

ANNUAL STATEMENT

OF THE

ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

TO THE

Insurance Department

OF THE

STATE OF

**FOR THE YEAR ENDED
DECEMBER 31, 2023**

PROPERTY AND CASUALTY

2023



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2023
OF THE CONDITION AND AFFAIRS OF THE

Enact Mortgage Insurance Corporation of North Carolina

NAIC Group Code 4011 4011 NAIC Company Code 16675 Employer's ID Number 56-0729821
(Current) (Prior)

Organized under the Laws of North Carolina, State of Domicile or Port of Entry NC
Country of Domicile United States of America

Incorporated/Organized 02/20/1961 Commenced Business 04/18/1961

Statutory Home Office 8325 Six Forks Road, Raleigh, NC, US 27615
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 8325 Six Forks Road
(Street and Number)
Raleigh, NC, US 27615 919-846-4100
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 8325 Six Forks Road, Raleigh, NC, US 27615
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 8325 Six Forks Road
(Street and Number)
Raleigh, NC, US 27615 919-846-4100
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.enactmi.com

Statutory Statement Contact James Robert McMullen, 919-870-2313
(Name) (Area Code) (Telephone Number)
james.r.mcmullen@enactmi.com 919-870-2369
(E-mail Address) (FAX Number)

OFFICERS

Chairperson of the Board, President & Chief Executive Officer Rohit Gupta Senior Vice President, Chief Financial Officer & Treasurer Hardin Dean Mitchell
Senior Vice President, General Counsel & Secretary Evan Scott Stolove

OTHER

Michael Paul Derstine, SVP & Chief Risk Officer Neenu Sohi Kainth, SVP Susan Gumm Sullivan, SVP
Matthew Robert Young, SVP

DIRECTORS OR TRUSTEES

Michael Paul Derstine Anthony Todd Guarino Rohit Gupta
Neenu Sohi Kainth Hardin Dean Mitchell Evan Scott Stolove

State of North Carolina SS
County of Wake

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Rohit Gupta Evan Scott Stolove Hardin Dean Mitchell
Chairperson of the Board, President & Chief Executive Officer Senior Vice President, General Counsel & Secretary Senior Vice President, Chief Financial Officer & Treasurer

Subscribed and sworn to before me this _____ day of _____
a. Is this an original filing? Yes [X] No []
b. If no,
1. State the amendment number.....
2. Date filed
3. Number of pages attached.....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	27,940,888		27,940,888	27,930,386
2. Stocks (Schedule D):				
2.1 Preferred stocks			0	0
2.2 Common stocks			0	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens			0	0
3.2 Other than first liens.....			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)			0	0
4.2 Properties held for the production of income (less \$ encumbrances)			0	0
4.3 Properties held for sale (less \$ encumbrances)			0	0
5. Cash (\$ 3,646,578 , Schedule E - Part 1), cash equivalents (\$ 12,627,000 , Schedule E - Part 2) and short-term investments (\$, Schedule DA)	16,273,578		16,273,578	6,647,200
6. Contract loans (including \$ premium notes)			0	0
7. Derivatives (Schedule DB)			0	0
8. Other invested assets (Schedule BA)			0	0
9. Receivable for securities			0	0
10. Securities lending reinvested collateral assets (Schedule DL)			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	44,214,466	0	44,214,466	34,577,586
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	244,804		244,804	221,045
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	214,476		214,476	138,814
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)			0	0
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers			0	0
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts			0	0
17. Amounts receivable relating to uninsured plans			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon			0	0
18.2 Net deferred tax asset	1,121,663	901,612	220,051	0
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software			0	0
21. Furniture and equipment, including health care delivery assets (\$)			0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	414,263		414,263	433,282
24. Health care (\$) and other amounts receivable			0	0
25. Aggregate write-ins for other than invested assets	3,340	0	3,340	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	46,213,012	901,612	45,311,400	35,370,727
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	46,213,012	901,612	45,311,400	35,370,727
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. State Income Tax Receivable	3,340		3,340	
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	3,340	0	3,340	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	1,237,511	579,514
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	0	0
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	23,483	10,954
4. Commissions payable, contingent commissions and other similar charges		
5. Other expenses (excluding taxes, licenses and fees)		
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	99,806	110,274
7.1 Current federal and foreign income taxes (including \$(248) on realized capital gains (losses))	20,358	137,767
7.2 Net deferred tax liability		
8. Borrowed money \$ and interest thereon \$		
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$0 and including warranty reserves of \$ and accrued accident and health experience rating refunds including \$0 for medical loss ratio rebate per the Public Health Service Act)	1,535,208	1,672,995
10. Advance premium		
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	0	0
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20)	0	0
14. Amounts withheld or retained by company for account of others	10,724	5,100
15. Remittances and items not allocated	274	9,084
16. Provision for reinsurance (including \$0 certified) (Schedule F, Part 3, Column 78)	0	0
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates	92,993	2,690
20. Derivatives	0	0
21. Payable for securities		
22. Payable for securities lending		
23. Liability for amounts held under uninsured plans		
24. Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	6,504,340	3,361,187
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	9,524,697	5,889,565
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	9,524,697	5,889,565
29. Aggregate write-ins for special surplus funds	0	0
30. Common capital stock	2,500,000	2,500,000
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds	0	0
33. Surplus notes		
34. Gross paid in and contributed surplus	104,757,650	99,757,650
35. Unassigned funds (surplus)	(71,470,947)	(72,776,488)
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$)		
36.2 shares preferred (value included in Line 31 \$)		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	35,786,703	29,481,162
38. TOTALS (Page 2, Line 28, Col. 3)	45,311,400	35,370,727
DETAILS OF WRITE-INS		
2501. Statutory contingency reserve	6,504,340	3,361,187
2502.		0
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	6,504,340	3,361,187
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page	0	0
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)	0	0
3201.		0
3202.		0
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page	0	0
3299. Totals (Lines 3201 thru 3203 plus 3298)(Line 32 above)	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4).....	6,286,305	4,056,151
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	657,997	524,206
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	12,646	10,176
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	1,418,181	1,156,380
5. Aggregate write-ins for underwriting deductions	0	0
6. Total underwriting deductions (Lines 2 through 5)	2,088,824	1,690,762
7. Net income of protected cells		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	4,197,481	2,365,389
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	1,319,125	801,380
10. Net realized capital gains (losses) less capital gains tax of \$ (248) (Exhibit of Capital Gains (Losses))	(68,401)	(507)
11. Net investment gain (loss) (Lines 9 + 10)	1,250,724	800,873
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$)	0	0
13. Finance and service charges not included in premiums		
14. Aggregate write-ins for miscellaneous income	0	0
15. Total other income (Lines 12 through 14)	0	0
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	5,448,205	3,166,262
17. Dividends to policyholders		
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	5,448,205	3,166,262
19. Federal and foreign income taxes incurred	1,220,604	784,094
20. Net income (Line 18 minus Line 19)(to Line 22)	4,227,601	2,382,168
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	29,481,162	28,933,897
22. Net income (from Line 20)	4,227,601	2,382,168
23. Net transfers (to) from Protected Cell accounts		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$		
25. Change in net unrealized foreign exchange capital gain (loss)		
26. Change in net deferred income tax	723,997	549,568
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(502,905)	(356,394)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	0	0
29. Change in surplus notes		
30. Surplus (contributed to) withdrawn from protected cells		
31. Cumulative effect of changes in accounting principles		
32. Capital changes:		
32.1 Paid in		
32.2 Transferred from surplus (Stock Dividend)		
32.3 Transferred to surplus		
33. Surplus adjustments:		
33.1 Paid in	5,000,000	0
33.2 Transferred to capital (Stock Dividend)		
33.3 Transferred from capital		
34. Net remittances from or (to) Home Office		
35. Dividends to stockholders		
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)	0	0
37. Aggregate write-ins for gains and losses in surplus	(3,143,152)	(2,028,077)
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	6,305,541	547,265
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	35,786,703	29,481,162
DETAILS OF WRITE-INS		
0501.		0
0502.		0
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above)	0	0
1401.		0
1402.		0
1403.		
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)	0	0
3701. Contribution to statutory contingency reserve	(3,143,152)	(2,028,077)
3702.		
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page	0	0
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above)	(3,143,152)	(2,028,077)

