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Mark A. CasaleChairman, President & CEO



Vijay BhasinChief Risk Officer, Senior Vice President



Christopher G. CurranPresident, Essent Guaranty, Inc.



Mary Lourdes GibbonsChief Legal Officer, Senior Vice President, Assistant Secretary



William P. HigginsSenior Vice President, Essent Ventures



David WeinstockSenior Vice President, Chief Financial Officer



Paul WollmannPresident and Chief Underwriting Officer, Essent Reinsurance Ltd.

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Mark A. CasaleChairman, President & CEO

Mark A. Casale is the founder, Chief Executive Officer and Chairman of the Board of Directors of Essent Group Ltd. (NYSE: ESNT). Mr. Casale has more than 25 years of financial services experience, which includes senior roles in mortgage banking, mortgage insurance, bond insurance and capital markets. Founded in 2008 by Mr. Casale with \$500 million of equity funding, Essent Group Ltd. has grown to a market capitalization of approximately \$5 billion and manages more than \$200B of insurance in force. Under Mr. Casale's leadership, Essent has become a leading mortgage insurer and reinsurer serving as a trusted and strong counterparty to lenders and GSEs and has enabled over two million borrowers to become homeowners. Mr. Casale continues to evolve the franchise using risk-based pricing and AI-driven analytics to support his core mission of prudently growing shareholder value and promoting affordable and sustainable homeownership. Mr. Casale also champions Essent's philanthropic mission, supporting local and national organizations centered around children, housing, health and education. He currently serves as a member of the Board of Trustees for St. Joseph's University, La Salle College High School and the Academy of Notre Dame de Namur. A native of the Philadelphia region, Mr. Casale holds a BS in accounting from St. Joseph's University and an MBA in finance from New York University.



Vijay BhasinChief Risk Officer, Senior Vice President

Vijay Bhasin has served as Chief Risk Officer and Senior Vice President since 2009. Mr. Bhasin has significant mortgage finance industry expertise, including holding multiple senior management positions specializing in mortgage risk, modeling and analytics. From 2006 to 2008, Mr. Bhasin served as a managing director of Countrywide Financial Corporation/Bank of America, a mortgage lender, with responsibility for capital assessment, asset liability management, counterparty credit risk measurement and structured credit analytics. Earlier in his career, Mr. Bhasin held several management positions with Freddie Mac, including vice president for credit and prepayment modeling, and held research positions with Fannie Mae and the Board of Governors of the Federal Reserve System. Mr. Bhasin holds a BS in mechanical engineering from the National Institute of Technology, Kurukshetra, India, an MBA in finance and marketing from Southern Illinois University, and a PhD in finance from Indiana University, Bloomington.



Christopher G. CurranPresident, Essent Guaranty, Inc.

Christopher G. Curran was named President of Essent Guaranty in December of 2021, having previously served as Senior Vice President of Corporate Development since 2011. Mr. Curran brings more than 25 years of mortgage insurance, mortgage banking and financial services experience in the areas of operations, financial management, pricing, secondary marketing, capital markets, investor relations and corporate development. Prior to joining Essent, Mr. Curran served as senior vice president of pricing and operations for another mortgage insurer and held leadership positions with JP Morgan Chase and Advanta.

As President, Mr. Curran will lead all operations of the MI company including Business Development, IT, Operations, Public Policy and Risk.

Mr. Curran began his career as a CPA with Arthur Andersen LLP, specializing in financial services and securitization and holds a BS in accounting from La Salle University.



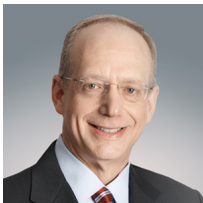
Mary Lourdes GibbonsChief Legal Officer, Senior Vice President, Assistant Secretary

Mary Lourdes Gibbons has served as Chief Legal Officer, Senior Vice President and Assistant Secretary since 2008. Ms. Gibbons has more than 20 years of experience in the mortgage industry. From 2003 to 2008, Ms. Gibbons served as chief legal officer of Wilmington Finance, Inc., a mortgage lender. Ms. Gibbons began her career at the U.S. Bankruptcy Court and White and Williams LLP, a law firm. Ms. Gibbons mortgage-related experience includes senior roles at ContiMortgage Corp. and Advanta Mortgage Corp. Ms. Gibbons holds a BS in marketing from St. Joseph's University and a JD from The Delaware Law School.



