

ANNUAL STATEMENT

OF THE

Essent Title Insurance, Inc

TO THE

Insurance Department

OF THE

STATE OF

Pennsylvania

FOR THE YEAR ENDED
DECEMBER 31, 2025

TITLE INSURANCE

2025



TITLE INSURANCE COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2025
OF THE CONDITION AND AFFAIRS OF THE

Essent Title Insurance, Inc

NAIC Group Code 4694 4694 NAIC Company Code 12522 Employer's ID Number 20-3840531
(Current) (Prior)

Organized under the Laws of Pennsylvania, State of Domicile or Port of Entry PA

Country of Domicile United States of America

Incorporated/Organized 10/26/2005 Commenced Business 03/31/2006

Statutory Home Office Two Radnor Corporate Center, 100 Matsonford Rd., 3rd Floor, Radnor, PA, US 19087
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office Two Radnor Corporate Center, 100 Matsonford Rd., 3rd Floor
(Street and Number)
Radnor, PA, US 19087 573-442-3351
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

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

Primary Location of Books and Records Two Radnor Corporate Center, 100 Matsonford Rd., 3rd Floor
(Street and Number)
Radnor, PA, US 19087 573-442-3351
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.essent.us

Statutory Statement Contact Elizabeth Barnes Blake, 573-557-3069
(Name) (Area Code) (Telephone Number)
elizabeth.blake@essent.us 573-442-3927
(E-mail Address) (FAX Number)

OFFICERS

President William Patrick Higgins SVP/CFO David Bruce Weinstock
SVP/CLO/Secretary Mary Lourdes Gibbons VP/Treasurer Joseph James Manion, Jr

OTHER

DIRECTORS OR TRUSTEES

Mark Anthony Casale William Patrick Higgins David Bruce Weinstock
Angela Louise Heise Anu Karna Roy James Kasmar
Douglas John Pauls

State of Pennsylvania SS
County of Delaware

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

WILLIAM PATRICK HIGGINS
PRESIDENT

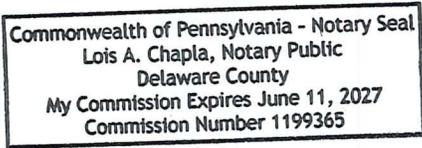
MARY LOURDES GIBBONS
SVP/CLO/SECRETARY

DAVID BRUCE WEINSTOCK
SVP/CFO

Subscribed and sworn to before me this 18th day of February, 2026

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.....



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	61,143,793		61,143,793	62,971,017
2. Stocks (Schedule D):				
2.1 Preferred stocks			0	0
2.2 Common stocks	109,740		109,740	100,740
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens			0	0
3.2 Other than first liens.....	6,126	6,126	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)			0	0
4.2 Properties held for the production of income (less \$ encumbrances)			0	0
4.3 Properties held for sale (less \$ encumbrances)			0	0
5. Cash (\$ 1,675,774 , Schedule E - Part 1), cash equivalents (\$ 5,014,885 , Schedule E - Part 2) and short-term investments (\$ 108,876 , Schedule DA)	6,799,535		6,799,535	19,851,422
6. Contract loans (including \$ premium notes)			0	0
7. Derivatives (Schedule DB)			0	0
8. Other invested assets (Schedule BA)			0	0
9. Receivables for securities			0	1,726
10. Securities lending reinvested collateral assets (Schedule DL)			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	68,059,194	6,126	68,053,068	82,924,905
13. Title plants less \$ charged off (for Title insurers only)	10,000,000		10,000,000	10,000,000
14. Investment income due and accrued	194,167		194,167	194,310
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	1,180,152	75,317	1,104,835	1,267,282
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	19,784		19,784	56,610
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	99,478		99,478	99,478
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts			0	0
17. Amounts receivable relating to uninsured plans			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	1,200,252		1,200,252	1,976,292
18.2 Net deferred tax asset	3,318,783	3,318,783	0	0
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software	97,282		97,282	24,092
21. Furniture and equipment, including health care delivery assets (\$)	412,130	412,130	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	3,023,376		3,023,376	59,566
24. Health care (\$) and other amounts receivable			0	0
25. Aggregate write-ins for other-than-invested assets	3,504,161	614,341	2,889,820	100,722
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	91,108,759	4,426,697	86,682,062	96,703,257
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	91,108,759	4,426,697	86,682,062	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	603,601	603,601	0	0
2502. Other receivables	2,896,513	6,693	2,889,820	100,722
2503. Deposit	3,138	3,138	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	909	909	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	3,504,161	614,341	2,889,820	100,722

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	3,210,319	4,117,921
2. Statutory premium reserve (Part 1B, Line 2.6, Col. 1)	24,308,201	21,878,569
3. Aggregate of other reserves required by law	0	0
4. Supplemental reserve (Part 2B, Col. 4, Line 10)	0	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)	5,915,384	2,760,392
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	751,389	2,821,244
8.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))		(913)
8.2 Net deferred tax liability		
9. Borrowed money \$ and interest thereon \$		
10. Dividends declared and unpaid		
11. Premiums and other consideration received in advance	72,540	49,835
12. Unearned interest and real estate income received in advance		
13. Funds held by company under reinsurance treaties	0	0
14. Amounts withheld or retained by company for account of others	102,743	66,229
15. Provision for unauthorized and certified (\$ 0) reinsurance	0	0
16. Net adjustments in assets and liabilities due to foreign exchange rates		
17. Drafts outstanding		
18. Payable to parent, subsidiaries and affiliates	1,710,870	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)	36,071,446	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	620,512	597,029
29. Gross paid in and contributed surplus	65,788,762	65,788,762
30. Unassigned funds (surplus)	(17,798,658)	(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) (Page 4, Line 32)	50,610,616	64,671,454
33. Totals (Page 2, Line 28, Col. 3)	86,682,062	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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

OPERATIONS AND INVESTMENT EXHIBIT

STATEMENT OF INCOME		1 Current Year	2 Prior Year
OPERATING INCOME			
1. Title insurance and related income (Part 1):			
1.1 Title insurance premiums earned (Part 1B, Line 3, Col. 1)	50,350,948	60,280,513	
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	0	0	
1.3 Other title fees and service charges (Part 1A, Total of Lines 3, 4, 5 and 6, Col. 4)	4,176,590	1,740,687	
2. Other operating income (Part 4, Line 2, Col. 5)	0	0	
3. Total operating income (Lines 1 through 2)	54,527,538	62,021,200	
EXPENSES			
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	4,070,671	5,211,471	
5. Operating expenses incurred (Part 3, Line 24, Col. 4)	68,228,485	68,570,647	
6. Other operating expenses (Part 4, Line 6, Col. 5)			
7. Total operating expenses	72,299,156	73,782,118	
8. Net operating gain or (loss) (Lines 3 minus 7)	(17,771,618)	(11,760,918)	
INVESTMENT INCOME			
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	2,878,706	3,169,493	
10. Net realized capital gains (losses) less capital gains tax of \$ (Exhibit of Capital Gains (Losses))	(66,112)	(62,529)	
11. Net investment gain (loss) (Lines 9 + 10)	2,812,594	3,106,964	
OTHER INCOME			
12. Aggregate write-ins for miscellaneous income or (loss) or other deductions	21,415	42,372	
13. Net income, after capital gains tax and before all other federal income taxes (Lines 8+11+12)	(14,937,608)	(8,611,582)	
14. Federal and foreign income taxes incurred	(1,048,740)	(625,105)	
15. Net income (Lines 13 minus 14)	(13,888,868)	(7,986,477)	
CAPITAL AND SURPLUS ACCOUNT			
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 32, Column 2)	64,671,454	57,388,734	
17. Net income (from Line 15)	(13,888,868)	(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 tax	1,551,181	385,147	
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, col. 3)	(1,723,151)	(115,950)	
22. Change in provision for unauthorized and certified reinsurance (Page 3, Line 15, Cols. 2 minus 1)	0	0	
23. Change in supplemental reserves (Page 3, Line 4, Cols. 2 minus 1)	0	0	
24. Change in surplus notes	23,483	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	15,000,000	
27.2 Transferred to capital (stock dividend)			
27.3 Transferred from capital			
28. Dividends to stockholders			
29. Change in treasury stock (Page 3, Lines (31.1) and (31.2), Cols. 2 minus 1)	0	0	
30. Aggregate write-ins for gains and losses in surplus	(23,483)	(23,547)	
31. Change in surplus as regards policyholders (Lines 17 through 30)	(14,060,838)	7,282,720	
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 32)	50,610,616	64,671,454	
DETAILS OF WRITE-INS			
1201. Rental income		0	
1202. Other income	21,415	42,372	
1203.			
1298. Summary of remaining write-ins for Line 12 from overflow page	0	0	
1299. Totals (Lines 1201 through 1203 plus 1298)(Line 12 above)	21,415	42,372	
3001. Prior Period Correction		0	
3002. Change in Accrued Interest	(23,483)	(23,547)	
3003.			
3098. Summary of remaining write-ins for Line 30 from overflow page	0	0	
3099. Totals (Lines 3001 through 3003 plus 3098)(Line 30 above)	(23,483)	(23,547)	

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	50,160,444	66,436,642
2. Net investment income	2,010,244	2,233,477
3. Miscellaneous income	4,198,005	6
4. Total (Lines 1 through 3)	56,368,693	68,670,125
5. Benefit and loss related payments	4,978,273	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	67,322,365	62,066,708
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	(1,825,694)	135,740
10. Total (Lines 5 through 9)	70,474,944	66,341,221
11. Net cash from operations (Line 4 minus Line 10)	(14,106,251)	2,328,904
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	3,943,175	4,600,534
12.2 Stocks	0	0
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	0	2,194
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	3,943,175	4,602,728
13. Cost of investments acquired (long-term only exclude cash equivalents and short-term investments):		
13.1 Bonds	1,245,620	979,335
13.2 Stocks	9,000	20,200
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	0	10,000,000
13.6 Miscellaneous applications	0	
13.7 Total investments acquired (Lines 13.1 to 13.6)	1,254,620	10,999,535
14. Net increase/(decrease) in contract loans and premium notes	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	2,688,555	(6,396,807)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	23,483	23,547
16.2 Capital and paid in surplus, less treasury stock	0	15,000,000
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	66,229
16.5 Dividends to stockholders	0	0
16.6 Other cash provided (applied)	(1,657,675)	(3,310,111)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(1,634,192)	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)	(13,051,887)	7,711,762
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	19,851,422	12,139,660
19.2 End of year (Line 18 plus Line 19.1)	6,799,535	19,851,422

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

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
OPERATIONS AND INVESTMENT EXHIBIT

PART 1A - SUMMARY OF TITLE INSURANCE PREMIUMS WRITTEN AND RELATED REVENUES

	1 Direct Operations	Agency Operations		4 Current Year Total (Cols. 1+2+3)	5 Prior Year Total
		2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
1. Direct premiums written (Sch. T, Line 59, Cols. 3, 4 and 5)	5,622,332	39,092,438	8,391,293	53,106,063	62,377,008
2. Escrow and settlement service charges				0	0
3. Title examinations				0	0
4. Searches and abstracts		411,076		411,076	477,552
5. Surveys				0	0
6. Aggregate write-ins for service charges	3,008,388	543,590	213,536	3,765,514	1,263,135
7. Totals (Lines 1 to 6)	8,630,720	40,047,104	8,604,829	57,282,653	64,117,695
DETAILS OF WRITE-INS					
0601. TIEFF fee - Indiana	1,000	13,030	835	14,865	22,565
0602. Other Title Service Fee's	50	11,200	0	11,250	38,731
0603. CPL Fees	223,555	518,016	211,921	953,492	1,197,204
0698. Summary of remaining write-ins for Line 6 from overflow page	2,783,783	1,344	780	2,785,907	4,635
0699. Totals (Lines 0601 through 0603 plus 0698)(Line 6 above)	3,008,388	543,590	213,536	3,765,514	1,263,135

PART 1B - PREMIUMS EARNED EXHIBIT

	1 Current Year	2 Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1, Col. 4)	53,106,063	62,377,008
1.2 Assumed	0	0
1.3 Ceded	325,483	347,494
1.4 Net title premiums written (Lines 1.1+1.2-1.3)	52,780,580	62,029,514
4. Statutory premium reserve:		
2.1 Balance at December 31 prior year	21,878,569	20,129,568
2.2 Aggregate write-ins for book adjustments to Line 2.1	0	0
2.3 Additions during the current year	2,429,632	4,174,497
2.4 Withdrawals during the current year	0	2,425,496
2.5 Aggregate write-ins for other adjustments not effecting earned premiums	0	0
2.6 Balance at December 31 current year (Lines 2.1+2.2+2.3-2.4+2.5)	24,308,201	21,878,569
3. Net title premiums earned during year (Lines 1.4+2.1+2.5-2.6) (Sch. T, Line 59, Col. 7)	50,350,948	60,280,513
DETAILS OF WRITE-INS		
02.201.		
02.202.		
02.203.		
02.298. Summary of remaining write-ins for Line 2.2 from overflow page	0	0
02.299. Totals (Lines 02.201 through 02.203 plus 02.298)(Line 2.2 above)	0	0
02.501.		
02.502.		
02.503.		
02.598. Summary of remaining write-ins for Line 2.5 from overflow page	0	0
02.599. Totals (Lines 02.501 through 02.503 plus 02.298)(Line 2.5 above)	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
OPERATIONS AND INVESTMENT EXHIBIT

PART 2A - LOSSES PAID AND INCURRED

	1 Direct Operations	Agency Operations		4 Total Current Year (Cols. 1+2+3)	5 Total Prior Year
		2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
1. Losses and allocated loss adjustment expenses paid - direct business, less salvage and subrogation (Total same as Sch. T, Line 59, Col. 8)		3,410,230	659,462	4,069,693	3,643,967
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage and subrogation				0	0
3. Total (Line 1 plus Line 2)	0	3,410,230	659,462	4,069,693	3,643,967
4. Deduct: Recovered during year from reinsurance				0	0
5. Net payments (Line 3 minus Line 4)	0	3,410,230	659,462	4,069,693	3,643,967
6. Known claims reserve – current year (Page 3, Line 1, Column 1)		2,543,989	666,330	3,210,320	4,117,921
7. Known claims reserve – prior year (Page 3, Line 1, Column 2)		1,681,749	2,436,172	4,117,921	3,045,224
8. Losses and allocated loss adjustment expenses incurred (Line 5 plus Line 6 minus Line 7)	0	4,272,471	(1,110,380)	3,162,091	4,716,664
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)		603,488	305,092	908,580	494,806
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	0	4,875,959	(805,288)	4,070,671	5,211,470

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

OPERATIONS AND INVESTMENT EXHIBIT

PART 2B - UNPAID LOSSES PAID AND LOSS ADJUSTMENT EXPENSES

	1 Direct Operations	Agency Operations		4 Total Current Year (Cols. 1+2+3)	5 Total Prior Year
		2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
1. Loss and allocated LAE reserve for title and other losses of which notice has been received:					
1.1 Direct (Schedule P, Part 1, Line 12, Col. 17) ...	0	2,543,989	666,330	3,210,319	4,117,921
1.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 18)				0	0
2. Deduct reinsurance recoverable (Schedule P, Part 1, Line 12, Col. 19)	0			0	0
3. Known claims reserve net of reinsurance (Line 1.1 plus Line 1.2 minus Line 2)	0	2,543,989	666,330	3,210,319	4,117,921
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20) ...	0	5,823,350	7,351,650	13,175,000	14,040,000
4.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 21)	0			0	0
4.3 Reinsurance ceded (Schedule P, Part 1, Line 12, Col. 22)	0	29,172	36,828	66,000	76,000
4.4 Net incurred but not reported (Line 4.1 plus Line 4.2 minus Line 4.3)	0	5,794,178	7,314,822	13,109,000	13,964,000
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	0	1,669,135	843,865	2,513,000	2,576,000
6. Less discount for time value of money, if allowed (Schedule P, Part 1, Line 12, Col. 33)	XXX	XXX	XXX	0	0
7. Total Schedule P reserves (Lines 3 + 4.4 + 5 - 6) (Schedule P, Part 1, Line 12, Col. 34	XXX	XXX	XXX	18,832,319	20,657,921
8. Statutory premium reserve at year end (Part 1B, Line 2.6)	XXX	XXX	XXX	24,308,201	21,878,569
9. Aggregate of other reserves required by law (Page 3, Line 3)	XXX	XXX	XXX	0	
10. Supplemental reserve (a) (Lines 7 - (3 + 8 + 9))	XXX	XXX	XXX	0	0

(a) If the sum of Lines 3 + 8 + 9 is greater than Line 7, place a "0" in this Line.

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

OPERATIONS AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	Title and Escrow Operating Expenses				5 Unallocated Loss Adjustment Expenses	6 Other Operations	7 Investment Expenses	Totals	
	1 Direct Operations	Agency Operations		4 Total (Cols. 1+2+3)				8 Current Year (Cols. 4+5+6+7)	9 Prior Year
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations						
1. Personnel costs:									
1.1 Salaries	2,714,587	6,424,344	1,749,478	10,888,409	760,327			11,648,736	5,992,421
1.2 Employee relations and welfare	324,778	636,965	173,458	1,135,201				1,135,201	474,616
1.3 Payroll taxes	207,175	574,296	156,392	937,863	59,742			997,605	464,783
1.4 Other personnel costs	831,062	4,118,258	1,121,486	6,070,806	88,511			6,159,317	4,710,715
1.5 Total personnel costs	4,077,602	11,753,863	3,200,814	19,032,279	908,580	0	0	19,940,859	11,642,535
2. Amounts paid to or retained by title agents	0	29,936,268	8,152,250	38,088,518				38,088,518	49,969,050
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts	0	0	0	0				0	0
3.2 Surveys	0	0	0	0				0	0
3.3 Other	0	659,810	179,678	839,488				839,488	589,153
4. Advertising	0	0	0	0				0	0
5. Boards, bureaus and associations	1,742	12,379	3,371	17,492				17,492	19,925
6. Title plant rent and maintenance	0	0	0	0				0	0
7. Claim adjustment services	XXX	XXX	XXX	XXX		XXX	XXX	0	0
8. Amounts charged off, net of recoveries	18,296	7,741	2,108	28,145				28,145	325,174
9. Marketing and promotional expenses	6,502	98,571	26,843	131,916				131,916	158,740
10. Insurance	12,992	150,652	41,026	204,670				204,670	185,147
11. Directors' fees	0	0	0	0				0	0
12. Travel and travel items	107,537	401,377	109,303	618,217				618,217	619,792
13. Rent and rent items	107,370	385,929	105,095	598,394				598,394	208,470
14. Equipment	562,112	209,656	57,094	828,862				828,862	833,765
15. Cost or depreciation of EDP equipment and software	0	80,125	21,820	101,945				101,945	23,603
16. Printing, stationery, books and periodicals	33,350	12,320	3,355	49,025				49,025	17,960
17. Postage, telephone, messengers and express	361,206	(153,397)	(41,773)	166,036				166,036	(186,481)
18. Legal and auditing	444,836	980,593	267,037	1,692,466				1,692,466	1,090,260
19. Totals (Lines 1.5 to 18)	5,733,545	44,535,887	12,128,021	62,397,453	908,580	0	0	63,306,033	65,497,093
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes	123,135	670,316	182,540	975,991				975,991	3,363,584
20.2 Insurance department licenses and fees	1,614	198,889	54,162	254,665				254,665	226,045
20.3 Gross guaranty association assessments	0	0	0	0				0	0
20.4 All other (excluding federal income and real estate)	23,340	12,306	3,351	38,997				38,997	(61,129)
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	148,089	881,511	240,053	1,269,653	0	0	0	1,269,653	3,528,500
21. Real estate expenses	0	0	0	0				0	0
22. Real estate taxes	0	16,004	4,358	20,362				20,362	16,031
23. Aggregate write-ins for other expenses	2,865,851	1,316,622	358,544	4,541,017	0	0	0	4,541,017	23,829
24. Total expenses incurred (Lines 19+20.5+21+22+23)	8,747,485	46,750,024	12,730,976	68,228,485	908,580	0	0	(a) 69,137,065	69,065,453
25. Less unpaid expenses - current year				0	2,513,000			2,513,000	2,576,000
26. Add unpaid expenses - prior year					2,576,000			2,576,000	1,708,000
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	8,747,485	46,750,024	12,730,976	68,228,485	971,580	0	0	69,200,065	68,197,453
DETAILS OF WRITE-INS									
2301. Lobbying expense		15,844	4,315	20,159				20,159	23,829
2302. Charitable expenses		4,716	1,284	6,000				6,000	0
2303. Miscellaneous	104	543	148	795				795	0
2398. Summary of remaining write-ins for Line 23 from overflow page	2,865,747	1,295,519	352,797	4,514,063	0	0	0	4,514,063	0
2399. Totals (Lines 2301 through 2303 plus 2398)(Line 23 above)	2,865,851	1,316,622	358,544	4,541,017	0	0	0	4,541,017	23,829

(a) Includes management fees of \$ to affiliates and \$ to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

OPERATIONS AND INVESTMENT EXHIBIT

PART 4 - NET OPERATING GAIN/LOSS EXHIBIT

	1	Agency Operations		4	5	Totals	
		2	3			6	7
	Direct Operations	Non-Affiliated Agency Operations	Affiliated Agency Operations	Total (Cols. 1+2+3)	Other Operations	Current Year (Cols. 4+5)	Prior Year
1. Title insurance and related income (Part 1):							
1.1 Title insurance premiums earned (Part 1B, Line 3, Col. 1)	2,542,341	39,965,626	7,842,983	50,350,949	XXX	50,350,949	60,280,513
1.2 Escrow and settlement services (Part 1A, Line 2)				0	XXX	0	0
1.3 Other title fees and service charges (Part 1A, Lines 3 through 6)	3,008,388	954,666	213,536	4,176,590	XXX	4,176,590	1,740,687
2. Aggregate write-ins for other operating income	XXX	XXX	XXX	XXX	0	0	0
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	5,550,729	40,920,292	8,056,519	54,527,539	0	54,527,539	62,021,200
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)		4,875,959	(805,288)	4,070,671	XXX	4,070,671	5,211,471
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 and 6)	8,747,485	46,750,023	12,730,976	68,228,483		68,228,483	68,570,647
6. Total Operating Deductions (Lines 4 + 5)	8,747,485	51,625,981	11,925,688	72,299,154	0	72,299,154	73,782,118
7. Net operating gain or (loss) (Lines 3 minus 6)	(3,196,756)	(10,705,690)	(3,869,169)	(17,771,616)	0	(17,771,616)	(11,760,918)
DETAILS OF WRITE-INS							
0201. 0	XXX	XXX	XXX	XXX		0	0
0202.	XXX	XXX	XXX	XXX			
0203.	XXX	XXX	XXX	XXX			
0298. Summary of remaining write-ins for Line 2 from overflow page	XXX	XXX	XXX	XXX	0	0	0
0299. Totals (Lines 0201 through 0203 plus 0298)(Line 2 above)	XXX	XXX	XXX	XXX	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 1,333,565	1,338,025
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 1,272,850	1,261,942
1.3 Bonds of affiliates	(a) 0	0
2.1 Preferred stocks (unaffiliated)	(b) 0	0
2.11 Preferred stocks of affiliates	(b) 0	0
2.2 Common stocks (unaffiliated)	4,633	4,633
2.21 Common stocks of affiliates	0	0
3. Mortgage loans	(c) 0	0
4. Real estate	(d) 0	0
5. Contract loans	0	0
6. Cash, cash equivalents and short-term investments	(e) 168,941	269,482
7. Derivative instruments	(f) 0	0
8. Other invested assets	4,624	4,624
9. Aggregate write-ins for investment income	0	0
10. Total gross investment income	2,784,613	2,878,706
11. Investment expenses		(g) 0
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13. Interest expense		(h) 0
14. Depreciation on real estate and other invested assets		(i) 0
15. Aggregate write-ins for deductions from investment income		0
16. Total deductions (Lines 11 through 15)		0
17. Net investment income (Line 10 minus Line 16)		2,878,706
DETAILS OF WRITE-INS		
0901.		
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	0	0
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		0
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15, above)		0

- (a) Includes \$ 879,761 accrual of discount less \$ 9,429 amortization of premium and less \$ 10,603 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (d) Includes \$ 0 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 148,282 accrual of discount less \$ 0 amortization of premium and less \$ 62 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 0 depreciation on real estate and \$ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	0	0	0	0	0
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	0	0	0	0	0
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	0	0	0	0	0
2.11 Preferred stocks of affiliates	0	0	0	0	0
2.2 Common stocks (unaffiliated)	0	0	0	0	0
2.21 Common stocks of affiliates	0	0	0	0	0
3. Mortgage loans	0	0	0	0	0
4. Real estate	0	0	0	0	0
5. Contract loans	0	0	0	0	0
6. Cash, cash equivalents and short-term investments	0	0	0	0	0
7. Derivative instruments	0	0	0	0	0
8. Other invested assets	0	0	0	0	0
9. Aggregate write-ins for capital gains (losses)	0	(66,112)	(66,112)	0	0
10. Total capital gains (losses)	0	(66,112)	(66,112)	0	0
DETAILS OF WRITE-INS					
0901. Disposals of office assets		(66,112)	(66,112)		
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	0	(66,112)	(66,112)	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			0
2. Stocks (Schedule D):			
2.1 Preferred stocks			0
2.2 Common stocks			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			0
3.2 Other than first liens.....	6,126	6,126	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			0
4.2 Properties held for the production of income.....			0
4.3 Properties held for sale			0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			0
6. Contract loans			0
7. Derivatives (Schedule DB)			0
8. Other invested assets (Schedule BA)			0
9. Receivables for securities			0
10. Securities lending reinvested collateral assets (Schedule DL)			0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	6,126	6,126	0
13. Title plants (for Title insurers only)			0
14. Investment income due and accrued			0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	75,317	123,023	47,706
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due ..			0
15.3 Accrued retrospective premiums and contracts subject to redetermination			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			0
16.2 Funds held by or deposited with reinsured companies			0
16.3 Other amounts receivable under reinsurance contracts			0
17. Amounts receivable relating to uninsured plans			0
18.1 Current federal and foreign income tax recoverable and interest thereon			0
18.2 Net deferred tax asset	3,318,783	1,767,603	(1,551,180)
19. Guaranty funds receivable or on deposit			0
20. Electronic data processing equipment and software			0
21. Furniture and equipment, including health care delivery assets	412,130	61,630	(350,500)
22. Net adjustment in assets and liabilities due to foreign exchange rates			0
23. Receivables from parent, subsidiaries and affiliates			0
24. Health care and other amounts receivable			0
25. Aggregate write-ins for other-than-invested assets	614,341	745,164	130,823
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	4,426,697	2,703,546	(1,723,151)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0
28. Total (Lines 26 and 27)	4,426,697	2,703,546	(1,723,151)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0
2501. Prepaid expenses & retainers	603,601	489,949	(113,652)
2502. Other Receivables	6,693	250,000	243,307
2503. Note Receivable		421	421
2598. Summary of remaining write-ins for Line 25 from overflow page	4,047	4,794	747
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	614,341	745,164	130,823

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	(\$13,888,866)	(\$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	\$2,939,417	\$834,496
(4) Net Income, NAIC SAP				(\$10,949,449)	(\$7,151,981)
SURPLUS					
(5) State basis (Page 3, Line 32, Columns 1 & 2)				\$50,610,616	\$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	(\$6,776,088)	(\$7,312,539)
(7) State Permitted Practices that increase/(decrease) NAIC SAP:					
Statutory Premium Reserves vs NAIC Model Act, net of tax	57	3	2	\$9,679,056	\$6,739,638
(8) Statutory Surplus, NAIC SAP Basis				\$53,513,584	\$64,098,553

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) Asset-backed securities are stated at amortized cost.
- (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 December 31, 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. Asset-Backed Securities

- (1) The Company uses widely accepted models for prepayment assumptions in valuing mortgage-backed securities with inputs from major third-party data providers.
- (2) The Company has not recognized any other-than-temporary impairments on asset-backed securities.
- (3) The Company has not recognized any other-than-temporary impairments where the present value of cash flows expected to be collected is less than the amortized cost basis of the securities.
- (4) All impaired asset-backed securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings as a realized loss:

The aggregate amount of unrealized losses:

- 1. Less than 12 months: \$32,161
- 2. 12 Months or longer: \$0

The aggregate related fair value of securities with unrealized losses:

1. Less than 12 months: \$14,983,720
2. 12 Months or longer: \$0

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

- E. 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
- 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

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	0.07%	0.07%
j.	On deposit with states	5,096,201	4,078,896	1,017,305	-	5,096,201	5.59%	5.88 %
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	\$ 5,155,901	\$4,129,596	\$1,026,305	-	\$5,155,901	5.66%	5.95%

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 December 31, 2025, and December 31, 2024, are as follows:

	12/31/2025			12/31/2024		
	(1) Ordinary	(2) Capital	(3) (Col 1+2) Total	(4) Ordinary	(5) Capital	(6) (Col 4+5) Total
(a) Gross Deferred Tax Assets	\$ 3,318,783	-0-	\$ 3,318,783	\$ 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)	\$ 3,318,783	-0-	\$ 3,318,783	\$ 1,767,603	-0-	\$ 1,767,603
(d) Deferred Tax Assets Nonadmitted	\$ 3,318,783	-0-	\$ 3,318,783	\$ 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) (Col 1-4) Ordinary	(8) (Col 2-5) Capital	(9) (Col 7+8) Total
(a) Gross Deferred Tax Assets	\$1,551,180	-0-	\$1,551,180
(b) Statutory Valuation Allowance Adjustments	-0-	-0-	-0-
(c) Adjusted Gross Deferred Tax Assets (1a-1b)	\$1,551,180	-0-	\$1,551,180
(d) Deferred Tax Assets Nonadmitted	\$1,551,180	-0-	\$1,551,180
(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 December 31, 2025, and December 31, 2024:

	12/31/2025			12/31/2024		
	(1) Ordinary	(2) Capital	(3) (Col 1+2) Total	(4) Ordinary	(5) Capital	(6) (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)	\$ 7,577,104	-0-	\$ 7,577,104	\$ 9,842,975	-0-	\$ 9,842,975
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) (Col 1-4) Ordinary	(8) Capital	(9) (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)	(\$2,265,871)	-0-	(\$2,265,871)
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 December 31, 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	12/31/2025	12/31/2024	Change
Federal	(\$1,048,740)	(\$625,105)	(\$423,635)

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	12/31/2025	12/31/2024	Change
Gross deferred tax assets			
Ordinary	\$3,318,783	\$ 1,767,603	\$1,551,180
Capital	-0-	-0-	-0-
Gross deferred tax liabilities			
Ordinary	-0-	-0-	-0-
Capital	-0-	-0-	-0-
Net deferred tax asset/(liability)	\$3,318,783	\$ 1,767,603	\$1,551,180
Nonadmitted deferred tax asset	(\$3,318,783)	(\$ 1,767,603)	(\$1,551,180)
Admitted net deferred tax asset	-0-	-0-	-0-

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

Component	12/31/2025	Tax Effect 21%	Effective Tax Rate
Income before taxes	(\$14,936,918)	(\$3,136,753)	21.0%
Tax effects of:			
Non-deductible expenses	\$442,986	\$93,027	-.62%
Increase in non-admitted assets (ex-DTA)	(\$171,971)	(\$36,114)	.24%
Other	\$2,285,333	\$479,920	-3.21%
Total	(\$12,380,569)	(\$2,599,920)	17.41%
Federal and foreign income taxes incurred		(\$1,048,740)	7.02%
Change in net deferred taxes		(\$1,551,180)	10.38%
Total statutory income taxes		(\$2,599,920)	17.41%

- E. Operating Loss and Tax Credits Carry forwards
- (1) As of December 31, 2025, there is a net operating loss from 2023 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 December 31, 2025, the Company reported \$499,078 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 December 31, 2025, the Company reported (\$1,480,391) 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 \$1,648,316 as of December 31, 2025.
- C. Transactions With Related Parties Not Reported on Schedule Y
- None
- D. Amounts Due From or To Related Parties
- As of December 31, 2025, the Company reported \$59,386 receivable from the Upstream Indirect Parent and \$2,963,990 receivable from the Affiliates. The Company reported \$407,638 as amounts payable to the Upstream Indirect Parent and \$1,303,232 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 \$1,648,316 as of December 31, 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 December 31, 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	\$0
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-

On September 17, 2025, the Company submitted a notice of withdrawal from the Federal Home Loan Bank of Des Moines. The withdrawal was accepted on September 29, 2025. The membership will terminate five years from the date of the Bank's receipt of the notice of withdrawal.