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	6,072,856	5,222,044
2. Net investment income	1,288,501	815,976
3. Miscellaneous income	0	0
4. Total (Lines 1 through 3)	7,361,357	6,038,020
5. Benefit and loss related payments	0	0
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	1,428,766	1,075,388
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ 508 tax on capital gains (losses)	1,337,765	847,638
10. Total (Lines 5 through 9)	2,766,531	1,923,026
11. Net cash from operations (Line 4 minus Line 10)	4,594,826	4,114,994
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	3,787,658	3,916,362
12.2 Stocks	0	0
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	3,787,658	3,916,362
13. Cost of investments acquired (long-term only):		
13.1 Bonds	3,858,903	6,319,687
13.2 Stocks	0	0
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	0	0
13.6 Miscellaneous applications	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	3,858,903	6,319,687
14. Net increase/(decrease) in contract loans and premium notes	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(71,245)	(2,403,325)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	5,000,000	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0
16.5 Dividends to stockholders	0	0
16.6 Other cash provided (applied)	102,797	(211,000)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	5,102,797	(211,000)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	9,626,378	1,500,669
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	6,647,200	5,146,531
19.2 End of period (Line 18 plus Line 19.1)	16,273,578	6,647,200

Note: Supplemental disclosures of cash flow information for non-cash transactions:

20.0001. Non-cash exchange - bonds (Line 12.1)	(348,442)	(349,922)
20.0002. Non-cash exchange - bonds (Line 13.1)	(348,442)	(349,922)

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire	0	0	0	0
2.1 Allied lines	0	0	0	0
2.2 Multiple peril crop	0	0	0	0
2.3 Federal flood	0	0	0	0
2.4 Private crop	0	0	0	0
2.5 Private flood	0	0	0	0
3. Farmowners multiple peril	0	0	0	0
4. Homeowners multiple peril	0	0	0	0
5.1 Commercial multiple peril (non-liability portion)	0	0	0	0
5.2 Commercial multiple peril (liability portion)	0	0	0	0
6. Mortgage guaranty	6,148,518	1,672,995	1,535,208	6,286,305
8. Ocean marine	0	0	0	0
9. Inland marine	0	0	0	0
10. Financial guaranty	0	0	0	0
11.1 Medical professional liability - occurrence	0	0	0	0
11.2 Medical professional liability - claims-made	0	0	0	0
12. Earthquake	0	0	0	0
13.1 Comprehensive (hospital and medical) individual	0	0	0	0
13.2 Comprehensive (hospital and medical) group	0	0	0	0
14. Credit accident and health (group and individual)	0	0	0	0
15.1 Vision only	0	0	0	0
15.2 Dental only	0	0	0	0
15.3 Disability income	0	0	0	0
15.4 Medicare supplement	0	0	0	0
15.5 Medicaid Title XIX	0	0	0	0
15.6 Medicare Title XVIII	0	0	0	0
15.7 Long-term care	0	0	0	0
15.8 Federal employees health benefits plan	0	0	0	0
15.9 Other health	0	0	0	0
16. Workers' compensation	0	0	0	0
17.1 Other liability - occurrence	0	0	0	0
17.2 Other liability - claims-made	0	0	0	0
17.3 Excess workers' compensation	0	0	0	0
18.1 Products liability - occurrence	0	0	0	0
18.2 Products liability - claims-made	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0
19.2 Other private passenger auto liability.....	0	0	0	0
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0
19.4 Other commercial auto liability.....	0	0	0	0
21.1 Private passenger auto physical damage	0	0	0	0
21.2 Commercial auto physical damage	0	0	0	0
22. Aircraft (all perils)	0	0	0	0
23. Fidelity	0	0	0	0
24. Surety	0	0	0	0
26. Burglary and theft	0	0	0	0
27. Boiler and machinery	0	0	0	0
28. Credit	0	0	0	0
29. International	0	0	0	0
30. Warranty	0	0	0	0
31. Reinsurance - nonproportional assumed property	0	0	0	0
32. Reinsurance - nonproportional assumed liability	0	0	0	0
33. Reinsurance - nonproportional assumed financial lines	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0
35. TOTALS	6,148,518	1,672,995	1,535,208	6,286,305
DETAILS OF WRITE-INS				
3401.				
3402.				
3403.				
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1. Fire					0
2.1 Allied lines					0
2.2 Multiple peril crop					0
2.3 Federal flood					0
2.4 Private crop					0
2.5 Private flood					0
3. Farmowners multiple peril					0
4. Homeowners multiple peril					0
5.1 Commercial multiple peril (non-liability portion)					0
5.2 Commercial multiple peril (liability portion)					0
6. Mortgage guaranty	1,672,994	(137,786)			1,535,208
8. Ocean marine					0
9. Inland marine					0
10. Financial guaranty					0
11.1 Medical professional liability - occurrence					0
11.2 Medical professional liability - claims-made					0
12. Earthquake					0
13.1 Comprehensive (hospital and medical) individual					0
13.2 Comprehensive (hospital and medical) group					0
14. Credit accident and health (group and individual)					0
15.1 Vision only					0
15.2 Dental only					0
15.3 Disability income					0
15.4 Medicare supplement					0
15.5 Medicaid Title XIX					0
15.6 Medicare Title XVIII					0
15.7 Long-term care					0
15.8 Federal employees health benefits plan					0
15.9 Other health					0
16. Workers' compensation					0
17.1 Other liability - occurrence					0
17.2 Other liability - claims-made					0
17.3 Excess workers' compensation					0
18.1 Products liability - occurrence					0
18.2 Products liability - claims-made					0
19.1 Private passenger auto no-fault (personal injury protection)					0
19.2 Other private passenger auto liability					0
19.3 Commercial auto no-fault (personal injury protection)					0
19.4 Other commercial auto liability					0
21.1 Private passenger auto physical damage					0
21.2 Commercial auto physical damage					0
22. Aircraft (all perils)					0
23. Fidelity					0
24. Surety					0
26. Burglary and theft					0
27. Boiler and machinery					0
28. Credit					0
29. International					0
30. Warranty					0
31. Reinsurance - nonproportional assumed property					0
32. Reinsurance - nonproportional assumed liability					0
33. Reinsurance - nonproportional assumed financial lines					0
34. Aggregate write-ins for other lines of business	0	0	0	0	0
35. TOTALS	1,672,994	(137,786)	0	0	1,535,208
36. Accrued retrospective premiums based on experience					0
37. Earned but unbilled premiums					0
38. Balance (Sum of Line 35 through 37)					1,535,208
DETAILS OF WRITE-INS					
3401.					
3402.					
3403.					
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0

