



TITLE INSURANCE COMPANIES - ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF MARCH 31, 2026

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

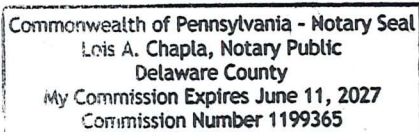
MARY LOURDES GIBBONS
SVP/CLO/SECRETARY

DAVID BRUCE WEINSTOCK
SVP/CFO

Subscribed and sworn to before me this 8th day of May, 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.....



STATEMENT AS OF MARCH 31, 2026 OF THE Essent Title Insurance, Inc.

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	60,109,937		60,109,937	61,143,793
2. Stocks:				
2.1 Preferred stocks			0	0
2.2 Common stocks	104,740		104,740	109,740
3. Mortgage loans on real estate:				
3.1 First liens			0	0
3.2 Other than first liens.....	6,126	6,126	0	0
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances)			0	0
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 (\$ 1,341,676), cash equivalents (\$ 2,776,431) and short-term investments (\$ 109,438)	4,227,545		4,227,545	6,799,535
6. Contract loans (including \$ premium notes)			0	0
7. Derivatives			0	0
8. Other invested assets			0	0
9. Receivables for securities			0	0
10. Securities lending reinvested collateral assets			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	64,448,348	6,126	64,442,222	68,053,068
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	395,254		395,254	194,167
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	1,412,480	108,455	1,304,025	1,104,835
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	11,324		11,324	19,784
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	1,930,576		1,930,576	1,200,252
18.2 Net deferred tax asset	3,318,784	3,318,784	0	0
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software	91,417		91,417	97,282
21. Furniture and equipment, including health care delivery assets (\$)	368,809	368,809	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	2,806,590		2,806,590	3,023,376
24. Health care (\$) and other amounts receivable			0	0
25. Aggregate write-ins for other-than-invested assets	1,394,218	481,401	912,817	2,889,820
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	86,277,278	4,283,575	81,993,703	86,682,062
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	86,277,278	4,283,575	81,993,703	86,682,062
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	476,511	476,511	0	0
2502. Other receivables	834,624		834,624	2,889,820
2503. Deposit	3,981	3,981	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	79,102	909	78,193	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	1,394,218	481,401	912,817	2,889,820

STATEMENT AS OF MARCH 31, 2026 OF THE Essent Title Insurance, Inc.

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Known claims reserve	3,338,197	3,210,319
2. Statutory premium reserve	25,453,786	24,308,201
3. Aggregate of other reserves required by law	0	0
4. Supplemental reserve		0
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers		
6. Other expenses (excluding taxes, licenses and fees)	3,241,166	5,915,384
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	328,192	751,389
8.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))		
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	126,060	72,540
12. Unearned interest and real estate income received in advance		
13. Funds held by company under reinsurance treaties		0
14. Amounts withheld or retained by company for account of others	119,944	102,743
15. Provision for unauthorized and certified reinsurance		0
16. Net adjustments in assets and liabilities due to foreign exchange rates		
17. Drafts outstanding		
18. Payable to parent, subsidiaries and affiliates	1,395,644	1,710,870
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)	34,002,989	36,071,446
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	626,302	620,512
29. Gross paid in and contributed surplus	65,788,762	65,788,762
30. Unassigned funds (surplus)	(20,424,350)	(17,798,658)
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)	47,990,714	50,610,616
33. Totals (Page 2, Line 28, Col. 3)	81,993,703	86,682,062
DETAILS OF WRITE-INS		
0301.		
0302.		
0303.		
0398. Summary of remaining write-ins for Line 3 from overflow page	0	0
0399. Totals (Lines 0301 through 0303 plus 0398)(Line 3 above)	0	0
2201.		
2202.		
2203.		
2298. Summary of remaining write-ins for Line 22 from overflow page	0	0
2299. Totals (Lines 2201 through 2203 plus 2298)(Line 22 above)	0	0
2401.		
2402.		
2403.		
2498. Summary of remaining write-ins for Line 24 from overflow page	0	0
2499. Totals (Lines 2401 through 2403 plus 2498)(Line 24 above)	0	0
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above)	0	0

STATEMENT AS OF MARCH 31, 2026 OF THE Essent Title Insurance, Inc.

OPERATIONS AND INVESTMENT EXHIBIT

STATEMENT OF INCOME			
	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
OPERATING INCOME			
1. Title insurance and related income:			
1.1 Title insurance premiums earned	12,692,100	10,674,423	50,350,948
1.2 Escrow and settlement services	0	0	0
1.3 Other title fees and service charges	1,802,943	294,314	4,176,590
2. Aggregate write-ins for other operating income	0	0	0
3. Total Operating Income (Lines 1 through 2)	14,495,043	10,968,737	54,527,538
EXPENSES			
4. Losses and loss adjustment expenses incurred	878,849	893,185	4,070,671
5. Operating expenses incurred	17,744,106	14,306,178	68,228,485
6. Aggregate write-ins for other operating expenses	0	0	0
7. Total Operating Expenses	18,622,955	15,199,363	72,299,156
8. Net operating gain or (loss) (Lines 3 minus 7)	(4,127,912)	(4,230,626)	(17,771,618)
INVESTMENT INCOME			
9. Net investment income earned	634,413	780,534	2,878,706
10. Net realized capital gains (losses) less capital gains tax of \$	0	0	(66,112)
11. Net investment gain (loss) (Lines 9 + 10)	634,413	780,534	2,812,594
OTHER INCOME			
12. Aggregate write-ins for miscellaneous income or (loss) or other deductions	472	8,135	21,415
13. Net income, after capital gains tax and before all other federal income taxes (Lines 8+11+12)	(3,493,027)	(3,441,957)	(14,937,608)
14. Federal and foreign income taxes incurred	(730,003)	(719,188)	(1,048,740)
15. Net income (Lines 13 minus 14)	(2,763,024)	(2,722,769)	(13,888,868)
CAPITAL AND SURPLUS ACCOUNT			
16. Surplus as regards policyholders, December 31 prior year	50,610,616	64,671,454	64,671,454
17. Net income (from Line 15)	(2,763,024)	(2,722,769)	(13,888,868)
18. Change in net unrealized capital gains or (losses) less capital gains tax of \$			
19. Change in net unrealized foreign exchange capital gain (loss)			
20. Change in net deferred income taxes			1,551,181
21. Change in nonadmitted assets	143,122	173,427	(1,723,151)
22. Change in provision for unauthorized and certified reinsurance	0	0	0
23. Change in supplemental reserves	0	0	0
24. Change in surplus notes	5,790	5,790	23,483
25. Cumulative effect of changes in accounting principles			
26. Capital changes:			
26.1 Paid in			
26.2 Transferred from surplus (Stock Dividend)			
26.3 Transferred to surplus			
27. Surplus adjustments:			
27.1 Paid in	0	0	0
27.2 Transferred to capital (Stock Dividend)			
27.3 Transferred from capital			
28. Dividends to stockholders			
29. Change in treasury stock			0
30. Aggregate write-ins for gains and losses in surplus	(5,790)	(5,790)	(23,483)
31. Change in surplus as regards policyholders (Lines 17 through 30)	(2,619,902)	(2,549,342)	(14,060,838)
32. Surplus as regards policyholders as of statement date (Lines 16 plus 31)	47,990,714	62,122,112	50,610,616
DETAILS OF WRITE-INS			
0201.			
0202.			
0203.			
0298. Summary of remaining write-ins for Line 2 from overflow page	0	0	0
0299. Totals (Lines 0201 through 0203 plus 0298)(Line 2 above)	0	0	0
0601.			
0602.			
0603.			
0698. Summary of remaining write-ins for Line 6 from overflow page	0	0	0
0699. Totals (Lines 0601 through 0603 plus 0698)(Line 6 above)	0	0	0
1201. Rental income		0	
1202. Other income	472	8,135	21,415
1203.			
1298. Summary of remaining write-ins for Line 12 from overflow page	0	0	0
1299. Totals (Lines 1201 through 1203 plus 1298)(Line 12 above)	472	8,135	21,415
3001. Change in Accrued Interest	(5,790)	(5,790)	(23,483)
3002. Prior Period Correction		0	
3003.			
3098. Summary of remaining write-ins for Line 30 from overflow page	0	0	0
3099. Totals (Lines 3001 through 3003 plus 3098)(Line 30 above)	(5,790)	(5,790)	(23,483)

