX	XXX
4509999999.	Total - Preferred Stocks				0	XXX	0	XXX
5989999997.	Total - Common Stocks - Part 3				0	XXX	0	XXX
5989999998.	Total - Common Stocks - Part 5				XXX	XXX	XXX	XXX
5989999999.	Total - Common Stocks				0	XXX	0	XXX
5999999999.	Total - Preferred and Common Stocks				0	XXX	0	XXX
6009999999.	Totals				545,648	XXX	4,097	XXX

STATEMENT AS OF JUNE 30, 2025 OF THE Essent Title Insurance, 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	Change In Book/Adjusted Carrying Value					15	16	17	18	19	20	21
									10	11	12	13	14							
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (10 + 11 - 12)	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 Contractual Maturity Date	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
..912828-4R-8	UNITED STATES TREASURY	.05/31/2025	Maturity @ 100.00		275,000	275,000	274,315	274,829	0	171	0	171	0	275,000	0	0	0	3,953	05/31/2025	1.A
..912828-XB-1	UNITED STATES TREASURY	.05/15/2025	Maturity @ 100.00		280,000	280,000	268,710	277,362	0	2,638	0	2,638	0	280,000	0	0	0	2,975	05/15/2025	1.A
0019999999. Subtotal - Issuer Credit Obligations - U.S. Government Obligations (Exempt from RBC)					555,000	555,000	543,025	552,191	0	2,809	0	2,809	0	555,000	0	0	0	6,928	XXX	XXX
.000000-00-0	BankofWash	.04/04/2025	Maturity @ 100.00		89,267	89,267	89,267	89,267	0	0	0	0	0	89,267	0	0	0	227	04/04/2025	1.Z
0249999999. Subtotal - Issuer Credit Obligations - Certificates of Deposit (Unaffiliated)					89,267	89,267	89,267	89,267	0	0	0	0	0	89,267	0	0	0	227	XXX	XXX
0489999999. Total - Issuer Credit Obligations (Unaffiliated)					644,267	644,267	632,292	641,458	0	2,809	0	2,809	0	644,267	0	0	0	7,155	XXX	XXX
0499999999. Total - Issuer Credit Obligations (Affiliated)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
0509999997. Total - Issuer Credit Obligations - Part 4					644,267	644,267	632,292	641,458	0	2,809	0	2,809	0	644,267	0	0	0	7,155	XXX	XXX
0509999998. Total - Issuer Credit Obligations - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0509999999. Total - Issuer Credit Obligations					644,267	644,267	632,292	641,458	0	2,809	0	2,809	0	644,267	0	0	0	7,155	XXX	XXX
..3131XX-7G-0	FH ZM495 - RMBS	.06/01/2025	Paydown		7,065	7,065	6,797	6,808	0	257	0	257	0	7,065	0	0	0	118	10/01/2047	1.A
..3133KJ-6P-2	FH RA3578 - RMBS	.06/01/2025	Paydown		91,273	91,273	74,365	74,824	0	16,449	0	16,449	0	91,273	0	0	0	756	09/01/2050	1.A
..3133KM-4X-0	FH RA6238 - RMBS	.06/01/2025	Paydown		156,892	156,892	133,988	134,066	0	22,826	0	22,826	0	156,892	0	0	0	1,592	11/01/2051	1.A
..31400D-KP-8	FN CA5701 - RMBS	.06/01/2025	Paydown		138,586	138,586	119,241	119,659	0	18,928	0	18,928	0	138,586	0	0	0	1,469	05/01/2050	1.A
..31400E-KP-6	FN CA6601 - RMBS	.06/01/2025	Paydown		159,895	159,895	136,090	136,445	0	23,450	0	23,450	0	159,895	0	0	0	1,696	08/01/2050	1.A
..3140XD-CK-0	FN FM9073 - RMBS	.06/01/2025	Paydown		150,224	150,224	129,059	129,106	0	21,118	0	21,118	0	150,224	0	0	0	1,635	10/01/2051	1.A
1039999999. Subtotal - Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Agency Residential Mortgage-Backed Securities - Not/Partially Guaranteed (Not Exempt from RBC)					703,935	703,935	599,540	600,908	0	103,028	0	103,028	0	703,935	0	0	0	7,266	XXX	XXX
1889999999. Total - Asset-Backed Securities (Unaffiliated)					703,935	703,935	599,540	600,908	0	103,028	0	103,028	0	703,935	0	0	0	7,266	XXX	XXX
1899999999. Total - Asset-Backed Securities (Affiliated)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