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	\$172,468	-0-
2	10/12/2012	4.00%	\$400,000	Y	\$432,043	\$448,044	-0-
Total	XXX	XXX	\$550,000	XXX	\$597,029	\$620,512	-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	\$0	\$59,061	-0-	-0-	-0-	XXX
2	\$0	\$111,518	-0-	-0-	-0-	XXX
Total	\$0	\$170,579	-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 December 31, 2025, the balance of the surplus note is \$172,468 including accrued interest of \$22,468.

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 December 31, 2025, the balance of the surplus note is \$448,043 including accrued interest of \$48,043

- 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 June 2030. Rental expenses for December 31, 2025, and December 31, 2024, were approximately \$382,902, and \$308,478, respectively for these lease agreements.

- (2) a. At December 31, 2025, the minimum aggregate rental commitments are as follows:

Year ending December 31,	Operating Leases
2026	\$342,902
2027	\$284,318
2028	\$117,546
2029	\$117,546
2030	\$58,773
Thereafter	\$0
Total	\$921,085

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 \$977.

The Company leases 5,270 square feet of office space in Columbia, Missouri. The term of the lease is from June 7, 2025, to June 30, 2030. The monthly rent payment is \$9,795.50.

- (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 December 31, 2025 (in thousands)

Description for each class of asset	Level 1	Level 2	Level 3	Total
a. Assets at fair value				
Bonds				
Issuer Credit Obligation	\$34,124	\$0	\$0	\$34,124
Asset-Backed Securities	\$0	\$27,162	\$0	\$27,162
Certificate of Deposits	\$209	\$0	\$0	\$209
Cash & Cash Equivalents	\$6,799	\$0	\$0	\$6,799
Common Stock				
FHLB	\$0	\$60	\$0	\$60
Reliable	\$0	\$0	\$50	\$50
Total assets at fair value (NAV)	\$41,132	\$27,222	\$50	\$68,404

(2) Fair Value Measurements in Level 3 at December 31, 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 12/31/2025
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) The following methods and assumptions were used in estimating fair values of financial instruments:

- Issuer credit obligations, asset-backed securities, short-term investments and cash equivalents are valued using quoted market prices in active markets, when available, and classified as Level 1 of the fair value hierarchy. Investments are classified as Level 2 of the fair value hierarchy if quoted market prices are not available and fair values are estimated using quoted prices of similar securities or recently executed transactions for the securities. Pricing services are used for valuation of all investments
- Common stocks - Common stocks are comprised solely of FHLB capital stock which must be held in connection with the Company's FHLB membership. The price of FHLB capital stock cannot fluctuate, and all FHLB capital stock must be purchased, repurchased or transferred at its par value. Common stocks are classified as Level 2 in the fair value hierarchy as the carrying amount approximates the fair value.

(5) The Company did not hold derivative assets or liabilities on December 31, 2025.

B. Not utilized

C. The carrying amount of estimated fair values of the Company's financial instruments at December 31, 2025, are as follows (in thousands):

Type	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	(Carrying Value)
Issuer Credit Obligation	\$34,124	\$33,780	\$33,780			\$33,780
Asset-Backed Securities	\$27,162	\$27,155		\$27,155		\$27,155
Certificate of Deposits	\$209	\$209	\$209			\$209
Common Stock	\$110	\$110		\$60	\$50	\$110
Cash and Cash Equivalents	\$6,799	\$6,799	\$6,799			\$6,799
Total	\$68,404	\$68,053	\$40,788	\$27,215	\$50	\$68,053

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

E. Not Applicable

21. Other Items

None

22. Events Subsequent

The Company has considered subsequent events through February 18, 2026.

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 December 31, 2025, \$3,718,387 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 are now \$2,272,180 as a result of re-estimation of unpaid claims and claim adjustment expenses. Therefore, there has been a \$1,845,745 unfavorable prior-year development since December 31, 2024, to December 31, 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 December 31, 2025, the Company has no supplemental reserves.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes No
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes No N/A
- 1.3 State Regulating? Pennsylvania
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes No
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. 0001448893
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes No
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2023
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2023
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 07/10/2025
- 3.4 By what department or departments?
Missouri Department of Commerce and Insurance
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes No N/A
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes No N/A
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes No
4.12 renewals? Yes No
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes No
4.22 renewals? Yes No
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes No
If yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes No

6.2 If yes, give full information
.....

- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes No

- 7.2 If yes,
7.21 State the percentage of foreign control 100.0 %
7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity
Bermuda	Insurance Holding Company

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
GENERAL INTERROGATORIES

- 8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? Yes [] No [X]
- 8.2 If the response to 8.1 is yes, please identify the name of the DIHC.

- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [] No [X]
- 8.4 If response to 8.3 is yes, please provide below the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
.....

- 8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? Yes [] No [X]
- 8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? Yes [] No [X] N/A []
9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
 PwC 2001 Market Street, Suite 1800, Philadelphia, Pennsylvania 19103
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:

- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:

- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
- 10.6 If the response to 10.5 is no or n/a, please explain.

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
 Dawn Fowle, FCAS, MAAA
 Ernst & Young LLP
 One Commerce Square
 2005 Market Street, Suite 700
 Philadelphia, PA 19103
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
- 12.11 Name of real estate holding company ...
- 12.12 Number of parcels involved 0
- 12.13 Total book/adjusted carrying value \$0
- 12.2 If yes, provide explanation

- 13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c. Compliance with applicable governmental laws, rules and regulations;
- d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:

- 14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).

- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
GENERAL INTERROGATORIES

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

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

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers.....\$0
 - 20.12 To stockholders not officers.....\$0
 - 20.13 Trustees, supreme or grand (Fraternal Only)\$0
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers.....\$0
 - 20.22 To stockholders not officers.....\$0
 - 20.23 Trustees, supreme or grand (Fraternal Only)\$0
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others.....\$
 - 21.22 Borrowed from others.....\$
 - 21.23 Leased from others\$
 - 21.24 Other\$
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$
 - 22.22 Amount paid as expenses\$
 - 22.23 Other amounts paid\$
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:\$ 12,188
- 24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? Yes [] No [X]
- 24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

Name of Third-Party	Is the Third-Party Agent a Related Party (Yes/No)

INVESTMENT

- 25.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 25.03)..... Yes [X] No []

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
GENERAL INTERROGATORIES

- 25.02 If no, give full and complete information, relating thereto

- 25.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
 N/A
- 25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. \$
- 25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$
- 25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]
- 25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]
- 25.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:
- 25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$ 0
- 25.092 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$ 0
- 25.093 Total payable for securities lending reported on the liability page \$ 0

- 26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). Yes [X] No []
- 26.2 If yes, state the amount thereof at December 31 of the current year:
- 26.21 Subject to repurchase agreements \$ 0
- 26.22 Subject to reverse repurchase agreements \$ 0
- 26.23 Subject to dollar repurchase agreements \$ 0
- 26.24 Subject to reverse dollar repurchase agreements \$ 0
- 26.25 Placed under option agreements \$ 0
- 26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock \$ 0
- 26.27 FHLB Capital Stock \$ 59,700
- 26.28 On deposit with states \$ 5,096,201
- 26.29 On deposit with other regulatory bodies \$ 0
- 26.30 Pledged as collateral - excluding collateral pledged to an FHLB \$ 0
- 26.31 Pledged as collateral to FHLB - including assets backing funding agreements \$ 0
- 26.32 Other \$ 0

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

- 27.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]
- 27.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
 If no, attach a description with this statement.

LINES 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

- 27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? Yes [] No []
- 27.4 If the response to 27.3 is YES, does the reporting entity utilize:
- 27.41 Special accounting provision of SSAP No. 108 Yes [] No []
- 27.42 Permitted accounting practice Yes [] No []
- 27.43 Other accounting guidance Yes [] No []
- 27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: Yes [] No []
- The reporting entity has obtained explicit approval from the domiciliary state.
 - Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
 - Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
 - Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.
- 28.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]
- 28.2 If yes, state the amount thereof at December 31 of the current year. \$
29. Excluding items in Schedule E, Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No []

29.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
The Central Trust Bank	111 E Miller St, Jefferson City 65101
Commerce Trust	1000 Walnut Street, BB16-4, Kansas City, MO 64106

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
GENERAL INTERROGATORIES

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

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

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?..... Yes [] No [X]

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

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

29.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. 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 Blake	I
Joseph Manion	I
Loomis, Sayles & Company, L.P.	U

29.0597 For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [X] No [] N/A []

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [] No [X] N/A []

29.06 For those firms or individuals listed in the table for 29.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Registered With	4 Investment Management Agreement (IMA) Filed
103577	Loomis, Sayles & Company, L.P.	SEC	NO

30.1 Does the reporting entity have any diversified mutual funds reported in Schedule D - Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? Yes [] No [X]

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
30.2999 - Total		0

30.3 For each mutual fund listed in the table above, complete the following schedule:

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
GENERAL INTERROGATORIES

31. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Issuer Credit Obligations	33,988,813	34,333,474	344,661
31.2 Asset-Backed Securities	27,154,981	27,162,487	7,506
31.3 Preferred stocks	0		0
31.4 Totals	61,143,794	61,495,961	352,167

- 31.5 Describe the sources or methods utilized in determining the fair values:
 Bank Statements for Certificates of Deposits. Fair values for bonds were provided by a widely accepted pricing vendor.
- 32.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [] No [X]
- 32.2 If the answer to 32.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No []
- 32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

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

34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:
 a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
 b. Issuer or obligor is current on all contracted interest and principal payments.
 c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
 Has the reporting entity self-designated 5GI securities? Yes [] No [X]
35. By self-designating PLGI securities, the reporting entity is certifying its compliance with the requirements as specified in the Purposes and Procedures Manual of the NAIC Investment Analysis Office (P&P Manual) for private letter rating (PLR) securities and the following elements of each self-designated PLGI security:
 a. The security was either:
 i. issued prior to January 1, 2018 (which is exempt from PLR filing requirements pursuant to the P&P Manual), or
 ii. issued from January 1, 2018 to December 31, 2021 and subject to a confidentiality agreement executed prior to January 1, 2022 which confidentiality agreement remains in force, for which an insurance company cannot provide a copy of a private letter rating rationale report to the SVO due to confidentiality or other contractual reasons ("waived submission PLR securities").
 b. The reporting entity is holding capital commensurate with the NAIC Designation and NAIC Designation Category reported for the security.
 c. The NAIC Designation and NAIC Designation Category were 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, dated during the financial statement year, held by the insurer and available for examination by state insurance regulators.
 d. Other than for waived submission PLR securities, defined above, on or after January 1, 2024 for any PLR securities issued on or after January 1, 2022, if the reporting entity is not permitted to share this private credit rating or the private rating letter rationale report of the PL security with the SVO, it certifies that it is reporting it as an NAIC 5.B GI and may not assign any other self-designation.
 Has the reporting entity self-designated PLGI to securities, all of which meet the above requirement and as specified in the P&P Manual? Yes [] No [X]
36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
 a. The shares were purchased prior to January 1, 2019.
 b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
 c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
 d. The fund only or predominantly holds bonds in its portfolio.
 e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
 f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.
 Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No [X]
37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:
 a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
 b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
 c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
 d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.
 Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes [] No [] N/A [X]

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
GENERAL INTERROGATORIES

38.1 Does the reporting entity directly hold cryptocurrencies? Yes [] No [X]

38.2 If the response to 38.1 is yes, on what schedule are they reported?

39.1 Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? Yes [] No [X]

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

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

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

OTHER

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 17,492

40.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations, and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
Demotech, Inc.	15,750

41.1 Amount of payments for legal expenses, if any? \$ 223,515

41.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
NewRez LLC	81,701
Aria Title Consultants, LLC	130,750

42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers, or departments of government, if any? \$ 20,159

42.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers, or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
Florida Land Title Association	13,013

GENERAL INTERROGATORIES

PART 2 - TITLE INTERROGATORIES

1. Did any persons while an officer, director, trustee, or employee receive directly or indirectly, during the period covered by this statement, any compensation in addition to his/her regular compensation on account of the reinsurance transactions of the reporting entity? Yes [] No [X]
2. Largest net aggregate amount insured in any one risk \$ 2,000,000
- 3.1 Has this 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? Yes [] No [X]
- 3.2 If yes, give full information
.....
4. If the reporting entity has assumed risk from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes [] No [X]
- 5.1 Has this reporting entity guaranteed policies issued by any other entity and now in force? Yes [] No [X]
- 5.2 If yes, give full information
.....
6. Uncompleted building construction loans:
- | | | |
|-------------------------------------|----------|---|
| 6.1 Amount already loaned | \$ | 0 |
| 6.2 Balance to be advanced | \$ | 0 |
| 6.3 Total amount to be loaned | \$ | 0 |
- 7.1 Does the reporting entity issue bonds secured by certificates of participation in building construction loans prior to the completion of the buildings? Yes [] No [X]
- 7.2 If yes, give total amount of such bonds or certificates of participation issued and outstanding. \$
8. What is the aggregate amount of mortgage loans owned by the reporting entity that consist of co-ordinate interest in first liens? \$ 0
- 9.1 Reporting entity assets listed on Page 2 include the following segregated assets of the Statutory Premium Reserve or other similar statutory reserves:
- | | | |
|---|----------|------------|
| 9.11 Bonds | \$ | 24,308,201 |
| 9.12 Short-term investments | \$ | 0 |
| 9.13 Mortgages | \$ | 0 |
| 9.14 Cash | \$ | 0 |
| 9.15 Other admissible invested assets | \$ | 0 |
| 9.16 Total | \$ | 24,308,201 |
- 9.2 List below segregate 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 1D and the "From Separate Accounts, Segregated Accounts and Protected Cell Accounts" line on Page 2 except for escrow funds held by Title insurers):
- | | | |
|---|----------|---------|
| 9.21 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: | | |
| 9.22 In cash on deposit | \$ | 102,743 |
| 9.23 Other forms of security | \$ | 0 |

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

FIVE-YEAR HISTORICAL DATA

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

	1 2025	2 2024	3 2023	4 2022	5 2021
Source of Direct Title Premiums Written (Part 1A)					
1. Direct operations (Part 1A, Line 1, Col. 1)	5,622,332	0	0	0	0
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	39,092,438	47,913,664	57,309,987	58,649,200	44,403,123
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)	8,391,293	14,463,344	12,058,721	35,252,867	102,920,316
4. Total	53,106,063	62,377,008	69,368,708	93,902,067	147,323,439
Operating Income Summary (Page 4 & Part 1)					
5. Premiums earned (Part 1B, Line 3)	50,350,948	60,280,513	68,255,903	89,387,380	137,554,234
6. Escrow and settlement service charges (Part 1A, Line 2)	0	0	0	0	0
7. Title examinations (Part 1A, Line 3)	0	0	0	0	0
8. Searches and abstracts (Part 1A, Line 4)	411,076	477,552	684,149	0	0
9. Surveys (Part 1A, Line 5)	0	0	0	0	0
10. Aggregate write-ins for service charges (Part 1A, Line 6)	3,765,514	1,263,135	1,112,206	2,885,433	13,821,575
11. Other operating income (Page 4, Line 2)	0	0	0	0	0
12. Total operating income (Page 4, Line 3)	54,527,538	62,021,200	70,052,258	92,272,813	151,375,809
Statement of Income (Page 4)					
13. Net operating gain (loss) (Line 8)	(17,771,618)	(11,760,918)	(3,896,612)	503,663	9,106,312
14. Net investment gain or (loss) (Line 11)	2,812,594	3,106,964	(2,973,892)	613,296	389,051
15. Total other income (Line 12)	21,415	42,372	26,150	22,601	9,859
16. Federal and foreign income taxes incurred (Line 14)	(1,048,740)	(625,105)	(1,198,556)	412,195	2,319,330
17. Net income (Line 15)	(13,888,868)	(7,986,477)	(5,645,798)	727,365	7,185,892
Balance Sheet Lines (Pages 2 and 3)					
18. Title insurance premiums and fees receivable (Page 2, Line 15, Col. 3)	1,124,619	1,323,892	1,514,125	1,679,726	5,920,746
19. Total admitted assets excluding segregated accounts (Page 2, Line 26, Col. 3)	86,682,062	96,703,257	81,837,604	48,780,194	44,833,974
20. Known claims reserve (Page 3, Line 1)	3,210,319	4,117,921	3,045,224	1,436,698	666,650
21. Statutory premium reserve (Page 3, Line 2)	24,308,201	21,878,569	20,129,568	19,656,600	16,592,888
22. Total liabilities (Page 3, Line 23)	36,071,446	32,031,803	24,448,870	23,084,982	21,609,507
23. Capital paid up (Page 3, Lines 25 + 26)	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
24. Surplus as regards policyholders (Page 3, Line 32)	50,610,616	64,671,454	57,388,734	25,695,212	23,224,467
Cash Flow (Page 5)					
25. Net cash from operations (Line 11)	(14,106,251)	2,328,904	96,278	8,541,704	14,402,214
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Item divided by Page 2, Line 12, Col. 3) x100.0					
26. Bonds (Line 1)	89.8	75.9	84.3	14.9	19.5
27. Stocks (Lines 2.1 & 2.2)	0.2	0.1	0.0	0.2	0.2
28. Mortgage loans on real estate (Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
29. Real estate (Lines 4.1, 4.2 & 4.3)	0.0	0.0	0.0	0.4	0.4
30. Cash, cash equivalents and short-term investments (Line 5)	10.0	23.9	15.6	76.0	79.9
31. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
32. Derivatives (Line 7)	0.0	0.0	0.0	0.0	0.0
33. Other invested assets (Line 8)	0.0	0.0	0.1	8.5	0.0
34. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
35. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	0.0
36. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
37. Subtotals cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
38. Affiliated bonds (Schedule D, Summary, Line 9 + 15, Col. 1)	0	0	0	0	0
39. Affiliated preferred stocks (Schedule D, Summary, Line 22, Col. 1)	0	0	0	0	0
40. Affiliated common stocks (Schedule D, Summary, Line 28, Col. 1)	0	0	0	0	0
41. Affiliated mortgage loans on real estate	0	0	0	0	0
42. All other affiliated	0	0	0	0	0
43. Total of above Lines 38 to 42	0	0	0	0	0
44. Total Investment in Parent included in Lines 38 to 42 above	0	0	0	0	0
45. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 43 above divided by Page 3, Line 32, Col. 1 x100.0)	0.0	0.0	0.0	0.0	0.0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2025	2 2024	3 2023	4 2022	5 2021
Capital and Surplus Accounts (Page 4)					
46. Net unrealized capital gains (losses) (Line 18)			290,489	(290,489)	54,517
47. Change in nonadmitted assets (Line 21)	(1,723,151)	(115,950)	(596,952)	2,025,730	(3,087,284)
48. Dividends to stockholders (Line 28)					
49. Change in surplus as regards policyholders for the year (Line 31)	(14,060,838)	7,282,720	31,693,522	2,470,745	11,095,314
Losses Paid and Incurred (Part 2A)					
50. Net payments (Line 5, Col. 4)	4,069,693	3,643,967	2,618,713	939,828	321,550
51. Losses and allocated LAE incurred (Line 8, Col. 4)	3,162,091	4,716,665	4,227,239	1,709,876	665,734
52. Unallocated LAE incurred (Line 9, Col. 4)	908,580	494,806	275,413	214,008	60,000
53. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	4,070,671	5,211,471	4,502,652	1,923,884	725,734
Operating Expenses to Total Operating Income (Part 3) (%) (Line item divided by Page 4, Line 3 x 100.0)					
54. Personnel costs (Part 3, Line 1.5, Col. 4)	34.9	18.1	13.9	9.6	4.7
55. Amounts paid to or retained by title agents (Part 3, Line 2, Col. 4)	69.9	80.6	78.6	81.2	84.2
56. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	20.4	11.9	6.7	6.6	4.6
57. Total (Lines 54 to 56)	125.1	110.6	99.1	97.4	93.5
Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
58. Losses and loss adjustment expenses incurred (Line 4)	7.5	8.4	6.4	2.1	0.5
59. Operating expenses incurred (Line 5)	125.1	110.6	99.1	97.4	93.5
60. Other operating expenses (Line 6)	0.0	0.0	0.0	0.0	0.0
61. Total operating deductions (Line 7)	132.6	119.0	105.6	99.5	94.0
62. Net operating gain (loss) (Line 8)	(32.6)	(19.0)	(5.6)	0.5	6.0
Other Percentages (Line item divided by Part 1B, Line 1.4 x 100.0)					
63. Losses and loss expenses incurred to net premiums written (Page 4, Line 4)	7.7	8.4	6.6	2.1	0.5
64. Operating expenses incurred to net premiums written (Page 4, Line 5)	129.3	110.5	101.0	97.2	97.2
One Year Schedule P - Part 2 Development (\$000 omitted)					
65. Development in estimated losses and ALAE on policies effective before current year (Schedule P, Part 2, Line 22, Col. 11)	(1,202)	4,337	135	(1,242)	(1,284)
66. Percentage of such development to policyholders' surplus of prior year-end (Line 65 above divided by Page 4, Line 16, Col. 1 x 100.0).....	(1.9)	7.6	0.5	(5.3)	(10.6)
One Year Schedule P - Part 3 Development (\$000 omitted)					
67. Development in estimated losses and ALAE for claims reported before current year (Schedule P, Part 3, Line 12, Col. 11)	741	1,587	(344)	165	88
68. Percentage of such development to policyholders' surplus of prior year-end (Line 67 above divided by Page 4, Line 16, Col. 1 x 100.0).....	1.1	2.8	(1.3)	0.7	0.7
Two Year Schedule P - Part 2 Development (\$000 omitted)					
69. Development in estimated losses and ALAE on policies effective before prior year-end (Schedule P, Part 2, Line 22, Col. 12)	3,363	2,312	(2,552)	(1,938)	(1,225)
70. Percentage of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year-end (Line 69 above divided by Page 4, Line 16, Col. 2 x 100.0).....	5.9	9.0	(11.0)	(16.0)	(13.1)
Two Year Schedule P - Part 3 Development (\$000 omitted)					
71. Development in estimated losses and ALAE for claims reported before prior year-end (Schedule P, Part 3, Line 12, Col. 12)	1,000	319	132	67	278
72. Percentage of such development to policyholders' surplus of second prior year-end (Line 71 above divided by Page 4, Line 16, Col. 2 x 100.0)	1.7	1.2	0.6	0.6	3.0

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Corrections of Errors?

Yes [] No []

If no, please explain:



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694

BUSINESS IN THE STATE OF Alabama

DURING THE YEAR 2025

NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly	130	40,192	62,811	61,695	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	130	40,192	62,811	61,695	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents	180	56,290	75,955	4,450	67,600	XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	180	56,290	75,955	4,450	67,600	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	310	96,482	138,766	66,145	67,600	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	130	40,192	62,811	61,695	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	130	40,192	62,811	61,695	XXX	XXX	52,189	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	3,975	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents	180	56,290	75,955	4,450	67,600	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	180	56,290	75,955	4,450	67,600	XXX	67,881	110,000	4,406	118,517	4,111
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	310	96,482	138,766	66,145	67,600	XXX	124,045	110,000	4,406	118,517	4,111
5. Aggregate Write-In for Line 5	0	0	0	0	0	10,375	0	0	0	0	0
6. Total	310	96,482	138,766	66,145	67,600	10,375	124,045	110,000	4,406	118,517	4,111
DETAILS OF WRITE-INS											
0501. State & Local Insurance Taxes						4,996					
0502. Insurance Dept. License & Fees						5,009					
0503. All other taxes						370					
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	10,375	0	0	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694 BUSINESS IN THE STATE OF Alaska DURING THE YEAR 2025 NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	0	0	0	0	0	XXX	0	0	0	0	0
5. Aggregate Write-In for Line 5	0	0	0	0	0	5,892	0	0	0	0	0
6. Total	0	0	0	0	0	5,892	0	0	0	0	0
DETAILS OF WRITE-INS											
0501. Insurance Dept. License & Fees						5,892					
0502.											
0503.											
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	5,892	0	0	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694

BUSINESS IN THE STATE OF Arizona

DURING THE YEAR 2025

NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly	297	145,168	215,607	28,330	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	297	145,168	215,607	28,330	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents	745	44,325	340,424	575	292,235	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	745	44,325	340,424	575	292,235	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents	277	128,944	156,046	6,875	138,881	XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	277	128,944	156,046	6,875	138,881	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	1,319	318,437	712,077	35,780	431,116	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	297	145,168	215,607	28,330	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	297	145,168	215,607	28,330	XXX	XXX	6,041	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	745	44,325	340,424	575	292,235	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	745	44,325	340,424	575	292,235	XXX	526,122	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents	277	128,944	156,046	6,875	138,881	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	277	128,944	156,046	6,875	138,881	XXX	141,926	XXX	XXX	XXX	XXX
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	1,319	318,437	712,077	35,780	431,116	XXX	674,089	0	0	0	0
5. Aggregate Write-In for Line 5	0	0	0	0	0	17,348	0	0	0	0	0
6. Total	1,319	318,437	712,077	35,780	431,116	17,348	674,089	0	0	0	0
DETAILS OF WRITE-INS											
0501. State & Local Insurance Taxes						14,241					
0502. Insurance Dept. License & Fees						1,998					
0503. All other taxes						1,109					
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	17,348	0	0	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694

BUSINESS IN THE STATE OF Arkansas

DURING THE YEAR 2025

NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents	281	44,145	126,500	2,500	93,375	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents	44	32,411	63,574	175	47,505	XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	325	76,556	190,074	2,675	140,880	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents	263	77,818	124,363	6,500	110,469	XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	263	77,818	124,363	6,500	110,469	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	588	154,374	314,437	9,175	251,349	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	281	44,145	126,500	2,500	93,375	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	44	32,411	63,574	175	47,505	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	325	76,556	190,074	2,675	140,880	XXX	149,406	10,340	7,367	12,143	2,355
4.07 Residential Policies Issued By Affiliated Agents	263	77,818	124,363	6,500	110,469	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	263	77,818	124,363	6,500	110,469	XXX	115,569	XXX	XXX	XXX	XXX
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	588	154,374	314,437	9,175	251,349	XXX	264,975	10,340	7,367	12,143	2,355
5. Aggregate Write-In for Line 5	0	0	0	0	0	13,358	0	0	0	0	0
6. Total	588	154,374	314,437	9,175	251,349	13,358	264,975	10,340	7,367	12,143	2,355
DETAILS OF WRITE-INS											
0501. State & Local Insurance Taxes							7,862				
0502. Insurance Dept. License & Fees							5,496				
0503.											
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	13,358	0	0	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694