STATEMENT AS OF MARCH 31, 2026 OF THE Essent Title Insurance, Inc.

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance	13,667,337	12,266,718	50,160,444
2. Net investment income	224,002	347,102	2,010,244
3. Miscellaneous income	1,803,415	0	4,198,005
4. Total (Lines 1 to 3)	15,694,754	12,613,820	56,368,693
5. Benefit and loss related payments	750,971	493,821	4,978,273
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts			
7. Commissions, expenses paid and aggregate write-ins for deductions	20,841,521	21,935,858	67,322,365
8. Dividends paid to policyholders			
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	322	0	(1,825,694)
10. Total (Lines 5 through 9)	21,592,814	22,429,679	70,474,944
11. Net cash from operations (Line 4 minus Line 10)	(5,898,060)	(9,815,859)	(14,106,251)
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	2,338,454	604,901	3,943,175
12.2 Stocks	5,000	0	0
12.3 Mortgage loans	0	0	0
12.4 Real estate	0	0	0
12.5 Other invested assets	0	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0	0
12.7 Miscellaneous proceeds	0	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	2,343,454	604,901	3,943,175
13. Cost of investments acquired (long-term only):			
13.1 Bonds	1,095,273	390,504	1,245,620
13.2 Stocks	0	9,000	9,000
13.3 Mortgage loans	0	0	0
13.4 Real estate	0	0	0
13.5 Other invested assets	0	0	0
13.6 Miscellaneous applications	0	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	1,095,273	399,504	1,254,620
14. Net increase/(decrease) in contract loans and premium notes	0	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	1,248,181	205,397	2,688,555
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes	5,790	5,790	23,483
16.2 Capital and paid in surplus, less treasury stock	0	0	0
16.3 Borrowed funds	0	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	14,296	0
16.5 Dividends to stockholders	0	0	0
16.6 Other cash provided (applied)	2,072,100	4,088,994	(1,657,675)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	2,077,890	4,109,080	(1,634,192)
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)	(2,571,989)	(5,501,382)	(13,051,887)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	6,799,535	19,851,422	19,851,422
19.2 End of period (Line 18 plus Line 19.1)	4,227,546	14,350,040	6,799,535

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

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NOTES TO FINANCIAL STATEMENTS

TITLE

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NOTES TO FINANCIAL STATEMENTS

Summary of Significant Accounting Policies and Going Concern

1. 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 #	3/31/2026	2025
(1) Net Income, Pennsylvania Basis	0	3	2	\$(2,763,026)	\$(13,888,866)
(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	\$ —	\$ —
(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
(4) Net Income, NAIC SAP				\$(2,763,026)	\$(10,949,449)
SURPLUS					
(5) State basis (Page 3, Line 32, Columns 1 & 2)				\$ 47,990,712	\$50,610,616
(6) State Prescribed Practices that increase/(decrease) NAIC SAP:					
Statutory Premium Reserves vs NAIC Model Act, net of tax	57	3	2	\$ 11,929,420	9679056
Supplemental Reserves (caused by the accelerated NAIC Model Act restoration of SPR vs Pennsylvania restoration)	57	3	2	\$(8,479,065)	\$(6,776,088)
(7) State Permitted Practices that increase/(decrease) NAIC SAP:					
Statutory Premium Reserves vs NAIC Model Act, net of tax	57	3	2		
(8) Statutory Surplus, NAIC SAP Basis				\$51,441,067	\$53,513,584

A. 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.

B. 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 and direct agents. In this accrual, future transactions are not being estimated. The Company is estimating revenues on policies that have already been issued by the affiliated and direct agents 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.

NOTES TO FINANCIAL STATEMENTS

- (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
- C. 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 March 31, 2026.
- (1) No new mortgage loans were made or acquired in 2025 or 2026
 - (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.

NOTES TO FINANCIAL STATEMENTS

- (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: \$152,406
2. 12 Months or longer: \$0

The aggregate related fair value of securities with unrealized losses:

1. Less than 12 months: \$27,375,474
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)
No significant change from year end December 31, 2025
- 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

NOTES TO FINANCIAL STATEMENTS

- Q. Prepayment Penalty and Acceleration Fees
- None
- R. Reporting Entity's Share of Cash Pool by Asset Type
- None
6. Joint Ventures, Partnerships and Limited Liability Companies
- None
7. Investment Income
- There was no investment income due and accrued excluded from the financial statements.
8. Derivative Instruments
- None
9. Income Taxes
- No significant change from year end December 31, 2025.
10. Information Concerning Parent, Subsidiaries and Affiliates
- No significant change from year end December 31, 2025.
11. Debt
- A. Debt: None
- B. FHLB Agreements: As of March 31, 2026, the company owned 547 shares of common stock Federal Home Loan Bank of Des Moines ("FHLB") consisting of membership shares with the FHLB at \$100 par value.

