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PRESS RELEASE
FOR IMMEDIATE RELEASE

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Essent Announces Launch of the Next Generation of EssentEDGE®

Expansion of the pricing platform leverages sophisticated modeling techniques benefiting borrowers.

RADNOR, Pa. – October 5, 2021 – Essent Guaranty, Inc., a nationwide provider of mortgage insurance (MI) and a subsidiary of Essent Group Ltd. (NYSE: ESNT), announced today the launch of the next generation of their risk-based pricing engine, EssentEDGE, an enhanced platform uniquely blending proprietary risk metrics and advanced analytics with more traditional credit factors to offer more refined pricing to Essent’s lender partners.

“We continue to evolve and enhance EssentEDGE’s technology and credit analytics in quickly delivering MI pricing based on larger quantities of data to our customers,” said Mark A. Casale, Chairman and Chief Executive Officer. “Through cloud-based machine learning, next generation EssentEDGE is innovating the way we evaluate risk to deliver MI pricing and expanding access opportunities to mortgage credit for qualified borrowers.”

The next generation of EssentEDGE is available to Essent’s lender partners now via their [Online Rate Finder tool](#), as well as most pricing engines and loan origination system interfaces.

About the Company:

Essent Group Ltd. (NYSE: ESNT) is a Bermuda-based holding company (collectively with its subsidiaries, “Essent”) which, through its wholly-owned subsidiary, Essent Guaranty, Inc., 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, 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, reinsurance and advisory services through its Bermuda-based subsidiary, Essent Reinsurance Ltd. Essent is committed to supporting environmental, social and governance (“ESG”) initiatives that are relevant to the company and align with the companywide dedication to responsible corporate citizenship that positively impacts the community and people served. Additional information regarding Essent may be found at www.essentgroup.com and www.essent.us.

Source: Essent Group Ltd.

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