

# THE GAME HAS CHANGED.

## Intelligent Quoting.

### WHAT IS THE NEXT GENERATION OF ESSENTEDGE?

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

Our latest enhancements leverage advanced analytics and proprietary risk metrics, in addition to traditional credit factors, to deliver more refined pricing for your homebuyers.

Our next-gen engine's ability to intelligently evaluate a multitude of data points can also allow you to expand access to affordable credit for more qualified homebuyers.

### HOW CAN I ACCESS YOUR NEXT-GEN ENGINE?

Our next-gen engine is available now through the most widely-used industry Loan Origination Systems (LOS) and Pricing Engines (PEs), and we are integrating with more platforms every day. Contact your [Essent account manager](#) or our [EssentCONNECT team](#) to confirm if/when our next-gen engine is available through your platform.

If you don't quote Essent MI through a dedicated platform, you can access EssentEDGE via [Essent Online Rate Finder](#). (You will need to enter your corporate email address if you are accessing our free online tool for the first time.)

### DO I NEED TO DO ANYTHING DIFFERENTLY?

If you quote through an LOS or PE, continue quoting the same way you always have, providing as much information up front in the process as possible.

If you quote through [Essent Online Rate Finder](#), always include your homebuyer's First/Last Name and Social Security Number in the tool's new fields.

### CAN I USE NEXT-GEN ESSENTEDGE AND STILL MEET TILA-RESPA REQUIREMENTS?

Yes. Your TRID requirements with our next-gen engine have not changed. We encourage you to work with your compliance team to ensure your business processes align with their guidance.

### WHY DOES ESSENTEDGE CAPTURE MORE DATA POINTS EARLIER RATHER THAN LATER IN THE QUOTE/ORDER PROCESS?

Capturing this information earlier enables our next-gen engine to deliver more personalized MI premiums for your homebuyers and a superior MI execution process for you.

To ensure you always receive our best price when you quote through [Essent Online Rate Finder](#), it is important to include your homebuyer's First/Last Name & Social Security Number.

### IS THE INFORMATION I PROVIDE AT THE TIME OF QUOTE PRIVATE AND SECURE?

Yes. 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. We use the data you provide for quoting and underwriting purposes only, and will never use it to contact your homebuyers directly or indirectly through a third party for purposes of solicitation.

### HOW DO I TAKE ADVANTAGE OF YOUR 90-DAY QUOTE GUARANTY?

Always link your Quote ID# to your MI submission. As long as your loan-level data stays the same, the quote associated with your submission is guaranteed not to change, even if our rates do.

### WHOM SHOULD I CONTACT WITH QUESTIONS ABOUT ESSENTEDGE OR PLATFORM AVAILABILITY?

You can contact your [Essent account manager](#) or EssentCONNECT at 877.673.8190 | [essentconnectsupport@essent.us](mailto:essentconnectsupport@essent.us).

## EXPERIENCE THE ESSENTEDGE DIFFERENCE!

Mortgage Insurance provided by Essent Guaranty, Inc.

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