March 31, 2026

Current Year:							
Membership Stock			\$				54,700
Actual or Estimated Borrowing Capacity as Determined by the Insurer			\$				—
Prior Year-end:							
Membership Stock			\$				59,700
Actual or Estimated Borrowing Capacity as Determined by the Insurer			\$				—

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	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2. Class B	\$ 54,700	\$ 54,700	\$ —	\$ —	\$ —	\$ —

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.

NOTES TO FINANCIAL STATEMENTS

- 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	\$172,468	\$174,313	\$—
2	10/12/2012	4.00%	\$400,000	Y	\$448,044	\$451,988	\$—
Total	XXX	XXX	\$550,000	XXX	\$620,512	\$626,301	\$—

• 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	\$—	\$59,061	\$—	\$—	\$—	XXX
2	\$—	\$111,518	\$—	\$—	\$—	XXX
Total	\$—	\$170,579	\$—	\$—	\$—	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	\$—	\$—	Y
2	\$—	\$—	Y
Total	\$—	\$—	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 March 31, 2026, the balance of the surplus note is \$174,313 including accrued interest of \$24,313.

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 March 31, 2026, the balance of the surplus note is \$451,988 including accrued interest of \$51,989.

NOTES TO FINANCIAL STATEMENTS

- 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 March 31, 2026, and December 31, 2025, were approximately \$93,616, and \$382,902, respectively for these lease agreements.
- (2)
- a. At Quarter ending March 31, 2026, the minimum aggregate rental commitments are as follows:

Quarter ending March 31, 2026		Operating Leases	
	2026	\$	273,364
	2027	\$	288,197
	2028	\$	117,546
	2029	\$	117,546
	2030	\$	58,773
	Thereafter	\$	—
	Total	\$	855,426

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:

NOTES TO FINANCIAL STATEMENTS

- 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 March 31, 2026 (in thousands)

Description for each class of asset	Level 1	Level 2	Level 3	NAV	Total
a. Assets at fair value					
Bonds					
Issuer Credit Obligation	\$32,516	\$—	\$—	\$—	\$ 32,516
Asset-Backed Securities		\$27,375	\$—	\$—	\$ 27,375
Certificate of Deposits	\$209	\$—	\$—	\$—	\$ 209
Cash & Cash Equivalents	\$4,228	\$—	\$—	\$—	\$ 4,228
Common Stock					
FHLB	\$—	\$55	\$—	\$—	\$ 55
Reliable	\$—	\$—	\$50	\$—	\$ 50
Total assets at fair value (NAV)	\$36,953	\$27,430	\$50	\$0	\$64,433

(2) Fair Value Measurements in Level 3 at March 31, 2026 (in thousands)

	Balance at 12/31/2025	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 3/31/2026
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 March 31, 2026.

- A. Not utilized
- B. None.

NOTES TO FINANCIAL STATEMENTS

- C. The carrying amount of estimated fair values of the Company's financial instruments at March 31, 2026, are as follows (in thousands):

Type	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	NAV	(Carrying Value)
Issuer Credit Obligation	\$ 32,516	\$ 32,373	\$ 32,373	\$ —	\$ —	\$ —	\$ 32,373
Asset-Backed Securities	\$ 27,375	\$ 27,528	\$ —	\$ 27,528	\$ —	\$ —	\$ 27,528
Certificate of Deposits	\$ 209	\$ 209	\$ 209	\$ —	\$ —	\$ —	\$ 209
Cash and Cash Equivalents	\$ 4,228	\$ 4,228	\$ 4,228	\$ —	\$ —	\$ —	\$ 4,228
Common Stock	\$ 105	\$ 105	\$ —	\$ 55	\$ 50	\$ —	\$ 105
Total	\$64,433	\$64,443	\$36,810	\$27,583	\$50	\$ —	\$64,443

D. None .

E. Not Applicable

21. Other Items

None

22. Events Subsequent

The Company has considered subsequent events through May 8, 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, 2025, were \$3,210,320. As of March 31, 2026, \$794,258 has been paid for incurred losses and loss adjustment expenses attributable to insured events included in known claim reserves as of December 31, 2025. Direct Known Claims Reserves are now \$3,350,040 as a result of re-estimation of unpaid claims and claim adjustment expenses. Therefore, there has been a \$933,979 unfavorable prior-year development since December 31, 2025, to March 31, 2026. 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.

A. None

26. Intercompany Pooling Agreements

None

27. Structured Settlements

None

28. Supplemental Reserve

As of March 31, 2026, the Company has no supplemental reserves.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes [] No [X]
- 1.2 If yes, has the report been filed with the domiciliary state? Yes [] No []
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change:
- 3.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
If yes, complete Schedule Y, Parts 1 and 1A.
- 3.2 Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [] No [X]
- 3.3 If the response to 3.2 is yes, provide a brief description of those changes.
.....
- 3.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes [X] No []
- 3.5 If the response to 3.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. 0001448893
- 4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
- 4.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes [] No [X] N/A []
If yes, attach an explanation.
.....
- 6.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2023
- 6.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2023
- 6.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 07/10/2025
- 6.4 By what department or departments?
Missouri Department of Commerce and Insurance
- 6.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A [X]
- 6.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [] No [] N/A [X]
- 7.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]
- 7.2 If yes, give full information:
.....
- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
.....
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [] No [X]
- 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

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

GENERAL INTERROGATORIES

- 9.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [] 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.
- 9.11 If the response to 9.1 is no, please explain:
.....
- 9.2 Has the code of ethics for senior managers been amended? Yes [] No []
- 9.21 If the response to 9.2 is yes, provide information related to amendment(s).
.....
- 9.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No []
- 9.31 If the response to 9.3 is yes, provide the nature of any waiver(s).
.....

FINANCIAL

- 10.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [] No []
- 10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ 12,188

INVESTMENT

- 11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes [] No []
- 11.2 If yes, give full and complete information relating thereto:
.....
12. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$ 0
- 13.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes [] No []
- 13.2 If yes, please complete the following:
- | | 1
Prior Year-End
Book/Adjusted
Carrying Value | 2
Current Quarter
Book/Adjusted
Carrying Value |
|---|--|---|
| 13.21 Bonds | \$ | \$ |
| 13.22 Preferred Stock | \$ | \$ |
| 13.23 Common Stock | \$ | \$ |
| 13.24 Short-Term Investments | \$ | \$ |
| 13.25 Mortgage Loans on Real Estate | \$ | \$ |
| 13.26 All Other | \$ | \$ |
| 13.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26) | \$ 0 | \$ 0 |
| 13.28 Total Investment in Parent included in Lines 13.21 to 13.26 above | \$ | \$ |
- 14.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? Yes [] No []
- 14.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A []
If no, attach a description with this statement.
.....
15. For the reporting entity's security lending program, state the amount of the following as of the current statement date:
- 15.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$ 0
- 15.2 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$ 0
- 15.3 Total payable for securities lending reported on the liability page. \$ 0

STATEMENT AS OF MARCH 31, 2026 OF THE Essent Title Insurance, Inc.

