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Essent Group Form 4 November 05										
FORM 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549								PPROVAL 3235-0287 January 31, 2005		
subject to STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF Estimated average burden hours per									average Irs per	
(Print or Type R	esponses)									
KASMAR ROY JAMES Symbol			uer Name and Ticker or Trading ol It Group Ltd. [ESNT]				5. Relationship of Reporting Person(s) to Issuer (Check all applicable)			
			e of Earliest Transaction h/Day/Year) 5/2013				X_ Director 10% Owner Officer (give title Other (specify below) below)			
(Street) 4. If Amendm Filed(Month/I				-			 6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting 			
HAMILTON	I, D0 HM 11						Person	More than One R	eporting	
(City)	(State) (A	Zip) Table	e I - Non-D	erivative S	Securi	ties Ac	quired, Disposed o	f, or Beneficia	lly Owned	
1.Title of Security (Instr. 3)	ty (Month/Day/Year) Execution Date, if TransactionAcquired (A) or))	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)					
Common Shares, par value \$0.015	11/05/2013		Code V	Amount		Price (<u>1</u>)	(instr. 3 and 4) 1,444	I	See footnote (2)	

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

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

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transactic Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)		(Instr. 3 and 4)		8. Prio Deriva Secur (Instr.
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
Class A Common Shares	<u>(1)</u>	11/05/2013		С	1,099 (1)	<u>(1)</u>	<u>(1)</u>	Common Shares	1,444	<u>(1</u>

Reporting Owners

Reporting Owner Name / Address		Relationships					
	Director	10% Owner	Officer	Other			
KASMAR ROY JAMES C/O ESSENT GROUP LTD. CLARENDON HOUS 2 CHURCH STREET HAMILTON, D0 HM 11	E X						
Signatures							
/s/ Mary Lourdes Gibbons, as attorney-in-fact	1/05/2013						
**Signature of Reporting Person	Date						

Explanation of Responses:

- * If the form is filed by more than one reporting person, *see* Instruction 4(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) The Class A Common Shares automatically converted into Common Shares, par value \$0.015, after giving effect to the 2 for 3 share split, immediately prior to consummation of the issuer's initial public offering.
- (2) Consists of shares held by Kazmar Co. LLC. Mr. Kasmar is the sole member and president of Kazmar Co. LLC and therefore may be deemed to have voting and dispositive power over the shares held by Kazmar Co. LLC.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.