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Press Release

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Essent Launches EssentIQ™ To Help Educate First-Time Homebuyers

RADNOR, PENNSYLVANIA – June 22, 2016 – Essent Guaranty, Inc., a nationwide provider of mortgage insurance (MI) and subsidiary of Essent Group Ltd. (NYSE: ESNT), has launched EssentIQ, the ultimate tool for loan officers wanting to reach the next generation of homebuyers.

EssentIQ shows millennials and other first-time homebuyers how Essent MI can help them start building home equity sooner by becoming homeowners now.

Its data-driven design creates real-life solutions in real time to:

- show the opportunity cost of waiting to save 20% down vs. buying now with Essent MI
- calculate the monthly payment for a loan with Essent MI
- project how quickly homeownership will build equity and accumulate wealth

EssentIQ also creates personalized presentations in an easy-to-read format that can be saved, printed and shared.

“We designed EssentIQ specifically for loan officers as a way to start conversations with millennials who may not be aware of the home buying options that are available to them outside of the conventional 20% down,” said Jeff Cashmer, Essent Guaranty’s chief business officer. “EssentIQ also helps to make the case for homeownership by demonstrating how it accelerates wealth accumulation versus waiting to save up a larger down payment.”

Learn more about EssentIQ at www.essent.us/EssentIQ.

About Essent:

Essent Group Ltd. (NYSE: ESNT) is a Bermuda-based holding company which, through its wholly-owned subsidiary Essent Guaranty, Inc., (collectively, “Essent”) offers private mortgage insurance for single-family mortgage loans in the United States. Essent provides private capital to mitigate mortgage credit risk, allowing lenders to make additional mortgage financing available to prospective homeowners. Headquartered in Radnor, Pennsylvania and rated BBB+ by Standard & Poor’s and Baa2 by Moody’s, Essent Guaranty, Inc. is licensed to write mortgage

insurance in all 50 states and the District of Columbia, and is approved by Fannie Mae and Freddie Mac. Essent also offers mortgage-related insurance and reinsurance through its Bermuda-based subsidiary, Essent Reinsurance Ltd. Additional information regarding Essent may be found at www.essentgroup.com.

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