



Essent Reinsurance Ltd.
69 Pitt's Bay Road
Pembroke, HM08
Bermuda

DECLARATION OF COMPLIANCE

(Prepared in accordance with section 15A of the Insurance Act 1978)

For the Year-Ending – December 31, 2020

We, the undersigned Directors of Essent Reinsurance Ltd. ("the Company") declare that to the best of our knowledge and belief, the Company has:

- (a) complied with all requirements of the minimum criteria applicable to it;
- (b) complied with the minimum margin of solvency as at December 31, 2020;
- (c) complied with applicable enhanced capital requirements as at December 31, 2020;
- (d) complied with all applicable regulatory conditions, directions, restrictions and approvals imposed on the insurer; and
- (e) complied with the minimum liquidity ratio for general business as at December 31, 2020.

DIRECTORS:

Director – Aditya Dutt

28 APRIL 2021

Date

Alternate Director – Paul Wollmann

28 April 2021

Date