BUSINESS IN THE STATE OF California

DURING THE YEAR 2025

NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents	662	526,515	1,103,434		965,346	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents	4	2,235	8,155		7,181	XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	666	528,750	1,111,589	0	972,527	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents	2,962	2,138,386	2,113,378		1,880,906	XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	2,962	2,138,386	2,113,378	0	1,880,906	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	3,628	2,667,136	3,224,967	0	2,853,433	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	662	526,515	1,103,434		965,346	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	4	2,235	8,155		7,181	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	666	528,750	1,111,589	0	972,527	XXX	1,051,330	786,280	669,632	33,605	
4.07 Residential Policies Issued By Affiliated Agents	2,962	2,138,386	2,113,378		1,880,906	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	2,962	2,138,386	2,113,378	0	1,880,906	XXX	1,888,390	6,669	6,669		
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	3,628	2,667,136	3,224,967	0	2,853,433	XXX	2,939,720	0	792,949	676,301	33,605
5. Aggregate Write-In for Line 5	0	0	0	0	0	73,378	0	0	0	0	0
6. Total	3,628	2,667,136	3,224,967	0	2,853,433	73,378	2,939,720	0	792,949	676,301	33,605
DETAILS OF WRITE-INS											
0501. State & Local Insurance Taxes						63,058					
0502. Insurance Dept. License & Fees						10,288					
0503. All other taxes						32					
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	73,378	0	0	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694

BUSINESS IN THE STATE OF Colorado

DURING THE YEAR 2025

NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly	230	151,930	316,433	75,410	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	230	151,930	316,433	75,410	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents	789	397,074	622,829		518,964	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents			255			XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	789	397,074	623,084	0	518,964	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents	142	121,688	220,329		193,000	XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	142	121,688	220,329	0	193,000	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	1,161	670,692	1,159,846	75,410	711,964	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	230	151,930	316,433	75,410	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	230	151,930	316,433	75,410	XXX	XXX	59,987	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	789	397,074	622,829		518,964	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	0	0	255		0	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	789	397,074	623,084	0	518,964	XXX	818,345	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents	142	121,688	220,329		193,000	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0		0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	142	121,688	220,329	0	193,000	XXX	208,978	1,292	1,935	3,227	XXX
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	1,161	670,692	1,159,846	75,410	711,964	XXX	1,087,310	1,292	1,935	3,227	0
5. Aggregate Write-In for Line 5	0	0	0	0	0	28,649	0	0	0	0	0
6. Total	1,161	670,692	1,159,846	75,410	711,964	28,649	1,087,310	1,292	1,935	3,227	0
DETAILS OF WRITE-INS											
0501. State & Local Insurance Taxes						23,198					
0502. Insurance Dept. License & Fees						4,621					
0503. All other taxes						830					
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	28,649	0	0	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694

BUSINESS IN THE STATE OF Connecticut

DURING THE YEAR 2025

NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	0	0	0	0	0	XXX	0	0	0	0	0
5. Aggregate Write-In for Line 5	0	0	0	0	0	6,180	0	0	0	0	0
6. Total	0	0	0	0	0	6,180	0	0	0	0	0
DETAILS OF WRITE-INS											
0501. Insurance Dept. License & Fees						6,180					
0502.											
0503.											
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	6,180	0	0	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694 BUSINESS IN THE STATE OF Delaware DURING THE YEAR 2025 NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	0	0	0	0	0	XXX	0	0	0	0	0
5. Aggregate Write-In for Line 5	0	0	0	0	0	9,738	0	0	0	0	0
6. Total	0	0	0	0	0	9,738	0	0	0	0	0
DETAILS OF WRITE-INS											
0501. Insurance Dept. License & Fees						9,738					
0502.											
0503.											
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	9,738	0	0	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694

BUSINESS IN THE STATE OF District of Columbia

DURING THE YEAR 2025

NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly	17	12,795	27,575	11,080	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	17	12,795	27,575	11,080	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents	28	26,225	19,960	1,400	17,964	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	28	26,225	19,960	1,400	17,964	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents	26	13,776	27,944	1,300	24,870	XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	26	13,776	27,944	1,300	24,870	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	71	52,796	75,479	13,780	42,834	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	17	12,795	27,575	11,080	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	17	12,795	27,575	11,080	XXX	XXX	8,934	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	28	26,225	19,960	1,400	17,964	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	28	26,225	19,960	1,400	17,964	XXX	34,327	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents	26	13,776	27,944	1,300	24,870	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	26	13,776	27,944	1,300	24,870	XXX	26,357	XXX	XXX	(6,772)	XXX
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	71	52,796	75,479	13,780	42,834	XXX	69,618	0	0	(6,772)	0
5. Aggregate Write-In for Line 5	0	0	0	0	0	4,910	0	0	0	0	0
6. Total	71	52,796	75,479	13,780	42,834	4,910	69,618	0	0	(6,772)	0
DETAILS OF WRITE-INS											
0501. State & Local Insurance Taxes						1,510					
0502. Insurance Dept. License & Fees						3,342					
0503. All other taxes						58					
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	4,910	0	0	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694

BUSINESS IN THE STATE OF Florida

DURING THE YEAR 2025

NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly	488	262,999	1,384,042	180,385	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	488	262,999	1,384,042	180,385	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents	5,326	1,478,496	8,394,268	403,481	5,865,959	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents	404	28,307	155,224	7,595	108,591	XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	5,730	1,506,803	8,549,492	411,076	5,974,550	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents	465	258,394	1,269,760		880,689	XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	465	258,394	1,269,760	0	880,689	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	6,683	2,028,196	11,203,294	591,461	6,855,239	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	488	262,999	1,384,042	180,385	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	488	262,999	1,384,042	180,385	XXX	XXX	153,597	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	5,326	1,478,496	8,394,268	403,481	5,865,959	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	404	28,307	155,224	7,595	108,591	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	5,730	1,506,803	8,549,492	411,076	5,974,550	XXX	9,537,133	460,981	134,997	393,668	379,228
4.07 Residential Policies Issued By Affiliated Agents	465	258,394	1,269,760		880,689	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	465	258,394	1,269,760	0	880,689	XXX	1,237,020	(18,144)	35,274	18,062	242,890
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	6,683	2,028,196	11,203,294	591,461	6,855,239	XXX	10,927,750	442,837	170,271	411,730	622,118
5. Aggregate Write-In for Line 5	0	0	0	0	0	237,274	0	0	0	0	0
6. Total	6,683	2,028,196	11,203,294	591,461	6,855,239	237,274	10,927,750	442,837	170,271	411,730	622,118
DETAILS OF WRITE-INS											
0501. State & Local Insurance Taxes						224,067					
0502. Insurance Dept. License & Fees						11,043					
0503. All other taxes						2,165					
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	(1)	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	237,274	0	0	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES
OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Exhibit of Premiums and Losses Line 5

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
0504. State Income Tax						(1)					
0597. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	(1)	0	0	0	0	0



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694

BUSINESS IN THE STATE OF Georgia

DURING THE YEAR 2025

NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly	380	149,723	264,508	217,745	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	380	149,723	264,508	217,745	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents	621	212,373	814,607	23,850	684,126	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents	3	1,751	4,473		3,455	XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	624	214,124	819,080	23,850	687,581	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents	278	113,287	197,473	13,850	175,617	XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	278	113,287	197,473	13,850	175,617	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	1,282	477,134	1,281,061	255,445	863,198	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	380	149,723	264,508	217,745	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	380	149,723	264,508	217,745	XXX	XXX	183,243	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	621	212,373	814,607	23,850	684,126	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	3	1,751	4,473		3,455	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	624	214,124	819,080	23,850	687,581	XXX	855,857	4,116	839,530	835,414	XXX
4.07 Residential Policies Issued By Affiliated Agents	278	113,287	197,473	13,850	175,617	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	278	113,287	197,473	13,850	175,617	XXX	184,836	77	6,296	4,136	515
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	1,282	477,134	1,281,061	255,445	863,198	XXX	1,223,936	77	10,412	843,666	835,929
5. Aggregate Write-In for Line 5	0	0	0	0	0	64,355	0	0	0	0	0
6. Total	1,282	477,134	1,281,061	255,445	863,198	64,355	1,223,936	77	10,412	843,666	835,929
DETAILS OF WRITE-INS											
0501. State & Local Insurance Taxes						60,851					
0502. Insurance Dept. License & Fees						2,199					
0503. All other taxes						1,305					
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	64,355	0	0	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694 BUSINESS IN THE STATE OF Hawaii DURING THE YEAR 2025 NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	0	0	0	0	0	XXX	0	0	0	0	0
5. Aggregate Write-In for Line 5	0	0	0	0	0	0	0	0	0	0	0
6. Total	0	0	0	0	0	617	0	0	0	0	0
DETAILS OF WRITE-INS											
0501. Insurance Dept. License & Fees						617					
0502.											
0503.											
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	617	0	0	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694

BUSINESS IN THE STATE OF Idaho

DURING THE YEAR 2025

NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents	24	18,863	40,420	550	32,336	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	24	18,863	40,420	550	32,336	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	24	18,863	40,420	550	32,336	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	24	18,863	40,420	550	32,336	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	24	18,863	40,420	550	32,336	XXX	38,236	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	24	18,863	40,420	550	32,336	XXX	38,236	0	0	0	0
5. Aggregate Write-In for Line 5	0	0	0	0	0	7,058	0	0	0	0	0
6. Total	24	18,863	40,420	550	32,336	7,058	38,236	0	0	0	0
DETAILS OF WRITE-INS											
0501. State & Local Insurance Taxes						808					
0502. Insurance Dept. License & Fees						6,250					
0503.											
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	7,058	0	0	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694

BUSINESS IN THE STATE OF Illinois

DURING THE YEAR 2025

NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly	280	123,509	175,001	148,823	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	280	123,509	175,001	148,823	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents	291	91,345	356,690	21,282	316,411	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents	3	744	2,323	262	2,082	XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	294	92,089	359,013	21,544	318,493	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents	259	93,817	124,399	19,405	110,715	XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	259	93,817	124,399	19,405	110,715	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	833	309,415	658,413	189,772	429,208	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	280	123,509	175,001	148,823	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	280	123,509	175,001	148,823	XXX	XXX	114,746	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	291	91,345	356,690	21,282	316,411	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	3	744	2,323	262	2,082	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	294	92,089	359,013	21,544	318,493	XXX	393,727	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents	259	93,817	124,399	19,405	110,715	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	259	93,817	124,399	19,405	110,715	XXX	113,990	XXX	XXX	XXX	XXX
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	833	309,415	658,413	189,772	429,208	XXX	622,463	0	0	0	0
5. Aggregate Write-In for Line 5	0	0	0	0	0	23,095	0	0	0	0	0
6. Total	833	309,415	658,413	189,772	429,208	23,095	622,463	0	0	0	0
DETAILS OF WRITE-INS											
0501. State & Local Insurance Taxes						13,089					
0502. Insurance Dept. License & Fees						8,957					
0503. All other taxes						1,049					
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	23,095	0	0	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694

BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2025

NAIC Company Code 12522

Type of Business		1	2	3	4	5	6	7	8	9	10	11
		Number of Policies Issued During the Year	Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	Direct Premiums Written	Other Income on Policies Issued for the Type of Business	Amounts Paid to or Retained by Title Agents	Taxes Licenses and Fees Incurred	Net Premiums Earned	Direct Losses Paid	Direct Allocated Loss Adjustment Expenses Paid	Direct Losses and Allocated Loss Adjustment Expenses Incurred	Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:												
1.01	Residential Policies Issued Directly	199	59,969	94,882	110,205	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03	Subtotal Policies Issued Directly	199	59,969	94,882	110,205	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04	Residential Policies Issued By Non-Affiliated Agents	1,658	354,140	1,187,924	12,375	892,541	XXX	XXX	XXX	XXX	XXX	XXX
1.05	Non-residential Policies Issued By Non-Affiliated Agents	106	41,295	89,263	655	69,379	XXX	XXX	XXX	XXX	XXX	XXX
1.06	Subtotal Policies Issued By Non-Affiliated Agents	1,764	395,435	1,277,187	13,030	961,920	XXX	XXX	XXX	XXX	XXX	XXX
1.07	Residential Policies Issued By Affiliated Agents	165	42,526	72,820	835	55,972	XXX	XXX	XXX	XXX	XXX	XXX
1.08	Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09	Subtotal Policies Issued By Affiliated Agents	165	42,526	72,820	835	55,972	XXX	XXX	XXX	XXX	XXX	XXX
1.10	All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11	Subtotal for Type of Rate Code	2,128	497,930	1,444,889	124,070	1,017,892	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:												
2.01	Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03	Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04	Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05	Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06	Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07	Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08	Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09	Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10	All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11	Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:												
3.01	Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03	Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04	Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05	Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06	Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07	Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08	Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09	Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10	All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11	Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:												
4.01	Residential Policies Issued Directly	199	59,969	94,882	110,205	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02	Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03	Subtotal Policies Issued Directly	199	59,969	94,882	110,205	XXX	XXX	103,009	XXX	XXX	XXX	XXX
4.04	Residential Policies Issued By Non-Affiliated Agents	1,658	354,140	1,187,924	12,375	892,541	XXX	XXX	XXX	XXX	XXX	XXX
4.05	Non-residential Policies Issued By Non-Affiliated Agents	106	41,295	89,263	655	69,379	XXX	XXX	XXX	XXX	XXX	XXX
4.06	Subtotal Policies Issued By Non-Affiliated Agents	1,764	395,435	1,277,187	13,030	961,920	XXX	1,189,584	2,500	4,173	796	5,606
4.07	Residential Policies Issued By Affiliated Agents	165	42,526	72,820	835	55,972	XXX	XXX	XXX	XXX	XXX	XXX
4.08	Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09	Subtotal Policies Issued By Affiliated Agents	165	42,526	72,820	835	55,972	XXX	68,031	XXX	(4,557)	(4,557)	XXX
4.10	All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11	Total for All Types of Rate Codes Combined	2,128	497,930	1,444,889	124,070	1,017,892	XXX	1,360,624	2,500	(384)	(3,761)	5,606
5.	Aggregate Write-In for Line 5	0	0	0	0	0	38,986	0	0	0	0	0
6.	Total	2,128	497,930	1,444,889	124,070	1,017,892	38,986	1,360,624	2,500	(384)	(3,761)	5,606
DETAILS OF WRITE-INS												
0501.	State & Local Insurance Taxes						25,081					
0502.	Insurance Dept. License & Fees						13,083					
0503.	All other taxes						822					
0598.	Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599.	Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	38,986	0	0	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694

BUSINESS IN THE STATE OF Iowa

DURING THE YEAR 2025

NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents	17	2,941	10,313		9,075	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	17	2,941	10,313	0	9,075	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents	39	14,749	19,086		16,986	XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	39	14,749	19,086	0	16,986	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	56	17,690	29,399	0	26,061	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	17	2,941	10,313		9,075	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	17	2,941	10,313	0	9,075	XXX	9,935	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents	39	14,749	19,086		16,986	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	39	14,749	19,086	0	16,986	XXX	17,616	XXX	XXX	XXX	XXX
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	56	17,690	29,399	0	26,061	XXX	27,551	0	0	0	0
5. Aggregate Write-In for Line 5	0	0	0	0	0			0	0	0	0
6. Total	56	17,690	29,399	0	26,061	4,438	27,551	0	0	0	0
DETAILS OF WRITE-INS											
0501. State & Local Insurance Taxes							588				
0502. Insurance Dept. License & Fees							3,850				
0503.											
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	4,438	0	0	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694

BUSINESS IN THE STATE OF Kansas

DURING THE YEAR 2025

NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly	87	29,764	48,787	40,390	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	87	29,764	48,787	40,390	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents	1,488	493,909	1,069,853		842,291	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents	72	24,548	56,791		40,893	XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	1,560	518,457	1,126,644	0	883,184	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents	72	23,299	36,041		32,076	XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	72	23,299	36,041	0	32,076	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	1,719	571,520	1,211,472	40,390	915,260	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	87	29,764	48,787	40,390	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	87	29,764	48,787	40,390	XXX	XXX	37,327	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	1,488	493,909	1,069,853		842,291	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	72	24,548	56,791		40,893	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	1,560	518,457	1,126,644	0	883,184	XXX	1,031,790	9,930	15,000	5,070	
4.07 Residential Policies Issued By Affiliated Agents	72	23,299	36,041		32,076	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0		0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	72	23,299	36,041	0	32,076	XXX	33,476	XXX	XXX	XXX	XXX
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	1,719	571,520	1,211,472	40,390	915,260	XXX	1,102,593	0	9,930	15,000	5,070
5. Aggregate Write-In for Line 5	0	0	0	0	0	30,601	0	0	0	0	0
6. Total	1,719	571,520	1,211,472	40,390	915,260	30,601	1,102,593	0	9,930	15,000	5,070
DETAILS OF WRITE-INS											
0501. State & Local Insurance Taxes						24,229					
0502. Insurance Dept. License & Fees						6,093					
0503. All other taxes						279					
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	30,601	0	0	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694

BUSINESS IN THE STATE OF Kentucky

DURING THE YEAR 2025

NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly	125	37,152	68,290	71,087	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	125	37,152	68,290	71,087	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents	30	8,287	14,478	850	12,618	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	30	8,287	14,478	850	12,618	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents	107	29,090	47,636	2,700	42,396	XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	107	29,090	47,636	2,700	42,396	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	262	74,529	130,404	74,637	55,014	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	125	37,152	68,290	71,087	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	125	37,152	68,290	71,087	XXX	XXX	64,097	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	30	8,287	14,478	850	12,618	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	30	8,287	14,478	850	12,618	XXX	13,438	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents	107	29,090	47,636	2,700	42,396	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	107	29,090	47,636	2,700	42,396	XXX	44,327	XXX	XXX	XXX	XXX
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	262	74,529	130,404	74,637	55,014	XXX	121,862	0	0	0	0
5. Aggregate Write-In for Line 5	0	0	0	0	0	8,319	0	0	0	0	0
6. Total	262	74,529	130,404	74,637	55,014	8,319	121,862	0	0	0	0
DETAILS OF WRITE-INS											
0501. State & Local Insurance Taxes						2,608					
0502. Insurance Dept. License & Fees						4,855					
0503. All other taxes						856					
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	8,319	0	0	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694

BUSINESS IN THE STATE OF Louisiana

DURING THE YEAR 2025

NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code						XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code						XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code						XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined						XXX	XXX	XXX	XXX	XXX	XXX
5. Aggregate Write-In for Line 5											
6. Total											
DETAILS OF WRITE-INS											
0501.											
0502.											
0503.											
0598. Summary of remaining write-ins for Line 5 from overflow page											
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)											

NONE

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694

BUSINESS IN THE STATE OF Maine

DURING THE YEAR 2025

NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	0	0	0	0	0	XXX	0	0	0	0	0
5. Aggregate Write-In for Line 5	0	0	0	0	0	0	0	0	0	0	0
6. Total	0	0	0	0	0	925	0	0	0	0	0
DETAILS OF WRITE-INS											
0501. Insurance Dept. License & Fees						925					
0502.											
0503.											
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	925	0	0	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694

BUSINESS IN THE STATE OF Maryland

DURING THE YEAR 2025

NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly	285	147,303	182,602	136,274	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	285	147,303	182,602	136,274	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents	7	2,727	4,715	50	4,008	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	7	2,727	4,715	50	4,008	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents	356	167,254	204,159	8,675	181,702	XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	356	167,254	204,159	8,675	181,702	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	648	317,284	391,476	144,999	185,710	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	285	147,303	182,602	136,274	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	285	147,303	182,602	136,274	XXX	XXX	113,983	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	7	2,727	4,715	50	4,008	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	7	2,727	4,715	50	4,008	XXX	56,939	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents	356	167,254	204,159	8,675	181,702	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	356	167,254	204,159	8,675	181,702	XXX	185,918	5,072	7,990	2,918	2,918
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	648	317,284	391,476	144,999	185,710	XXX	356,840	0	5,072	7,990	2,918
5. Aggregate Write-In for Line 5	0	0	0	0	0	13,788	0	0	0	0	0
6. Total	648	317,284	391,476	144,999	185,710	13,788	356,840	0	5,072	7,990	2,918
DETAILS OF WRITE-INS											
0501. State & Local Insurance Taxes						7,830					
0502. Insurance Dept. License & Fees						4,895					
0503. All other taxes						1,063					
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	13,788	0	0	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694

BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2025

NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	0	0	0	0	0	XXX	0	0	0	0	0
5. Aggregate Write-In for Line 5	0	0	0	0	0	4,585	0	0	0	0	0
6. Total	0	0	0	0	0	4,585	0	0	0	0	0
DETAILS OF WRITE-INS											
0501. Insurance Dept. License & Fees						4,585					
0502.											
0503.											
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	4,585	0	0	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694

BUSINESS IN THE STATE OF Michigan

DURING THE YEAR 2025

NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly	294	100,200	153,132	137,225	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	294	100,200	153,132	137,225	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents	364	108,393	446,005		387,593	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	364	108,393	446,005	0	387,593	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents	293	91,492	147,986		131,708	XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	293	91,492	147,986	0	131,708	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	951	300,085	747,123	137,225	519,301	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	294	100,200	153,132	137,225	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	294	100,200	153,132	137,225	XXX	XXX	126,911	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	364	108,393	446,005		387,593	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	364	108,393	446,005	0	387,593	XXX	447,006	(5,500)	468	(5,500)	425
4.07 Residential Policies Issued By Affiliated Agents	293	91,492	147,986		131,708	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	293	91,492	147,986	0	131,708	XXX	137,629	XXX	XXX	XXX	XXX
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	951	300,085	747,123	137,225	519,301	XXX	711,546	(5,500)	468	(5,500)	425
5. Aggregate Write-In for Line 5	0	0	0	0	0	20,953	0	0	0	0	0
6. Total	951	300,085	747,123	137,225	519,301	20,953	711,546	(5,500)	468	(5,500)	425
DETAILS OF WRITE-INS											
0501. State & Local Insurance Taxes						14,943					
0502. Insurance Dept. License & Fees						4,871					
0503. All other taxes						1,139					
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	20,953	0	0	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694

BUSINESS IN THE STATE OF Minnesota

DURING THE YEAR 2025

NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly	208	84,072	122,197	103,581	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	208	84,072	122,197	103,581	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents	486	108,960	308,748		264,731	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents	2	148	482		410	XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	488	109,108	309,230	0	265,141	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents	201	98,472	127,574		113,540	XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	201	98,472	127,574	0	113,540	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	897	291,652	559,001	103,581	378,681	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	208	84,072	122,197	103,581	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	208	84,072	122,197	103,581	XXX	XXX	94,966	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	486	108,960	308,748		264,731	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	2	148	482		410	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	488	109,108	309,230	0	265,141	XXX	313,603	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents	201	98,472	127,574		113,540	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	201	98,472	127,574	0	113,540	XXX	117,535	XXX	(68)	(68)	XXX
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	897	291,652	559,001	103,581	378,681	XXX	526,104	0	(68)	(68)	0
5. Aggregate Write-In for Line 5	0	0	0	0	0	17,251	0	0	0	0	0
6. Total	897	291,652	559,001	103,581	378,681	17,251	526,104	0	(68)	(68)	0
DETAILS OF WRITE-INS											
0501. State & Local Insurance Taxes						11,180					
0502. Insurance Dept. License & Fees						5,319					
0503. All other taxes						752					
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	17,251	0	0	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694 BUSINESS IN THE STATE OF Mississippi DURING THE YEAR 2025 NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly	58	15,721	28,353	31,990	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	58	15,721	28,353	31,990	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents	11	2,284	2,737	100	2,280	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	11	2,284	2,737	100	2,280	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents	42	9,900	19,023	975	16,930	XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	42	9,900	19,023	975	16,930	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	111	27,905	50,113	33,065	19,210	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	58	15,721	28,353	31,990	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	58	15,721	28,353	31,990	XXX	XXX	30,540	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	11	2,284	2,737	100	2,280	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	11	2,284	2,737	100	2,280	XXX	(2,512)	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents	42	9,900	19,023	975	16,930	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	42	9,900	19,023	975	16,930	XXX	17,879	XXX	XXX	XXX	XXX
4.10 All Other	XXX	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	111	27,905	50,113	33,065	19,210	XXX	45,907	0	0	0	0
5. Aggregate Write-In for Line 5	0	0	0	0	0	3,558	0	0	0	0	0
6. Total	111	27,905	50,113	33,065	19,210	3,558	45,907	0	0	0	0
DETAILS OF WRITE-INS											
0501. State & Local Insurance Taxes						1,503					
0502. Insurance Dept. License & Fees						1,855					
0503. All other taxes						200					
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	3,558	0	0	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694 BUSINESS IN THE STATE OF Missouri DURING THE YEAR 2025 NAIC Company Code 12522

Type of Business	1	2	3	4	5	6	7	8	9	10	11
	Number of Policies Issued During the Year	Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	Direct Premiums Written	Other Income on Policies Issued for the Type of Business	Amounts Paid to or Retained by Title Agents	Taxes Licenses and Fees Incurred	Net Premiums Earned	Direct Losses Paid	Direct Allocated Loss Adjustment Expenses Paid	Direct Losses and Allocated Loss Adjustment Expenses Incurred	Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly	277	109,305	54,829	169,784	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	277	109,305	54,829	169,784	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents	10,292	3,002,016	2,500,593	363,975	1,533,105	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents	1,356	741,802	603,142	39,475	305,080	XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	11,648	3,743,818	3,103,735	403,450	1,838,185	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents	213	66,126	33,080	5,700	23,938	XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	213	66,126	33,080	5,700	23,938	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	12,138	3,919,249	3,191,644	578,934	1,862,123	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	277	109,305	54,829	169,784	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	277	109,305	54,829	169,784	XXX	XXX	151,376	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	10,292	3,002,016	2,500,593	363,975	1,533,105	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	1,356	741,802	603,142	39,475	305,080	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	11,648	3,743,818	3,103,735	403,450	1,838,185	XXX	2,232,513	(31,434)	220,814	209,130	128,759
4.07 Residential Policies Issued By Affiliated Agents	213	66,126	33,080	5,700	23,938	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	213	66,126	33,080	5,700	23,938	XXX	26,083	XXX	522	522	XXX
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	12,138	3,919,249	3,191,644	578,934	1,862,123	XXX	2,409,972	(31,434)	221,336	209,652	128,759
5. Aggregate Write-In for Line 5	0	0	0	0	0	73,809	0	0	0	0	0
6. Total	12,138	3,919,249	3,191,644	578,934	1,862,123	73,809	2,409,972	(31,434)	221,336	209,652	128,759
DETAILS OF WRITE-INS											
0501. State & Local Insurance Taxes						61,663					
0502. Insurance Dept. License & Fees						4,952					
0503. All other taxes						7,194					
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	73,809	0	0	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694

BUSINESS IN THE STATE OF Montana

DURING THE YEAR 2025

NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly	42	32,989	51,548	17,175	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	42	32,989	51,548	17,175	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents		3,651				XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	0	3,651	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	42	36,640	51,548	17,175	0	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	42	32,989	51,548	17,175	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	42	32,989	51,548	17,175	XXX	XXX	13,834	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	0	3,651	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	0	3,651	0	0	0	XXX	33,686	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	1	XXX	XXX	XXX	XXX
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	42	36,640	51,548	17,175	0	XXX	47,521	0	0	0	0
5. Aggregate Write-In for Line 5	0	0	0	0	0	6,451	0	0	0	0	0
6. Total	42	36,640	51,548	17,175	0	6,451	47,521	0	0	0	0
DETAILS OF WRITE-INS											
0501. State & Local Insurance Taxes						1,418					
0502. Insurance Dept. License & Fees						4,917					
0503. All other taxes						116					
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	6,451	0	0	0	0	0



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694 BUSINESS IN THE STATE OF Nebraska DURING THE YEAR 2025 NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly	55	17,986	29,306	25,080	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	55	17,986	29,306	25,080	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents	206	46,767	163,740	5,150	137,142	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents	64	27,246	72,319	1,325	51,183	XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	270	74,013	236,059	6,475	188,325	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents	64	21,056	27,561	1,575	24,530	XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	64	21,056	27,561	1,575	24,530	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	389	113,055	292,926	33,130	212,855	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	55	17,986	29,306	25,080	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	55	17,986	29,306	25,080	XXX	XXX	21,851	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	206	46,767	163,740	5,150	137,142	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	64	27,246	72,319	1,325	51,183	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	270	74,013	236,059	6,475	188,325	XXX	229,767	823	XXX	823	XXX
4.07 Residential Policies Issued By Affiliated Agents	64	21,056	27,561	1,575	24,530	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	64	21,056	27,561	1,575	24,530	XXX	25,218	XXX	XXX	XXX	XXX
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	389	113,055	292,926	33,130	212,855	XXX	276,836	823	0	823	0
5. Aggregate Write-In for Line 5	0	0	0	0	0	10,257	0	0	0	0	0
6. Total	389	113,055	292,926	33,130	212,855	10,257	276,836	823	0	823	0
DETAILS OF WRITE-INS											
0501. State & Local Insurance Taxes						5,858					
0502. Insurance Dept. License & Fees						4,211					
0503. All other taxes						188					
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	10,257	0	0	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694 BUSINESS IN THE STATE OF Nevada DURING THE YEAR 2025 NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly	202	116,858	156,057	88,178	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	202	116,858	156,057	88,178	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents	133	8,520	138,345		119,087	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	133	8,520	138,345	0	119,087	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents	133	61,436	71,990		61,291	XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	133	61,436	71,990	0	61,291	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	468	186,814	366,392	88,178	180,378	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	202	116,858	156,057	88,178	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	202	116,858	156,057	88,178	XXX	XXX	76,290	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	133	8,520	138,345		119,087	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	133	8,520	138,345	0	119,087	XXX	203,296	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents	133	61,436	71,990		61,291	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	133	61,436	71,990	0	61,291	XXX	65,318	XXX	(133)	(133)	XXX
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	468	186,814	366,392	88,178	180,378	XXX	344,904	0	(133)	(133)	0
5. Aggregate Write-In for Line 5	0	0	0	0	0	20,263	0	0	0	0	0
6. Total	468	186,814	366,392	88,178	180,378	20,263	344,904	0	(133)	(133)	0
DETAILS OF WRITE-INS											
0501. State & Local Insurance Taxes						12,824					
0502. Insurance Dept. License & Fees						6,609					
0503. All other taxes						830					
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	20,263	0	0	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694

BUSINESS IN THE STATE OF New Hampshire

DURING THE YEAR 2025

NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly	43	23,440	28,756	24,090	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	43	23,440	28,756	24,090	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents	3	973	1,370	50	1,164	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	3	973	1,370	50	1,164	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents	61	32,740	38,004	1,500	33,824	XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	61	32,740	38,004	1,500	33,824	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	107	57,153	68,130	25,640	34,988	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	43	23,440	28,756	24,090	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	43	23,440	28,756	24,090	XXX	XXX	23,015	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	3	973	1,370	50	1,164	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	3	973	1,370	50	1,164	XXX	4,439	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents	61	32,740	38,004	1,500	33,824	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	61	32,740	38,004	1,500	33,824	XXX	34,446	XXX	XXX	XXX	XXX
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	107	57,153	68,130	25,640	34,988	XXX	61,900	0	0	0	0
5. Aggregate Write-In for Line 5	0	0	0	0	0	6,358	0	0	0	0	0
6. Total	107	57,153	68,130	25,640	34,988	6,358	61,900	0	0	0	0
DETAILS OF WRITE-INS											
0501. State & Local Insurance Taxes						1,362					
0502. Insurance Dept. License & Fees						4,866					
0503. All other taxes						130					
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	6,358	0	0	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694

BUSINESS IN THE STATE OF New Jersey

DURING THE YEAR 2025

NAIC Company Code 12522

Table with 12 columns: Type of Business, 1 Number of Policies Issued During the Year, 2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted), 3 Direct Premiums Written, 4 Other Income on Policies Issued for the Type of Business, 5 Amounts Paid to or Retained by Title Agents, 6 Taxes Licenses and Fees Incurred, 7 Net Premiums Earned, 8 Direct Losses Paid, 9 Direct Allocated Loss Adjustment Expenses Paid, 10 Direct Losses and Allocated Loss Adjustment Expenses Incurred, 11 Direct Known Claim Reserve. Includes rows for residential and non-residential policies, subtotals, and details of write-ins.

