

INNOVATING THE WAY FORWARD.

FAQs

Since launching our powerful risk-based pricing engine in 2019, we have continually enhanced EssentEDGE to ensure your borrowers always receive our best price for mortgage insurance (MI).

The next generation of EssentEDGE blends traditional credit factors with advanced analytics and sophisticated risk metrics.

Leveraging the power of cloud computing and machine learning, EssentEDGE intelligently evaluates more than 400 unique credit factors to determine MI pricing with even greater accuracy.

HOW IS ESSENTEDGE ACCESSED?



EssentEDGE is available now through the most widely-used industry Loan Origination Systems (LOS) and Pricing Engines (PE), and we are integrating with more platforms every day. For lenders that do not quote through a dedicated platform, we also offer access to EssentEDGE through our [Rate Finder tool](#).

DOES ESSENTEDGE REQUIRE MORE INFORMATION?



In order to deliver the most accurate pricing and maintain price guarantees, EssentEDGE captures select borrower information earlier in the quote process versus at time of Commitment, specifically First/Last Name & Social Security Number.

IS THE INFORMATION PROVIDED SECURE?



We maintain the same information security safeguards and procedures that we apply to all of the data we maintain, regardless of when we receive it in the quote / order process.

WHAT IS ESSENTEDGE'S QUOTE GUARANTY?



We stand by EssentEDGE quotes for 90 days provided the loan level data does not change.

DOES ESSENTEDGE ALWAYS DELIVER THE LOWEST PRICE?



Our engine's ability to take a deeper dive into a borrower's credit profile allows it to more accurately assess risk and assign pricing. EssentEDGE may not always deliver the lowest price, but it will always deliver our best price based on individual loan characteristics.

WHO SHOULD I CONTACT WITH QUESTIONS ABOUT ESSENTEDGE OR AN ESSENT MASTER POLICY?



Please contact your [Essent account manager](#).

ADVANTAGES OF ESSENTEDGE



Get pricing that goes beyond traditional credit factors.



Receive customized quotes in seconds.



Expand access to MI for more qualified borrowers.

Make sure you have an [Essent Master Policy](#) to get the full benefits of EssentEDGE.