

Essent Group Ltd.
Form 3
October 30, 2013

FORM 3

UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

OMB APPROVAL

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**INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF
SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,
Section 17(a) of the Public Utility Holding Company Act of 1935 or Section
30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting
Person *
Â Commonwealth Annuity &
Life Reinsurance Co Ltd

(Last) (First) (Middle)

VICTORIA PLACE, 5TH
FL,Â 31 VICTORIA ST

(Street)

HAMILTON,Â D0Â HM 10

(City) (State) (Zip)

2. Date of Event Requiring
Statement
(Month/Day/Year)
10/30/2013

3. Issuer Name **and** Ticker or Trading Symbol
Essent Group Ltd. [ESNT]

4. Relationship of Reporting
Person(s) to Issuer

(Check all applicable)

____ Director ____X__ 10% Owner
____ Officer ____ Other
(give title below) (specify below)

5. If Amendment, Date Original
Filed(Month/Day/Year)

6. Individual or Joint/Group
Filing(Check Applicable Line)
____ Form filed by One Reporting
Person
X Form filed by More than One
Reporting Person

Table I - Non-Derivative Securities Beneficially Owned

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Common Shares	7,548,863	D <u>(1)</u>	Â

Reminder: Report on a separate line for each class of securities beneficially
owned directly or indirectly.

SEC 1473 (7-02)

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information contained in this form are not
required to respond unless the form displays a
currently valid OMB control number.**

Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)	3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)	4. Conversion or Exercise Price of Derivative	5. Ownership Form of Derivative Security:	6. Nature of Indirect Beneficial Ownership (Instr. 5)
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Date Exercisable	Expiration Date	Title	Amount or Number of Shares	Security	Direct (D) or Indirect (I) (Instr. 5)
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Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Commonwealth Annuity & Life Reinsurance Co Ltd VICTORIA PLACE, 5TH FL 31 VICTORIA ST HAMILTON, ON D0A HM 10	^	^ X	^	^
Commonwealth Re Midco VICTORIA PLACE, 5TH FL 31 VICTORIA ST HAMILTON, ON D0A HM 10	^	^ X	^	^
Global Atlantic Financial Life Ltd C/O ARIEL RE BDA LIMITED, VICTORIA PLACE 5TH FL, 31 VICTORIA ST HAMILTON, ON D0A HM 10	^	^ X	^	^
Global Atlantic Financial Group C/O ARIEL RE BDA LIMITED, VICTORIA PLACE 5TH FL, 31 VICTORIA ST HAMILTON, ON D0A HM 10	^	^ X	^	^

Signatures

Commonwealth Annuity and Life Reinsurance Company Limited: /s/ Janice Weidenborner, Senior Vice President and Assistant Secretary	10/30/2013
_____ **Signature of Reporting Person	Date
Commonwealth Re Midco: /s/ April Galda, Senior Vice President	10/30/2013
_____ **Signature of Reporting Person	Date
Global Atlantic Financial Life Limited: /s/ April Galda, Senior Vice President	10/30/2013
_____ **Signature of Reporting Person	Date
Global Atlantic Financial Group: /s/ April Galda, Senior Vice President	10/30/2013
_____ **Signature of Reporting Person	Date

Explanation of Responses:

* If the form is filed by more than one reporting person, see Instruction 5(b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

(1) Shares held directly by Commonwealth Annuity and Life Reinsurance Company Limited ("CWA Re") and indirectly by each of the other reporting persons. CWA Re is a wholly owned subsidiary of Commonwealth Re Midco, which is a wholly owned subsidiary of Global Atlantic Financial Life Limited, which is a subsidiary of Global Atlantic Financial Group ("GAFG"). By virtue of these relationships, GAFG and certain other wholly owned intermediate holding companies may be deemed to beneficially own the shares held by CWA Re.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, See Instruction 6 for procedure.

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