1909999997. Total - Asset-Backed Securities - Part 4					703,935	703,935	599,540	600,908	0	103,028	0	103,028	0	703,935	0	0	0	7,266	XXX	XXX
1909999998. Total - Asset-Backed Securities - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1909999999. Total - Asset-Backed Securities					703,935	703,935	599,540	600,908	0	103,028	0	103,028	0	703,935	0	0	0	7,266	XXX	XXX
2009999999. Total - Issuer Credit Obligations and Asset-Backed Securities					1,348,202	1,348,202	1,231,832	1,242,366	0	105,837	0	105,837	0	1,348,202	0	0	0	14,421	XXX	XXX
4509999997. Total - Preferred Stocks - Part 4					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
4509999998. Total - Preferred Stocks - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4509999999. Total - Preferred Stocks					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
5989999997. Total - Common Stocks - Part 4					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
5989999998. Total - Common Stocks - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5989999999. Total - Common Stocks					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
5999999999. Total - Preferred and Common Stocks					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
6009999999 - Totals					1,348,202	XXX	1,231,832	1,242,366	0	105,837	0	105,837	0	1,348,202	0	0	0	14,421	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 Depository	2 Restricted Asset Code	3 Rate of Interest	4 Amount of Interest Received During Current Quarter	5 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			9 *
					6	7	8	
					First Month	Second Month	Third Month	
OPEN DEPOSITORIES								XXX.
Section (A) - Segregated Funds Held for Others								XXX.
0199998. Deposits in 1 depositories that do not exceed the allowable limit in any one depository (See Instructions)	XXX	XXX			80,525	41,483	35,729	XXX
0199999. Total Segregated Funds Held for Others	XXX	XXX	0	0	80,525	41,483	35,729	XXX
Section (B) - General Funds								XXX.
US Bank-SC Milwaukee, WI					310,000	310,000	314,521	XXX.
Central Bank Jefferson City, MO					748,101	2,652,189	481,275	XXX.
BMO Chicago, IL					49,338	54,855	340,423	XXX.
FHLB Des Moines, IA			2,960		233,289	234,691	235,319	XXX.
PNC					1,483	62,065	62,011	XXX.
FL Stat Tallahassee, FI			1,029		118,301	118,644	118,987	XXX.
								XXX.
0299998. Deposits in 5 depositories that do not exceed the allowable limit in any one depository (See Instructions)	XXX	XXX			69,000	28,526	101,706	XXX
0299999. Total General Funds	XXX	XXX	3,989	0	1,529,512	3,460,970	1,654,242	XXX
Section (C) - Reinsurance Resrve Funds								XXX.
0399998. Deposits in depositories that do not exceed the allowable limit in any one depository (See Instructions)	XXX	XXX						XXX
0399999. Total Reinsurance Resrve Funds	XXX	XXX	0	0	0	0	0	XXX
0499999. Total Open Depositories	XXX	XXX	3,989	0	1,610,037	3,502,453	1,689,971	XXX
SUSPENDED DEPOSITORIES								XXX.
Section (A) - Segregated Funds Held for Others								XXX.
0599998. Deposits in depositories that do not exceed the allowable limit in any one depository (See Instructions)	XXX	XXX						XXX
0599999. Total Segregated Funds Held for Others	XXX	XXX	0	0	0	0	0	XXX
Section (B) - General Funds								XXX.
0699998. Deposits in depositories that do not exceed the allowable limit in any one depository (See Instructions)	XXX	XXX						XXX
0699999. Total General Funds	XXX	XXX	0	0	0	0	0	XXX
Section (C) - Reinsurance Resrve Funds								XXX.