NONE

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694 BUSINESS IN THE STATE OF New Mexico DURING THE YEAR 2025 NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents	9	4,592	18,462		14,651	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	9	4,592	18,462	0	14,651	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents	70	24,768	105,861		86,576	XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	70	24,768	105,861	0	86,576	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	79	29,360	124,323	0	101,227	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	9	4,592	18,462	0	14,651	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	9	4,592	18,462	0	14,651	XXX	17,895	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents	70	24,768	105,861	0	86,576	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	70	24,768	105,861	0	86,576	XXX	102,643	XXX	XXX	XXX	XXX
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	79	29,360	124,323	0	101,227	XXX	120,538	0	0	0	0
5. Aggregate Write-In for Line 5	0	0	0	0	0	11,075	0	0	0	0	0
6. Total	79	29,360	124,323	0	101,227	11,075	120,538	0	0	0	0
DETAILS OF WRITE-INS											
0501. State & Local Insurance Taxes						3,733					
0502. Insurance Dept. License & Fees						7,342					
0503.											
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	11,075	0	0	0	0	0

18 NM



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694 BUSINESS IN THE STATE OF New York DURING THE YEAR 2025 NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	0	0	0	0	0	XXX	0	0	0	0	0
5. Aggregate Write-In for Line 5	0	0	0	0	0	0	0	0	0	0	0
6. Total	0	0	0	0	0	15	0	0	0	0	0
DETAILS OF WRITE-INS											
0501. Insurance Dept. License & Fees						15					
0502.											
0503.											
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	15	0	0	0	0	0

18.NY



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694

BUSINESS IN THE STATE OF North Carolina

DURING THE YEAR 2025

NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly	815	318,795	614,542	421,321	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	815	318,795	614,542	421,321	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents	430	113,088	166,826	22,321	165,101	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	430	113,088	166,826	22,321	165,101	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents	692	282,748	522,506	58,216	516,841	XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	692	282,748	522,506	58,216	516,841	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	1,937	714,631	1,303,874	501,858	681,942	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	815	318,795	614,542	421,321	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	815	318,795	614,542	421,321	XXX	XXX	312,467	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	430	113,088	166,826	22,321	165,101	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	430	113,088	166,826	22,321	165,101	XXX	419,738	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents	692	282,748	522,506	58,216	516,841	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	692	282,748	522,506	58,216	516,841	XXX	490,724	(5,000)	3,173	5,181	12,256
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	1,937	714,631	1,303,874	501,858	681,942	XXX	1,222,929	(5,000)	3,173	5,181	12,256
5. Aggregate Write-In for Line 5	0	0	0	0	0	36,925	0	0	0	0	0
6. Total	1,937	714,631	1,303,874	501,858	681,942	36,925	1,222,929	(5,000)	3,173	5,181	12,256
DETAILS OF WRITE-INS											
0501. State & Local Insurance Taxes						27,330					
0502. Insurance Dept. License & Fees						6,482					
0503. All other taxes						3,113					
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	36,925	0	0	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694

BUSINESS IN THE STATE OF North Dakota

DURING THE YEAR 2025

NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly	33	10,958	16,595	17,555	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	33	10,958	16,595	17,555	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents	1	80	365		310	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	1	80	365	0	310	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents	24	6,951	10,945		9,741	XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	24	6,951	10,945	0	9,741	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	58	17,989	27,905	17,555	10,051	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	33	10,958	16,595	17,555	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	33	10,958	16,595	17,555	XXX	XXX	17,555	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	1	80	365	0	310	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	1	80	365	0	310	XXX	(1,838)	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents	24	6,951	10,945		9,741	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	24	6,951	10,945	0	9,741	XXX	10,155	XXX	XXX	XXX	XXX
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	58	17,989	27,905	17,555	10,051	XXX	25,872	0	0	0	0
5. Aggregate Write-In for Line 5	0	0	0	0	0	4,722	0	0	0	0	0
6. Total	58	17,989	27,905	17,555	10,051	4,722	25,872	0	0	0	0
DETAILS OF WRITE-INS											
0501. State & Local Insurance Taxes						558					
0502. Insurance Dept. License & Fees						4,050					
0503. All other taxes						114					
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	4,722	0	0	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694

BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2025

NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly	277	87,080	158,368	135,140	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	277	87,080	158,368	135,140	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents	584	100,314	276,460	22,570	227,375	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents	1	761	2,241	(35)	1,853	XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	585	101,075	278,701	22,535	229,228	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents	280	79,492	135,667	11,725	120,744	XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	280	79,492	135,667	11,725	120,744	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	1,142	267,647	572,736	169,400	349,972	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	277	87,080	158,368	135,140	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	277	87,080	158,368	135,140	XXX	XXX	124,105	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	584	100,314	276,460	22,570	227,375	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	1	761	2,241	(35)	1,853	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	585	101,075	278,701	22,535	229,228	XXX	290,842	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents	280	79,492	135,667	11,725	120,744	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	280	79,492	135,667	11,725	120,744	XXX	126,647	XXX	XXX	XXX	XXX
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	1,142	267,647	572,736	169,400	349,972	XXX	541,594	0	0	0	0
5. Aggregate Write-In for Line 5	0	0	0	0	0	17,634	0	0	0	0	0
6. Total	1,142	267,647	572,736	169,400	349,972	17,634	541,594	0	0	0	0
DETAILS OF WRITE-INS											
0501. State & Local Insurance Taxes						11,453					
0502. Insurance Dept. License & Fees						4,884					
0503. All other taxes						1,297					
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	17,634	0	0	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694

BUSINESS IN THE STATE OF Oklahoma

DURING THE YEAR 2025

NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly	25	9,966	34,292	48,750	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	25	9,966	34,292	48,750	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents	56	10,208	33,061		29,168	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents	(1)	(420)	(1,490)		(1,267)	XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	55	9,788	31,571	0	27,901	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents	55	18,682	51,028		45,416	XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	55	18,682	51,028	0	45,416	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	135	38,436	116,891	48,750	73,317	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	25	9,966	34,292	48,750	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	25	9,966	34,292	48,750	XXX	XXX	48,750	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	56	10,208	33,061		29,168	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	(1)	(420)	(1,490)		(1,267)	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	55	9,788	31,571	0	27,901	XXX	14,702	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents	55	18,682	51,028		45,416	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	55	18,682	51,028	0	45,416	XXX	48,853	XXX	XXX	XXX	XXX
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	135	38,436	116,891	48,750	73,317	XXX	112,305	0	0	0	0
5. Aggregate Write-In for Line 5	0	0	0	0	0	4,398	0	0	0	0	0
6. Total	135	38,436	116,891	48,750	73,317	4,398	112,305	0	0	0	0
DETAILS OF WRITE-INS											
0501. State & Local Insurance Taxes						2,630					
0502. Insurance Dept. License & Fees						1,685					
0503. All other taxes						83					
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	4,398	0	0	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694

BUSINESS IN THE STATE OF Oregon

DURING THE YEAR 2025

NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	0	0	0	0	0	XXX	0	0	0	0	0
5. Aggregate Write-In for Line 5	0	0	0	0	0	2,998	0	0	0	0	0
6. Total	0	0	0	0	0	2,998	0	0	0	0	0
DETAILS OF WRITE-INS											
0501. Insurance Dept. License & Fees						2,998					
0502.											
0503.											
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	2,998	0	0	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694

BUSINESS IN THE STATE OF Pennsylvania

DURING THE YEAR 2025

NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly	119	46,324	328,362	15,790	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	119	46,324	328,362	15,790	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents	112	25,438	186,080	7,875	165,460	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	112	25,438	186,080	7,875	165,460	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents	167	51,074	333,631	19,750	296,931	XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	167	51,074	333,631	19,750	296,931	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	398	122,836	848,073	43,415	462,391	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	119	46,324	328,362	15,790	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	119	46,324	328,362	15,790	XXX	XXX	1,290	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	112	25,438	186,080	7,875	165,460	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	112	25,438	186,080	7,875	165,460	XXX	502,801	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents	167	51,074	333,631	19,750	296,931	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	167	51,074	333,631	19,750	296,931	XXX	326,733	2,387	4,752	8,887	5,615
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	398	122,836	848,073	43,415	462,391	XXX	830,824	2,387	4,752	8,887	5,615
5. Aggregate Write-In for Line 5	0	0	0	0	0	23,018	0	0	0	0	0
6. Total	398	122,836	848,073	43,415	462,391	23,018	830,824	2,387	4,752	8,887	5,615
DETAILS OF WRITE-INS											
0501. State & Local Insurance Taxes							2,421				
0502. Insurance Dept. License & Fees							11,726				
0503. All other taxes							8,871				
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	23,018	0	0	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694 BUSINESS IN THE STATE OF Rhode Island DURING THE YEAR 2025 NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly	21	16,742	33,276	13,180	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	21	16,742	33,276	13,180	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents	10	4,560	6,773	250	6,096	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	10	4,560	6,773	250	6,096	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents	19	8,674	14,226	450	12,662	XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	19	8,674	14,226	450	12,662	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	50	29,976	54,275	13,880	18,758	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	21	16,742	33,276	13,180	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	21	16,742	33,276	13,180	XXX	XXX	12,655	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	10	4,560	6,773	250	6,096	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	10	4,560	6,773	250	6,096	XXX	24,951	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents	19	8,674	14,226	450	12,662	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	19	8,674	14,226	450	12,662	XXX	13,241	XXX	XXX	XXX	XXX
4.10 All Other	XXX	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	50	29,976	54,275	13,880	18,758	XXX	50,847	0	0	0	0
5. Aggregate Write-In for Line 5	0	0	0	0	0	5,516	0	0	0	0	0
6. Total	50	29,976	54,275	13,880	18,758	5,516	50,847	0	0	0	0
DETAILS OF WRITE-INS											
0501. State & Local Insurance Taxes						1,086					
0502. Insurance Dept. License & Fees						4,358					
0503. All other taxes						72					
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	5,516	0	0	0	0	0

18.R1



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694

BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2025

NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly	258	83,964	201,266	126,986	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	258	83,964	201,266	126,986	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents	84	33,229	38,537	1,700	23,390	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	84	33,229	38,537	1,700	23,390	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents	354	113,902	237,531	8,550	142,489	XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	354	113,902	237,531	8,550	142,489	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	696	231,095	477,334	137,236	165,879	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	258	83,964	201,266	126,986	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	258	83,964	201,266	126,986	XXX	XXX	112,082	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	84	33,229	38,537	1,700	23,390	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	84	33,229	38,537	1,700	23,390	XXX	114,395	XXX	50	(100)	XXX
4.07 Residential Policies Issued By Affiliated Agents	354	113,902	237,531	8,550	142,489	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	354	113,902	237,531	8,550	142,489	XXX	224,766	XXX	5,205	4,670	28,766
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	696	231,095	477,334	137,236	165,879	XXX	451,243	0	5,255	4,570	28,766
5. Aggregate Write-In for Line 5	0	0	0	0	0	14,793	0	0	0	0	0
6. Total	696	231,095	477,334	137,236	165,879	14,793	451,243	0	5,255	4,570	28,766
DETAILS OF WRITE-INS											
0501. State & Local Insurance Taxes						15,514					
0502. Insurance Dept. License & Fees						(1,786)					
0503. All other taxes						1,065					
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	14,793	0	0	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694

BUSINESS IN THE STATE OF South Dakota

DURING THE YEAR 2025

NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	0	0	0	0	0	XXX	0	0	0	0	0
5. Aggregate Write-In for Line 5	0	0	0	0	0	4,367	0	0	0	0	0
6. Total	0	0	0	0	0	4,367	0	0	0	0	0
DETAILS OF WRITE-INS											
0501. Insurance Dept. License & Fees						4,367					
0502.											
0503.											
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	4,367	0	0	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694

BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2025

NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly	394	178,997	263,482	187,505	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	394	178,997	263,482	187,505	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents	125	55,926	76,183	5,700	67,028	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	125	55,926	76,183	5,700	67,028	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents	397	161,865	182,624	19,750	162,447	XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	397	161,865	182,624	19,750	162,447	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	916	396,788	522,289	212,955	229,475	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	394	178,997	263,482	187,505	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	394	178,997	263,482	187,505	XXX	XXX	167,755	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	125	55,926	76,183	5,700	67,028	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	125	55,926	76,183	5,700	67,028	XXX	145,981	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents	397	161,865	182,624	19,750	162,447	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	397	161,865	182,624	19,750	162,447	XXX	165,085	XXX	(27)	(27)	XXX
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	916	396,788	522,289	212,955	229,475	XXX	478,821	0	(27)	(27)	0
5. Aggregate Write-In for Line 5	0	0	0	0	0	15,495	0	0	0	0	0
6. Total	916	396,788	522,289	212,955	229,475	15,495	478,821	0	(27)	(27)	0
DETAILS OF WRITE-INS											
0501. State & Local Insurance Taxes						10,661					
0502. Insurance Dept. License & Fees						3,431					
0503. All other taxes						1,403					
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	15,495	0	0	0	0	0

18.TN



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694

BUSINESS IN THE STATE OF Texas

DURING THE YEAR 2025

NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents	8,337	2,735,834	17,145,146		14,571,314	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents	749	414,516	2,123,589		1,805,406	XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	9,086	3,150,350	19,268,735	0	16,376,720	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents	520	257,505	1,224,274		1,040,631	XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents			150		128	XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	520	257,505	1,224,274	0	1,040,759	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	9,606	3,407,855	20,493,159	0	17,417,479	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	8,337	2,735,834	17,145,146		14,571,314	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	749	414,516	2,123,589		1,805,406	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	9,086	3,150,350	19,268,735	0	16,376,720	XXX	18,838,381	711,080	1,093,246	2,137,348	1,153,527
4.07 Residential Policies Issued By Affiliated Agents	520	257,505	1,224,274		1,040,631	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	150		128	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	520	257,505	1,224,274	0	1,040,759	XXX	1,192,049	284,644	215,088	(1,277,282)	369,259
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	9,606	3,407,855	20,493,159	0	17,417,479	XXX	20,030,430	995,724	1,308,334	860,066	1,522,786
5. Aggregate Write-In for Line 5	0	0	0	0	0	309,044	0	0	0	0	0
6. Total	9,606	3,407,855	20,493,159	0	17,417,479	309,044	20,030,430	995,724	1,308,334	860,066	1,522,786
DETAILS OF WRITE-INS											
0501. State & Local Insurance Taxes						289,072					
0502. Insurance Dept. License & Fees						19,972					
0503.											
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	309,044	0	0	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694

BUSINESS IN THE STATE OF Utah

DURING THE YEAR 2025

NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly	137	85,375	110,587	69,510	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	137	85,375	110,587	69,510	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents	62	33,002	37,562	1,400	33,055	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	62	33,002	37,562	1,400	33,055	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents	83	60,243	73,384	2,025	65,311	XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	83	60,243	73,384	2,025	65,311	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	282	178,620	221,533	72,935	98,366	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	137	85,375	110,587	69,510	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	137	85,375	110,587	69,510	XXX	XXX	57,211	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	62	33,002	37,562	1,400	33,055	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	62	33,002	37,562	1,400	33,055	XXX	77,986	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents	83	60,243	73,384	2,025	65,311	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	83	60,243	73,384	2,025	65,311	XXX	67,516	90	90	90	90
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	282	178,620	221,533	72,935	98,366	XXX	202,713	0	90	90	0
5. Aggregate Write-In for Line 5	0	0	0	0	0	8,082	0	0	0	0	0
6. Total	282	178,620	221,533	72,935	98,366	8,082	202,713	0	90	90	0
DETAILS OF WRITE-INS											
0501. State & Local Insurance Taxes						4,431					
0502. Insurance Dept. License & Fees						3,196					
0503. All other taxes						455					
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	8,082	0	0	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694

BUSINESS IN THE STATE OF Vermont

DURING THE YEAR 2025

NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	0	0	0	0	0	XXX	0	0	0	0	0
5. Aggregate Write-In for Line 5	0	0	0	0	0	3,930	0	0	0	0	0
6. Total	0	0	0	0	0	3,930	0	0	0	0	0
DETAILS OF WRITE-INS											
0501. Insurance Dept. License & Fees						3,930					
0502.											
0503.											
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	3,930	0	0	0	0	0



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694 BUSINESS IN THE STATE OF Virginia DURING THE YEAR 2025 NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly	489	221,651	322,421	215,974	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	489	221,651	322,421	215,974	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents	223	130,867	136,740	7,210	122,615	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	223	130,867	136,740	7,210	122,615	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents	477	198,381	249,982	16,555	222,484	XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	477	198,381	249,982	16,555	222,484	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	1,189	550,899	709,143	239,739	345,099	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	489	221,651	322,421	215,974	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	489	221,651	322,421	215,974	XXX	XXX	176,310	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	223	130,867	136,740	7,210	122,615	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	223	130,867	136,740	7,210	122,615	XXX	244,120	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents	477	198,381	249,982	16,555	222,484	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	477	198,381	249,982	16,555	222,484	XXX	228,280	XXX	XXX	XXX	XXX
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	1,189	550,899	709,143	239,739	345,099	XXX	648,710	0	0	0	0
5. Aggregate Write-In for Line 5	0	0	0	0	0	17,675	0	0	0	0	0
6. Total	1,189	550,899	709,143	239,739	345,099	17,675	648,710	0	0	0	0
DETAILS OF WRITE-INS											
0501. State & Local Insurance Taxes						16,133					
0502. Insurance Dept. License & Fees						(81)					
0503. All other taxes						1,623					
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	17,675	0	0	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694

BUSINESS IN THE STATE OF Washington

DURING THE YEAR 2025

NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents	2	742	1,166		933	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	2	742	1,166	0	933	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	2	742	1,166	0	933	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	2	742	1,166	0	933	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	2	742	1,166	0	933	XXX	1,081	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	2	742	1,166	0	933	XXX	1,081	0	0	0	0
5. Aggregate Write-In for Line 5	0	0	0	0	0	3,978	0	0	0	0	0
6. Total	2	742	1,166	0	933	3,978	1,081	0	0	0	0
DETAILS OF WRITE-INS											
0501. State & Local Insurance Taxes						23					
0502. Insurance Dept. License & Fees						3,955					
0503.											
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	3,978	0	0	0	0	0

18/W/A



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694

BUSINESS IN THE STATE OF West Virginia

DURING THE YEAR 2025

NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly	38	10,309	17,187	29,410	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	38	10,309	17,187	29,410	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents	1	3	200		170	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	1	3	200	0	170	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents	43	12,228	20,316	2,175	18,037	XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	43	12,228	20,316	2,175	18,037	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	82	22,540	37,703	31,585	18,207	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	38	10,309	17,187	29,410	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	38	10,309	17,187	29,410	XXX	XXX	27,485	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	1	3	200	0	170	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	1	3	200	0	170	XXX	(11,272)	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents	43	12,228	20,316	2,175	18,037	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	43	12,228	20,316	2,175	18,037	XXX	18,924	XXX	XXX	XXX	XXX
4.10 All Other	XXX	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	82	22,540	37,703	31,585	18,207	XXX	35,137	0	0	0	0
5. Aggregate Write-In for Line 5	0	0	0	0	0	4,227	0	0	0	0	0
6. Total	82	22,540	37,703	31,585	18,207	4,227	35,137	0	0	0	0
DETAILS OF WRITE-INS											
0501. State & Local Insurance Taxes						1,131					
0502. Insurance Dept. License & Fees						2,973					
0503. All other taxes						123					
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	4,227	0	0	0	0	0

18.WV



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694

BUSINESS IN THE STATE OF Wisconsin

DURING THE YEAR 2025

NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly	102	36,472	57,238	48,740	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	102	36,472	57,238	48,740	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents	26	8,626	15,463		13,329	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents	1	162	906		770	XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	27	8,788	16,369	0	14,099	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents	134	55,525	74,561		66,360	XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	134	55,525	74,561	0	66,360	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	263	100,785	148,168	48,740	80,459	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	102	36,472	57,238	48,740	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	102	36,472	57,238	48,740	XXX	XXX	48,740	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	26	8,626	15,463		13,329	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	1	162	906		770	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	27	8,788	16,369	0	14,099	XXX	19,763	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents	134	55,525	74,561		66,360	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0		0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	134	55,525	74,561	0	66,360	XXX	68,943	509	XXX	509	XXX
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	263	100,785	148,168	48,740	80,459	XXX	137,446	509	0	509	0
5. Aggregate Write-In for Line 5	0	0	0	0	0	9,852	0	0	0	0	0
6. Total	263	100,785	148,168	48,740	80,459	9,852	137,446	509	0	509	0
DETAILS OF WRITE-INS											
0501. State & Local Insurance Taxes						2,964					
0502. Insurance Dept. License & Fees						6,597					
0503. All other taxes						291					
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	9,852	0	0	0	0	0

18.WI



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694

BUSINESS IN THE STATE OF Wyoming

DURING THE YEAR 2025

NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents	68	21,342	100,121		85,693	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents	2	974	4,093		3,520	XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	70	22,316	104,214	0	89,213	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	70	22,316	104,214	0	89,213	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	68	21,342	100,121		85,693	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	2	974	4,093		3,520	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	70	22,316	104,214	0	89,213	XXX	94,157	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	70	22,316	104,214	0	89,213	XXX	94,157	0	0	0	0
5. Aggregate Write-In for Line 5	0	0	0	0	0	9,139	0	0	0	0	0
6. Total	70	22,316	104,214	0	89,213	9,139	94,157	0	0	0	0
DETAILS OF WRITE-INS											
0501. State & Local Insurance Taxes						2,084					
0502. Insurance Dept. License & Fees						7,055					
0503.											
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	9,139	0	0	0	0	0

18.WV



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694 BUSINESS IN THE STATE OF Grand Total DURING THE YEAR 2025 NAIC Company Code 12522

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly	6,405	2,767,708	5,622,332	3,008,388	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	6,405	2,767,708	5,622,332	3,008,388	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents	33,592	10,260,780	35,907,098	905,214	28,518,039	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents	2,810	1,316,480	3,185,340	49,452	2,446,041	XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	36,402	11,577,260	39,092,438	954,666	30,964,080	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents	9,913	4,992,578	8,391,143	213,536	7,124,310	XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents	0	0	150	0	128	XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	9,913	4,992,578	8,391,293	213,536	7,124,338	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	52,720	19,337,546	53,106,063	4,176,590	38,088,518	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly	6,405	2,767,708	5,622,332	3,008,388	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly	6,405	2,767,708	5,622,332	3,008,388	XXX	XXX	2,542,341	0	0	0	0
4.04 Residential Policies Issued By Non-Affiliated Agents	33,592	10,260,780	35,907,098	905,214	28,518,039	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents	2,810	1,316,480	3,185,340	49,452	2,446,041	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	36,402	11,577,260	39,092,438	954,666	30,964,080	XXX	39,965,625	1,148,790	2,261,441	4,272,470	2,543,989
4.07 Residential Policies Issued By Affiliated Agents	9,913	4,992,578	8,391,143	213,536	7,124,310	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents	0	0	150	0	128	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents	9,913	4,992,578	8,391,293	213,536	7,124,338	XXX	7,842,983	375,765	283,697	(1,110,379)	666,330
4.10 All Other	XXX	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	52,720	19,337,546	53,106,063	4,176,590	38,088,518	XXX	50,350,949	1,524,555	2,545,138	3,162,091	3,210,319
5. Aggregate Write-In for Line 5	0	0	0	0	0	1,269,652	0	0	0	0	0
6. Total	52,720	19,337,546	53,106,063	4,176,590	38,088,518	1,269,652	50,350,949	1,524,555	2,545,138	3,162,091	3,210,319
DETAILS OF WRITE-INS											
0501. All other taxes	0	0	0	0	0	38,997	0	0	0	0	0
0502. Insurance Dept. License & Fees	0	0	0	0	0	254,665	0	0	0	0	0
0503. State & Local Insurance Taxes	0	0	0	0	0	975,991	0	0	0	0	0
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	(1)	0	0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	1,269,652	0	0	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
EXHIBIT OF PREMIUMS AND LOSSES
OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Exhibit of Premiums and Losses Line 5

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
0504. State Income Tax	0	0	0	0	0	(1)	0	0	0	0	0
0597. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	(1)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
**SCHEDULE E - PART 1A - SEGREGATED FUNDS HELD
 FOR OTHERS AS NON-INTEREST EARNING CASH DEPOSITS**

Showing all Banks, Trust Companies, Savings and Loan and Building and Loan Associations in which non-interest earning deposits of segregated funds held for others were maintained by the Company at any time during the year and the balances, if any (according to reporting entity's records) on December 31, of the current year.