(a) State here basis of computation used in each case Monthly pro rata

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3-4-5
	Direct Business (a)	2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire	0					0
2.1 Allied lines	0					0
2.2 Multiple peril crop	0					0
2.3 Federal flood	0					0
2.4 Private crop	0					0
2.5 Private flood	0					0
3. Farmowners multiple peril	0					0
4. Homeowners multiple peril	0					0
5.1 Commercial multiple peril (non-liability portion)	0					0
5.2 Commercial multiple peril (liability portion)	0					0
6. Mortgage guaranty	6,148,518					6,148,518
8. Ocean marine	0					0
9. Inland marine	0					0
10. Financial guaranty	0					0
11.1 Medical professional liability - occurrence	0					0
11.2 Medical professional liability - claims- made	0					0
12. Earthquake	0					0
13.1 Comprehensive (hospital and medical) individual	0					0
13.2 Comprehensive (hospital and medical) group	0					0
14. Credit accident and health (group and individual)	0					0
15.1 Vision only	0					0
15.2 Dental only	0					0
15.3 Disability income	0					0
15.4 Medicare supplement	0					0
15.5 Medicaid Title XIX	0					0
15.6 Medicare Title XVIII	0					0
15.7 Long-term care	0					0
15.8 Federal employees health benefits plan ...	0					0
15.9 Other health	0					0
16. Workers' compensation	0					0
17.1 Other liability - occurrence	0					0
17.2 Other liability - claims-made	0					0
17.3 Excess workers' compensation	0					0
18.1 Products liability - occurrence	0					0
18.2 Products liability - claims-made	0					0
19.1 Private passenger auto no-fault (personal injury protection)	0					0
19.2 Other private passenger auto liability.....	0					0
19.3 Commercial auto no-fault (personal injury protection)	0					0
19.4 Other commercial auto liability.....	0					0
21.1 Private passenger auto physical damage .	0					0
21.2 Commercial auto physical damage	0					0
22. Aircraft (all perils)	0					0
23. Fidelity	0					0
24. Surety	0					0
26. Burglary and theft	0					0
27. Boiler and machinery	0					0
28. Credit	0					0
29. International	0					0
30. Warranty	0					0
31. Reinsurance - nonproportional assumed property	XXX					0
32. Reinsurance - nonproportional assumed liability	XXX					0
33. Reinsurance - nonproportional assumed financial lines	XXX					0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0
35. TOTALS	6,148,518	0	0	0	0	6,148,518
DETAILS OF WRITE-INS						
3401.						
3402.						
3403.						
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [] No [X]

If yes: 1. The amount of such installment premiums \$

2. Amount at which such installment premiums would have been reported had they been reported on an annualized basis \$

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A , Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire	0			0	0	0	0	0.0
2.1 Allied lines	0			0	0	0	0	0.0
2.2 Multiple peril crop	0			0	0	0	0	0.0
2.3 Federal flood	0			0	0	0	0	0.0
2.4 Private crop	0			0	0	0	0	0.0
2.5 Private flood	0			0	0	0	0	0.0
3. Farmowners multiple peril	0			0	0	0	0	0.0
4. Homeowners multiple peril	0			0	0	0	0	0.0
5.1 Commercial multiple peril (non-liability portion)	0			0	0	0	0	0.0
5.2 Commercial multiple peril (liability portion)	0			0	0	0	0	0.0
6. Mortgage guaranty	0			0	1,237,511	579,514	657,997	10.5
8. Ocean marine	0			0	0	0	0	0.0
9. Inland marine	0			0	0	0	0	0.0
10. Financial guaranty	0			0	0	0	0	0.0
11.1 Medical professional liability - occurrence	0			0	0	0	0	0.0
11.2 Medical professional liability - claims-made	0			0	0	0	0	0.0
12. Earthquake	0			0	0	0	0	0.0
13.1 Comprehensive (hospital and medical) individual	0			0	0	0	0	0.0
13.2 Comprehensive (hospital and medical) group	0			0	0	0	0	0.0
14. Credit accident and health (group and individual)	0			0	0	0	0	0.0
15.1 Vision only	0			0	0	0	0	0.0
15.2 Dental only	0			0	0	0	0	0.0
15.3 Disability income	0			0	0	0	0	0.0
15.4 Medicare supplement	0			0	0	0	0	0.0
15.5 Medicaid Title XIX	0			0	0	0	0	0.0
15.6 Medicare Title XVIII	0			0	0	0	0	0.0
15.7 Long-term care	0			0	0	0	0	0.0
15.8 Federal employees health benefits plan	0			0	0	0	0	0.0
15.9 Other health	0			0	0	0	0	0.0
16. Workers' compensation	0			0	0	0	0	0.0
17.1 Other liability - occurrence	0			0	0	0	0	0.0
17.2 Other liability - claims-made	0			0	0	0	0	0.0
17.3 Excess workers' compensation	0			0	0	0	0	0.0
18.1 Products liability - occurrence	0			0	0	0	0	0.0
18.2 Products liability - claims-made	0			0	0	0	0	0.0
19.1 Private passenger auto no-fault (personal injury protection)	0			0	0	0	0	0.0
19.2 Other private passenger auto liability	0			0	0	0	0	0.0
19.3 Commercial auto no-fault (personal injury protection)	0			0	0	0	0	0.0
19.4 Other commercial auto liability	0			0	0	0	0	0.0
21.1 Private passenger auto physical damage	0			0	0	0	0	0.0
21.2 Commercial auto physical damage	0			0	0	0	0	0.0
22. Aircraft (all perils)	0			0	0	0	0	0.0
23. Fidelity	0			0	0	0	0	0.0
24. Surety	0			0	0	0	0	0.0
26. Burglary and theft	0			0	0	0	0	0.0
27. Boiler and machinery	0			0	0	0	0	0.0
28. Credit	0			0	0	0	0	0.0
29. International	0			0	0	0	0	0.0
30. Warranty	0			0	0	0	0	0.0
31. Reinsurance - nonproportional assumed property	XXX			0	0	0	0	0.0
32. Reinsurance - nonproportional assumed liability	XXX			0	0	0	0	0.0
33. Reinsurance - nonproportional assumed financial lines	XXX			0	0	0	0	0.0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35. TOTALS	0	0	0	0	1,237,511	579,514	657,997	10.5
DETAILS OF WRITE-INS								
3401.								
3402.								
3403.								
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0.0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0.0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Net Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire				0				0	
2.1 Allied lines				0				0	
2.2 Multiple peril crop				0				0	
2.3 Federal flood				0				0	
2.4 Private crop				0				0	
2.5 Private flood				0				0	
3. Farmowners multiple peril				0				0	
4. Homeowners multiple peril				0				0	
5.1 Commercial multiple peril (non-liability portion)				0				0	
5.2 Commercial multiple peril (liability portion)				0				0	
6. Mortgage guaranty	1,174,126			1,174,126	63,385			1,237,511	23,483
8. Ocean marine				0				0	
9. Inland marine				0				0	
10. Financial guaranty				0				0	
11.1 Medical professional liability - occurrence				0				0	
11.2 Medical professional liability - claims-made				0				0	
12. Earthquake				0				0	
13.1 Comprehensive (hospital and medical) individual				0				(a) 0	
13.2 Comprehensive (hospital and medical) group				0				(a) 0	
14. Credit accident and health (group and individual)				0				0	
15.1 Vision only				0				(a) 0	
15.2 Dental only				0				(a) 0	
15.3 Disability income				0				(a) 0	
15.4 Medicare supplement				0				(a) 0	
15.5 Medicaid Title XIX				0				(a) 0	
15.6 Medicare Title XVIII				0				(a) 0	
15.7 Long-term care				0				(a) 0	
15.8 Federal employees health benefits plan				0				(a) 0	
15.9 Other health				0				(a) 0	
16. Workers' compensation				0				0	
17.1 Other liability - occurrence				0				0	
17.2 Other liability - claims-made				0				0	
17.3 Excess workers' compensation				0				0	
18.1 Products liability - occurrence				0				0	
18.2 Products liability - claims-made				0				0	
19.1 Private passenger auto no-fault (personal injury protection)				0				0	
19.2 Other private passenger auto liability				0				0	
19.3 Commercial auto no-fault (personal injury protection)				0				0	
19.4 Other commercial auto liability				0				0	
21.1 Private passenger auto physical damage				0				0	
21.2 Commercial auto physical damage				0				0	
22. Aircraft (all perils)				0				0	
23. Fidelity				0				0	
24. Surety				0				0	
26. Burglary and theft				0				0	
27. Boiler and machinery				0				0	
28. Credit				0				0	
29. International				0				0	
30. Warranty				0				0	
31. Reinsurance - nonproportional assumed property				0	XXX			0	
32. Reinsurance - nonproportional assumed liability	XXX			0	XXX			0	
33. Reinsurance - nonproportional assumed financial lines	XXX			0	XXX			0	
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35. TOTALS	1,174,126	0	0	1,174,126	63,385	0	0	1,237,511	23,483
DETAILS OF WRITE-INS									
3401.									
3402.									
3403.									
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0