GENERAL INTERROGATORIES

16. 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 []
- 16.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

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

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

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

- 16.3 Have there been any changes, including name changes, in the custodian(s) identified in 16.1 during the current quarter? Yes [] No [X]
- 16.4 If yes, give full information relating thereto:

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

- 16.5 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. This includes both primary and sub-advisors. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1 Name of Firm or Individual	2 Affiliation
Elizabeth B. Blake	I.....
Joseph Manion	I.....
Loomis, Sayles & Company, L.P.	U.....

- 16.5097 For those firms/individuals listed in the table for Question 16.5, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [X] No [] N/A []

- 16.5098 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 16.5, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [X] No [] N/A []

- 16.6 For those firms or individuals listed in the table for 16.5 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.....

- 17.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [X] No []

- 17.2 If no, list exceptions:
.....

18. By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designated 5GI security:
 a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
 b. Issuer or obligor is current on all contracted interest and principal payments.
 c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

- Has the reporting entity self-designated 5GI securities? Yes [] No [X]

GENERAL INTERROGATORIES

19. 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 []
20. 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 []

GENERAL INTERROGATORIES

PART 2 - TITLE

1. If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change? Yes [] No [X] N/A []
 If yes, attach an explanation.

2. Has the reporting entity reinsured any risk with any other reporting entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured? Yes [] No [X]
 If yes, attach an explanation.

- 3.1 Have any of the reporting entity's primary reinsurance contracts been canceled? Yes [] No [X]
- 3.2 If yes, give full and complete information thereto.

- 4.1 Are any of the liabilities for unpaid losses and loss adjustment expenses discounted to present value at a rate of interest greater than zero? Yes [] No [X]
- 4.2 If yes, complete the following schedule:

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

- 5.1 Reporting entity assets listed on Page 2 include the following segregated assets of the Statutory Premium Reserve or other similar statutory reserves:
- | | | |
|---|----------|------------|
| 5.11 Bonds | \$ | 25,453,786 |
| 5.12 Short-term investments | \$ | 0 |
| 5.13 Mortgages | \$ | 0 |
| 5.14 Cash | \$ | 0 |
| 5.15 Other admissible invested assets | \$ | 0 |
| 5.16 Total | \$ | 25,453,786 |
- 5.2 List below segregated funds held for others by the reporting entity, set apart in special accounts and excluded from entity assets and liabilities. (These funds are also included in Schedule E-Part 1 and the "From Separate Accounts, Segregated Accounts and Protected Cell Accounts" line on Page 2 except for escrow funds held by Title insurers):
- | | | |
|---|----------|---|
| 5.21 Custodial funds not included in this statement were held pursuant to the governing agreements of custody in the amount of: | \$ | 0 |
| These funds consist of: | | |
| 5.22 In cash on deposit | \$ | 0 |
| 5.23 Other forms of security | \$ | 0 |

SCHEDULE F - CEDED REINSURANCE

Showing All New Reinsurers - Current Year to Date

1 NAIC Company Code	2 ID Number	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Type of Reinsurer	6 Certified Reinsurer Rating (1 through 6)	7 Effective Date of Certified Reinsurer Rating
NONE						

STATEMENT AS OF MARCH 31, 2026 OF THE Essent Title Insurance, Inc.