1 Depository	2 Rate of Interest	3 Balance
OPEN DEPOSITORIES		
FEDERALLY INSURED DEPOSITORIES		
0199998. Deposits in depositories that do not exceed the allowable limit in any one depository	XXX	102,743
0199999. Total federally insured depositories	XXX	102,743
NON-FEDERALLY INSURED DEPOSITORIES		
0299999. Total non-federally insured depositories	XXX	0
0399999. Total open depositories - Dec. 31st	XXX	102,743
SUSPENDED DEPOSITORIES		
0499999. Total suspended depositories - Dec. 31st	XXX	0
0599999. Grand total - all depositories - Dec. 31st	XXX	102,743
1. Totals: Last day of January		
2. February		
3. March		
4. April		
5. May		
6. June		
7. July		
8. August		
9. September		
10. October		
11. November		
12. December		

Schedule E - Part 1B - Segregated Funds Held for Others as Interest Earning Cash Deposits

N O N E

Schedule E - Part 1C - Reinsurance Reserve Funds

N O N E

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

SCHEDULE E - PART 1D - SUMMARY

Segregated Funds Held for Others			
Type	1 Non-interest Earning	2 Interest Earning	3 Total (Cols. 1+2)
1. Open depositories	102,743		102,743
2. Suspended depositories	0		0
3. Total segregated cash funds held for others (General Interrogatories-Part 2, Line 9.22)	102,743	0	102,743
4. Other forms of security held for others (General Interrogatories-Part 2, Line 9.23)			0
5. Total all segregated funds held for others (General Interrogatories-Part 2, Line 9.21)	102,743	0	102,743
Company Funds on Hand and on Deposit			
General Funds			
6. Open depositories			1,675,774
7. Suspended depositories			
8. Total general funds			1,675,774
Reinsurance Reserve Funds			
9. Open depositories			
10. Suspended depositories			
11. Total reinsurance reserve funds			0
Total Company Funds			
12. Open depositories			1,778,517
13. Suspended depositories			0
14. Total company funds on deposit (Lines 8 & 11)			1,675,774
15. Company funds on hand			
16. Total company funds on hand and on deposit			1,675,774

SCHEDULE E - PART 1E - SUMMARY OF INTEREST EARNED

Interest Earned On	1 Interest Earned by Company	2 Average Monthly Balance of Non-Earning Deposits	3 Average Monthly Balance of Earning Deposits
Segregated Funds Held for Others			
17. Open depositories			
18. Suspended depositories			
19. Total segregated funds held for others	0	0	0
Company Funds on Deposit			
20. Open depositories	14,837	986,570	685,901
21. Suspended depositories			
22. Total company funds on deposit	14,837	986,570	685,901
Total All Funds on Deposit			
23. Open depositories			
24. Suspended depositories			
25. Total all funds on deposit	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
SCHEDULE E - PART 1F - FUNDS ON DEPOSIT - INTERROGATORRIES

1. Does the reporting entity require, at least annually, letters of representation from its directors and officers concerning conflicts of interest in relation to:
- 1.1 The supply of goods or paid provision of personal services to a reporting entity depository listed in Schedule E – Part 1, or its parent, subsidiaries, or any of its affiliates? Yes [X] No []
- 1.2 Real estate agreements, including, but not limited to lease, rental, mortgage, or purchase agreements with the reporting entity depository listed in Schedule E – Part 1, or its parent, subsidiaries, or any of its affiliates? Yes [X] No []
- 2.1 Is the reporting entity aware of any real estate agreements, including, but not limited to lease, rental, mortgage, or purchase agreements, existing between the reporting entity, its Parent, Subsidiaries, or any of its Affiliates, and any depository listed in Schedule E – Part 1, or its parent, subsidiaries or any of its affiliates? Yes [] No [X]
- 2.2 If yes, give details below:
3. Does the reporting entity maintain sufficient records of funds held as escrow or security deposits and reported in Exhibit of Capital Gains (Losses) and Schedule E – Part 1A that will enable it to identify the funds on an individual basis? Yes [] No [X]

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

SCHEDULE F - PART 1

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Reinsurance Assumed Liability	6 Assumed Premium Received	7 Reinsurance Payable on Paid Losses and Loss Adjustment Expenses	8 Reinsurance Payable on Known Case Losses and LAE Reserves	9 Assumed Premiums Receivable	10 Funds Held by or Deposited With Reinsured Companies	11 Letters of Credit	12 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	13 Amount of Assets Pledged or Collateral Held in Trust
NONE												
9999999 Totals												

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

SCHEDULE F - PART 2

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Ceded Liability	7 Ceded Reinsurance Premiums Paid	8 Reinsurance Recoverable on Paid Losses and Loss Adjustment Expenses	9 Reinsurance Recoverable on Known Case Losses and LAE Reserves	Reinsurance Payable		12 Net Amount Recoverable From Reinsurers (Cols. 8+9-10-11)	13 Funds Held by Company Under Reinsurance Treaties
									10 Ceded Balances Payable	11 Other Amounts Due to Reinsurers		
0499999		Total authorized - affiliates - U.S. non-pool			0	0	0	0	0	0	0	0
0799999		Total authorized - affiliates - other (non-U.S.)			0	0	0	0	0	0	0	0
0899999		Total authorized - affiliates			0	0	0	0	0	0	0	0
95-2566122	.....50814	.....First American Title Insurance Company	CA				99				99	
06-1629891	.....51268	.....Connecticut Attorney Title Insurance Company	CT		65,321	17					0	
0999999		Total authorized - other U.S. unaffiliated insurers			65,321	17	99	0	0	0	99	0
1399999		Total authorized			65,321	17	99	0	0	0	99	0
1799999		Total unauthorized - affiliates - U.S. non-pool			0	0	0	0	0	0	0	0
2099999		Total unauthorized - affiliates - other (non-U.S.)			0	0	0	0	0	0	0	0
2199999		Total unauthorized - affiliates			0	0	0	0	0	0	0	0
AA-1126623	.....00000	.....Beazley 623/2623	GBR		160,095	42					0	
AA-1120102	.....00000	.....Ren Re Syndicate 1458	GBR		25,052	6					0	
AA-1127084	.....00000	.....Chaucer Ltd 1084	GBR		215,797	37					0	
AA-1128987	.....00000	.....Brit 2987	GBR		134,842	36					0	
AA-1780072	.....00000	.....Axa XL Europe SE	IRL		97,982	26					0	
AA-3190917	.....00000	.....Liberty Specialty Markets Bermuda	BMU		8,019	2					0	
AA-1126006	.....00000	.....Liberty Syndicate (4472)	GBR		58,939	16					0	
AA-3770280	.....00000	.....Greenlight Reinsurance LTD	CYM		47,228	115					0	
AA-3194139	.....00000	.....Axis Specialty Limited	BMU		21,180	5					0	
AA-1784115	.....00000	.....Axis Re	GBR		27,143	7					0	
AA-1120075	.....00000	.....Ark (4020)	GBR		9,173	2					0	
AA-3194168	.....00000	.....Aspen Bermuda	BMU		30,692	9					0	
AA-1120227	.....00000	.....Silver Flame/ Lloyd's Syndicate 3123	GBR		16,941	5					0	
2599999		Total unauthorized - other non-U.S. insurers			853,083	308	0	0	0	0	0	0
2699999		Total unauthorized			853,083	308	0	0	0	0	0	0
3099999		Total certified - affiliates - U.S. non-pool			0	0	0	0	0	0	0	0
3399999		Total certified - affiliates - other (non-U.S.)			0	0	0	0	0	0	0	0
3499999		Total certified - affiliates			0	0	0	0	0	0	0	0
3999999		Total certified			0	0	0	0	0	0	0	0
4399999		Total reciprocal jurisdiction - affiliates - U.S. non-pool			0	0	0	0	0	0	0	0
4699999		Total reciprocal jurisdiction - affiliates - other (non-U.S.)			0	0	0	0	0	0	0	0
4799999		Total reciprocal jurisdiction - affiliates			0	0	0	0	0	0	0	0
5299999		Total reciprocal jurisdiction			0	0	0	0	0	0	0	0
9999999		Totals			918,404	325	99	0	0	0	99	0

Schedule F - Part 3 - Provision for Unauthorized Reinsurance

N O N E

Schedule F - Part 3 - Bank Footnote

N O N E

Schedule F - Part 4 - Provision for Reinsurance Ceded to Certified Reinsurers

N O N E

Schedule F - Part 4 - Bank Footnote

N O N E

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

SCHEDULE H - PART 2

Showing All Title Plants Acquired During the Year

1 Permanent Identification Number	2 Form of Ownership	Title Plant Covering Period		5 Date Acquired	6 How Acquired	7 Name of Seller	8 Acquisition/ Construction Cost to Company During Year	9 Book Value at December 31 of Current Year	10 Percentage Ownership as of December 31	11 Title Plant Not 100% Owned (Does Company Participate in Maintenance Cost? Yes or No)
		3 From	4 To							
NONE										
9999999 - Totals									XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

SCHEDULE H - PART 3

Showing All Title Plants Sold or Otherwise Disposed of During the Year

1 Permanent Identification Number	2 Form of Ownership	Title Plant Covering Period		5 Date Sold	6 Name of Purchaser	7 Cost to Company	8 Prior Year Book Value	Change in Book Value		11 Book Value at Date of Sale (8 + 9 -10)	12 Consideration	13 Profit and (Losses) On Sale
		3 From	4 To					9 Increase by Adjustment in Book Value During Year	10 Decrease by Adjustment in Book Value During Year			
NONE												
9999999 - Totals												

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SCHEDULE H - VERIFICATION BETWEEN YEARS

1. Book value, December 31, prior year	10,000,000	5. Decrease by adjustment in book value:	
2. Increase by adjustment in book value:		5.1 Totals, Part 1, Col. 10	0
2.1 Totals, Part 1, Col. 9	0	5.2 Totals, Part 3, Col. 10	
2.2 Totals, Part 3, Col. 9		6. Consideration received on sales, Part 3, Col. 12	
3. Cost of acquisition, Part 2, Col. 8		7. Net profit (loss) on sales, Part 3, Col. 13	
4. Totals	10,000,000	8. Book value, December 31, current year	10,000,000

SCHEDULE H - PART 4

Showing Total Title Assets Held Directly or by Subsidiaries

Type of Title Plant Ownership	1 Title Plant Value Current Year	2 Title Plant Value Prior Year
1. Direct investment in title plant assets	10,000,000	10,000,000
2. Title plant assets held by subsidiaries (proportionate to ownership)		
3. Total (Line 1 plus Line 2)	10,000,000	10,000,000

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

SCHEDULE P - PART 1 - SUMMARY

(\$000 OMITTED)

Years in Which Policies Were Written	1 Amount of Insurance Written in Millions	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments					
		2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net (Cols. 2+3+4-5)	Loss Payments			Allocated LAE Payments		
							7 Direct	8 Assumed	9 Ceded	10 Direct	11 Assumed	12 Ceded
1. Prior	XXX	51,890	1	5,118	2,691	54,318	2,144	0	192	2,592	0	125
2. 2016	6,027	8,937	0	981	422	9,496	50	0	0	129	0	0
3. 2017	4,716	7,725	0	918	404	8,239	71	0	0	65	0	0
4. 2018	5,473	10,824	0	1,572	304	12,092	21	0	0	216	0	0
5. 2019	7,285	17,608	0	2,378	323	19,663	162	0	0	170	0	0
6. 2020	21,644	63,847	0	8,176	509	71,514	293	0	0	1,108	0	0
7. 2021	59,400	147,323	0	13,822	1,691	159,454	617	0	0	326	0	0
8. 2022	30,367	93,902	0	2,885	1,451	95,336	2,750	0	0	1,577	0	0
9. 2023	16,657	69,369	0	1,796	640	70,525	1,399	0	0	498	0	0
10. 2024	20,133	62,377	0	1,740	347	63,770	1,562	0	0	357	0	0
11. 2025	19,337	53,106	0	4,177	326	56,957	300	0	0	51	0	0
12. Totals	XXX	586,908	1	43,563	9,108	621,364	9,369	0	192	7,089	0	125

	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense Paid (Cols. 7+8 +10+11-9-12+14)	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23 Unallocated Loss Expense Unpaid
					Known Claim Reserves			IBNR Reserves			
					17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded	
1. Prior	2,313	107	4,526	1,595	38	0	0	66	0	0	14
2. 2016	58	1	180	66	2	0	0	29	0	0	5
3. 2017	5	0	136	65	0	0	0	0	0	0	0
4. 2018	59	6	243	71	34	0	0	59	0	0	13
5. 2019	917	165	497	78	0	0	0	0	0	0	0
6. 2020	352	110	1,511	139	619	0	0	487	0	1	135
7. 2021	899	158	1,101	350	124	0	0	1,766	0	7	311
8. 2022	2,573	776	5,103	421	690	0	0	3,212	0	24	605
9. 2023	2,049	273	2,170	298	501	0	0	2,472	0	13	463
10. 2024	885	810	2,729	183	265	0	0	2,852	0	10	508
11. 2025	0	402	753	94	937	0	0	2,232	0	11	459
12. Totals	10,110	2,808	18,949	3,360	3,210	0	0	13,175	0	66	2,513

	24 Total Net Loss and LAE Unpaid (Cols. 17+18+20 +21-19-22+23)	25 Number of Claims Outstanding (Direct)	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32 Net Loss & LAE Per \$1000 of Coverage ([Cols. 29+14+23] /Col. 1)	33 Discount For Time Value of Money	34 Net Reserves After Discount (Cols. 24-33)
			26 Direct (Cols. 7+10+17 +20)	27 Assumed (Cols. 8+11+18 +21)	28 Ceded (Cols. 9+12+19 +22)	29 Net	30 Direct Basis ([Cols. 14+23+26]/ Col 2)	31 Net Basis ([Cols. 14+23+29]/ [Cols. 6-4])			
1. Prior	118	1	4,840	0	317	4,523	9.6	9.4	XXX	0	118
2. 2016	36	1	210	0	0	210	2.4	2.5	3.6	0	36
3. 2017	0	0	136	0	0	136	1.8	1.9	2.9	0	0
4. 2018	106	3	330	0	0	330	3.2	3.3	6.4	0	106
5. 2019	0	0	332	0	0	332	2.8	2.9	6.8	0	0
6. 2020	1,240	7	2,507	0	1	2,506	4.3	4.3	12.7	0	1,240
7. 2021	2,194	18	2,833	0	7	2,826	2.2	2.3	5.5	0	2,194
8. 2022	4,483	32	8,229	0	24	8,205	10.2	10.4	31.6	0	4,483
9. 2023	3,423	35	4,870	0	13	4,857	8.1	8.1	33.6	0	3,423
10. 2024	3,615	22	5,036	0	10	5,026	10.2	10.2	31.5	0	3,615
11. 2025	3,617	19	3,520	0	11	3,509	8.2	8.3	22.6	0	3,617
12. Totals	18,832	138	32,843	0	383	32,460	XXX	XXX	XXX	0	18,832

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
SCHEDULE P - PART 1A - POLICIES WRITTEN DIRECTLY

(\$000 OMITTED)

Years in Which Policies Were Written	1 Amount of Insurance Written in Millions	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments					
		2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net (Cols. 2+3+4-5)	Loss Payments			Allocated LAE Payments		
							7 Direct	8 Assumed	9 Ceded	10 Direct	11 Assumed	12 Ceded
1. Prior.....	XXX	0	0	0	0	0						
2. 2016.....						0						
3. 2017.....						0						
4. 2018.....						0						
5. 2019.....						0						
6. 2020.....						0						
7. 2021.....						0						
8. 2022.....						0						
9. 2023.....						0						
10. 2024.....						0						
11. 2025.....	2,767	5,622	0	3,008	0	8,630						
12. Totals	XXX	5,622	0	3,008	0	8,630	0	0	0	0	0	0

	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense Paid (Cols. 7+8 +10+11-9-12+14)	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23 Unallocated Loss Expense Unpaid
					Known Claim Reserves			IBNR Reserves			
					17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded	
1. Prior.....			0								
2. 2016.....			0								
3. 2017.....			0								
4. 2018.....			0								
5. 2019.....			0								
6. 2020.....			0								
7. 2021.....			0								
8. 2022.....			0								
9. 2023.....			0								
10. 2024.....			0								
11. 2025.....			0								
12. Totals	0	0	0	0	0	0	0	0	0	0	0

	24 Total Net Loss and LAE Unpaid (Cols. 17+18+20 +21-19-22+23)	25 Number of Claims Outstanding (Direct)	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32 Net Loss & LAE Per \$1000 of Coverage ([Cols. 29+14+23] /Col. 1)	33 Discount For Time Value of Money	34 Net Reserves After Discount (Cols. 24-33)
			26 Direct (Cols. 7+10+17 +20)	27 Assumed (Cols. 8+11+18 +21)	28 Ceded (Cols. 9+12+19 +22)	29 Net	30 Direct Basis ([Cols. 14+23+26]/ Col 2)	31 Net Basis ([Cols. 14+23+29]/ [Cols. 6-4])			
1. Prior.....	0		0	0	0	0	0.0	0.0	XXX	0	
2. 2016.....	0		0	0	0	0	0.0	0.0	0.0	0	
3. 2017.....	0		0	0	0	0	0.0	0.0	0.0	0	
4. 2018.....	0		0	0	0	0	0.0	0.0	0.0	0	
5. 2019.....	0		0	0	0	0	0.0	0.0	0.0	0	
6. 2020.....	0		0	0	0	0	0.0	0.0	0.0	0	
7. 2021.....	0		0	0	0	0	0.0	0.0	0.0	0	
8. 2022.....	0		0	0	0	0	0.0	0.0	0.0	0	
9. 2023.....	0		0	0	0	0	0.0	0.0	0.0	0	
10. 2024.....	0		0	0	0	0	0.0	0.0	0.0	0	
11. 2025.....	0		0	0	0	0	0.0	0.0	0.0	0	
12. Totals	0	0	0	0	0	0	XXX	XXX	XXX	0	

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

SCHEDULE P - PART 1B - POLICIES WRITTEN THROUGH AGENTS

(\$000 OMITTED)

Years in Which Policies Were Written	1 Amount of Insurance Written in Millions	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments					
		2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net (Cols. 2+3+4-5)	Loss Payments			Allocated LAE Payments		
							7 Direct	8 Assumed	9 Ceded	10 Direct	11 Assumed	12 Ceded
1. Prior.....	XXX.....	51,890	1	5,118	2,691	54,318	2,144		192	2,592		125
2. 2016.....	6,027	8,937	0	981	422	9,496	50			129		
3. 2017.....	4,716	7,725	0	918	404	8,239	71			65		
4. 2018.....	5,473	10,824	0	1,572	304	12,092	21			216		
5. 2019.....	7,285	17,608	0	2,378	323	19,663	162			170		
6. 2020.....	21,644	63,847	0	8,176	509	71,514	293			1,108		
7. 2021.....	59,400	147,323	0	13,822	1,691	159,454	617			326		
8. 2022.....	30,367	93,902	0	2,885	1,451	95,336	2,750			1,577		
9. 2023.....	16,657	69,369	0	1,796	640	70,525	1,399			498		
10. 2024.....	20,133	62,377	0	1,740	347	63,770	1,562			357		
11. 2025.....	16,570	47,484	0	1,169	326	48,327	300			51		
12. Totals	XXX	581,286	1	40,555	9,108	612,734	9,369	0	192	7,089	0	125

	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense Paid (Cols. 7+8 +10+11-9-12+14)	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23 Unallocated Loss Expense Unpaid	
					Known Claim Reserves			IBNR Reserves				
					17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded		
1. Prior.....	2,313	107	4,526	1,595	38				66			14
2. 2016.....	58	1	180	66	2				29			5
3. 2017.....	5	0	136	65	0				0			0
4. 2018.....	59	6	243	71	34				59			13
5. 2019.....	917	165	497	78	0				0			0
6. 2020.....	352	110	1,511	139	619				487		1	135
7. 2021.....	899	158	1,101	350	124				1,766		7	311
8. 2022.....	2,573	776	5,103	421	690				3,212		24	605
9. 2023.....	2,049	273	2,170	298	501				2,472		13	463
10. 2024.....	885	810	2,729	183	265				2,852		10	508
11. 2025.....	0	402	753	94	937				2,232		11	459
12. Totals	10,110	2,808	18,949	3,360	3,210	0	0	13,175	0	66		2,513

	24 Total Net Loss and LAE Unpaid (Cols. 17+18+20 +21-19-22+23)	25 Number of Claims Outstanding (Direct)	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32 Net Loss & LAE Per \$1000 of Coverage (Cols. 29+14+23) /Col. 1)	33 Discount For Time Value of Money	34 Net Reserves After Discount (Cols. 24-33)
			26 Direct (Cols. 7+10+17 +20)	27 Assumed (Cols. 8+11+18 +21)	28 Ceded (Cols. 9+12+19 +22)	29 Net	30 Direct Basis ([Cols. 14+23+26]/ Col 2)	31 Net Basis ([Cols. 14+23+29]/ [Cols. 6-4])			
1. Prior.....	118	1	4,840	0	317	4,523	9.6	9.4	XXX	118	
2. 2016.....	36	1	210	0	0	210	2.4	2.5	3.6	36	
3. 2017.....	0	0	136	0	0	136	1.8	1.9	2.9	0	
4. 2018.....	106	3	330	0	0	330	3.2	3.3	6.4	106	
5. 2019.....	0	0	332	0	0	332	2.8	2.9	6.8	0	
6. 2020.....	1,240	7	2,507	0	1	2,506	4.3	4.3	12.7	1,240	
7. 2021.....	2,194	18	2,833	0	7	2,826	2.2	2.3	5.5	2,194	
8. 2022.....	4,483	32	8,229	0	24	8,205	10.2	10.4	31.6	4,483	
9. 2023.....	3,423	35	4,870	0	13	4,857	8.1	8.1	33.6	3,423	
10. 2024.....	3,615	22	5,036	0	10	5,026	10.2	10.2	31.5	3,615	
11. 2025.....	3,617	19	3,520	0	11	3,509	9.2	9.3	26.4	3,617	
12. Totals	18,832	138	32,843	0	383	32,460	XXX	XXX	XXX	0	18,832

SCHEDULE P - PART 2 - POLICY YEAR INCURRED LOSS AND ALAE

Years in Which Policies Were Written	Incurred Losses and Allocated Expenses at Year-End (\$000 Omitted) Including Known Claims and IBNR on Unreported Claims										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	One Year (Cols. 10-9)	Two Year (Cols. 10-8)
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	0
2. 2006.....	148	147	147	144	143	141	141	139	138	136	(2)	(3)
3. 2007.....	383	376	392	385	375	371	369	367	365	358	(7)	(9)
4. 2008.....	685	689	678	695	679	672	665	651	645	629	(16)	(22)
5. 2009.....	516	504	470	472	456	451	444	433	428	727	299	294
6. 2010.....	967	1,005	990	1,014	1,008	999	992	1,006	991	987	(4)	(19)
7. 2011.....	314	286	262	246	230	215	209	179	176	174	(2)	(5)
8. 2012.....	375	318	281	260	233	220	203	161	159	148	(11)	(13)
9. 2013.....	853	814	778	793	804	820	859	915	897	825	(72)	(90)
10. 2014.....	610	636	552	503	473	461	440	407	408	419	11	12
11. 2015.....	816	604	470	375	317	260	228	145	139	120	(19)	(25)
12. 2016.....	1,013	714	558	445	452	354	346	226	213	210	(3)	(16)
13. 2017.....	XXX	810	647	538	467	376	329	184	171	136	(35)	(48)
14. 2018.....	XXX	XXX	933	872	688	539	473	328	299	330	31	2
15. 2019.....	XXX	XXX	XXX	1,162	982	800	694	572	535	332	(203)	(240)
16. 2020.....	XXX	XXX	XXX	XXX	2,708	2,052	1,685	1,511	2,108	2,506	398	995
17. 2021.....	XXX	XXX	XXX	XXX	XXX	5,206	4,618	4,161	3,776	2,826	(950)	(1,335)
18. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	3,958	5,403	7,517	8,205	688	2,802
19. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,774	5,934	4,857	(1,077)	1,083
20. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,254	5,026	(228)	XXX
21. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,509	XXX	XXX
22. Totals.....											(1,202)	3,363

SCHEDULE P - PART 2A - POLICY YEAR PAID LOSS AND ALAE

Years in Which Policies Were Written	Cumulative Paid Losses and Allocated Expenses at Year-End (\$000 Omitted)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	0
2. 2006.....	132	134	134	134	136	136	136	136	136	136	27	33
3. 2007.....	333	333	343	352	352	352	352	357	358	358	94	150
4. 2008.....	561	587	610	629	629	629	629	629	629	629	108	214
5. 2009.....	389	391	402	415	414	415	414	414	414	695	89	181
6. 2010.....	822	890	894	925	951	951	951	952	952	954	61	123
7. 2011.....	153	158	163	164	164	167	167	167	167	174	42	75
8. 2012.....	109	111	123	129	135	145	148	148	148	148	30	92
9. 2013.....	417	501	548	622	664	699	777	813	822	825	25	85
10. 2014.....	159	279	307	302	328	334	352	353	363	380	29	62
11. 2015.....	79	101	101	103	107	107	118	121	121	120	17	50
12. 2016.....	5	39	61	61	76	113	160	176	176	179	12	51
13. 2017.....	XXX	7	59	88	135	135	135	136	135	136	10	55
14. 2018.....	XXX	XXX	62	215	218	221	220	220	221	237	16	49
15. 2019.....	XXX	XXX	XXX	19	183	250	268	345	(147)	332	20	52
16. 2020.....	XXX	XXX	XXX	XXX	55	88	174	503	1,082	1,401	27	98
17. 2021.....	XXX	XXX	XXX	XXX	XXX	127	543	728	890	943	57	257
18. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	264	1,875	2,485	4,327	63	275
19. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	354	1,920	1,897	48	180
20. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,199	1,919	25	118
21. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	351	10	65

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
SCHEDULE P - PART 2B - POLICY YEAR LOSS AND ALAE CASE BASIS RESERVES

Years in Which Policies Were Written	Case Basis Losses and Allocated Expenses Reserves at Year-End (\$000 Omitted)									
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2006.....	0	0	0	0	0	0	0	0	0	0
3. 2007.....	0	3	7	4	0	0	0	0	0	0
4. 2008.....	33	19	1	0	0	0	0	0	0	0
5. 2009.....	10	27	5	5	3	2	2	2	2	27
6. 2010.....	11	15	14	27	0	0	0	0	3	3
7. 2011.....	0	1	0	0	12	0	0	0	0	0
8. 2012.....	0	1	8	2	5	3	0	0	0	0
9. 2013.....	93	45	12	4	16	47	4	10	0	0
10. 2014.....	2	36	7	16	9	46	3	0	5	8
11. 2015.....	19	0	0	0	0	0	3	0	0	0
12. 2016.....	0	3	5	5	185	62	20	5	4	2
13. 2017.....	XXX	17	5	28	0	0	0	0	0	0
14. 2018.....	XXX	XXX	49	7	24	0	0	0	0	34
15. 2019.....	XXX	XXX	XXX	148	57	47	64	51	675	0
16. 2020.....	XXX	XXX	XXX	XXX	11	68	59	162	133	619
17. 2021.....	XXX	XXX	XXX	XXX	XXX	392	416	61	59	124
18. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	866	1,752	1,371	690
19. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,002	1,822	501
20. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44	265
21. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	937

SCHEDULE P - PART 2C - POLICY YEAR BULK RESERVES ON KNOWN CLAIMS

Years in Which Policies Were Written	Bulk Reserves on Known Claims at Year-End (\$000 Omitted) Loss and Allocated Loss Expense									
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025
1. Prior.....										
2. 2006.....										
3. 2007.....										
4. 2008.....										
5. 2009.....										
6. 2010.....										
7. 2011.....										
8. 2012.....										
9. 2013.....										
10. 2014.....										
11. 2015.....										
12. 2016.....										
13. 2017.....	XXX									
14. 2018.....	XXX	XXX								
15. 2019.....	XXX	XXX	XXX							
16. 2020.....	XXX	XXX	XXX	XXX						
17. 2021.....	XXX	XXX	XXX	XXX	XXX					
18. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX				
19. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
20. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
21. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
SCHEDULE P - PART 2D - POLICY YEAR IBNR RESERVES

Years in Which Policies Were Written	IBNR Reserves on Unreported Claims at Year-End (\$000 Omitted) Loss and Allocated Loss Expense									
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2006.....	16	14	13	10	7	5	5	3	2	0
3. 2007.....	49	41	42	29	23	19	17	10	7	0
4. 2008.....	92	84	67	66	50	43	36	22	16	0
5. 2009.....	117	86	63	52	39	34	28	17	12	5
6. 2010.....	135	101	82	62	57	48	41	54	36	30
7. 2011.....	161	126	99	82	54	48	42	12	9	0
8. 2012.....	266	206	150	129	93	72	55	13	11	0
9. 2013.....	343	268	218	167	124	74	78	92	75	0
10. 2014.....	449	321	238	185	136	81	85	54	40	31
11. 2015.....	718	503	369	272	210	153	107	24	18	0
12. 2016.....	1,008	673	492	379	191	179	166	45	33	29
13. 2017.....	XXX	786	583	422	332	241	194	48	36	0
14. 2018.....	XXX	XXX	822	650	446	318	253	108	78	59
15. 2019.....	XXX	XXX	XXX	995	742	503	362	176	7	0
16. 2020.....	XXX	XXX	XXX	XXX	2,642	1,896	1,452	846	893	486
17. 2021.....	XXX	XXX	XXX	XXX	XXX	4,687	3,659	3,372	2,827	1,759
18. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	2,828	1,776	3,661	3,188
19. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,418	2,192	2,459
20. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,011	2,842
21. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,221

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
SCHEDULE P - PART 3 - INCURRED LOSS AND ALAE BY YEAR OF FIRST REPORT

Years in Which Claims Were First Reported	Losses and Allocated Expenses at Year-End (\$000 Omitted)										Development	
	Incurred Loss and ALAE on Known Claims and Bulk Reserves on Known Claims										11 One Year (Cols. 10-9)	12 Two Year (Cols. 10-8)
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025		
1. Prior.....	3,154	3,284	3,295	3,325	3,880	3,329	3,328	3,329	3,344	3,363	19	34
2. 2016.....	174	302	326	387	100	563	574	616	614	862	248	246
3. 2017.....	XXX	113	142	134	135	132	132	132	132	132	0	0
4. 2018.....	XXX	XXX	158	263	222	270	269	267	267	267	0	0
5. 2019.....	XXX	XXX	XXX	295	207	388	329	374	389	389	0	15
6. 2020.....	XXX	XXX	XXX	XXX	325	275	304	302	432	316	(116)	14
7. 2021.....	XXX	XXX	XXX	XXX	XXX	579	765	648	1,288	2,168	880	1,520
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	1,544	1,233	1,098	1,105	7	(128)
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,571	5,495	3,870	(1,625)	(701)
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,130	4,458	1,328	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,419	XXX	XXX
12. Total.....											741	1,000

SCHEDULE P - PART 3A - PAID LOSS AND ALAE BY YEAR OF FIRST REPORT

Years in Which Claims Were First Reported	Cumulative Paid Losses and Allocated Expenses at Year-End (\$000 Omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		
1. Prior.....	3,078	3,235	3,282	3,322	3,880	3,329	3,328	3,329	3,339	3,355	416	723
2. 2016.....	82	224	300	373	76	486	567	604	612	862	26	81
3. 2017.....	XXX	72	140	134	135	132	132	132	132	132	27	86
4. 2018.....	XXX	XXX	84	257	218	255	266	267	267	267	32	100
5. 2019.....	XXX	XXX	XXX	74	183	360	317	339	389	389	34	80
6. 2020.....	XXX	XXX	XXX	XXX	55	153	215	264	398	279	40	79
7. 2021.....	XXX	XXX	XXX	XXX	XXX	154	489	555	507	1,548	34	147
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	494	1,033	1,058	1,095	48	268
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,904	3,513	3,222	79	316
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,856	3,852	64	320
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,138	10	65

SCHEDULE P - PART 3B - LOSS AND ALAE CASE BASIS RESERVES BY YEAR OF FIRST REPORT

Years in Which Claims Were First Reported	Case Basis Losses and Allocated Expenses Reserves at Year-End (\$000 Omitted)									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	76	49	12	4	0	0	0	0	5	8
2. 2016.....	92	78	26	15	24	77	7	12	2	0
3. 2017.....	XXX	40	1	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	74	6	4	15	3	0	0	0
5. 2019.....	XXX	XXX	XXX	221	24	28	12	35	0	0
6. 2020.....	XXX	XXX	XXX	XXX	270	122	89	38	34	37
7. 2021.....	XXX	XXX	XXX	XXX	XXX	425	276	93	781	620
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	1,050	200	40	10
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,667	1,982	648
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,274	606
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,281