(a) Including \$ for present value of life indemnity claims reported in Lines 13 and 15.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct				0
1.2 Reinsurance assumed				0
1.3 Reinsurance ceded				0
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	0	0	0	0
2. Commission and brokerage:				
2.1 Direct excluding contingent				0
2.2 Reinsurance assumed, excluding contingent				0
2.3 Reinsurance ceded, excluding contingent				0
2.4 Contingent - direct				0
2.5 Contingent - reinsurance assumed				0
2.6 Contingent - reinsurance ceded				0
2.7 Policy and membership fees				0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7) ..	0	0	0	0
3. Allowances to managers and agents				0
4. Advertising		12,304		12,304
5. Boards, bureaus and associations			172	172
6. Surveys and underwriting reports				0
7. Audit of assureds' records				0
8. Salary and related items:				
8.1 Salaries	12,646	596,762	26,307	635,715
8.2 Payroll taxes		30,761	4,534	35,295
9. Employee relations and welfare		86,131	4,765	90,896
10. Insurance		12,304		12,304
11. Directors' fees				0
12. Travel and travel items		36,913	403	37,316
13. Rent and rent items		30,761	1,405	32,166
14. Equipment		6,152	207	6,359
15. Cost or depreciation of EDP equipment and software		82,198	3,745	85,943
16. Printing and stationery		7,356	6,152	13,508
17. Postage, telephone and telegraph, exchange and express		12,304	148	12,452
18. Legal and auditing		81,457	(12,493)	68,964
19. Totals (Lines 3 to 18)	12,646	995,404	35,345	1,043,395
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$		103,568		103,568
20.2 Insurance department licenses and fees		254,650		254,650
20.3 Gross guaranty association assessments				0
20.4 All other (excluding federal and foreign income and real estate)		64,560		64,560
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	422,777	0	422,777
21. Real estate expenses				0
22. Real estate taxes				0
23. Reimbursements by uninsured plans				0
24. Aggregate write-ins for miscellaneous expenses	0	0	0	0
25. Total expenses incurred	12,646	1,418,181	35,345 (a)	1,466,172
26. Less unpaid expenses - current year	23,483			23,483
27. Add unpaid expenses - prior year	10,954			10,954
28. Amounts receivable relating to uninsured plans, prior year				0
29. Amounts receivable relating to uninsured plans, current year				0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	117	1,418,181	35,345	1,453,643
DETAILS OF WRITE-INS				
2401.				
2402.				
2403.				
2498. Summary of remaining write-ins for Line 24 from overflow page	0	0	0	0
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	0	0	0	0

(a) Includes management fees of \$ 1,013,340 to affiliates and \$ 929 to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 154,193	167,298
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 716,829	728,458
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)		
2.21 Common stocks of affiliates		
3. Mortgage loans	(c)	
4. Real estate	(d)	
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 456,636	456,636
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income	2,078	2,078
10. Total gross investment income	1,329,736	1,354,470
11. Investment expenses		(g) 35,345
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13. Interest expense		(h) 0
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		0
16. Total deductions (Lines 11 through 15)		35,345
17. Net investment income (Line 10 minus Line 16)		1,319,125
DETAILS OF WRITE-INS		
0901. Miscellaneous Investment Income	87	87
0902. Intercompany Interest Income	1,991	1,991
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	2,078	2,078
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		0