William P. HigginsSenior Vice President, Essent Ventures

William P. Higgins has served as Senior Vice President since 2014. Mr. Higgins brings more than 30 years of wide-ranging experience in the banking, mortgage and financial services industries, covering areas of financial management, capital markets, credit and mortgage operations. From 2006 to 2012, Mr. Higgins was a member of ING Direct USA's senior management team, serving as chief lending officer. His mortgage-related experience includes various senior positions in finance, operations, credit and capital markets at ContiMortgage Corp. Mr. Higgins began his career as a CPA with KPMG LLP, specializing in financial services and mortgage banking. Mr. Higgins holds a BBA in accounting from the University of Notre Dame.



David WeinstockSenior Vice President, Chief Financial Officer

David Weinstock was named Chief Financial Officer in March of 2023 after serving as interim Chief Financial Officer since June 28, 2022, and as Vice President and Chief Accounting Officer since 2009. Mr. Weinstock has over 25 years of experience in the areas of finance, accounting, and controls. Prior to joining Essent, he held senior management positions at Advanta Corp., including chief accounting officer and vice president of investor relations. Prior to Advanta, Mr. Weinstock was a senior manager at Arthur Andersen LLP. Mr. Weinstock holds a BS in accounting from The Pennsylvania State University and is a certified public accountant.



Paul Wollmann President and Chief Underwriting Officer, Essent Reinsurance Ltd.

Mr. Wollmann has served as President and Chief Underwriting Officer since May 2021, and has been with Essent Re since 2009. From 2007 to 2009, Mr. Wollmann was a Managing Director, Structured & Asset-Backed Finance for RAM Holdings Ltd. In addition to his reinsurance background in Bermuda, he has extensive experience in the structured finance area. Mr. Wollmann was previously employed as a Managing Director at RCS Limited and Ritchie Capital Management (Bermuda) Limited, both alternative asset management firms, from 2004 to 2007. From 1997 to 2004, Mr. Wollmann was with ACE Capital Re International Ltd. (now known as Assured Guaranty Re) where he last served as a Senior Vice President. He holds a BA from Rollins College, Florida, an MBA from The School of Risk Management, Insurance and Actuarial Science, St. John's University, New York, and holds the following insurance designations: Chartered Property Casualty Underwriter, Associate in Reinsurance and an Associate in Risk Management.

Executive Management Carousel

Mark A. Casale, Chairman, President & CEO

Mark A. Casale is the founder, Chief Executive Officer and Chairman of the Board of Directors of Essent Group Ltd. (NYSE: ESNT). Mr. Casale has more than 25 years of financial services experience, which includes senior roles in mortgage banking, mortgage insurance, bond insurance and capital markets. Founded in 2008 by Mr. Casale with \$500 million of equity funding, Essent Group Ltd. has grown to a market capitalization of approximately \$5 billion and manages more than \$200B of insurance in force. Under Mr. Casale's leadership, Essent has become a leading mortgage insurer and reinsurer serving as a trusted and strong counterparty to lenders and GSEs and has enabled over two million borrowers to become homeowners. Mr. Casale continues to evolve the franchise using risk-based pricing and AI-driven analytics to support his core mission of prudently growing shareholder value and promoting affordable and sustainable homeownership. Mr. Casale also champions Essent's philanthropic mission, supporting local and national organizations centered around children, housing, health and education. He currently serves as a member of the Board of Trustees for St. Joseph's University, La Salle College High School and the Academy of Notre Dame de Namur. A native of the Philadelphia region, Mr. Casale holds a BS in accounting from St. Joseph's University and an MBA in finance from New York University.

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