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - By States and Territories

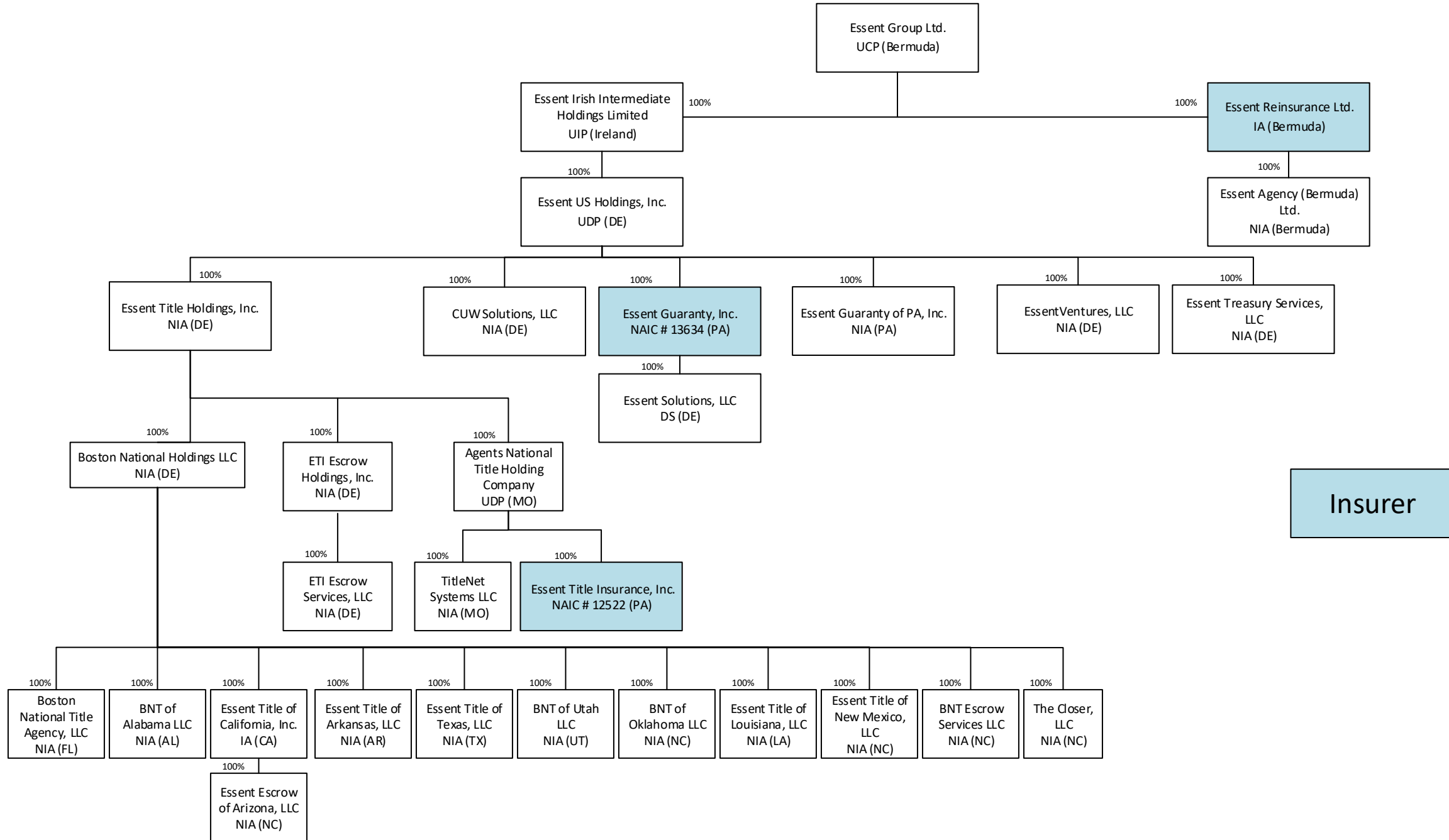
States, etc.	1 Active Status (a)	Direct Premiums Written		Direct Losses and Allocated Loss Adjustment Expenses Paid (Deducting Salvage)		Direct Known Claim Reserve	
		2 Current Year To Date	3 Prior Year To Date	4 Current Year To Date	5 Prior Year To Date	6 Current Year To Date	7 Prior Year To Date
1. Alabama	AL	L	50,066	23,870	0	0	111,000
2. Alaska	AK	L	0	0	49,001	0	0
3. Arizona	AZ	L	292,697	144,238	105	0	0
4. Arkansas	AR	L	44,789	57,567	0	1,056	8,362
5. California	CA	L	847,176	481,422	61,048	249,968	596,584
6. Colorado	CO	L	617,575	282,759	0	0	5,400
7. Connecticut	CT	L	0	0	0	0	0
8. Delaware	DE	L	0	0	0	0	0
9. District of Columbia	DC	L	39,912	15,700	0	3,338	3,434
10. Florida	FL	L	3,075,621	2,130,897	176,001	208,990	783,748
11. Georgia	GA	L	509,411	159,350	39,648	1,311	832,559
12. Hawaii	HI	L	0	0	0	0	0
13. Idaho	ID	L	17,356	0	0	0	0
14. Illinois	IL	L	272,925	101,731	0	0	0
15. Indiana	IN	L	342,438	277,853	(2,195)	4,234	2,805
16. Iowa	IA	L	7,965	12,831	723	0	4,883
17. Kansas	KS	L	48,758	235,815	6,426	0	13,644
18. Kentucky	KY	L	55,188	20,089	0	0	0
19. Louisiana	LA	L	2,325	0	0	0	0
20. Maine	ME	L	1,425	0	0	0	0
21. Maryland	MD	L	123,523	59,731	1,604	0	314
22. Massachusetts	MA	L	0	0	0	0	0
23. Michigan	MI	L	198,356	258,473	(77,500)	(1,084)	426
24. Minnesota	MN	L	132,254	59,388	0	0	0
25. Mississippi	MS	L	30,900	5,009	80,762	0	182,884
26. Missouri	MO	L	526,686	827,038	0	57,735	72,689
27. Montana	MT	L	29,714	0	0	0	0
28. Nebraska	NE	L	14,255	114,831	3,035	0	15,969
29. Nevada	NV	L	100,174	46,222	0	0	0
30. New Hampshire	NH	L	14,192	15,022	0	0	0
31. New Jersey	NJ	L	0	0	0	0	0
32. New Mexico	NM	L	32,314	26,293	0	0	0
33. New York	NY	N	0	0	0	0	0
34. North Carolina	NC	L	514,822	205,342	(42)	2,504	6,245
35. North Dakota	ND	L	8,425	4,779	0	0	0
36. Ohio	OH	L	182,883	122,997	0	0	0
37. Oklahoma	OK	L	37,762	32,616	0	0	0
38. Oregon	OR	L	0	0	0	0	0
39. Pennsylvania	PA	L	263,766	158,219	0	204	5,615
40. Rhode Island	RI	L	12,983	8,613	0	0	3,663
41. South Carolina	SC	L	179,942	81,178	(43,398)	1,610	27,476
42. South Dakota	SD	L	0	0	0	0	31,387
43. Tennessee	TN	L	142,171	64,477	0	0	0
44. Texas	TX	L	4,691,495	5,052,488	452,117	(35,623)	1,380,368
45. Utah	UT	L	132,299	35,365	0	0	2,547,585
46. Vermont	VT	L	0	0	0	0	0
47. Virginia	VA	L	252,490	111,939	0	0	0
48. Washington	WA	L	626	0	0	0	0
49. West Virginia	WV	L	13,169	6,988	0	0	0
50. Wisconsin	WI	L	22,215	35,923	0	0	0
51. Wyoming	WY	L	16,269	30,556	0	0	0
52. American Samoa	AS	N	0	0	0	0	0
53. Guam	GU	N	0	0	0	0	0
54. Puerto Rico	PR	N	0	0	0	0	0
55. U.S. Virgin Islands	VI	N	0	0	0	0	0
56. Northern Mariana Islands	MP	N	0	0	0	0	0
57. Canada	CAN	N	0	0	0	0	0
58. Aggregate Other Alien	OT	XXX	0	0	0	0	0
59. Totals	XXX		13,899,312	11,307,609	747,333	494,243	3,350,040
DETAILS OF WRITE-INS							
58001.	XXX						
58002.	XXX						
58003.	XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX		0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		0	0	0	0	0

(a) Active Status Counts:

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

SCHEDULE Y

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



STATEMENT AS OF MARCH 31, 2026 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	Essent Irish Intermediate Holdings Limited	Ownership	100.000	Essent Group Ltd.	NO	
4694	Essent Grp	13634	26-3728115				Essent Guaranty, Inc.	.PA	IA	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.	NO	
		00000	98-1340476				Essent Agency (Bermuda) Ltd.	.BMJ	NIA	Essent Reinsurance Ltd.	Ownership	100.000	Essent Group Ltd.	YES	
		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	RE	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	
		00000	41-4504173				ETI Escrow Holdings, Inc.	.DE	NIA	Essent Title Holdings, Inc.	Ownership	100.000	Essent Group Ltd.	NO	

Asterisk	Explanation
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STATEMENT AS OF MARCH 31, 2026 OF THE Essent Title Insurance, Inc.