- (a) Includes \$ 17,226 accrual of discount less \$ 9,320 amortization of premium and less \$ 7,151 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ 0 depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	0	0	0	0	0
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	(68,649)	0	(68,649)	0	0
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	0	0	0	0	0
2.11 Preferred stocks of affiliates	0	0	0	0	0
2.2 Common stocks (unaffiliated)	0	0	0	0	0
2.21 Common stocks of affiliates	0	0	0	0	0
3. Mortgage loans	0	0	0	0	0
4. Real estate	0	0	0	0	0
5. Contract loans					
6. Cash, cash equivalents and short-term investments					
7. Derivative instruments					
8. Other invested assets		0	0	0	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	(68,649)	0	(68,649)	0	0
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			0
2. Stocks (Schedule D):			
2.1 Preferred stocks			0
2.2 Common stocks			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			0
3.2 Other than first liens			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			0
4.2 Properties held for the production of income			0
4.3 Properties held for sale			0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			0
6. Contract loans			0
7. Derivatives (Schedule DB)			0
8. Other invested assets (Schedule BA)			0
9. Receivables for securities			0
10. Securities lending reinvested collateral assets (Schedule DL)			0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	0	0	0
13. Title plants (for Title insurers only)			0
14. Investment income due and accrued		1,041	1,041
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection			0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due ..			0
15.3 Accrued retrospective premiums and contracts subject to redetermination			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			0
16.2 Funds held by or deposited with reinsured companies			0
16.3 Other amounts receivable under reinsurance contracts			0
17. Amounts receivable relating to uninsured plans			0
18.1 Current federal and foreign income tax recoverable and interest thereon			0
18.2 Net deferred tax asset	901,612	397,666	(503,946)
19. Guaranty funds receivable or on deposit			0
20. Electronic data processing equipment and software			0
21. Furniture and equipment, including health care delivery assets			0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0
23. Receivables from parent, subsidiaries and affiliates			0
24. Health care and other amounts receivable			0
25. Aggregate write-ins for other than invested assets	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	901,612	398,707	(502,905)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0
28. Total (Lines 26 and 27)	901,612	398,707	(502,905)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501.			
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	0	0	0

NOTES TO FINANCIAL STATEMENTS

Note 1. - Summary of Significant Accounting Policies

A. Accounting Practices

The accompanying financial statements of Enact Mortgage Insurance Corporation of North Carolina (the "Company") have been prepared on the basis of accounting practices prescribed by the North Carolina Department of Insurance ("NCDOI"). The state of North Carolina requires insurance companies domiciled in the state of North Carolina to prepare their statutory financial statements in accordance with the National Association of Insurance Commissioners' ("NAIC") Accounting Practices and Procedures Manual subject to any deviations prescribed or permitted by the NCDOI.

	SSAP #	F/S Page	F/S Line #	2023	2022
NET INCOME					
1. State Basis (Page 4, Line 20, Columns 1&2)	XXX	XXX	XXX	\$ 4,227,601	\$ 2,382,168
2. State Prescribed Practices that increase/(decrease) NAIC SAP					
3. State Permitted Practices that increase/(decrease) NAIC SAP					
4. NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$ 4,227,601	\$ 2,382,168
SURPLUS					
5. State Basis (Page 3, Line 37, Columns 1&2)	XXX	XXX	XXX	\$ 35,786,703	\$ 29,481,162
6. State Prescribed Practices that increase/(decrease) NAIC SAP					
7. State Permitted Practices that increase/(decrease) NAIC SAP					
8. NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$ 35,786,703	\$ 29,481,162

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policies

Premiums are earned over the terms of the related policies and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed by pro rata methods for direct business and are based on reports received from ceding companies for reinsurance assumed. Expenses incurred in connection with acquiring new insurance business, including such acquisition costs as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

In addition, the Company uses the following accounting policies:

- Short-term investments are stated at amortized cost, which approximates fair value.
- Investment grade bonds not backed by other loans are stated at amortized cost using the modified scientific 30/360 method. Non-investment grade bonds are stated at the lower of amortized cost or fair value.
- Common stocks, other than investments in the common stock of a subsidiary or affiliate, are stated at fair value.
- Preferred Stocks - Not applicable.
- Mortgage Loans - Not applicable.
- Loan-backed bonds and structured securities ("LBaSS") other than non-agency residential mortgage-backed securities are stated at amortized cost using the modified scientific method, except where NAIC designation has fallen to 3 or below and the fair value has fallen below amortized cost, in which case they are stated at fair value. Amortization of LBaSS is based on prepayment assumptions that are updated at least annually. Significant changes of estimated cash flows from original purchase assumptions are accounted for using the retrospective adjustment method for all such securities, except for securities for which the Company recorded other-than-temporary impairment charges. In such instances, the prospective method is used.
- Investments in subsidiaries or affiliated companies - Not applicable.
- Investments in joint ventures, partnership, or limited liability companies - Not applicable.
- Derivative financial instruments - Not applicable.
- The Company does not anticipate investment income as a factor in premium deficiency calculations.
- Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for loss incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.
- Capitalization policy - Not applicable.
- Pharmaceutical rebate receivables - Not applicable.

D. Going Concern

Based upon its evaluation of relevant conditions and events, management does not have substantial doubt about the Company's ability to continue as a going concern.

Note 2. - Accounting Changes and Corrections of Errors

None

Note 3. - Business Combinations and Goodwill

A. Statutory Purchase Method

Not applicable

B. Statutory Merger

Not applicable

C. Impairment Loss

Not applicable

Note 4. - Discontinued Operations

None

Note 5. - Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

None

B. Debt Restructuring

None

C. Reverse Mortgages

None

NOTES TO FINANCIAL STATEMENTS

D. Loan-Backed Securities

1. Prepayment assumptions for single-class and multi-class mortgage-backed/asset-backed securities were obtained from broker dealer survey values or internal estimates.
2. The Company does not hold any securities for which other-than-temporary impairment has been recognized.
3. The Company does not hold any securities for which other-than-temporary impairment has been recognized.
4. All Impaired securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings as a realized loss (including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains):

a. The aggregate amount of unrealized losses:

1. Less than 12 Months	\$ —
2. 12 Months or Longer	<u>\$ 35,257</u>

b. The aggregate related fair value of securities with unrealized losses:

1. Less than 12 Months	\$ —
2. 12 Months or Longer	<u>\$ 897,639</u>

E. Dollar Repurchase Agreements and/or Security Lending Transactions
None

F. Repurchase Agreements Transactions Accounted for as Secured Borrowings
None

G. Reverse Repurchase Agreement Transactions Accounted for as Secured Borrowings
None

H. Repurchase Agreements Transactions Accounted for as a Sale
None

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale
None

J. Real Estate
None

K. Low-Income Housing Tax Credits (LIHTC)
None

L. Restricted Assets (including pledged)

1. Restricted assets (including pledged) summarized by restricted asset category as of December 31, 2023:

Restricted Asset Category	Gross Restricted							Percentage			
	Current Year					6	7	8	9	10	11
	1	2	3	4	5						
	Total General Account (G/A)	G/A Supporting S/A Restricted Assets (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Nonadmitted Restricted	Total Current Year Admitted Restricted	Gross Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —		
b. Collateral held under security lending arrangements											
c. Subject to repurchase agreements											
d. Subject to reverse repurchase agreements											
e. Subject to dollar repurchase agreements											
f. Subject to dollar reverse repurchase agreements											
g. Placed under option contracts											
h. Letter stock or securities restricted to sale											
i. On deposit with state	4,883,284				4,883,284	4,858,109	25,175		4,883,284	10.57 %	10.78 %
j. On deposit with other regulatory bodies											
k. Pledged as collateral not captured in other categories											
l. Other restricted assets											
m. Total restricted assets	\$ 4,883,284	\$ —	\$ —	\$ —	\$ 4,883,284	\$ 4,858,109	\$ 25,175	\$ —	\$ 4,883,284	10.57 %	10.78 %

(a) Subset of column 1

(b) Subset of column 3

(c) Column 5 divided by Asset Page, Column 1, Line 28

(d) Column 9 divided by Asset Page, Column 3, Line 28

NOTES TO FINANCIAL STATEMENTS

2. Detail of assets pledged as collateral not captured in other categories (reported on line k above)

Collateral Agreement	Gross Restricted							Percentage		
	Current Year					6	7	8	9	10
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting S/A Restricted Assets (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/(Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
			None							
Total										

(a) Subset of column 1
(b) Subset of column 2

3. Detail of other restricted assets (reported on line l above)

Other Restricted Assets	Gross Restricted							Percentage		
	Current Year					6	7	8	9	10
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting S/A Restricted Assets (a)	Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/(Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
			None							
Total										

(a) Subset of column 1
(b) Subset of column 3

M. Working Capital Finance Investments
None

N. Offsetting and Netting of Assets and Liabilities
None

O. 5GI Securities
None

P. Short Sales
None

Q. Prepayment Penalty and Acceleration Fees
The table below indicates the Company's prepayment penalties and acceleration fees as of December 31, 2023.