0799998. Deposits in depositories that do not exceed the allowable limit in any one depository (See Instructions)	XXX	XXX						XXX
0799999. Total Reinsurance Resrve Funds	XXX	XXX	0	0	0	0	0	XXX
0899999. Total Suspended Depositories	XXX	XXX	0	0	0	0	0	XXX
0999999. Total Cash on Deposit	XXX	XXX	3,989	0	1,610,037	3,502,453	1,689,971	XXX
1099999. Cash in Company's Office	XXX	XXX	XXX	XXX				XXX
1199999. Total Cash	XXX	XXX	3,989	0	1,610,037	3,502,453	1,689,971	XXX

STATEMENT AS OF JUNE 30, 2025 OF THE Essent Title Insurance, Inc.

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1	2	3	4	5	6	7	8	9
CUSIP	Description	Restricted Asset Code	Date Acquired	Stated Rate of Interest	Maturity Date	Book/Adjusted Carrying Value	Amount of Interest Due and Accrued	Amount Received During Year
.....	UNITED STATES TREASURY		06/26/2025	0.000	09/23/2025	2,070,215	0	1,178
0019999999	Subtotal - Issuer Credit Obligations - U.S. Government Obligations (Exempt from RBC)					2,070,215	0	1,178
0489999999	Total - Issuer Credit Obligations (Unaffiliated)					2,070,215	0	1,178
0499999999	Total - Issuer Credit Obligations (Affiliated)					0	0	0
0509999999	Total - Issuer Credit Obligations					2,070,215	0	1,178
.....	Atlantic Union Bank		06/30/2025			247,314		
.....	Avidbank		06/30/2025			247,303		
.....	Axos Bank		06/30/2025			247,319		
.....	BOKF, National Association		06/30/2025			247,325		
.....	Banc of California		06/30/2025			247,325		
.....	BankUnited		06/30/2025			101		
.....	Centennial Bank		06/30/2025			156,270		
.....	Citizens Bank, National Association		06/30/2025			247,325		
.....	City National Bank of Florida		06/30/2025			247,325		
.....	Country Club Bank		06/30/2025			80		
.....	Customers Bank		06/30/2025			25		
.....	East West Bank		06/30/2025			49		
.....	Eastern Bank		06/30/2025			247,325		
.....	Equity Bank		06/30/2025			35		
.....	First Horizon Bank		06/30/2025			98		
.....	First United Bank and Trust Company		06/30/2025			247,319		
.....	First-Citizens Bank & Trust Company		06/30/2025			247,325		
.....	Flagstar Bank, N.A.		06/30/2025			247,325		
.....	KeyBank National Association		06/30/2025			167		
.....	Lead Bank		06/30/2025			141		
.....	Pinnacle Bank		06/30/2025			247,325		
.....	Raymond James Bank		06/30/2025			247,325		
.....	South State Bank, N.A.		06/30/2025			247,325		
.....	Stifel Bank		06/30/2025			247,325		
.....	Synovus Bank		06/30/2025			247,314		
.....	The Farmers & Merchants State Bank		06/30/2025			163		
.....	The Huntington National Bank		06/30/2025			247,325		
.....	TriState Capital Bank		06/30/2025			247,325		
.....	Truist Bank		06/30/2025			247,314		
.....	Umpqua Bank		06/30/2025			247,325		
.....	United Bank		06/30/2025			247,325		
.....	Western Alliance Bank		06/30/2025			247,325		
.....	Zions Bancorporation, N. A.		06/30/2025			247,325		
.....	Uncleared deposit		06/30/2025			2,364,920		47,304
8109999999	Subtotal - Sweep Accounts					8,210,457	0	47,304
31846V-41-9	FIRST AMER:TRS OBG V	SD.....	05/02/2025	4.090		200,000	.667	4,099
94975H-29-6	ALLSPRING:TRS+ MM I	SD.....	04/02/2025	4.180		260,000	.887	5,494
8209999999	Subtotal - Exempt Money Market Mutual Funds - as Identified by the SVO					460,000	1,554	9,593
38141W-25-7	GOLDMAN:FS GOVT SVC	SD.....	06/02/2025	3.730		8,643	.26	136
.....	PNC Bank MM		06/30/2025			4,212		
8309999999	Subtotal - All Other Money Market Mutual Funds					12,855	26	136
8589999999	Total Cash Equivalents (Unaffiliated)					10,753,527	1,580	58,211
8599999999	Total Cash Equivalents (Affiliated)					0	0	0
8609999999	Total Cash Equivalents					10,753,527	1,580	58,211