PART 1 - LOSS EXPERIENCE

	1	2	3	4	5
	Direct Premiums Written	Other Income (Page 4, Lines 1.2+1.3+2)	Direct Losses Incurred	Direct Loss Percentage Cols. 3/(1+2)	Prior Year to Date Direct Loss Percentage
1. Direct operations	3,439,575	1,449,517	0	0.0	0.0
2. Agency operations:					
2.1 Non-affiliated agency operations	9,190,665	339,701	569,701	6.0	5.5
2.2 Affiliated agency operations	1,269,072	13,725	309,148	24.1	5.8
3. Totals	13,899,312	1,802,943	878,849	5.6	5.5

PART 2 - DIRECT PREMIUMS WRITTEN

	1	2	3
	Current Quarter	Current Year to Date	Prior Year Year to Date
1. Direct operations	3,439,575	3,439,575	0
2. Agency operations:			
2.1 Non-affiliated agency operations	9,190,665	9,190,665	9,118,039
2.2 Affiliated agency operations	1,269,072	1,269,072	2,189,570
3. Totals	13,899,312	13,899,312	11,307,609

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

Response

AUGUST FILING

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

N/A

Explanation:

Bar Code:

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 11

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

Additional Write-ins for Assets Line 25

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
2504. Premium Tax Overpayments Receivable	79,102	909	78,193	0
2597. Summary of remaining write-ins for Line 25 from overflow page	79,102	909	78,193	0

STATEMENT AS OF MARCH 31, 2026 OF THE Essent Title Insurance, Inc.

SCHEDULE A - VERIFICATION

Real Estate

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

NONE

SCHEDULE B - VERIFICATION

Mortgage Loans

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

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

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

NONE

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	61,253,533	63,071,757
2. Cost of bonds and stocks acquired	1,095,273	1,254,620
3. Accrual of discount	209,878	879,761
4. Unrealized valuation increase/(decrease)		0
5. Total gain (loss) on disposals	705	0
6. Deduct consideration for bonds and stocks disposed of	2,343,454	3,943,175
7. Deduct amortization of premium	1,259	9,429
8. Total foreign exchange change in book/adjusted carrying value		0
9. Deduct current year's other than temporary impairment recognized		0
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees		0
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	60,214,676	61,253,533
12. Deduct total nonadmitted amounts		0
13. Statement value at end of current period (Line 11 minus Line 12)	60,214,676	61,253,533

STATEMENT AS OF MARCH 31, 2026 OF THE Essent Title Insurance, Inc.

SCHEDULE D - PART 1B

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

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
ISSUER CREDIT OBLIGATIONS (ICO)								
1. NAIC 1 (a)	34,097,689	223,937	1,732,807	102,650	32,691,470			34,097,689
2. NAIC 2 (a)	0				0			0
3. NAIC 3 (a)	0				0			0
4. NAIC 4 (a)	0				0			0
5. NAIC 5 (a)	0				0			0
6. NAIC 6 (a)	0				0			0
7. Total ICO	34,097,689	223,937	1,732,807	102,650	32,691,470	0	0	34,097,689
ASSET-BACKED SECURITIES (ABS)								
8. NAIC 1	27,154,980	871,336	604,942	106,530	27,527,904			27,154,980
9. NAIC 2	0				0			0
10. NAIC 3	0				0			0
11. NAIC 4	0				0			0
12. NAIC 5	0				0			0
13. NAIC 6	0				0			0
14. Total ABS	27,154,980	871,336	604,942	106,530	27,527,904	0	0	27,154,980
PREFERRED STOCK								
15. NAIC 1	0				0			
16. NAIC 2	0				0			
17. NAIC 3	0				0			
18. NAIC 4	0				0			
19. NAIC 5	0				0			
20. NAIC 6	0				0			
21. Total Preferred Stock	0	0	0	0	0	0	0	0
22. Total ICO, ABS & Preferred Stock	61,252,669	1,095,273	2,337,748	209,180	60,219,374	0	0	61,252,669

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of short-term and cash equivalent bonds by NAIC designation:

NAIC 1 \$ 109,438 ; NAIC 2 \$ 0 ; NAIC 3 \$ 0 ; NAIC 4 \$ 0 ; NAIC 5 \$ 0 ; NAIC 6 \$ 0

SCHEDULE DA - PART 1

Short-Term Investments

	1	2	3	4	5
	Book/Adjusted Carrying Value	Par Value	Actual Cost	Interest Collected Year-to-Date	Paid for Accrued Interest Year-to-Date
7709999999 Totals	109,438	xxx	107,820		

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	108,876	2,054,897
2. Cost of short-term investments acquired		2,156,705
3. Accrual of discount	562	58,275
4. Unrealized valuation increase/(decrease)		0
5. Total gain (loss) on disposals		0
6. Deduct consideration received on disposals		4,161,000
7. Deduct amortization of premium		0
8. Total foreign exchange change in book/adjusted carrying value		0
9. Deduct current year's other than temporary impairment recognized		0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	109,438	108,876
11. Deduct total nonadmitted amounts		0
12. Statement value at end of current period (Line 10 minus Line 11)	109,438	108,876

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

STATEMENT AS OF MARCH 31, 2026 OF THE Essent Title Insurance, Inc.

SCHEDULE E - PART 2 - VERIFICATION

(Cash Equivalents)

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	5,014,885	16,622,895
2. Cost of cash equivalents acquired	4,045,338	8,670,245
3. Accrual of discount		90,007
4. Unrealized valuation increase/(decrease)		0
5. Total gain (loss) on disposals		0
6. Deduct consideration received on disposals	6,283,792	20,368,262
7. Deduct amortization of premium		0
8. Total foreign exchange change in book/adjusted carrying value		0
9. Deduct current year's other than temporary impairment recognized		0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	2,776,431	5,014,885
11. Deduct total nonadmitted amounts		0
12. Statement value at end of current period (Line 10 minus Line 11)	2,776,431	5,014,885

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

N O N E

Schedule A - Part 3 - Real Estate Disposed

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

STATEMENT AS OF MARCH 31, 2026 OF THE Essent Title Insurance, Inc.