	General Account	Separate Account
(1) Number of CUSIPs	—	—
(2) Aggregate Amount of Investment Income	\$ —	\$ —

Note 6. - Joint Ventures, Partnerships and Limited Liability Companies

- A. Detail for Those Greater than 10% of Admitted Assets
Not applicable
- B. Writedowns for Impairments of Joint Ventures, Partnerships and LLCs
Not applicable

Note 7. - Investment Income

- A. Due and Accrued Investment Income
The Company does not admit investment income due and accrued if amounts are over 90 days past due.
- B. Amounts Non-Admitted
The total amount non-admitted was \$0.

Note 8. - Derivative Instruments

The Company does not issue or hold derivative financial instruments.

Note 9. - Income Taxes

- A. The components of the net deferred tax asset and deferred tax liabilities
 1. The components of the net deferred tax assets ("DTA") recognized in the Company's Assets, Liabilities, Surplus and Other Funds as of December 31, 2023 and 2022, were as follows:

	2023			2022			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
a. Gross deferred tax assets	\$ 1,601,915	\$ 14,088	\$ 1,616,003	\$ 904,165	\$ —	\$ 904,165	\$ 697,750	\$ 14,088	\$ 711,838
b. Statutory valuation allowance adjustment		14,088	14,088			—	—	14,088	14,088
c. Adjusted gross deferred tax assets (1a-1b)	1,601,915	—	1,601,915	904,165	—	904,165	697,750	—	697,750
d. Deferred tax assets nonadmitted	901,612		901,612	397,666		397,666	503,946	—	503,946
e. Subtotal: net admitted deferred tax assets (1c-1d)	700,303	—	700,303	506,499	—	506,499	193,804	—	193,804
f. Deferred tax liabilities	63,555	416,697	480,252	84,741	421,758	506,499	(21,186)	(5,061)	(26,247)
g. Net admitted deferred tax assets (1e-1f)	\$ 636,748	\$ (416,697)	\$ 220,051	\$ 421,758	\$ (421,758)	\$ —	\$ 214,990	\$ 5,061	\$ 220,051

NOTES TO FINANCIAL STATEMENTS

2. Admission Calculation Components SSAP No. 101 as of December 31, 2023 and 2022, were as follows:

	2023			2022			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
a. Federal income taxes paid in prior years recoverable through loss carrybacks	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
b. Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation. (the lesser of 2(b)1 and 2(b)2 below)	220,051	—	220,051	—	—	—	220,051	—	220,051
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	220,051	—	220,051	—	—	—	220,051	—	220,051
2. Adjusted gross deferred tax assets allowed per limitation threshold	xxx	xxx	6,310,649	xxx	xxx	4,926,352	xxx	xxx	1,384,297
c. Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by deferred tax liabilities	480,252	—	480,252	506,499	—	506,499	(26,247)	—	(26,247)
d. Deferred tax assets admitted as the result of application of SSAP No. 101. Total 2(a)+2(b)+2(c)	\$ 700,303	\$ —	\$ 700,303	\$ 506,499	\$ —	\$ 506,499	\$ 193,804	\$ —	\$ 193,804

3. Ratio used to determine applicable period used in 9A(2):

	2023	2022
a. Ratio percentage used to determine recovery period and threshold limitation amount.	216 %	206 %
b. Amounts of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	\$ 42,070,993	\$ 32,842,349

4. Impact of Tax Planning Strategies was as follows as of December 31, 2023 and 2022:

The Company did not use tax planning strategies in the computation of either the adjusted gross deferred tax assets or the net admitted gross deferred tax assets during the years ended December 31, 2023 and 2022.

B. Unrecognized Deferred Tax Liabilities

The Company did not have any unrecognized deferred tax liabilities during the years ended December 31, 2023 and 2022.

C. Current income tax and change in deferred tax:

The provisions for income taxes incurred on operations for the years ended December 31, 2023 and 2022, were as follows:

1. Current Income Tax	2023	2022	Change
a. Federal income taxes	\$ 1,220,604	\$ 784,094	\$ 436,510
b. Foreign income taxes			0
c. Federal and foreign income taxes	1,220,604	784,094	436,510
d. Federal income tax on net capital gains	(248)	507	(755)
e. Utilization of capital loss carry-forwards			
f. Other			
g. Federal and foreign income taxes incurred	\$ 1,220,356	\$ 784,601	\$ 435,755

NOTES TO FINANCIAL STATEMENTS

The tax effects of temporary differences that give rise to significant portions of the deferred tax assets and deferred tax liabilities were as follows as of December 31, 2023 and 2022:

2. Deferred Tax Assets	2023	2022	Change
a. Ordinary			
1. Discounting of unpaid losses	\$ 11,949	\$ 5,437	\$ 6,512
2. Unearned premium reserve	224,055	192,659	31,396
3. Policyholder reserves			
4. Investments		219	(219)
5. Deferred acquisition costs			
6. Policyholder dividends accrual			
7. Fixed assets			
8. Compensation and benefits accrual			
9. Pension accrual			
10. Receivables - nonadmitted			
11. Net operating loss carry-forward			
12. Tax credit carry-forward			
13. Other			
a. Goodwill and other intangibles			
b. Separate account assets			
c. Guarantee fund assessments			
d. Other assets			
e. Accruals			
f. Reinsurance			
g. Shareholder level tax on foreign subs			
h. Statutory contingency reserve	1,365,911	705,850	660,061
i. State income tax			
j. Other			
Subtotal other	1,365,911	705,850	660,061
99. Subtotal ordinary	1,601,915	904,165	697,750
b. Statutory valuation allowance adjustment			
c. Nonadmitted deferred tax assets	901,612	397,666	503,946
d. Admitted ordinary deferred tax assets (2a99-2b-2c)	700,303	506,499	193,804
e. Capital			
1. Investments			—
2. Net capital loss carry-forward	14,088		14,088
3. Real estate			—
4. Other			—
99. Subtotal capital	14,088	—	14,088
f. Statutory valuation allowance adjustment	14,088		14,088
g. Nonadmitted deferred tax assets			—
h. Admitted capital deferred tax assets (2e99-2f-2g)	—	—	—
i. Admitted deferred tax assets (2d+2h)	\$ 700,303	\$ 506,499	\$ 193,804

