



Two Radnor Corporate Center
100 Matsonford Rd
Radnor, PA 19087

Press Release

For immediate release

Media Contact:

610-230-0556
media@essentgroup.com

Investor Relations Contact:

Christopher G. Curran
855-809-ESNT
ir@essentgroup.com

Essent Announces Launch of EssentEDGE™

New platform supporting a fully integrated pricing engine

RADNOR, PENNSYLVANIA – January 7, 2019 – Essent Guaranty, Inc., a nationwide provider of mortgage insurance (MI) and subsidiary of Essent Group Ltd. (NYSE: ESNT), announced today that EssentEDGE, a new platform supporting a fully integrated pricing engine, will be available for customers on January 21, 2019. The EssentEDGE platform provides the capability to price more attributes at the loan level, unlike the current rate card pricing structure which is generally based on broad FICO and LTV ranges.

“EssentEDGE aligns with our lender customers’ increasing focus on enhancing their front end and best execution technologies,” said Mark Casale, Chairman and Chief Executive Officer. “Additionally, as managers of long-tail mortgage credit risk, EssentEDGE is another tool that enables us to shape our portfolio to our desired risk and return profile.”

EssentEDGE is available to customers via Essent’s Rate Finder and through most industry pricing engines and loan origination system interfaces. The timing and extent of EssentEDGE pricing availability may be subject to pending regulatory approval in some states. Essent’s current rate card pricing structure is available and will be applied to coverage where EssentEDGE pricing is not yet available.

About Essent:

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. Additional information regarding Essent may be found at www.essentgroup.com and www.essent.us.

Source: Essent Group Ltd.

###