SCHEDULE P - PART 3C - BULK RESERVES ON KNOWN CLAIMS BY YEAR OF FIRST REPORT

Years in Which Claims Were First Reported	Bulk Reserves on Known Claims at Year-End (\$000 Omitted)									
	Loss and Allocated Loss Expense									
	1	2	3	4	5	6	7	8	9	10
2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior.....										
2. 2016.....										
3. 2017.....	XXX									
4. 2018.....	XXX	XXX								
5. 2019.....	XXX	XXX	XX							
6. 2020.....	XXX	XXX	XX	XX						
7. 2021.....	XXX	XXX	XX	XXX	XX					
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
SCHEDULE P - PART 4A - POLICY YEAR REPORTED CLAIM COUNTS

Years in Which Policies Were Written	Number of Claims Reported (Direct)									
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2006.....	53	55	55	56	57	57	57	57	59	60
3. 2007.....	209	223	228	230	233	233	238	239	241	244
4. 2008.....	283	286	299	306	309	310	313	317	321	322
5. 2009.....	228	241	249	251	253	256	261	264	270	273
6. 2010.....	145	150	163	168	172	172	178	178	182	185
7. 2011.....	73	86	93	100	106	110	112	114	116	117
8. 2012.....	76	84	94	110	114	117	117	118	120	122
9. 2013.....	68	78	86	93	103	98	102	103	107	112
10. 2014.....	37	56	71	75	83	84	87	89	90	92
11. 2015.....	19	33	45	52	58	59	62	62	64	68
12. 2016.....	9	18	27	36	46	48	52	57	61	66
13. 2017.....	XXX	10	26	39	47	47	56	61	63	65
14. 2018.....	XXX	XXX	8	23	31	37	45	51	59	71
15. 2019.....	XXX	XXX	XXX	12	33	41	53	64	70	78
16. 2020.....	XXX	XXX	XXX	XXX	18	43	73	102	114	139
17. 2021.....	XXX	XXX	XXX	XXX	XXX	65	123	207	276	350
18. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	59	183	292	421
19. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63	173	298
20. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	66	183
21. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	94

SCHEDULE P - PART 4B - POLICY YEAR CLAIM CLOSED WITH LOSS PAYMENT

Years in Which Policies Were Written	Number of Claims Closed With Loss Payment									
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2006.....	28	27	28	27	28	28	28	28	27	27
3. 2007.....	85	93	98	99	99	99	99	100	94	94
4. 2008.....	103	100	105	106	107	107	107	108	108	108
5. 2009.....	77	78	82	83	85	85	87	89	89	89
6. 2010.....	60	64	67	68	70	70	70	70	61	61
7. 2011.....	27	30	32	34	35	36	36	36	42	42
8. 2012.....	27	28	31	32	34	35	36	36	30	30
9. 2013.....	21	22	24	25	27	27	27	27	25	25
10. 2014.....	15	18	26	27	30	31	33	35	29	29
11. 2015.....	3	7	11	11	13	13	13	14	17	17
12. 2016.....	2	5	7	8	11	12	12	13	12	12
13. 2017.....	XXX	1	4	5	8	8	8	8	10	10
14. 2018.....	XXX	XXX	0	8	12	15	15	16	16	16
15. 2019.....	XXX	XXX	XXX	1	9	13	14	17	20	20
16. 2020.....	XXX	XXX	XXX	XXX	2	5	13	23	27	27
17. 2021.....	XXX	XXX	XXX	XXX	XXX	2	26	40	53	57
18. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	10	45	60	63
19. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20	41	48
20. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15	25
21. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10

SCHEDULE P - PART 4C - POLICY YEAR CLAIM CLOSED WITHOUT LOSS PAYMENT

Years in Which Policies Were Written	Number of Claims Closed Without Loss Payment									
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2006.....	25	27	27	28	29	29	29	29	32	33
3. 2007.....	124	129	128	131	134	134	138	139	147	150
4. 2008.....	180	184	193	200	202	205	206	209	213	214
5. 2009.....	151	160	164	165	166	170	174	175	179	181
6. 2010.....	85	84	94	98	102	103	108	108	120	123
7. 2011.....	46	53	61	66	70	70	75	78	74	75
8. 2012.....	49	53	61	77	78	81	81	82	90	92
9. 2013.....	47	53	60	67	75	70	74	75	80	85
10. 2014.....	22	31	43	46	51	50	53	54	60	62
11. 2015.....	16	23	31	41	45	45	48	48	46	50
12. 2016.....	7	10	18	27	32	34	38	41	46	51
13. 2017.....	XXX	5	19	33	39	39	47	53	53	55
14. 2018.....	XXX	XXX	1	13	17	21	30	35	40	49
15. 2019.....	XXX	XXX	XXX	10	21	23	34	43	44	52
16. 2020.....	XXX	XXX	XXX	XXX	12	30	52	69	76	98
17. 2021.....	XXX	XXX	XXX	XXX	XXX	34	80	152	200	257
18. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	30	98	166	275
19. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25	83	180
20. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25	118
21. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	65

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
SCHEDULE P - PART 5A - REPORT YEAR REPORTED CLAIM COUNTS

Years in Which Claims Were First Reported	Number of Claims Reported (Direct)									
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025
1. Prior.....	1,112	1,106	1,106	1,107	1,107	1,107	1,107	1,107	1,116	1,141
2. 2016.....	88	104	104	103	99	103	103	103	104	109
3. 2017.....	XXX	110	111	111	111	110	110	111	111	113
4. 2018.....	XXX	XXX	123	123	122	123	123	123	123	135
5. 2019.....	XXX	XXX	XXX	107	105	107	106	106	106	114
6. 2020.....	XXX	XXX	XXX	XXX	81	101	101	101	101	126
7. 2021.....	XXX	XXX	XXX	XXX	XXX	126	126	126	126	200
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	212	212	213	342
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	340	340	465
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	404	521
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	94

SCHEDULE P - PART 5B - REPORT YEAR CLAIMS CLOSED WITH LOSS PAYMENT

Years in Which Claims Were First Reported	Number of Claims Closed With Loss Payment									
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025
1. Prior.....	430	436	448	449	451	451	451	451	416	416
2. 2016.....	17	25	28	27	28	28	30	30	26	26
3. 2017.....	XXX	12	24	24	24	24	24	24	27	27
4. 2018.....	XXX	XXX	15	25	26	27	27	28	32	32
5. 2019.....	XXX	XXX	XXX	9	18	19	20	20	34	34
6. 2020.....	XXX	XXX	XXX	XXX	23	32	36	37	40	40
7. 2021.....	XXX	XXX	XXX	XXX	XXX	5	22	27	30	34
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	24	42	45	48
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	66	72	79
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	54	64
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10

SCHEDULE P - PART 5C - REPORT YEAR CLAIMS CLOSED WITHOUT LOSS PAYMENT

Years in Which Claims Were First Reported	Number of Claims Closed Without Loss Payment									
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025
1. Prior.....	682	662	654	661	656	656	656	656	699	723
2. 2016.....	71	72	71	71	71	72	72	72	76	81
3. 2017.....	XXX	78	85	87	87	86	86	87	84	86
4. 2018.....	XXX	XXX	90	96	96	95	95	95	91	100
5. 2019.....	XXX	XXX	XXX	87	87	86	85	85	72	80
6. 2020.....	XXX	XXX	XXX	XXX	58	62	61	61	57	79
7. 2021.....	XXX	XXX	XXX	XXX	XXX	81	89	91	90	147
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	153	160	159	268
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	206	219	316
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	227	320
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	65

SCHEDULE P INTERROGATORIES

- 1.1 Title insurance losses should include all losses on any transaction for which a title insurance premium, rate or charge was made or contemplated. Escrow losses for which the company is contractually obligated should be included. Losses arising from defalcations for which the reporting entity is contractually obligated should be included. Are the title insurance losses reported in Schedule P defined in conformance with the above definition? Yes [X] No []
- 1.2 If not, describe the types of losses reported.

- 1.3 If the types or basis of reporting has changed over time, please explain the nature of such changes.

- 2.1 Are paid loss and allocated loss adjustment expenses reduced on account of salvage or subrogation in accordance with the instructions? Yes [X] No []
- 2.2 If not, describe the basis of reporting.

- 2.3 If the basis of reporting has changed over time, please explain the nature of such changes.

- 3.1 Are sales of salvage at prices different from their book value recorded in accordance with the instructions? Yes [X] No []
- 3.2 If not, describe the basis of reporting.

- 3.3 If the basis of reporting has changed over time, please explain the nature of such changes.

- 4.1 Are the case basis reserves reported gross of anticipated salvage and subrogation in accordance with the instructions? Yes [X] No []
- 4.2 If not, please explain.

- 4.3 If the basis of reporting has changed over time, please explain the nature of such changes.

- 5.1 Do any of the reserves reported in Schedule P contain a provision for reserve discount, contingency margin, or any other element not providing for an estimation of ultimate liability? Yes [] No [X]
- 5.2 If so, please explain.

- 6.1 Does the company IBNR reserves in Schedule P reconcile to the IBNR reserves prepared on a GAAP basis? Yes [X] No []
- 6.2 If not, please explain.

- 7.1 Are allocated loss adjustment expenses recorded in accordance with the instructions? Yes [X] No []
- 7.2 If not, please explain which items are not in conformity.

- 7.3 If the basis of reporting has changed over time, please explain the nature of such changes.

- 8.1 The unallocated loss adjustment expenses paid during the most recent calendar year should be distributed to the various policy years in which the policy was issued as follows: (1) 10% to the most recent policy year, (2) 20% to the next most recent policy year, (3) 10% to the succeeding policy year, (4) 5% to each of the next two succeeding policy years, and (5) the balance to all policy years, including the most recent policy year, in proportion to the amount of loss payments paid for each policy year during the most recent calendar year. Are they so reported? Yes [X] No []
- 8.2 If estimates were used prior to 1996, please explain the basis of such estimates.

- 9. Indicate the basis of determining claim counts:
- 9.1 Are policies having multiple claims shown in Schedule P as a single claim? Yes [X] No []
- 9.2 Are claims closed without payment removed from the claim count? Yes [] No [X]
- 9.3 If the definition of claim count has changed over time, please explain the nature of such changes.

- 10.1 Have there been any portfolio reinsurance transfers or other accounting conventions that have caused a mismatch of premiums, other income, loss or ALAE? Yes [] No [X]
- 10.2 If so, please explain.

- 11.1 Have there been any excess of loss or stop loss reinsurance treaties or other accounting conventions that have caused a mismatch of premiums, other income, loss or ALAE? Yes [] No [X]
- 11.2 If so, please explain.

- 12.1 Have there been any major mergers or acquisitions, either with respect to an insurer or an agent, that had a material impact on operations or claims development? Yes [] No [X]
- 12.2 If so, please explain.

- 13.1 Were any estimates or allocations used to complete this data request? Yes [] No [X]
- 13.2 If so, please explain the nature of the estimate or allocation, the assumptions made and the data used to support your assumptions.

- 14. Are there any especially significant events, coverage, retention or accounting changes which have occurred which must be considered when making an analysis of the information provided? Yes [] No [X]

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

By States and Territories

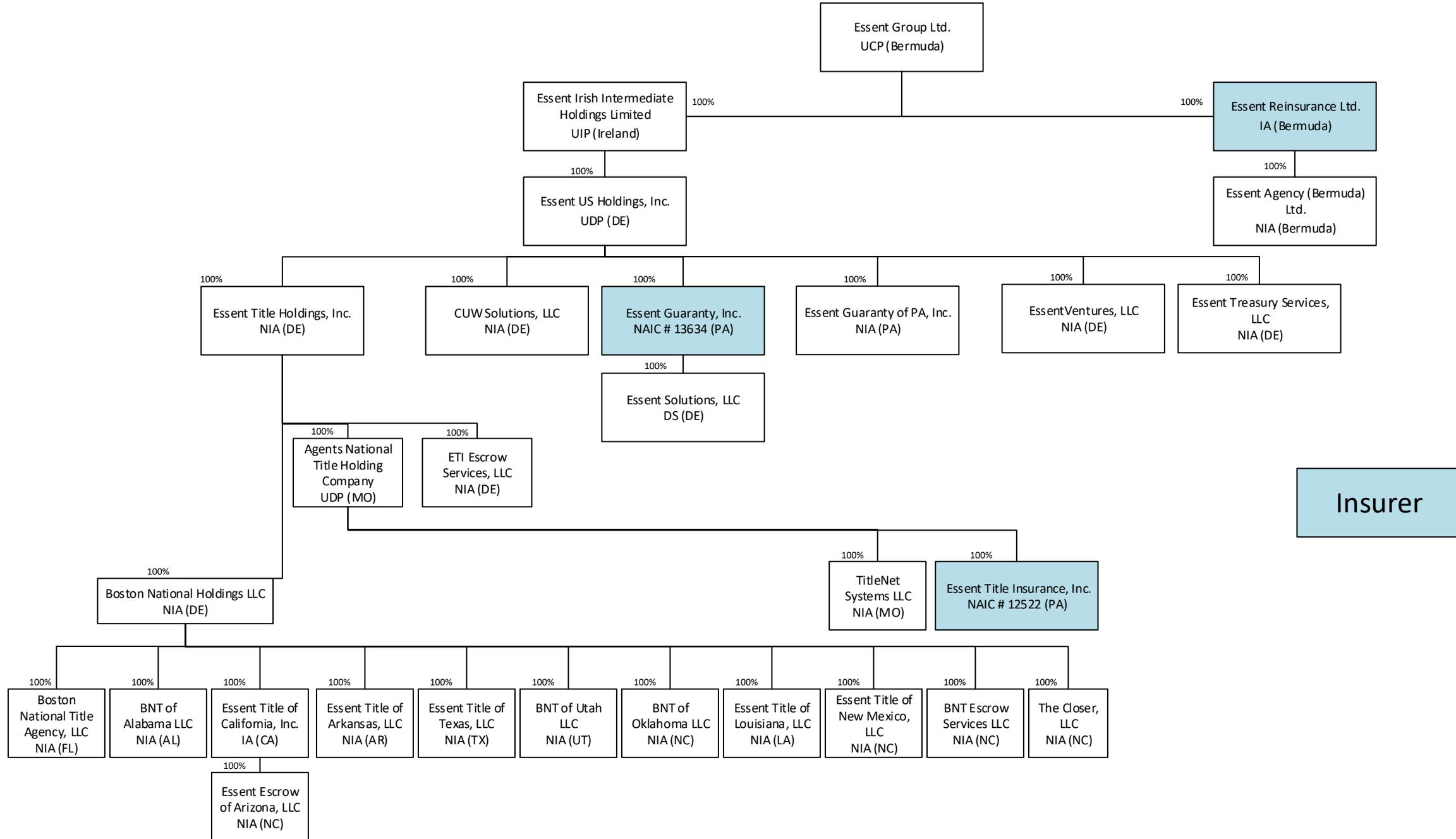
States, etc.	1 Active Status (a)	2 Premium Rate (b)	Direct Premiums Written			6 Other Income	7 Net Premiums Earned	8 Direct Losses and Allocated Loss Adjustment Expenses Paid	9 Direct Losses and Allocated Loss Adjustment Expenses Incurred	10 Direct Known Claim Reserve
			3 Direct Operations	4 Agency Operations						
				4 Non-affiliated Agencies	5 Affiliated Agencies					
1. Alabama	AL	R	62,811	0	75,955	66,145	124,045	114,406	118,517	4,111
2. Alaska	AK	R	0	0	0	0	0	0	0	0
3. Arizona	AZ	R	215,607	340,424	156,046	35,780	674,089	0	0	0
4. Arkansas	AR	R	0	190,074	124,363	9,175	264,975	17,707	12,143	2,355
5. California	CA	RSXC	0	1,111,589	2,113,378	0	2,939,720	792,949	676,301	33,605
6. Colorado	CO	R	316,433	623,084	220,329	75,410	1,087,310	3,227	3,227	0
7. Connecticut	CT	R	0	0	0	0	0	0	0	0
8. Delaware	DE	R	0	0	0	0	0	0	0	0
9. District of Columbia	DC	R	27,575	19,960	27,944	13,780	69,618	0	(6,772)	0
10. Florida	FL	R	1,384,042	8,549,492	1,269,760	591,461	10,927,750	613,108	411,730	622,118
11. Georgia	GA	RSX	264,508	819,080	197,473	255,445	1,223,936	10,489	843,666	835,929
12. Hawaii	HI	RSXC	0	0	0	0	0	0	0	0
13. Idaho	ID	R	0	40,420	0	550	38,236	0	0	0
14. Illinois	IL	R	175,001	359,013	124,399	189,772	622,463	0	0	0
15. Indiana	IN	R	94,882	1,277,187	72,820	124,070	1,360,624	2,116	(3,761)	5,606
16. Iowa	IA	R	0	10,313	19,086	0	27,551	0	0	0
17. Kansas	KS	R	48,787	1,126,644	36,041	40,390	1,102,593	9,930	15,000	5,070
18. Kentucky	KY	R	68,290	14,478	47,636	74,637	121,862	0	0	0
19. Louisiana	LA	R	0	0	0	0	0	0	0	0
20. Maine	ME	R	0	0	0	0	0	0	0	0
21. Maryland	MD	R	182,602	4,715	204,159	144,999	356,840	5,072	7,990	2,918
22. Massachusetts	MA	R	0	0	0	0	0	0	0	0
23. Michigan	MI	RSX	153,132	446,005	147,986	137,225	711,546	(5,032)	(5,500)	425
24. Minnesota	MN	R	122,197	309,230	127,574	103,581	526,104	(68)	(68)	0
25. Mississippi	MS	R	28,353	2,737	19,023	33,065	45,907	0	0	0
26. Missouri	MO	R	54,829	3,103,735	33,080	578,934	2,409,972	189,902	209,652	128,759
27. Montana	MT	RSX	51,548	0	0	17,175	47,521	0	0	0
28. Nebraska	NE	RSX	29,306	236,059	27,561	33,130	276,836	823	823	0
29. Nevada	NV	RSXCE	156,057	138,345	71,990	88,178	344,904	(133)	(133)	0
30. New Hampshire	NH	R	28,756	1,370	38,004	25,640	61,900	0	0	0
31. New Jersey	NJ	R	0	0	0	0	0	0	0	0
32. New Mexico	NM	RSX	0	18,462	105,861	0	120,538	0	0	0
33. New York	NY	N	0	0	0	0	0	0	0	0
34. North Carolina	NC	R	614,542	166,826	522,506	501,858	1,222,929	(1,827)	5,181	12,256
35. North Dakota	ND	R	16,595	365	10,945	17,555	25,872	0	0	0
36. Ohio	OH	R	158,368	278,701	135,667	169,400	541,594	0	0	0
37. Oklahoma	OK	R	34,292	31,571	51,028	48,750	112,305	0	0	0
38. Oregon	OR	R	0	0	0	0	0	0	0	0
39. Pennsylvania	PA	RSXCE	328,362	186,080	333,631	43,415	830,824	7,139	8,887	5,615
40. Rhode Island	RI	R	33,276	6,773	14,226	13,880	50,847	0	0	0
41. South Carolina	SC	R	201,266	38,537	237,531	137,236	451,243	5,255	4,570	28,766
42. South Dakota	SD	R	0	0	0	0	0	0	0	0
43. Tennessee	TN	R	263,482	76,183	182,624	212,955	478,821	(27)	(27)	0
44. Texas	TX	RSXC	0	19,268,735	1,224,424	0	20,030,430	2,304,058	860,066	1,522,786
45. Utah	UT	RSXC	110,587	37,562	73,384	72,935	202,713	90	90	0
46. Vermont	VT	R	0	0	0	0	0	0	0	0
47. Virginia	VA	R	322,421	136,740	249,982	239,739	648,710	0	0	0
48. Washington	WA	R	0	1,166	0	0	1,081	0	0	0
49. West Virginia	WV	R	17,187	200	20,316	31,585	35,137	0	0	0
50. Wisconsin	WI	R	57,238	16,369	74,561	48,740	137,446	509	509	0
51. Wyoming	WY	R	0	104,214	0	0	94,157	0	0	0
52. American Samoa	AS	N	0	0	0	0	0	0	0	0
53. Guam	GU	N	0	0	0	0	0	0	0	0
54. Puerto Rico	PR	N	0	0	0	0	0	0	0	0
55. U.S. Virgin Islands	VI	N	0	0	0	0	0	0	0	0
56. Northern Mariana Islands	MP	N	0	0	0	0	0	0	0	0
57. Canada	CAN	N	0	0	0	0	0	0	0	0
58. Aggregate Other Alien OT	XXX	XXX	0	0	0	0	0	0	0	0
59. Totals	XXX	XXX	5,622,332	39,092,438	8,391,293	4,176,590	50,350,949	4,069,693	3,162,091	3,210,319
DETAILS OF WRITE-INS										
58001.	XXX									
58002.	XXX									
58003.	XXX									
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX	0	0	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX	XXX	0	0	0	0	0	0	0	0

(a) Active Status Counts:
1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 50 4. Q - Qualified - Qualified or accredited reinsurer..... 0
2. R - Registered - Non-domiciled RRGs..... 0 5. N - None of the above - Not allowed to write business in the state..... 7
3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state..... 0

(b) Each type of rate must be coded with a combination of the five activity codes (R, S, X, C, and/or E) listed in the instructions. Use the code combination corresponding to the state's statutory definitions of title insurance premium. If more than one combination of activities is indicated in the statutory definition, all relevant combinations must be listed. See the Schedule T instructions.

SCHEDULE Y

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



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	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 Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
		00000	98-0673656		0001448893	New York Stock Exchange	Essent Group Ltd.	.BMJ	UIP					NO	
		00000	98-0673657				Essent Reinsurance Ltd.	.BMJ	IA	Essent Group Ltd.	Ownership	100.000	Essent Group Ltd.	NO	
		00000	98-1167480				Essent Irish Intermediate Holdings Limited	.IRL	UIP	Essent Group Ltd.	Ownership	100.000	Essent Group Ltd.	NO	
		00000	26-3414247				Essent US Holdings, Inc.	.DE	UDP		Ownership	100.000	Essent Group Ltd.	NO	
4694	Essent Grp	13634	26-3728115				Essent Guaranty, Inc.	.PA	RE	Essent US Holdings, Inc.	Ownership	100.000	Essent Group Ltd.	NO	
		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	86-3270350				EssentVentures, LLC	.DE	NIA	Essent US Holdings, Inc.	Ownership	100.000	Essent Group Ltd.	NO	
		00000	87-1422316				Essent Treasury Services, LLC	.DE	NIA	Essent US Holdings, Inc.	Ownership	100.000	Essent Group Ltd.	NO	
		00000	92-2590985				Essent Title Holdings, Inc.	.DE	NIA	Essent US Holdings, Inc.	Ownership	100.000	Essent Group Ltd.	NO	
		00000	20-3430255				Agents National Title Holding Company	.MO	NIA	Essent Title Holdings, Inc.	Ownership	100.000	Essent Group Ltd.	NO	
4694	Essent Grp	12522	20-3840531				Essent Title Insurance, Inc	.PA	IA	Agents National Title Holding Company	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	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				Essent 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	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	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	39-3978248				ETI Escrow Services, LLC	.DE	NIA	Essent Title Holdings, Inc.	Ownership	100.000	Essent Group Ltd.	NO	

Asterisk	Explanation
----------	-------------

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
.....00000	.....98-0673656	.....Essent Group Ltd.	.....635,000,000				.....(3,404,523)				.....631,595,477	
.....00000	.....98-1167480	.....Essent Irish Intermediate Holdings Limited										
.....00000	.....26-3414247	.....Essent US Holdings, Inc.	.....4,500,000								.....4,500,000	
.....13634	.....26-3728115	.....Essent Guaranty, Inc.	.....293,515,031	.....(3,200,000)			.....105,913,797				.....396,228,828	
.....00000	.....27-2881289	.....Essent Solutions, LLC	.....(493,015,031)				.....(107,145,959)	.....(183,083,220)			.....(783,244,210)	.....167,789,871
.....00000	.....45-3478888	.....CUW Solutions, LLC					.....3,116				.....3,116	
.....00000	.....98-0673657	.....Essent Reinsurance Ltd.	.....(440,000,000)				.....3,976,594	.....183,083,220			.....3,976,594	
.....00000	.....20-4860829	.....Boston National Title Agency, LLC		.....3,200,000			.....(1,641,249)				.....(258,558,029)	.....(167,789,871)
.....00000	.....20-3430255	.....Agents National Title Holding Company					.....(699,414)				.....2,500,586	
.....12522	.....20-3840531	.....Essent Title Insurance Company					.....(42,043)				.....(42,043)	
.....00000	.....26-2901911	.....Titlenet					.....(562,740)				.....(562,740)	
.....00000	.....98-1167480	.....Essent Title Holdings, Inc.					.....499,078				.....499,078	
.....00000	.....98-1167480	.....Essent Title Holdings, Inc.					.....3,103,343				.....3,103,343	
.....9999999	.....Control Totals		.....0	.....0	.....0	.....0	.....0	.....0	.....XXX	.....0	.....0	.....0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of **WAIVED** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

MARCH FILING

- | | Response |
|---|----------|
| 1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1? | YES |
| 2. Will an actuarial opinion be filed by March 1? | YES |

APRIL FILING

- | | |
|---|-----|
| 3. Will Management's Discussion and Analysis be filed by April 1? | YES |
| 4. Will the Supplemental Schedule of Business Written by Agency be filed with the state of domicile by April 1? | YES |
| 5. Will the Supplemental Investment Risk Interrogatories be filed by April 1? | YES |

JUNE FILING

- | | |
|---|-----|
| 6. Will an audited financial report be filed by June 1? | YES |
| 7. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1? | YES |

SUPPLEMENTAL FILINGS

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

MARCH FILING

- | | Response |
|---|----------|
| 8. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? | NO |
| 9. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? | NO |
| 10. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1? | NO |
| 11. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1? | NO |

AUGUST FILING

- | | |
|--|----|
| 12. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? | NO |
|--|----|

Explanations:

8. ETI does not have more than 100 stockholders.
- 9.
- 10.
- 11.
12. ETI does not have direct written premiums over \$500 million.