NOTES TO FINANCIAL STATEMENTS

3. Deferred Tax Liabilities	2023	2022	Change
a. Ordinary			
1. Investments	\$ 3,642	\$ 4,259	\$ (617)
2. Fixed assets			
3. Deferred and uncollected premiums			
4a. Transition reserves	46,209	69,314	(23,105)
4b. Policyholder reserves			
5. Other			
a. Goodwill and other intangibles			
b. Separate account assets			
c. Guarantee fund assessments			
d. Other assets			
e. Accruals	13,704	11,168	2,536
f. Reinsurance			
g. Shareholder level tax on foreign subs			
h. Statutory contingency reserve			
i. State income tax			
j. Other			
Subtotal other	13,704	11,168	2,536
99. Subtotal ordinary	63,555	84,741	(21,186)
b. Capital			
1. Investments	416,697	421,758	(5,061)
2. Real estate			
3. Other			
99. Subtotal capital	416,697	421,758	(5,061)
c. Deferred tax liabilities (3a99+3b99)	\$ 480,252	\$ 506,499	\$ (26,247)

	2023	2022	Change
4. Net deferred tax assets (liabilities) (2i-3c)	\$ 220,051	\$ —	\$ 220,051

Based on an analysis of the Company's tax position, management believes it is more likely than not that the result of future operations will not generate sufficient capital gain to enable the Company to realize all of its capital loss carryforward. Accordingly, a valuation allowance for the capital loss carry forward has been established.

The change in net deferred income taxes is comprised of the following (this analysis is exclusive of nonadmitted assets, as the change in nonadmitted assets is reported separately from the change in net deferred income taxes in the Statutory Statements of Admitted Assets, Liabilities and Capital and Surplus):

	2023	2022	Change
Total gross deferred tax assets	\$ 1,616,003	\$ 904,165	\$ 711,838
Statutory valuation allowance adjustment	14,088		14,088
Adjusted gross deferred tax assets	1,601,915	904,165	697,750
Total gross deferred tax liabilities	480,252	506,499	(26,247)
Net deferred tax asset (liability)	\$ 1,121,663	\$ 397,666	723,997
Deferred tax on change in net unrealized capital gains (losses)			—
Change in net deferred income tax			\$ 723,997

NOTES TO FINANCIAL STATEMENTS

D. Reconciliation of Federal Income Tax Rate to Actual Effective Tax Rate

The provision for federal and foreign income taxes incurred is different from that which would be obtained by applying the statutory Federal income tax rate to income before income taxes. The significant items causing this difference are as follows for the years ended December 31, 2023 and 2022:

	2023	2022
Provision computed at 21% statutory tax rate	\$ 1,144,071	\$ 665,021
Tax-exempt income		
Dividends received deduction		
Tax contingency reserves		
Foreign taxes		
Foreign Taxes - Impact of Tax Reform		
Change to deferred taxes on nonadmitted assets	219	8,667
Statutory DTA valuation allowance adjustment	14,088	
Change in statutory contingency reserve	(660,062)	(425,896)
Other adjustments	(1,957)	(12,760)
Rate change due to tax reform		
Total federal and foreign income tax incurred	\$ 496,359	\$ 235,032

	2023	2022
Federal and foreign income taxes incurred	\$ 1,220,356	\$ 784,601
Change in net deferred income taxes (without change in net unrealized capital gains (losses))	(723,997)	(549,569)
Total federal and foreign income tax incurred	\$ 496,359	\$ 235,032

E. Operating Loss, Tax Credit Carryforwards, Capital Loss Carryforwards, and Protective Tax Deposits

- 1a. As of December 31, 2023, the Company has no operating loss carryforwards.
- 1b. As of December 31, 2023, the Company has no tax credit carryforwards.
- 1c. As of December 31, 2023, the Company has a capital loss carryforward of \$67,086, which, if unused, will expire in 2028.
2. There were no income taxes incurred in the current or prior years that will be available for recoupment in the event of future net losses.
3. The Company has no protective tax deposits with the Internal Revenue Service ("IRS") under Section 6603 of the Internal Revenue Service Code

F. Consolidated Federal Income Tax Return

1. The Company is an affiliated member of a consolidated Life/Non-Life U.S. Federal income tax return with its ultimate parent company, Genworth Financial, Inc. ("Genworth"). Below is a complete listing of the companies included in the consolidated federal income tax return for 2023:

Assigned Settlement, Inc.	Monument Lane PCC, Inc.
Capital Brokerage Corporation	Monument Lane IC1, Inc.
Genworth Financial, Inc.	Monument Lane IC2, Inc.
Genworth Annuity Service Corporation	Enact Mortgage Reinsurance Corporation ("EMRC")
Genworth Financial Agency, Inc.	Enact Mortgage Services, LLC
Enact Financial Assurance Corporation	Genworth North America Corporation ("GNA")
Enact Financial Services, Inc.	HGI Annuity Service Corp.
Genworth Holdings, Inc. ("Genworth Holdings")	Jamestown Assignment Company, Inc. ("JLIC")
Genworth Insurance Company	Mayflower Assignment Corporation ("Mayflower")
Genworth Financial International Holdings LLC	Newco Properties, Inc. ("Newco")
Genworth Life Insurance Company ("GLIC")	CareScout, LLC
Genworth Life and Annuity Insurance Company ("GLAIC")	River Lake Insurance Company VI ("RLIC VI")
Genworth Life Insurance Company of New York ("GLICNY")	River Lake Insurance Company X ("RLIC X")
Enact Mortgage Holdings, LLC	Sponsored Captive Re, Inc.
Enact Holdings, Inc.	United Pacific Structured Settlement Company
Enact Mortgage Insurance Corporation ("EMIC")	Enact Re Ltd. ("Enact Re")
Enact Mortgage Insurance Corporation of North Carolina ("EMIC NC")	CareScout Holdings, Inc.

2. The Company is part of the 2021 Amended and Restated Tax Allocation Agreement ("TAA") between Genworth and certain of its subsidiaries. The TAA was approved by state insurance regulators and the Company's Board of Directors. The tax allocation methodology is based on the separate return liabilities with offsets for losses and credits utilized to reduce the current consolidated tax liability as allowed by applicable law and regulation. The Company's policy is to settle intercompany tax balances quarterly, with a final settlement after filing of Genworth's federal consolidated U.S. corporate income tax return.
3. Additionally, Enact Mortgage Insurance Corporation, Enact Mortgage Reinsurance Corporation, Enact Mortgage Insurance Corporation of North Carolina and Enact Financial Assurance Corporation (collectively, the "MI Group"), were parties to a supplemental tax sharing agreement that allowed them to accelerate the utilization of benefits as if they filed a stand-alone MI Group federal income tax return, even if those benefits had not been utilized in the consolidated federal return ("deemed used losses"). If any deemed used losses were subsequently actually used in a consolidated return, the members of the MI Group which received the benefit for such deemed used losses would not receive a second benefit for such losses. Also, if any member of the MI Group received benefit for any deemed used losses and leaves the consolidated group before such deemed used losses are actually used in a consolidated return, such member will repay such benefit received. Any benefits generated by the MI Group after January 1, 2021, will follow the TAA mentioned above, which does not allow for an acceleration when utilizing benefits.
4. For tax years prior to 2011, the Company filed, and was included in, the consolidated U.S. Federal income tax returns filed by Genworth and various state and local tax returns. For tax years beginning in 2011, the Company was included in the life/non-life consolidated return filed by Genworth, and also filed various state and local tax returns. The Company is not currently subject to any significant examinations by federal or state income tax authorities. Generally, the Company is no longer subject to federal or state income tax examinations for years prior to 2020.