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
91282C-EM-9	UNITED STATES TREASURY	03/27/2026	Unknown		223,718	230,000	2,758	1.A
0019999999	Subtotal - issuer credit obligations - U.S. government obligations (exempt from RBC)				223,718	230,000	2,758	XXX
000000-00-0	SouthernBank	01/31/2026	Unknown		219	219	0	1.D FE
0249999999	Subtotal - issuer credit obligations - certificates of deposit (unaffiliated)				219	219	0	XXX
0489999999	Total - issuer credit obligations (unaffiliated)				223,937	230,219	2,758	XXX
0499999999	Total - issuer credit obligations (affiliated)				0	0	0	XXX
0509999997	Total - issuer credit obligations - Part 3				223,937	230,219	2,758	XXX
0509999998	Total - issuer credit obligations - Part 5				XXX	XXX	XXX	XXX
0509999999	Total - issuer credit obligations				223,937	230,219	2,758	XXX
3618N5-ET-2	62 MBO145 - RMBS	02/24/2026	GOLDMAN SACHS		871,336	882,505	2,648	1.A
1019999999	Subtotal - asset-backed securities - financial asset-backed securities - self-liquidating - agency residential mortgage-backed securities - guaranteed (exempt from RBC)				871,336	882,505	2,648	XXX
1889999999	Total - asset-backed securities (unaffiliated)				871,336	882,505	2,648	XXX
1899999999	Total - asset-backed securities (affiliated)				0	0	0	XXX
1909999997	Total - asset-backed securities - Part 3				871,336	882,505	2,648	XXX
1909999998	Total - asset-backed securities - Part 5				XXX	XXX	XXX	XXX
1909999999	Total - asset-backed securities				871,336	882,505	2,648	XXX
2009999999	Total - issuer credit obligations and asset-backed securities				1,095,273	1,112,724	5,406	XXX
4509999997	Total - preferred stocks - Part 3				0	XXX	0	XXX
4509999998	Total - preferred stocks - Part 5				XXX	XXX	XXX	XXX
4509999999	Total - preferred stocks				0	XXX	0	XXX
5989999997	Total - common stocks - Part 3				0	XXX	0	XXX
5989999998	Total - common stocks - Part 5				XXX	XXX	XXX	XXX
5989999999	Total - common stocks				0	XXX	0	XXX
5999999999	Total - preferred and common stocks				0	XXX	0	XXX
6009999999	Totals				1,095,273	XXX	5,406	XXX

STATEMENT AS OF MARCH 31, 2026 OF THE Essent Title Insurance, Inc.

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	Change In Book/Adjusted Carrying Value					15	16	17	18	19	20	21
									10	11	12	13	14							
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (10 + 11 - 12)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
..912828-8L-9	UNITED STATES TREASURY	03/31/2026	Maturity @ 100.00		230,000	230,000	216,707	228,638	0	1,362	0	1,362	0	230,000	0	0	0	2,588	03/31/2026	1.A
..912828-R3-6	UNITED STATES TREASURY	02/26/2026	WELLS FARGO SECURITIES, LLC		1,503,512	1,510,000	1,424,730	1,497,481	0	5,325	0	5,325	0	1,502,807	0	705	705	7,049	05/15/2026	1.A
0019999999	Subtotal - issuer credit obligations - U.S. government obligations (exempt from RBC)				1,733,512	1,740,000	1,641,437	1,726,120	0	6,687	0	6,687	0	1,732,807	0	705	705	9,637		XXX
0489999999	Total - issuer credit obligations (unaffiliated)				1,733,512	1,740,000	1,641,437	1,726,120	0	6,687	0	6,687	0	1,732,807	0	705	705	9,637		XXX
0499999999	Total - issuer credit obligations (affiliated)				0	0	0	0	0	0	0	0	0	0	0	0	0	0		XXX
0509999997	Total - issuer credit obligations - Part 4				1,733,512	1,740,000	1,641,437	1,726,120	0	6,687	0	6,687	0	1,732,807	0	705	705	9,637		XXX
0509999998	Total - issuer credit obligations - Part 5				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX
0509999999	Total - issuer credit obligations				1,733,512	1,740,000	1,641,437	1,726,120	0	6,687	0	6,687	0	1,732,807	0	705	705	9,637		XXX
..3618N5-ET-2	G2 MBO145 - RMBS	03/01/2026	Paydown		3,055	3,055	3,016	0	0	39	0	39	0	3,055	0	0	0	11	01/20/2055	1.A
1019999999	Subtotal - asset-backed securities - financial asset-backed securities - self-liquidating - agency residential mortgage-backed securities - guaranteed (exempt from RBC)				3,055	3,055	3,016	0	0	39	0	39	0	3,055	0	0	0	11		XXX
..3131XJ-7G-0	FH 2M495 - RMBS	03/01/2026	Paydown		7,758	7,758	7,464	7,487	0	270	0	270	0	7,758	0	0	0	50	10/01/2047	1.A
..3133KJ-6P-2	FH RA3578 - RMBS	03/01/2026	Paydown		72,978	72,978	59,459	60,023	0	12,955	0	12,955	0	72,978	0	0	0	205	09/01/2050	1.A
..3133KM-4X-0	FH RA6238 - RMBS	03/01/2026	Paydown		140,883	140,883	120,316	120,795	0	20,088	0	20,088	0	140,883	0	0	0	596	11/01/2051	1.A
..3140QD-KP-8	FN CA5701 - RMBS	03/01/2026	Paydown		66,398	66,398	57,129	57,502	0	8,896	0	8,896	0	66,398	0	0	0	261	05/01/2050	1.A
..3140QE-KP-6	FN CA6601 - RMBS	03/01/2026	Paydown		178,681	178,681	152,079	152,887	0	25,794	0	25,794	0	178,681	0	0	0	716	08/01/2050	1.A
..3140XD-QK-0	FN FM9073 - RMBS	03/01/2026	Paydown		135,189	135,189	116,142	116,457	0	18,732	0	18,732	0	135,189	0	0	0	523	10/01/2051	1.A
1039999999	Subtotal - asset-backed securities - financial asset-backed securities - self-liquidating - agency residential mortgage-backed securities - not/partially guaranteed (not exempt from RBC)				601,887	601,887	512,590	515,151	0	86,736	0	86,736	0	601,887	0	0	0	2,352		XXX
1889999999	Total - asset-backed securities (unaffiliated)				604,942	604,942	515,606	515,151	0	86,774	0	86,774	0	604,942	0	0	0	2,363		XXX
1899999999	Total - asset-backed securities (affiliated)				0	0	0	0	0	0	0	0	0	0	0	0	0	0		XXX
1909999997	Total - asset-backed securities - Part 4				604,942	604,942	515,606	515,151	0	86,774	0	86,774	0	604,942	0	0	0	2,363		XXX
1909999998	Total - asset-backed securities - Part 5				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX
1909999999	Total - asset-backed securities				604,942	604,942	515,606	515,151	0	86,774	0	86,774	0	604,942	0	0	0	2,363		XXX
2009999999	Total - issuer credit obligations and asset-backed securities				2,338,454	2,344,942	2,157,044	2,241,271	0	93,461	0	93,461	0	2,337,748	0	705	705	12,000		XXX
4509999997	Total - preferred stocks - Part 4				0	XXX	0	0	0	0	0	0	0	0	0	0	0	0		XXX
4509999998	Total - preferred stocks - Part 5				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX
4509999999	Total - preferred stocks				0	XXX	0	0	0	0	0	0	0	0	0	0	0	0		XXX
.000000-00-0	FHLB of Des Moines	03/27/2026	FHLB	50,000	5,000	5,000	5,000	5,000	0	0	0	0	0	5,000	0	0	0	0		XXX
5019999999	Subtotal - common stocks - industrial and miscellaneous (unaffiliated) publicly traded				5,000	XXX	5,000	5,000	0	0	0	0	0	5,000	0	0	0	0		XXX
5989999997	Total - common stocks - Part 4				5,000	XXX	5,000	5,000	0	0	0	0	0	5,000	0	0	0	0		XXX
5989999998	Total - common stocks - Part 5				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX
5989999999	Total - common stocks				5,000	XXX	5,000	5,000	0	0	0	0	0	5,000	0	0	0	0		XXX
5999999999	Total - preferred and common stocks				5,000	XXX	5,000	5,000	0	0	0	0	0	5,000	0	0	0	0		XXX
6009999999	Totals				2,343,454	XXX	2,162,044	2,246,271	0	93,461	0	93,461	0	2,342,748	0	705	705	12,000		XXX