Bar Codes:

8. SIS Stockholder Information Supplement [Document Identifier 420]



9. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]



10. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]



11. Relief from the Requirements for Audit Committees [Document Identifier 226]



12. Management's Report of Internal Control Over Financial Reporting [Document Identifier 223]



OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 11

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
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 Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
2504. Premium Tax Overpayments Receivable	909	909	0	0
2597. Summary of remaining write-ins for Line 25 from overflow page	909	909	0	0

Additional Write-ins for Operations and Investment Exhibit Part 1A Line 6

	1	Agency Operations		4	5
	Direct Operations	2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations	Current Year Total (Cols. 1+2+3)	Prior Year Total
0604. Illinois Policy Fees	846	1,344	780	2,970	4,635
0605. Direct Ops Settlement Revenue	2,782,937			2,782,937	
0697. Summary of remaining write-ins for Line 6 from overflow page	2,783,783	1,344	780	2,785,907	4,635

Additional Write-ins for Exhibit of Nonadmitted Assets Line 25

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
2504. Deposits	3,138	4,794	1,656
2505. Premium Tax Overpayments Receivable	909		(909)
2597. Summary of remaining write-ins for Line 25 from overflow page	4,047	4,794	747

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Operations and Investment Exhibit Part 3 Line 23

	Title and Escrow Operating Expenses			4	5	6	7	Totals	
	1	Agency Operations						8	9
		2	3							Current Year (Cols. 4+5+6+7)	Prior Year
	Direct Operations	Non-affiliated Agency Operations	Affiliated Agency Operations	Total (Cols. 1+2+3)	Unallocated Loss Adjustment Expenses	Other Operations	Investment Expenses		
2304. LS Direct Title Expenses	2,865,747			2,865,747				2,865,747	
2305. Intercompany Administrative Expenses		960,808	261,648	1,222,456				1,222,456	
2306. Management Fees		334,711	91,149	425,860				425,860	
2397. Summary of remaining write-ins for Line 23 from overflow page	2,865,747	1,295,519	352,797	4,514,063	0	0	0	4,514,063	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage of Column 1 Line 14	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage of Column 5 Line 14
1. Issuer credit obligations (Schedule D, Part 1, Section 1):						
1.01 U.S. government obligations.....	33,779,602	49.633	33,779,602	0	33,779,602	49.637
1.02 Other U.S. government obligations	0	0.000	0	0	0	0.000
1.03 Non-U.S. sovereign jurisdiction securities.....	0	0.000	0	0	0	0.000
1.04 Municipal bonds – general obligations (direct & guaranteed)	0	0.000	0	0	0	0.000
1.05 Municipal bonds – special revenue.....	0	0.000	0	0	0	0.000
1.06 Project finance bonds issued by operating entities	0	0.000	0	0	0	0.000
1.07 Corporate bonds	0	0.000	0	0	0	0.000
1.08 Mandatory convertible bonds	0	0.000	0	0	0	0.000
1.09 Single entity backed obligations	0	0.000	0	0	0	0.000
1.10 SVO-Identified bond exchange traded funds – fair value	0	0.000	0	0	0	0.000
1.11 SVO-Identified bond exchange traded funds – systematic value	0	0.000	0	0	0	0.000
1.12 Bonds issued by funds representing operating entities.....	0	0.000	0	0	0	0.000
1.13 Bank loans - issued.....	0	0.000	0	0	0	0.000
1.14 Bank loans - acquired.....	0	0.000	0	0	0	0.000
1.15 Mortgages loans that qualify as SVO-Identified credit tenant loans.....	0	0.000	0	0	0	0.000
1.16 Certificates of deposit.....	209,211	0.307	209,211	0	209,211	0.307
1.17 Other issuer credit obligations.....	0	0.000	0	0	0	0.000
1.18 Total issuer credit obligations.....	33,988,813	49.940	33,988,813	0	33,988,813	49.945
2. Asset-backed securities (Schedule D, Part 1, Section 2):						
2.01 Financial asset-backed securities – self-liquidating	27,154,980	39.899	27,154,980	0	27,154,980	39.903
2.02 Financial asset-backed securities – not self-liquidating	0	0.000	0	0	0	0.000
2.03 Non-financial asset-backed securities	0	0.000	0	0	0	0.000
2.04 Total asset-backed securities.....	27,154,980	39.899	27,154,980	0	27,154,980	39.903
3. Preferred stocks (Schedule D, Part 2, Section 1):						
3.01 Industrial and miscellaneous (unaffiliated).....	0	0.000	0	0	0	0.000
3.02 Parent, subsidiaries and affiliates.....	0	0.000	0	0	0	0.000
3.03 Total preferred stocks.....	0	0.000	0	0	0	0.000
4. Common stocks (Schedule D, Part 2, Section 2):						
4.01 Industrial and miscellaneous - publicly traded (unaffiliated)	109,740	0.161	109,740	0	109,740	0.161
4.02 Industrial and miscellaneous - other (unaffiliated)	0	0.000	0	0	0	0.000
4.03 Parent, subsidiaries and affiliates - publicly traded	0	0.000	0	0	0	0.000
4.04 Parent, subsidiaries and affiliates - other	0	0.000	0	0	0	0.000
4.05 Mutual funds	0	0.000	0	0	0	0.000
4.06 Unit investment trusts	0	0.000	0	0	0	0.000
4.07 Closed-end funds	0	0.000	0	0	0	0.000
4.08 Exchange traded funds	0	0.000	0	0	0	0.000
4.09 Total common stocks	109,740	0.161	109,740	0	109,740	0.161
5. Mortgage loans (Schedule B):						
5.01 Farm mortgages	0	0.000	0	0	0	0.000
5.02 Residential mortgages	6,126	0.009	0	0	0	0.000
5.03 Commercial mortgages	0	0.000	0	0	0	0.000
5.04 Mezzanine real estate loans	0	0.000	0	0	0	0.000
5.05 Total valuation allowance	0	0.000	0	0	0	0.000
5.06 Total mortgage loans	6,126	0.009	0	0	0	0.000
6. Real estate (Schedule A):						
6.01 Properties occupied by company	0	0.000	0	0	0	0.000
6.02 Properties held for production of income	0	0.000	0	0	0	0.000
6.03 Properties held for sale	0	0.000	0	0	0	0.000
6.04 Total real estate	0	0.000	0	0	0	0.000
7. Cash, cash equivalents and short-term investments:						
7.01 Cash (Schedule E, Part 1)	1,675,774	2.462	1,675,774	0	1,675,774	2.462
7.02 Cash equivalents (Schedule E, Part 2)	5,014,885	7.368	5,014,885	0	5,014,885	7.369
7.03 Short-term investments (Schedule DA)	108,876	0.160	108,876	0	108,876	0.160
7.04 Total cash, cash equivalents and short-term investments	6,799,535	9.991	6,799,535	0	6,799,535	9.992
8. Contract loans	0	0.000	0	0	0	0.000
9. Derivatives (Schedule DB)	0	0.000	0	0	0	0.000
10. Other invested assets (Schedule BA)	0	0.000	0	0	0	0.000
11. Receivables for securities	0	0.000	0	0	0	0.000
12. Securities Lending (Schedule DL, Part 1).....	0	0.000	0	XXX	XXX	XXX
13. Other invested assets (Page 2, Line 11)	0	0.000	0	0	0	0.000
14. Total invested assets	68,059,194	100.000	68,053,068	0	68,053,068	100.000

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
SCHEDULE A - VERIFICATION BETWEEN YEARS
 Real Estate

1.	Book/adjusted carrying value, December 31 of prior year	
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 6)	
2.2	Additional investment made after acquisition (Part 2, Column 9)	
3.	Current year change in encumbrances:	
3.1	Totals, Part 1, Column 13	
3.2	Totals, Part 3, Column 11	
4.	Total gain (loss) on disposals, Part 3, Column 18	
5.	Deduct amounts received on disposals, Part 3, Column 15	
6.	Total foreign exchange change in book/adjusted carrying value:	
6.1	Totals, Part 1, Column 15	
6.2	Totals, Part 3, Column 13	
7.	Deduct current year's other-than-temporary impairment recognized:	
7.1	Totals, Part 1, Column 12	
7.2	Totals, Part 3, Column 10	
8.	Deduct current year's depreciation:	
8.1	Totals, Part 1, Column 11	
8.2	Totals, Part 3, Column 9	
9.	Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)	
10.	Deduct total nonadmitted amounts	
11.	Statement value at end of current period (Line 9 minus Line 10)	

NONE

SCHEDULE B - VERIFICATION BETWEEN YEARS
 Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year	6,126
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 7)	
2.2	Additional investment made after acquisition (Part 2, Column 8)	0
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 12	0
3.2	Totals, Part 3, Column 11	0
4.	Accrual of discount	0
5.	Unrealized valuation increase/(decrease):	
5.1	Totals, Part 1, Column 9	0
5.2	Totals, Part 3, Column 8	0
6.	Total gain (loss) on disposals, Part 3, Column 18	
7.	Deduct amounts received on disposals, Part 3, Column 15	
8.	Deduct amortization of premium and mortgage interest points and commitment fees	0
9.	Total foreign exchange change in book value/recorded investment excluding accrued interest:	
9.1	Totals, Part 1, Column 13	0
9.2	Totals, Part 3, Column 13	0
10.	Deduct current year's other-than-temporary impairment recognized:	
10.1	Totals, Part 1, Column 11	0
10.2	Totals, Part 3, Column 10	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
12.	Total valuation allowance	0
13.	Subtotal (Line 11 plus Line 12)	6,126
14.	Deduct total nonadmitted amounts	6,126
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14)	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
SCHEDULE BA - VERIFICATION BETWEEN YEARS
Other Long-Term Invested Assets

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

	1	2	3	4	5
	Total	Issuer Credit Obligations	Asset-Backed Securities	Preferred Stocks	Common Stocks
1. Book/adjusted carrying value, December 31 of prior year.....	63,071,757	33,666,481	29,304,536	.0	100,740
2. Cost of bonds and stocks acquired, Part 3, Column 6.....	1,254,620	1,245,620	.0	.0	9,000
3. Accrual of discount	879,761	421,076	458,684	.0	.XXX.
4. Unrealized valuation increase/(decrease).....	.0	.0	.0	.0	.0
5. Total gain (loss) on disposals, Part 4, Column 18 .....	.0	.0	.0	.0	.0
6. Consideration for bonds and stocks disposed, Part 4, Column 6.....	3,943,175	1,334,935	2,608,240	.0	.0
7. Amortization of premium	9,429	9,429	.0	.0	.XXX.
8. Total foreign exchange change in book/adjusted carrying value .....	.0	.0	.0	.0	.0
9. Current year's other-than-temporary impairment recognized .....	.0	.0	.0	.0	.0
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2 .....	.0	.0	.0	.0	.XXX.
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	61,253,533	33,988,813	27,154,980	.0	109,740
12. Total nonadmitted amounts .....	.0	.0	.0	.0	.0
13. Statement value at end of current period (Line 11 minus Line 12)	61,253,533	33,988,813	27,154,980	0	109,740

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Issuer Credit Obligations					
Governments and Municipalities	1. United States	33,779,602	34,124,263	32,937,171	34,498,000
	2. Canada	0	0	0	0
	3. Other Countries.....	0	0	0	0
	4. Total	33,779,602	34,124,263	32,937,171	34,498,000
All Other Issuer Credit Obligations (unaffiliated)	5. United States	209,211	209,211	209,211	209,211
	6. Canada	0	0	0	0
	7. Other Countries.....	0	0	0	0
	8. Total	209,211	209,211	209,211	209,211
All Other Issuer Credit Obligations (affiliated)	9. Total	0	0	0	0
10. Total Issuer Credit Obligations		33,988,813	34,333,474	33,146,382	34,707,211
Asset-Backed Securities					
Asset-Backed Securities (unaffiliated)	11. United States.....	27,154,980	27,162,487	27,013,855	31,754,275
	12. Canada.....	0	0	0	0
	13. Other Countries	0	0	0	0
	14. Total	27,154,980	27,162,487	27,013,855	31,754,275
Asset-Backed Securities (affiliated)	15. Total	0	0	0	0
16. Total Asset-Backed Securities		27,154,980	27,162,487	27,013,855	31,754,275
17. Total Bonds		61,143,794	61,495,961	60,160,237	66,461,486
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	18. United States	0	0	0	0
	19. Canada	0	0	0	0
	20. Other Countries.....	0	0	0	0
	21. Total	0	0	0	0
Parent, Subsidiaries and Affiliates	22. Total	0	0	0	0
23. Total Preferred Stocks		0	0	0	0
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds	24. United States	109,740	109,740	109,740	
	25. Canada	0	0	0	
	26. Other Countries.....	0	0	0	
	27. Total	109,740	109,740	109,740	
Parent, Subsidiaries and Affiliates	28. Total	0	0	0	
29. Total Common Stocks		109,740	109,740	109,740	
30. Total Stocks		109,740	109,740	109,740	
31. Total Bonds and Stocks		61,253,534	61,605,701	60,269,977	

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

SCHEDULE D - PART 1A

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 52.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Government Obligations												
1.1 NAIC 1	11,538,948	22,349,530	0	0	0	XXX	33,888,478	55.3	XXX	XXX	33,888,478	0
1.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
1.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
1.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
1.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
1.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
1.7 Totals	11,538,948	22,349,530	0	0	0	XXX	33,888,478	55.3	XXX	XXX	33,888,478	0
2. Other U.S. Government Securities												
2.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
2.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
2.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
2.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
2.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
2.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
2.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
3. Non-U.S. Sovereign Jurisdiction Securities												
3.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
3.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
3.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
3.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
3.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
3.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
3.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
4. Municipal Bonds – General Obligations												
4.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
4.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
4.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
4.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
4.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
4.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
4.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
5. Municipal Bonds – Special Revenue												
5.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
5.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
5.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
5.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
5.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
5.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
5.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
6. Project Finance Bonds Issued by Operating Entities (Unaffiliated)												
6.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
6.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
6.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
6.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
6.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
6.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
6.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

SCHEDULE D - PART 1A (Continued)

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 52.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
7. Project Finance Bonds Issued by Operating Entities (Affiliated)												
7.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
7.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
7.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
7.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
7.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
7.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
7.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
8. Corporate Bonds (Unaffiliated)												
8.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
8.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
8.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
8.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
8.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
8.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
8.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
9. Corporate Bonds (Affiliated)												
9.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
9.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
9.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
9.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
9.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
9.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
9.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10. Mandatory Convertible Bonds (Unaffiliated)												
10.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11. Mandatory Convertible Bonds (Affiliated)												
11.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12. Single Entity Backed Obligations (Unaffiliated)												
12.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

SCHEDULE D - PART 1A (Continued)

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 52.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
13. Single Entity Backed Obligations (Affiliated)												
13.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
13.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
13.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
13.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
13.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
13.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
13.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
14. SVO-Identified Bond Exchange Traded Funds – Fair Value												
14.1 NAIC 1	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
14.2 NAIC 2	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
14.3 NAIC 3	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
14.4 NAIC 4	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
14.5 NAIC 5	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
14.6 NAIC 6	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
14.7 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
15. SVO-Identified Bond Exchange Traded Funds – Systematic Value												
15.1 NAIC 1	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
15.2 NAIC 2	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
15.3 NAIC 3	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
15.4 NAIC 4	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
15.5 NAIC 5	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
15.6 NAIC 6	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
15.7 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
16. Bonds Issued by Funds Representing Operating Entities (Unaffiliated)												
16.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
16.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
16.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
16.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
16.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
16.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
16.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
17. Bonds Issued by Funds Representing Operating Entities (Affiliated)												
17.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
17.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
17.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
17.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
17.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
17.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
17.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
18. Bank Loans – Issued (Unaffiliated)												
18.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
18.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
18.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
18.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
18.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
18.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
18.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

SCHEDULE D - PART 1A (Continued)

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 52.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
19. Bank Loans – Issued (Affiliated)												
19.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
19.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
19.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
19.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
19.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
19.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
19.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
20. Bank Loans – Acquired (Unaffiliated)												
20.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
20.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
20.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
20.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
20.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
20.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
20.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
21. Bank Loans – Acquired (Affiliated)												
21.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
21.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
21.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
21.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
21.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
21.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
21.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
22. Mortgage Loans that Qualify as SVO-Identified Credit Tenant Loans (Unaffiliated)												
22.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
22.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
22.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
22.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
22.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
22.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
22.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
23. Mortgage Loans that Qualify as SVO-Identified Credit Tenant Loans (Affiliated)												
23.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
23.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
23.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
23.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
23.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
23.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
23.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
24. Certificates of Deposit (Unaffiliated)												
24.1 NAIC 1	119,383	89,828	0	0	0	XXX	209,211	0.3	XXX	XXX	209,211	0
24.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
24.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
24.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
24.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
24.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
24.7 Totals	119,383	89,828	0	0	0	XXX	209,211	0.3	XXX	XXX	209,211	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

SCHEDULE D - PART 1A (Continued)

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 52.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
25. Certificates of Deposit (Affiliated)												
25.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
25.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
25.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
25.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
25.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
25.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
25.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
26. Other Issuer Credit Obligations (Unaffiliated)												
26.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
26.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
26.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
26.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
26.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
26.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
26.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
27. Other Issuer Credit Obligations (Affiliated)												
27.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
27.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
27.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
27.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
27.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
27.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
27.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
28. Agency Residential Mortgage-Backed Securities - Guaranteed												
28.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
28.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
28.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
28.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
28.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
28.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
28.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
29. Agency Commercial Mortgage-Backed Securities - Guaranteed												
29.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
29.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
29.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
29.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
29.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
29.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
29.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
30. Agency Residential Mortgage-Backed Securities - Not Guaranteed												
30.1 NAIC 1	2,547,908	8,319,373	7,131,475	7,522,852	1,633,372	XXX	27,154,980	44.3	XXX	XXX	27,154,980	0
30.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
30.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
30.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
30.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
30.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
30.7 Totals	2,547,908	8,319,373	7,131,475	7,522,852	1,633,372	XXX	27,154,980	44.3	XXX	XXX	27,154,980	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

SCHEDULE D - PART 1A (Continued)

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 52.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
31. Agency Commercial Mortgage-Backed Securities - Not Guaranteed												
31.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
31.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
31.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
31.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
31.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
31.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
31.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
32. Non-Agency Residential Mortgage-Backed Securities (Unaffiliated)												
32.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
32.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
32.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
32.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
32.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
32.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
32.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
33. Non-Agency Residential Mortgage-Backed Securities (Affiliated)												
33.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
33.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
33.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
33.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
33.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
33.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
33.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
34. Non-Agency Commercial Mortgage-Backed Securities (Unaffiliated)												
34.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
34.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
34.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
34.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
34.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
34.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
34.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
35. Non-Agency Commercial Mortgage-Backed Securities (Affiliated)												
35.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
35.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
35.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
35.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
35.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
35.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
35.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
36. Non-Agency – CLOs/CBOs/CDOs (Unaffiliated)												
36.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
36.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
36.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
36.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
36.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
36.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
36.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

SCHEDULE D - PART 1A (Continued)

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 52.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
37. Non-Agency – CLOs/CBOs/CDOs (Affiliated)												
37.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
37.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
37.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
37.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
37.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
37.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
37.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
38. Other Financial Asset-Backed Securities (Unaffiliated)												
38.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
38.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
38.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
38.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
38.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
38.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
38.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
39. Other Financial Asset-Backed Securities (Affiliated)												
39.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
39.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
39.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
39.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
39.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
39.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
39.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
40. Equity-Backed Securities (Unaffiliated)												
40.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
40.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
40.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
40.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
40.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
40.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
40.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
41. Equity-Backed Securities (Affiliated)												
41.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
41.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
41.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
41.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
41.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
41.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
41.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
42. Other Financial Asset-Backed Securities – Not Self-Liquidating (Unaffiliated)												
42.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
42.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
42.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
42.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
42.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
42.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
42.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

SCHEDULE D - PART 1A (Continued)

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 52.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
43. Other Financial Asset-Backed Securities – Not Self-Liquidating (Affiliated)												
43.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
43.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
43.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
43.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
43.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
43.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
43.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
44. Lease-Backed Securities – Practical Expedient (Unaffiliated)												
44.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
44.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
44.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
44.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
44.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
44.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
44.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
45. Lease-Backed Securities – Practical Expedient (Affiliated)												
45.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
45.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
45.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
45.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
45.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
45.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
45.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
46. Other Non-Financial Asset-Backed Securities – Practical Expedient (Unaffiliated)												
46.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
46.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
46.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
46.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
46.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
46.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
46.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
47. Other Non-Financial Asset-Backed Securities – Practical Expedient (Affiliated)												
47.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
47.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
47.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
47.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
47.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
47.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
47.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
48. Lease-Backed Securities – Full Analysis (Unaffiliated)												
48.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
48.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
48.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
48.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
48.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
48.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
48.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

SCHEDULE D - PART 1A (Continued)

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 52.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
49. Lease-Backed Securities – Full Analysis (Affiliated)												
49.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
49.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
49.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
49.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
49.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
49.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
49.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
50. Other Non-Financial Asset-Backed Securities – Full Analysis (Unaffiliated)												
50.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
50.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
50.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
50.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
50.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
50.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
50.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
51. Other Non-Financial Asset-Backed Securities – Full Analysis (Affiliated)												
51.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
51.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
51.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
51.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
51.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
51.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
51.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

SCHEDULE D - PART 1A (Continued)

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 52.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
52. Total Bonds Current Year												
52.1 NAIC 1	(d) 14,206,240	30,758,731	7,131,475	7,522,852	1,633,372	0	61,252,669	100.0	XXX	XXX	61,252,669	0
52.2 NAIC 2	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
52.3 NAIC 3	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
52.4 NAIC 4	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
52.5 NAIC 5	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
52.6 NAIC 6	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
52.7 Totals	14,206,240	30,758,731	7,131,475	7,522,852	1,633,372	0	(b) 61,252,669	100.0	XXX	XXX	61,252,669	0
52.8 Line 52.7 as a % of Col. 7	23.2	50.2	11.6	12.3	2.7	0.0	100.0	XXX	XXX	XXX	100.0	0.0
53. Total Bonds Prior Year												
53.1 NAIC 1	13,287,297	41,288,588	7,632,174	7,961,987	2,002,866	0	XXX	XXX	72,172,912	100.0	72,172,912	0
53.2 NAIC 2	0	0	0	0	0	0	XXX	XXX	0	0.0	0	0
53.3 NAIC 3	0	0	0	0	0	0	XXX	XXX	0	0.0	0	0
53.4 NAIC 4	0	0	0	0	0	0	XXX	XXX	0	0.0	0	0
53.5 NAIC 5	0	0	0	0	0	0	XXX	XXX	(c) 0	0.0	0	0
53.6 NAIC 6	0	0	0	0	0	0	XXX	XXX	(c) 0	0.0	0	0
53.7 Totals	13,287,297	41,288,588	7,632,174	7,961,987	2,002,866	0	XXX	XXX	(b) 72,172,912	100.0	72,172,912	0
53.8 Line 53.7 as a % of Col. 9	18.4	57.2	10.6	11.0	2.8	0.0	XXX	XXX	100.0	XXX	100.0	0.0
54. Total Publicly Traded Bonds												
54.1 NAIC 1	14,206,240	30,758,731	7,131,475	7,522,852	1,633,372	0	61,252,669	100.0	XXX	XXX	61,252,669	XXX
54.2 NAIC 2	0	0	0	0	0	0	0	0.0	XXX	XXX	0	XXX
54.3 NAIC 3	0	0	0	0	0	0	0	0.0	XXX	XXX	0	XXX
54.4 NAIC 4	0	0	0	0	0	0	0	0.0	XXX	XXX	0	XXX
54.5 NAIC 5	0	0	0	0	0	0	0	0.0	XXX	XXX	0	XXX
54.6 NAIC 6	0	0	0	0	0	0	0	0.0	XXX	XXX	0	XXX
54.7 Totals	14,206,240	30,758,731	7,131,475	7,522,852	1,633,372	0	61,252,669	100.0	XXX	XXX	61,252,669	XXX
54.8 Line 54.7 as a % of Col. 7	23.2	50.2	11.6	12.3	2.7	0.0	100.0	XXX	XXX	XXX	100.0	XXX
54.9 Line 54.7 as a % of Line 52.7, Col. 7, Section 52	23.2	50.2	11.6	12.3	2.7	0.0	100.0	XXX	XXX	XXX	100.0	XXX
55. Total Privately Placed Bonds												
55.1 NAIC 1	0	0	0	0	0	0	0	0.0	XXX	XXX	XXX	0
55.2 NAIC 2	0	0	0	0	0	0	0	0.0	XXX	XXX	XXX	0
55.3 NAIC 3	0	0	0	0	0	0	0	0.0	XXX	XXX	XXX	0
55.4 NAIC 4	0	0	0	0	0	0	0	0.0	XXX	XXX	XXX	0
55.5 NAIC 5	0	0	0	0	0	0	0	0.0	XXX	XXX	XXX	0
55.6 NAIC 6	0	0	0	0	0	0	0	0.0	XXX	XXX	XXX	0
55.7 Totals	0	0	0	0	0	0	0	0.0	XXX	XXX	XXX	0
55.8 Line 55.7 as a % of Col. 7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0
55.9 Line 55.7 as a % of Line 52.7, Col. 7, Section 52	0.0	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

(a) Includes \$ 0 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
 (b) Includes \$ 0 current year of bonds with Z designations and \$ 0 prior year of bonds with Z designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement.
 (c) Includes \$ 0 current year, \$ 0 prior year of bonds with 5GI designations and \$ 0 current year, \$ 0 prior year of bonds with 6* designations. "5GI" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.
 (d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 108,876 ; NAIC 2 \$ 0 ; NAIC 3 \$ 0 ; NAIC 4 \$ 0 ; NAIC 5 \$ 0 ; NAIC 6 \$ 0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
SCHEDULE DA - VERIFICATION BETWEEN YEARS
Short-Term Investments

	1 Total	2 Bonds	3 Other Short-term Investment Assets
1. Book/adjusted carrying value, December 31 of prior year	2,054,897	2,054,897	0
2. Cost of short-term investments acquired	2,156,705	2,156,705	0
3. Accrual of discount	58,275	58,275	0
4. Unrealized valuation increase/(decrease)	0	0	0
5. Total gain (loss) on disposals	0	0	0
6. Deduct consideration received on disposals	4,161,000	4,161,000	0
7. Deduct amortization of premium	0	0	0
8. Total foreign exchange change in book/adjusted carrying value	0	0	0
9. Deduct current year's other-than-temporary impairment recognized	0	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	108,876	108,876	0
11. Deduct total nonadmitted amounts	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	108,876	108,876	0

Schedule DB - Part A - Verification - Options, Caps, Floors, Collars, Swaps and Forwards

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

Schedule DB - Part C - Section 1 - Replication (Synthetic Asset) Transactions (RSATs) Open

N O N E

Schedule DB-Part C-Section 2-Reconciliation of Replication (Synthetic Asset) Transactions Open

N O N E

Schedule DB - Verification - Book/Adjusted Carrying Value, Fair Value and Potential Exposure of
Derivatives

N O N E

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1 Total	2 Bonds	3 Money Market Mutual funds	4 Other
1. Book/adjusted carrying value, December 31 of prior year	16,622,895	7,146,997	470,635	9,005,263
2. Cost of cash equivalents acquired	8,670,245	4,117,996	664,183	3,888,067
3. Accrual of discount	90,007	90,007	0	0
4. Unrealized valuation increase/(decrease)	0	0	0	0
5. Total gain (loss) on disposals	0	0	0	0
6. Deduct consideration received on disposals	20,368,262	11,355,000	7,999	9,005,263
7. Deduct amortization of premium	0	0	0	0
8. Total foreign exchange change in book/adjusted carrying value	0	0	0	0
9. Deduct current year's other-than-temporary impairment recognized	0	0	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	5,014,885	0	1,126,819	3,888,067
11. Deduct total nonadmitted amounts	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	5,014,885	0	1,126,819	3,888,067

Schedule A - Part 1 - Real Estate Owned

NONE

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

NONE

Schedule A - Part 3 - Real Estate Disposed

NONE

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

SCHEDULE B - PART 1

Showing All Mortgage Loans OWNED December 31 of Current Year

1 Loan Number	2 Restr- icted Asset Code	3 Location		5 Loan Type	6 Date Acquired	7 Rate of Interest	8 Book Value/Recorded Investment Excluding Accrued Interest	Change in Book Value/Recorded Investment					14 Value of Land and Buildings	15 Date of Last Appraisal or Valuation		
		3 City	4 State					9 Unrealized Valuation Increase/ (Decrease)	10 Current Year's (Amortization)/ Accretion	11 Current Year's Other-Than- Temporary Impairment Recognized	12 Capitalized Deferred Interest and Other	13 Total Foreign Exchange Change in Book Value				
0899999. Total mortgages in good standing								0	0	0	0	0	0	0	0	XXX
1699999. Total - restructured mortgages								0	0	0	0	0	0	0	0	XXX
Claim 4333		Bluffton	IN		08/10/2017	4.000	6,126							08/16/2017		
1899999. Mortgages with overdue interest over 90 days-residential mortgages-insured or guaranteed								6,126	0	0	0	0	0	0	XXX	
2499999. Total - mortgages with overdue interest over 90 days								6,126	0	0	0	0	0	0	XXX	
3299999. Total - mortgages in the process of foreclosure								0	0	0	0	0	0	0	XXX	
3399999 - Totals								6,126	0	0	0	0	0	0	XXX	

General Interrogatory:

1. Mortgages in good standing \$0 unpaid taxes \$0 interest due and unpaid.
2. Restructured mortgages \$0 unpaid taxes \$0 interest due and unpaid.
3. Mortgages with overdue interest over 90 days not in process of foreclosure \$0 unpaid taxes \$0 interest due and unpaid.
4. Mortgages in process of foreclosure \$0 unpaid taxes \$0 interest due and unpaid.

