

# ESSENT GROUP LTD.

## *One-Page Marketing Summary*

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**NO POSITION / NO COMPENSATION / NO MNPI**

**ANALYSES BASED ON PUBLIC INFO. NOTHING HERE IS INVESTMENT ADVICE. FOR ENTERTAINMENT PURPOSES ONLY.**

### About the Company

Essent Group Ltd. (NYSE: ESNT) is a Bermuda-based holding company providing private mortgage insurance, reinsurance, and title insurance to the U.S. housing finance industry.

Founded in 2008, Essent reported about \$46.6 billion of new insurance written in 2025 and roughly \$248.4 billion of mortgage insurance in force.

In 2026, Essent Re began writing business in the Lloyd's of London market, adding a second growth channel beyond its core U.S. mortgage insurance franchise.

### Three Good Things We Found

- Credit-conservative book: weighted average FICO ~747, original LTV ~93%.
- ~98% of the MI portfolio is reinsured, supporting steady buybacks and dividends.
- Essent Re's Lloyd's of London entry is a genuine second growth story.

### Top 3 Competitors

- MGIC Investment Corp. (MTG)
- Radian Group Inc. (RDN)
- NMI Holdings, Inc. (NMIH)

### Marketing Priorities (the biggest part of this summary)

- Invest in GEO/AEO so Essent surfaces in AI-assisted search.
- Build a reliability-led brand narrative lenders repeat.
- Run LinkedIn ABM campaigns for regional lenders.
- Elevate individual execs on LinkedIn, not just the brand page.
- Modernize the lender portal as a marketing differentiator.
- Publish recurring housing-finance insights content.
- Use incremental matched-market testing before scaling spend.
- Expand Google Ads on long-tail lender/borrower queries.
- Sponsor mortgage banker events to keep offline ties warm.
- Localize case studies for first-time buyer markets.
- Build a plain-language microsite explaining MI to borrowers.
- Tell the Essent Re / Lloyd's story in earned media too.
- Cross-sell title/settlement services via a referral program.
- Track MGIC, Radian, and NMI share-of-voice quarterly.
- Prepare a crisis/regulatory communications playbook.

### Roles to Consider (timing)

- Do they have a dedicated CMO/Head of Brand? If not yet hired, hire one in the next 2–3 quarters.
- Do they have a GEO/AEO specialist? If not yet hired, hire one in the next 1–2 quarters.
- Do they have a Head of Digital/Performance Marketing? If not yet hired, hire one in the next 2–4 quarters.

### Voices from the Focus Group (entertainment purposes only)

- “Reliability is a brand, not just a rating.”
- “Nobody falls in love with a spreadsheet, but they will trust a company that explains itself simply.”
- “The best insurance is being impossible to ignore, for the right reasons.”

#### SAMPLE TWEET

**\$ESNT: sharpen GEO/AEO search visibility, launch a LinkedIn ABM push for lenders, and consider a dedicated GEO/AEO hire. Watch competitors \$MTG and \$RDN. Entertainment only, not advice. no-position / no-compensation / no-MNPI**

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