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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 B - Section 1 - Futures Contracts Open

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees

N O N E

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

N O N E

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

N O N E

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1 Depository	2 Restricted Asset Code	3 Rate of Interest	4 Amount of Interest Received During Current Quarter	5 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			9 *
					6 First Month	7 Second Month	8 Third Month	
OPEN DEPOSITORIES								
Section (A) - Segregated Funds Held for Others								
0199998. Deposits in 1 depositories that do not exceed the allowable limit in any one depository (See Instructions)	XXX	XXX			102,743	102,743	119,945	XXX
0199999. Total segregated funds held for others	XXX	XXX	0	0	102,743	102,743	119,945	XXX
Section (B) - General Funds								
US Bank-SC Milwaukee, WI					310,000	310,000	310,001	XXX
Principal Custody Solutions Waco, TX					10,614	11,404	12,115	XXX
Cheyenne Wyoming							614	XXX
SouthernBank Poplar Bluff, MO							441	XXX
Central Jefferson City, MO					251,219	252,869	264,620	XXX
BMO Chicago, IL					661,471	161,165	160,681	XXX
FHLB Des Moines, IA		2.573	2,444		241,310	242,691	248,230	XXX
PNC Pittsburgh, PA					12,804	12,823	14,017	XXX
FL STAT Tallahassee, FL		3.519		1,308	122,079	122,515	122,951	XXX
0299998. Deposits in 10 depositories that do not exceed the allowable limit in any one depository (See Instructions)	XXX	XXX			(69,380)	(474,013)	88,062	XXX
0299999. Total general funds	XXX	XXX	2,444	1,308	1,540,117	639,454	1,221,731	XXX
Section (C) - Reinsurance Reserve Funds								
0399998. Deposits in depositories that do not exceed the allowable limit in any one depository (See Instructions)								
0399999. Total reinsurance reserve funds	XXX	XXX	0	0	0	0	0	XXX
0499999. Total open depositories	XXX	XXX	2,444	1,308	1,642,860	742,197	1,341,676	XXX
SUSPENDED DEPOSITORIES								
Section (A) - Segregated Funds Held for Others								
0599998. Deposits in depositories that do not exceed the allowable limit in any one depository (See Instructions)								
0599999. Total segregated funds held for others	XXX	XXX	0	0	0	0	0	XXX
Section (B) - General Funds								
0699998. Deposits in depositories that do not exceed the allowable limit in any one depository (see instructions)								
0699999. Total general funds	XXX	XXX	0	0	0	0	0	XXX
Section (C) - Reinsurance Reserve Funds								
0799998. Deposits in depositories that do not exceed the allowable limit in any one depository (see instructions)								
0799999. Total reinsurance reserve funds	XXX	XXX	0	0	0	0	0	XXX
0899999. Total suspended depositories	XXX	XXX	0	0	0	0	0	XXX
0999999. Total cash on deposit	XXX	XXX	2,444	1,308	1,642,860	742,197	1,341,676	XXX
1099999. Cash in company's office	XXX	XXX	XXX	XXX				XXX
1199999. Total cash	XXX	XXX	2,444	1,308	1,642,860	742,197	1,341,676	XXX

STATEMENT AS OF MARCH 31, 2026 OF THE Essent Title Insurance, Inc.

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1	2	3	4	5	6	7	8	9
CUSIP	Description	Restricted Asset Code	Date Acquired	Stated Rate of Interest	Maturity Date	Book/Adjusted Carrying Value	Amount of Interest Due and Accrued	Amount Received During Year
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
	Axos Bank		03/31/2026	0.850		247,023		
	BOKF, National Association		03/31/2026	0.850		5		
	Bank of California		03/31/2026	0.850		247,128		
	Citizens Bank, National Association		03/31/2026	0.850		247,178		
	Erebor Bank, N.A.		03/31/2026	0.850		247,012		
	First United Bank and Trust Company		03/31/2026	0.850		247,051		
	First-Citizens Bank & Trust Company		03/31/2026	0.850		247,132		
	Flagstar Bank, N.A.		03/31/2026	0.850		247,035		
	Glacier Bank		03/31/2026	0.850		4		
	Manufacturers and Traders Trust Co		03/31/2026	0.850		247,173		
	Pinnacle Bank		03/31/2026	0.850		247,178		
	Raymond James Bank		03/31/2026	0.850		247,174		
	Sunflower Bank NA		03/31/2026	0.850		153,457		
	The Huntington National Bank		03/31/2026	0.850		247,178		
	Valley National Bank		03/31/2026	0.850		247,059		
	Western Alliance Bank		03/31/2026	0.850		247,132		
	Zions Bancorporation, N. A.		03/31/2026	0.850		247,052		
	Timing - Transfer Out per GL but not posted on statement		03/31/2026	0.850		(1,605,989)		
8109999999. Subtotal - sweep accounts						2,006,981	0	0
31846V-41-9	FIRST AMER:TRS OBG V	SD	07/02/2025	3.430		200,000	583	1,723
94975H-29-6	ALLSPRING:TRS+ MM I	SD	10/21/2022	3.540		260,000	782	2,318
8209999999. Subtotal - exempt money market mutual funds - as identified by the SVO						460,000	1,366	4,041
38141W-25-7	GOLDMAN:FS GOVT SVC	SD	03/31/2026	3.050		13,065	29	85
38141W-26-5	GOLDMAN:FS GOVT ADM		03/25/2026	3.300		242,269	343	2
	PNC Bank MM		03/31/2026	0.010		54,116		
8309999999. Subtotal - all other money market mutual funds						309,450	372	86
8589999999. Total cash equivalents (unaffiliated)						2,776,431	1,738	4,127
8599999999. Total cash equivalents (affiliated)						0	0	0
8609999999 - Total cash equivalents						2,776,431	1,738	4,127

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