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made

N O N E

Schedule B - Part 3 - Mortgage Loans Disposed, Transferred or Repaid

N O N E

Schedule BA - Part 1 - Other Long-Term Invested Assets Owned

N O N E

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

N O N E

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

N O N E

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

SCHEDULE D - PART 1 - SECTION 1

Showing All Long-Term BONDS - ISSUER CREDIT OBLIGATIONS Owned December 31 of Current Year

1	2	3	4	5	6	7	8	Change in Book/Adjusted Carrying Value				Interest			Dates		20		
								9	10	11	12	13	14	15	16	17		18	19
CUSIP Identification	Description	Re-stricted Asset Code	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Par Value	Fair Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Stated Rate of	Effective Rate of	When Paid	Interest Income Due & Accrued	Interest Received During Year	Acquired	Stated Contractual Maturity Date	Payment Due at Maturity
912828-2A-7	UNITED STATES TREASURY	SD	1.A	210,409	220,000	217,190	216,894	0	4,849	0	0	1.500	3.821	FA	1,246	3,300	08/26/2024	08/15/2026	221,650
912828-5M-8	UNITED STATES TREASURY	SD	1.A	286,692	304,000	300,604	293,580	0	3,331	0	0	3.125	4.410	MN	1,233	9,500	11/20/2023	11/15/2028	308,750
912828-5M-8	UNITED STATES TREASURY		1.A	19,529,583	20,442,000	20,213,624	19,891,301	0	177,621	0	0	3.125	4.130	MN	82,940	634,063	11/04/2025	11/15/2028	20,761,406
912828-6B-1	UNITED STATES TREASURY		1.A	213,723	230,000	223,621	219,369	0	3,131	0	0	2.625	4.220	FA	2,280	6,038	03/04/2024	02/15/2029	233,019
912828-6L-9	UNITED STATES TREASURY	SD	1.A	216,707	230,000	229,227	228,638	0	5,442	0	0	2.250	4.728	MS	1,322	5,175	02/23/2023	03/31/2026	232,588
912828-R3-6	UNITED STATES TREASURY		1.A	5,095,062	5,400,000	5,362,242	5,355,232	0	118,111	0	0	1.625	3.908	MN	11,393	87,750	05/15/2023	05/15/2026	5,443,875
912828-U2-4	UNITED STATES TREASURY	SD	1.A	1,090,511	1,150,000	1,134,771	1,131,402	0	20,673	0	0	2.000	3.912	MN	2,986	23,000	12/27/2023	11/15/2026	1,161,500
912828-U2-4	UNITED STATES TREASURY		1.A	3,503,860	3,695,000	3,646,070	3,635,164	0	66,422	0	0	2.000	3.912	MN	9,595	73,900	12/27/2023	11/15/2026	3,731,950
912828-X8-8	UNITED STATES TREASURY	SD	1.A	270,498	255,000	251,115	260,902	0	(4,274)	0	0	2.375	0.675	MN	786	6,056	11/29/2021	05/15/2027	258,028
912828-YU-8	UNITED STATES TREASURY	SD	1.A	148,666	150,000	147,422	149,608	0	678	0	0	1.625	1.916	MN	214	3,291	02/22/2022	11/30/2026	151,219
912828-YU-8	UNITED STATES TREASURY		1.A	708,641	715,000	702,711	713,135	0	1,759	0	0	1.625	1.915	MN	1,021	10,766	02/22/2022	11/30/2026	720,809
912828-Z7-8	UNITED STATES TREASURY	SD	1.A	172,800	175,000	171,261	174,272	0	660	0	0	1.500	1.891	JJ	1,099	2,625	02/08/2022	01/31/2027	176,313
91282C-EC-1	UNITED STATES TREASURY	SD	1.A	196,686	210,000	206,095	204,763	0	4,324	0	0	1.875	4.100	FA	1,338	3,938	02/06/2024	02/28/2027	211,969
91282C-EN-7	UNITED STATES TREASURY	SD	1.A	215,205	220,000	217,843	216,721	0	1,516	0	0	2.750	3.913	AO	1,036	3,025	05/13/2025	04/30/2027	223,025
91282C-ET-4	UNITED STATES TREASURY	SD	1.A	514,539	535,000	528,563	523,736	0	6,357	0	0	2.625	4.176	MN	1,235	14,044	05/27/2025	05/31/2027	542,022
91282C-GP-0	UNITED STATES TREASURY	SD	1.A	390,504	392,000	396,088	390,931	0	427	0	0	4.000	4.133	FA	5,328	15,680	03/01/2025	02/29/2028	399,840
91282C-GT-2	UNITED STATES TREASURY	SD	1.A	112,507	115,000	115,310	113,577	0	593	0	0	3.625	4.209	MS	1,065	4,169	03/04/2024	03/31/2028	117,084
91282C-KE-0	UNITED STATES TREASURY	SD	1.A	60,577	60,000	60,504	60,378	0	(199)	0	0	4.250	3.708	MS	761	1,275	05/05/2025	03/15/2027	61,275
0019999999	Subtotal - issuer credit obligations - U.S. government obligations (exempt from RBC)			32,937,171	34,498,000	34,124,263	33,779,602	0	411,421	0	0	XXX	XXX	XXX	126,879	907,593	XXX	XXX	34,956,321
STHBK9-19-5	SouthernBank		1.D FE	89,828	89,828	89,828	89,828	0	0	0	0	1.900	0.123	JAJO	0	2,647	12/31/2025	02/06/2027	89,972
CHEYEN-N9-2	Cheyenne	SD	1.D FE	119,383	119,383	119,383	119,383	0	0	0	0	2.250	2.250	MON	0	2,698	09/30/2025	10/20/2026	119,603
0249999999	Subtotal - issuer credit obligations - certificates of deposit (unaffiliated)			209,211	209,211	209,211	209,211	0	0	0	0	XXX	XXX	XXX	0	5,345	XXX	XXX	209,575
0489999999	Total - issuer credit obligations (unaffiliated)			33,146,382	34,707,211	34,333,474	33,988,813	0	411,421	0	0	XXX	XXX	XXX	126,879	912,938	XXX	XXX	35,165,897
0499999999	Total - issuer credit obligations (affiliated)			0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX	0
0509999999	Total - issuer credit obligations			33,146,382	34,707,211	34,333,474	33,988,813	0	411,421	0	0	XXX	XXX	XXX	126,879	912,938	XXX	XXX	35,165,897

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:
 Number
 1A 1A ...\$ 33,779,602 1B ...\$ 0 1C ...\$ 0 1D ...\$ 209,211 1E ...\$ 0 1F ...\$ 0 1G ...\$ 0
 1B 2A ...\$ 0 2B ...\$ 0 2C ...\$ 0
 1C 3A ...\$ 0 3B ...\$ 0 3C ...\$ 0
 1D 4A ...\$ 0 4B ...\$ 0 4C ...\$ 0
 1E 5A ...\$ 0 5B ...\$ 0 5C ...\$ 0
 1F 6 ...\$ 0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

SCHEDULE D - PART 1 - SECTION 2

Showing All Long-Term BONDS - ASSET-BACKED SECURITIES Owned December 31 of Current Year

1	2	3	4	5	6	7	8	Change in Book/Adjusted Carrying Value				Interest				Dates		20	21	
								9	10	11	12	13	14	15	16	17	18			19
CUSIP Identification	Description	Re-stricted Asset Code	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Par Value	Fair Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Stated Rate of	Effective Rate of	When Paid	Interest Income Due & Accrued	Interest Received During Year	Acquired	Stated Contractual Maturity Date	Payment Due at Maturity	Origin-ation Ballon Pay-ment %
3131XX-76-0	FH ZM4495 - RMBS		1.A	326,334	339,175	327,995	327,350	0	504	0	0	4.000	4.769	MON	1,131	13,669	12/26/2023	10/01/2047	124	
3133KJ-6P-2	FH RA3578 - RMBS		1.A	4,017,520	4,930,975	4,034,885	4,055,618	0	13,341	0	0	2.000	4.777	MON	8,218	99,117	12/26/2023	09/01/2050	5,272	
3133KM-4X-0	FH RA6238 - RMBS		1.A	5,988,134	7,011,751	6,035,115	6,011,963	0	20,389	0	0	2.500	4.768	MON	14,608	175,738	12/26/2023	11/01/2051	5,979	
31400D-KP-8	FN CA5701 - RMBS		1.A	4,710,230	5,474,413	4,734,326	4,740,953	0	14,276	0	0	2.500	4.769	MON	11,405	137,482	12/26/2023	05/01/2050	5,039	
31400E-KP-6	FN CA6601 - RMBS		1.A	5,769,145	6,778,292	5,815,656	5,799,786	0	15,680	0	0	2.500	4.916	MON	14,121	170,273	12/26/2023	08/01/2050	5,689	
3140XD-CK-0	FN FM9073 - RMBS		1.A	6,202,491	7,219,669	6,214,509	6,219,310	0	14,641	0	0	2.500	4.693	MON	15,041	181,402	12/26/2023	10/01/2051	6,210	
1039999999	Subtotal - asset-backed securities - financial asset-backed securities - self-liquidating - agency residential mortgage-backed securities - not/partially guaranteed (not exempt from RBC)			27,013,855	31,754,275	27,162,487	27,154,980	0	78,830	0	0	XXX	XXX	XXX	64,524	777,681	XXX	XXX	28,313	XXX
1209999999	Subtotal - asset-backed securities - financial asset-backed securities - self-liquidating			27,013,855	31,754,275	27,162,487	27,154,980	0	78,830	0	0	XXX	XXX	XXX	64,524	777,681	XXX	XXX	28,313	XXX
1409999999	Subtotal - asset-backed securities - financial asset-backed securities - not self-liquidating			0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX	0	XXX
1609999999	Subtotal - asset-backed securities - non-financial asset-backed securities - practical expedient			0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX	0	XXX
1809999999	Subtotal - asset-backed securities - non-financial asset-backed securities - full analysis			0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX	0	XXX
1889999999	Total - asset-backed securities (unaffiliated)			27,013,855	31,754,275	27,162,487	27,154,980	0	78,830	0	0	XXX	XXX	XXX	64,524	777,681	XXX	XXX	28,313	XXX
1899999999	Total - asset-backed securities (affiliated)			0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX	0	XXX
1909999999	Total - asset-backed securities			27,013,855	31,754,275	27,162,487	27,154,980	0	78,830	0	0	XXX	XXX	XXX	64,524	777,681	XXX	XXX	28,313	XXX
2009999999	Total long term bonds - issuer credit obligations and asset-backed securities			60,160,237	66,461,485	61,495,961	61,143,793	0	490,251	0	0	XXX	XXX	XXX	191,403	1,690,618	XXX	XXX	35,194,210	XXX

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:
 Number
 1A 1A ...\$ 27,154,980 1B ..\$ 0 1C ..\$ 0 1D ..\$ 0 1E ..\$ 0 1F ..\$ 0 1G ..\$ 0
 1B 2A ...\$ 0 2B ..\$ 0 2C ..\$ 0
 1C 3A ...\$ 0 3B ..\$ 0 3C ..\$ 0
 1D 4A ...\$ 0 4B ..\$ 0 4C ..\$ 0
 1E 5A ...\$ 0 5B ..\$ 0 5C ..\$ 0
 1F 6 ...\$ 0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

SCHEDULE D - PART 2 - SECTION 1

Showing All PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP Identi- fication	2 Description	3 Restricted Asset Code	4 Number of Shares	5 Par Value Per Share	6 Book/ Adjusted Carrying Value	Fair Value		9 Actual Cost	Dividends				Change in Book/Adjusted Carrying Value				19 NAIC Desig- nation, NAIC Desig- nation Modifier and SVO Admin- istrative Symbol	20 Date Acquired
						7 Rate Per Share Used to Obtain Fair Value	8 Fair Value		10 Amount Received During Year	11 Declared But Unpaid	12 Nonadmitted Declared But Unpaid	13 Cumulative Undeclared	14 Unrealized Valuation Increase/ (Decrease)	15 Current Year's (Amor- tization)/ Accretion	16 Current Year's Other-Than- Temporary Impairment Recognized	17 Total Change in Book/Adjusted Carrying Value (14 + 15 - 16)			18 Total Foreign Exchange Change in Book/ Adjusted Carrying Value
NONE																		
4509999999 - Total preferred stocks						XXX											XXX	XXX

E12

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:
 Number
 1A 1A ..\$ 1B ..\$ 1C ..\$ 1D ..\$ 1E ..\$ 1F ..\$ 1G ..\$
 1B 2A ..\$ 2B ..\$ 2C ..\$
 1C 3A ..\$ 3B ..\$ 3C ..\$
 1D 4A ..\$ 4B ..\$ 4C ..\$
 1E 5A ..\$ 5B ..\$ 5C ..\$
 1F 6\$

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

SCHEDULE D - PART 2 - SECTION 2

Showing All COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identi- fication	2 Description	3 Restricted Asset Code	4 Number of Shares	5 Book/ Adjusted Carrying Value	Fair Value		8 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value				16 Date Acquired	17 NAIC Design- ation, NAIC Design- ation Modifier and SVO Admin- istrative Symbol
					6 Rate Per Share Used to Obtain Fair Value	7 Fair Value		9 Declared but Unpaid	10 Amount Received During Year	11 Nonadmitted Declared But Unpaid	12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's Other-Than- Temporary Impairment Recognized	14 Total Change in Book/Adjusted Carrying Value (12 - 13)	15 Total Foreign Exchange Change in Book/Adjusted Carrying Value		
000000-00-0 ...	FHLB of Des Moines		274,000	27,400	100,000	27,400	27,400		1,522				0	0	03/29/2022	
000000-00-0 ...	FHLB of Des Moines		31,000	3,100	100,000	3,100	3,100		172				0	0	03/29/2023	
000000-00-0 ...	FHLB of Des Moines		202,000	20,200	100,000	20,200	20,200		1,122				0	0	03/27/2024	
000000-00-0 ...	FHLB of Des Moines		90,000	9,000	100,000	9,000	9,000		499				0	0	03/27/2025	
000000-00-0 ...	Reliable Stock		417,000	50,040	120,000	50,040	50,040		1,318				0	0	11/26/2013	
5019999999. Subtotal - common stock - industrial and miscellaneous (unaffiliated) publicly traded				109,740	XXX	109,740	109,740	0	4,633	0	0	0	0	0	XXX	XXX
5109999999. Total - common stock - industrial and miscellaneous (unaffiliated)				109,740	XXX	109,740	109,740	0	4,633	0	0	0	0	0	XXX	XXX
5409999999. Total - common stocks - mutual funds				0	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX
5609999999. Total - common stocks - unit investment trusts				0	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX
5809999999. Total - common stocks - closed-end funds				0	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX
5979999999. Total - common stocks - parent, subsidiaries and affiliates				0	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX
5989999999 - Total common stocks				109,740	XXX	109,740	109,740	0	4,633	0	0	0	0	0	XXX	XXX
5999999999 - Total preferred and common stocks				109,740	XXX	109,740	109,740	0	4,633	0	0	0	0	0	XXX	XXX

1. Line Number Book/Adjusted Carrying Value by NAIC Designation Category Footnote:
 1A 1A ..\$0 1B ..\$0 1C ..\$0 1D ..\$0 1E ..\$0 1F ..\$0 1G ..\$0
 1B 2A ..\$0 2B ..\$0 2C ..\$0
 1C 3A ..\$0 3B ..\$0 3C ..\$0
 1D 4A ..\$0 4B ..\$0 4C ..\$0
 1E 5A ..\$0 5B ..\$0 5C ..\$0
 1F 6 ..\$0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends
912828-5M-8	UNITED STATES TREASURY	11/04/2025	Unknown		305,457	304,000	0
91282C-EN-7	UNITED STATES TREASURY	05/13/2025	Unknown		215,205	220,000	214
91282C-ET-4	UNITED STATES TREASURY	05/27/2025	Unknown		268,530	275,000	3,530
91282C-OP-0	UNITED STATES TREASURY	03/01/2025	Unknown		390,504	392,000	6,506
91282C-KE-0	UNITED STATES TREASURY	05/05/2025	Unknown		60,577	60,000	353
0019999999	Subtotal - issuer credit obligations - U.S. government obligations (exempt from RBC)				1,240,273	1,251,000	10,603
000000-00-0	SouthernBank	12/31/2025	Unknown		2,647	2,647	0
CHEYEN-N9-2	Cheyenne	12/31/2025	Unknown		2,699	2,699	0
0249999999	Subtotal - issuer credit obligations - certificates of deposit (unaffiliated)				5,347	5,347	0
0489999999	Total - issuer credit obligations (unaffiliated)				1,245,620	1,256,347	10,603
0499999999	Total - issuer credit obligations (affiliated)				0	0	0
0509999997	Total - issuer credit obligations - Part 3				1,245,620	1,256,347	10,603
0509999998	Total - issuer credit obligations - Part 5				0	0	0
0509999999	Total - issuer credit obligations				1,245,620	1,256,347	10,603
1889999999	Total - asset-backed securities (unaffiliated)				0	0	0
1899999999	Total - asset-backed securities (affiliated)				0	0	0
1909999997	Total - asset-backed securities - Part 3				0	0	0
1909999998	Total - asset-backed securities - Part 5				0	0	0
1909999999	Total - asset-backed securities				0	0	0
2009999999	Total - issuer credit obligations and asset-backed securities				1,245,620	1,256,347	10,603
4509999997	Total - preferred stocks - Part 3				0	XXX	0
4509999998	Total - preferred stocks - Part 5				0	XXX	0
4509999999	Total - preferred stocks				0	XXX	0
	FHLB of Des Moines	03/27/2025	FHLB	90,000	9,000		0
5019999999	Subtotal - common stocks - industrial and miscellaneous (unaffiliated) publicly traded				9,000	XXX	0
5989999997	Total - common stocks - Part 3				9,000	XXX	0
5989999998	Total - common stocks - Part 5				0	XXX	0
5989999999	Total - common stocks				9,000	XXX	0
5999999999	Total - preferred and common stocks				9,000	XXX	0
6009999999	- Totals				1,254,620	XXX	10,603

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	Change In Book/Adjusted Carrying Value					15	16	17	18	19	20	
									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	
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	
912828-4Z-0	UNITED STATES TREASURY	.09/03/2025	Maturity @ 100.00		275,000	275,000	273,114	274,340	0	660	0	660	0	275,000	0	0	0	7,563	08/31/2025	
912828-5J-5	UNITED STATES TREASURY	.10/31/2025	Maturity @ 100.00		50,000	50,000	48,727	49,482	0	519	0	519	0	50,000	0	0	0	1,500	10/31/2025	
912828-M5-6	UNITED STATES TREASURY	.11/15/2025	Maturity @ 100.00		255,000	255,000	266,927	259,885	0	(4,885)	0	(4,885)	0	255,000	0	0	0	5,738	11/15/2025	
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	
91282C-EY-3	UNITED STATES TREASURY	.07/15/2025	Maturity @ 100.00		110,000	110,000	106,366	108,877	0	1,123	0	1,123	0	110,000	0	0	0	3,202	07/15/2025	
0019999999	Subtotal - issuer credit obligations - U.S. government obligations (exempt from RBC)				1,245,000	1,245,000	1,238,159	1,244,775	0	225	0	225	0	1,245,000	0	0	0	24,930	XXX	
000000-00-0	BankofWash	.04/04/2025	Maturity @ 100.00		89,935	89,935	89,935	89,935	0	0	0	0	0	89,935	0	0	0	229	04/04/2025	
0249999999	Subtotal - issuer credit obligations - certificates of deposit (unaffiliated)				89,935	89,935	89,935	89,935	0	0	0	0	0	89,935	0	0	0	229	XXX	
0489999999	Total - issuer credit obligations (unaffiliated)				1,334,935	1,334,935	1,328,094	1,334,710	0	225	0	225	0	1,334,935	0	0	0	25,159	XXX	
0499999999	Total - issuer credit obligations (affiliated)				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
0509999997	Total - issuer credit obligations - Part 4				1,334,935	1,334,935	1,328,094	1,334,710	0	225	0	225	0	1,334,935	0	0	0	25,159	XXX	
0509999998	Total - issuer credit obligations - Part 5				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
0509999999	Total - issuer credit obligations				1,334,935	1,334,935	1,328,094	1,334,710	0	225	0	225	0	1,334,935	0	0	0	25,159	XXX	
3131XX-7G-0	FH ZM4495 - RMBS	.12/01/2025	Paydown		28,114	28,114	27,050	27,097	0	1,018	0	1,018	0	28,114	0	0	0	507	10/01/2047	
3133KJ-6P-2	FH RA3578 - RMBS	.12/01/2025	Paydown		319,839	319,839	260,589	262,271	0	57,567	0	57,567	0	319,839	0	0	0	2,707	09/01/2050	
3133KM-4X-0	FH RA6238 - RMBS	.12/01/2025	Paydown		542,552	542,552	463,347	463,666	0	78,886	0	78,886	0	542,552	0	0	0	6,730	11/01/2051	
3140QD-KP-8	FN CA5701 - RMBS	.12/01/2025	Paydown		569,972	569,972	490,409	492,190	0	77,782	0	77,782	0	569,972	0	0	0	7,443	05/01/2050	
3140QE-KP-6	FN CA6601 - RMBS	.12/01/2025	Paydown		558,921	558,921	475,709	477,028	0	81,893	0	81,893	0	558,921	0	0	0	6,529	08/01/2050	
3140XD-CK-0	FN FM9073 - RMBS	.12/01/2025	Paydown		588,841	588,841	505,880	506,133	0	82,708	0	82,708	0	588,841	0	0	0	6,996	10/01/2051	
1039999999	Subtotal - asset-backed securities - financial asset-backed securities - self-liquidating - agency residential mortgage-backed securities - not/partially guaranteed (not exempt from RBC)				2,608,240	2,608,240	2,222,984	2,228,386	0	379,854	0	379,854	0	2,608,240	0	0	0	30,912	XXX	
1889999999	Total - asset-backed securities (unaffiliated)				2,608,240	2,608,240	2,222,984	2,228,386	0	379,854	0	379,854	0	2,608,240	0	0	0	30,912	XXX	
1899999999	Total - asset-backed securities (affiliated)				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
1909999997	Total - asset-backed securities - Part 4				2,608,240	2,608,240	2,222,984	2,228,386	0	379,854	0	379,854	0	2,608,240	0	0	0	30,912	XXX	
1909999998	Total - asset-backed securities - Part 5				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
1909999999	Total - asset-backed securities				2,608,240	2,608,240	2,222,984	2,228,386	0	379,854	0	379,854	0	2,608,240	0	0	0	30,912	XXX	
2009999999	Total - issuer credit obligations and asset-backed securities				3,943,175	3,943,175	3,551,078	3,563,096	0	380,079	0	380,079	0	3,943,175	0	0	0	56,072	XXX	
4509999997	Total - preferred stocks - Part 4				0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4509999998	Total - preferred stocks - Part 5				0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4509999999	Total - preferred stocks				0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5989999997	Total - common stocks - Part 4				0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5989999998	Total - common stocks - Part 5				0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5989999999	Total - common stocks				0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5999999999	Total - preferred and common stocks				0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6009999999	Totals				3,943,175	XXX	3,551,078	3,563,096	0	380,079	0	380,079	0	3,943,175	0	0	0	56,072	XXX	

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

N O N E

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

N O N E

Schedule D - Part 6 - Section 2

N O N E

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

SCHEDULE DA - PART 1

Showing All SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1	2	3	4	5	6	Change in Book/Adjusted Carrying Value				11	12	Interest					19	
						7	8	9	10			13	14	15	16	17		18
Description	Restricted Asset Code	Date Acquired	Name of Vendor	Maturity Date	Book/Adjusted Carrying Value	Unrealized Valuation Increase/(Decrease)	Current Year's (Amortization)/Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/Adjusted Carrying Value	Par Value	Actual Cost	Interest Income Due and Accrued Dec. 31 of Current Year	Non-Admitted Due and Accrued	Rate of	Effective Rate of	When Paid	Amount Received During Year	Paid for Accrued Interest
UNITED STATES TREASURY	SD	07/10/2025	Central Bank	06/30/2026	108,876	0	1,056	0	0	110,000	107,820	6	0	1.875	3.971	JD	1,031	0
0019999999. Subtotal - issuer credit obligations - U.S. government obligations (exempt from RBC)					108,876	0	1,056	0	0	110,000	107,820	6	0	XXX	XXX	XXX	1,031	0
0489999999. Total - issuer credit obligations (unaffiliated)					108,876	0	1,056	0	0	110,000	107,820	6	0	XXX	XXX	XXX	1,031	0
0499999999. Total - issuer credit obligations (affiliated)					0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
0509999999. Total - issuer credit obligations					108,876	0	1,056	0	0	110,000	107,820	6	0	XXX	XXX	XXX	1,031	0
7689999999. Total short-term investments (unaffiliated)					108,876	0	1,056	0	0	110,000	107,820	6	0	XXX	XXX	XXX	1,031	0
7699999999. Total short-term investments (affiliated)					0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
7709999999 - Totals					108,876	0	1,056	0	0	110,000	107,820	6	0	XXX	XXX	XXX	1,031	0

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:
 Number
 1A 1A ..\$ 108,876 1B ..\$ 0 1C ..\$ 0 1D ..\$ 0 1E ..\$ 0 1F ..\$ 0 1G ..\$ 0
 1B 2A ..\$ 0 2B ..\$ 0 2C ..\$ 0
 1C 3A ..\$ 0 3B ..\$ 0 3C ..\$ 0
 1D 4A ..\$ 0 4B ..\$ 0 4C ..\$ 0
 1E 5A ..\$ 0 5B ..\$ 0 5C ..\$ 0
 1F 6 ..\$ 0

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

N O N E

Schedule DB - Part A - Section 2 - Options, Caps, Floors, Collars, Swaps and Forwards Terminated

N O N E

Schedule DB - Part B - Section 1 - Futures Contracts Open

N O N E

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made

N O N E

Schedule DB - Part B - Section 2 - Futures Contracts Terminated

N O N E

Schedule DB - Part D - Section 1 - Counterparty Exposure for Derivative Instruments Open

N O N E

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged By

N O N E

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged To

N O N E

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees as of December 31 of
Current Year

N O N E

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

N O N E

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

N O N E

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc
SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

1 CUSIP	2 Description	3 Re- stricted Asset Code	4 Date Acquired	5 Stated Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
0489999999. Total - issuer credit obligations (unaffiliated)						0	0	0
0499999999. Total - issuer credit obligations (affiliated)						0	0	0
0509999999. Total - issuer credit obligations						0	0	0
	Atlantic Union Bank		12/31/2025	0.009		23		
	BOKF, National Association		12/31/2025	0.009		247,019		
	Banc of California		12/31/2025	0.009		247,221		
	Columbia Bank		12/31/2025	0.009		247,221		
	East West Bank		12/31/2025	0.009		2		
	First National Bank of Omaha		12/31/2025	0.009		146		
	First-Citizens Bank & Trust Company		12/31/2025	0.009		247,221		
	Flagstar Bank, N.A.		12/31/2025	0.009		144		
	Raymond James Bank		12/31/2025	0.009		247,221		
	River City Bank		12/31/2025	0.009		146		
	Rockland Trust Company		12/31/2025	0.009		8		
	South State Bank, N.A.		12/31/2025	0.009		247,200		
	State Bank of India		12/31/2025	0.009		9		
	The Huntington National Bank		12/31/2025	0.009		247,140		
	TriState Capital Bank		12/31/2025	0.009		69,406		
	Truist Bank		12/31/2025	0.009		247,221		
	UMB Bank, National Association		12/31/2025	0.009		247,221		
	United Bank		12/31/2025	0.009		247,188		
	Valley National Bank		12/31/2025	0.009		247,221		
	Western Alliance Bank		12/31/2025	0.009		247,221		
	Zions Bancorporation, N. A.		12/31/2025	0.009		247,221		
	Timing - Transfer in GL but not posted on statement		12/31/2025	0.009		604,647		
8109999999. Subtotal - sweep accounts						3,888,067	0	0
31846V-41-9	FIRST AMER:TRS OBG V	SD	07/02/2025	3.470		200,000	.605	8,045
94975H-29-6	ALLSPRING:TRS+ MM I	SD	10/21/2022	3.570		260,000	.818	10,769
8209999999. Subtotal - exempt money market mutual funds - as identified by the SVO						460,000	1,423	18,815
38141W-25-7	GOLDMAN:FS GOVT SVC	SD	12/01/2025	3.130		10,896		.305
38141W-26-5	GOLDMAN:FS GOVT ADM		12/29/2025	3.380		601,707	1,305	.514
000000-00-0	PNC Bank		12/31/2025			54,214	.0	.0
8309999999. Subtotal - all other money market mutual funds						666,818	1,335	819
8589999999. Total cash equivalents (unaffiliated)						5,014,885	2,758	19,634
8599999999. Total cash equivalents (affiliated)						0	0	0
8609999999 - Total cash equivalents						5,014,885	2,758	19,634

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

Number	1A ..\$	0	1B ..\$	0	1C ..\$	0	1D ..\$	0	1E ..\$	0	1F ..\$	0	1G ..\$	0
1A	2A ..\$	0	2B ..\$	0	2C ..\$	0								
1B	3A ..\$	0	3B ..\$	0	3C ..\$	0								
1C	4A ..\$	0	4B ..\$	0	4C ..\$	0								
1D	5A ..\$	0	5B ..\$	0	5C ..\$	0								
1E	6 ..\$	0												
1F														

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Essent Title Insurance, Inc

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, Etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits For the Benefit of All Policyholders		All Other Special Deposits		
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value	
1. Alabama	AL	ICO Statutory Deposit	60,378	60,504	0	0	
2. Alaska	AK		0	0	0	0	
3. Arizona	AZ		0	0	0	0	
4. Arkansas	AR	ICO Statutory Deposit	109,693	111,147	0	0	
5. California	CA		0	0	0	0	
6. Colorado	CO		0	0	0	0	
7. Connecticut	CT		0	0	0	0	
8. Delaware	DE		0	0	0	0	
9. District of Columbia	DC		0	0	0	0	
10. Florida	FL	0 Statutory Deposit	121,643	121,643	0	0	
11. Georgia	GA	ICO Statutory Deposit	204,763	206,095	0	0	
12. Hawaii	HI		0	0	0	0	
13. Idaho	ID		0	0	0	0	
14. Illinois	IL	ICO Statutory Deposit	1,078,218	1,080,282	0	0	
15. Indiana	IN		0	0	0	0	
16. Iowa	IA		0	0	0	0	
17. Kansas	KS		0	0	0	0	
18. Kentucky	KY		0	0	0	0	
19. Louisiana	LA		0	0	0	0	
20. Maine	ME		0	0	0	0	
21. Maryland	MD		0	0	0	0	
22. Massachusetts	MA	ST Statutory Deposit	108,876	109,115	0	0	
23. Michigan	MI		0	0	0	0	
24. Minnesota	MN		0	0	0	0	
25. Mississippi	MS		0	0	0	0	
26. Missouri	MO		0	0	0	0	
27. Montana	MT		0	0	0	0	
28. Nebraska	NE		0	0	0	0	
29. Nevada	NV	ICO Statutory Deposit	498,132	502,131	0	0	
30. New Hampshire	NH	ICO Statutory Deposit	124,473	126,206	0	0	
31. New Jersey	NJ		0	0	0	0	
32. New Mexico	NM	ICO Statutory Deposit	216,721	217,843	0	0	
33. New York	NY		0	0	0	0	
34. North Carolina	NC	CE Statutory Deposit	200,000	200,000	0	0	
35. North Dakota	ND		0	0	0	0	
36. Ohio	OH	ICO Statutory Deposit	263,927	262,036	0	0	
37. Oklahoma	OK		0	0	0	0	
38. Oregon	OR		0	0	0	0	
39. Pennsylvania	PA	ICO Statutory Deposit	1,131,402	1,134,771	0	0	
40. Rhode Island	RI		0	0	0	0	
41. South Carolina	SC	ST Statutory Deposit	310,000	310,000	174,272	171,261	
42. South Dakota	SD	ICO Statutory Deposit	114,319	114,614	0	0	
43. Tennessee	TN		0	0	0	0	
44. Texas	TX		0	0	0	0	
45. Utah	UT		0	0	0	0	
46. Vermont	VT		0	0	0	0	
47. Virginia	VA	CE Statutory Deposit	260,000	260,000	0	0	
48. Washington	WA		0	0	0	0	
49. West Virginia	WV		0	0	0	0	
50. Wisconsin	WI		0	0	0	0	
51. Wyoming	WY	C Statutory Deposit	119,383	119,383	0	0	
52. American Samoa	AS		0	0	0	0	
53. Guam	GU		0	0	0	0	
54. Puerto Rico	PR		0	0	0	0	
55. U.S. Virgin Islands	VI		0	0	0	0	
56. Northern Mariana Islands	MP		0	0	0	0	
57. Canada	CAN		0	0	0	0	
58. Aggregate alien and other	OT	XXX	0	0	0	0	
59. Subtotal	XXX	XXX	4,921,929	4,935,771	174,272	171,261	
DETAILS OF WRITE-INS							
5801.							
5802.							
5803.							
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX	0	0	0	0	
5899. Totals (Lines 5801 through 5803 plus 5898)(Line 58 above)	XXX	XXX	0	0	0	0	

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