

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 *		2. Date of Event Requiring Statement	3. Issuer Name <b>and</b> Ticker or Trading Symbol	
Â Commonwealth Annuity & Life Reinsurance Co Ltd		(Month/Day/Year)	Essent Group Ltd. [ESNT]	
(Last)	(First)	(Middle)	10/30/2013	
VICTORIA PLACE, 5TH FL,Â 31 VICTORIA ST			4. Relationship of Reporting Person(s) to Issuer	
(Street)			(Check all applicable)	
HAMILTON,Â D0Â HM 10			5. If Amendment, Date Original Filed(Month/Day/Year)	
(City)	(State)	(Zip)	<input type="checkbox"/> Director <input checked="" type="checkbox"/> 10% Owner <input type="checkbox"/> Officer <input type="checkbox"/> Other (give title below)    (specify below)	
			6. Individual or Joint/Group Filing(Check Applicable Line)	
			<input type="checkbox"/> Form filed by One Reporting Person	
			<input checked="" type="checkbox"/> 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 <sup>(1)</sup>	Â

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

SEC 1473 (7-02)

**Persons who respond to the collection of 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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