As of December 31, 2023 and 2022, the Company had no unrecognized tax benefits. Accordingly, there would be no effective tax rate impact from recognition of previously unrecognized tax benefits, and no accrued interest or penalties.

In the case of a mortgage guaranty insurer, deferred tax assets on temporary differences related to its statutory contingency reserve are not recognized to the extent that tax and loss bonds have been purchased. The Company has not purchased any tax and loss bonds and has no plans to acquire such bonds for the current or prior tax years.

NOTES TO FINANCIAL STATEMENTS

G. Tax Loss Contingencies

The Company has no federal or foreign tax loss contingencies as of this reporting date.

H. Inflation Reduction Act of 2022

In August 2022, the Inflation Reduction Act of 2022 ("Act") was passed by the U.S. Congress and signed into law by President Biden. The Act includes a new Federal alternative minimum tax ("AMT"), effective in 2023, that is based on the adjusted financial statement income ("AFSI") set forth on the applicable financial statement ("AFS") of an applicable corporation. A corporation is an applicable corporation if its rolling average pre-tax AFSI over three prior years (starting with 2020-2022) is greater than \$1.0 billion. For a group of related entities, the \$1.0 billion threshold is determined on a group basis, and the group's AFS is generally treated as the AFS for all separate taxpayers in the group. Except under limited circumstances, once a corporation is an applicable corporation, it is an applicable corporation in all future years

An applicable corporation is not automatically subject to an AMT liability. The corporation's tentative AMT liability is equal to 15% of its adjusted AFSI, and AMT is payable to the extent the tentative AMT liability exceeds regular corporate income tax. However, any AMT paid would be indefinitely available as a credit carryover that could reduce future regular tax in excess of AMT. The controlled group of corporations of which the Company is a member has determined it is not an applicable corporation in 2023.

Note 10. - Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

A. Nature of Relationships:

All outstanding shares of the Company are owned by Enact Mortgage Holdings, LLC, ("EMHL") an insurance holding company domiciled in the state of North Carolina. All outstanding shares of EMHL are owned by Enact Holdings, Inc. ("EHI"), an insurance holding company domiciled in the state of Delaware. 81.6% of outstanding shares of EHI are owned by Genworth Holdings, Inc. ("Genworth Holdings"). All outstanding shares of Genworth Holdings are owned by Genworth. All outstanding shares of Genworth are owned by Public Investors.

On June 28, 2023, the Company's direct parent, Enact Mortgage Holdings, LLC, contributed \$5,000,000 in cash to the Company.

B. Details of Transactions Greater Than 1/2 of 1% of Total Admitted Assets
None

C. Change in Terms of Intercompany Arrangements
None

D. Amounts Due to or from Related Parties

As of December 31, 2023, the Company reported \$92,993 due to and \$414,263 due from affiliates. The Company recorded these balances under the terms of intercompany management and service agreements. These agreements require that related parties are notified monthly and that intercompany balances be settled on a quarterly basis. Interest is charged on the average balance owed between the companies.

E. Guarantees or Contingencies for Related Parties
None

F. Management, Service Contracts, Cost Sharing Arrangements

The Company is party to a management services agreement whereby certain underwriting, investment, claims, and administrative services are provided and certain underwriting and claims related expenditures are paid on its behalf by EMIC. In addition, the Company is party to a services and shared expenses agreement whereby investment and related services expenditures are paid on its behalf by GNA. The Company is also party to a tax allocation agreement between Genworth and certain of its subsidiaries whereby the Company's tax liability or benefit is settled on its behalf by Genworth via the consolidated tax return and subsequently reimbursed. Fees incurred under these agreements were \$1,007,894, \$5,446, and \$1,220,357, respectively, for the year ended December 31, 2023.

G. Nature of Relationships that Could Affect Operations
None

H. Amount Deducted for Investment in Upstream Company
None

I. Detail on Investments in Affiliates Greater than 10% of Admitted Assets
None

J. Writedown for Impairments of Investments in Affiliates
None

K. Investment in Foreign Insurance Subsidiary
None

L. Investment in a Downstream Noninsurance Holding Company
None

M. All SCA Investments
None

N. Investment in Insurance SCAs
None

O. SCA Loss Tracking
Not applicable

Note 11. - Debt

The Company has no debt, capital note obligations, borrowed money, reverse repurchase agreements, or funding agreements with the Federal Home Loan Bank.

Note 12. - Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

A. Defined Benefit Plans

The Company does not have any employees.

B. - D. Description of Investment Policies, Fair Value of Plan Assets, Rate of Return Assumptions
The Company does not have any employees.

E. Defined Contribution Plans

The Company does not have any employees.

F. Multi-employer Plans

The Company does not have any employees.

G. Consolidated/Holding Company Plans

The Company does not have any employees.

NOTES TO FINANCIAL STATEMENTS

- H. Postemployment Benefits and Compensated Absences
The Company does not have any employees.
- I. Impact of Medicare Modernization Act on Postretirement Benefits
The Company does not have any employees.

Note 13. - Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations

- A. Outstanding Shares
The Company has 3,000,000 shares of \$1.00 par value common stock authorized and 2,500,000 shares issued and outstanding. All shares are Class A shares. The Company has no preferred stock authorized, issued or outstanding.
- B. Dividend Rate of Preferred Stock
None
- C., D., E. and F. Dividends and Restrictions
The Company is required to maintain minimum capital on a statutory basis. Additionally, all proposed dividends or distributions, regardless of amount and source, are subject to review and potential disapproval by the N.C. Commissioner of Insurance (the "Commissioner"). Within that general regulatory right of review process, there are three (3) minor procedural variances depending on (i) the amount of the dividend or distribution as well as (ii) the source thereof. As regards amount, dividends and distributions may be classified as either "ordinary" or "extraordinary". (1) The review standard for an "ordinary" dividend or distribution is that notice must be given to the Commissioner 30 days in advance of the proposed payment date, during which period the Commissioner may disapprove the proposed dividend or distribution. An "extraordinary dividend or distribution" is defined by statute as one, which combined with all others made in the preceding 12 months, exceeds the greater of (i) 10 percent of the insurer's surplus as regards policyholders as of the preceding December 31, or (ii) net income, excluding realized capital gains, for the 12-month period ending the preceding December 31. (2) The review standard for an "extraordinary" dividend or distribution is effectively the same as that for an "ordinary" dividend or distribution that the insurer must give 30 days' notice and the Commissioner has not disapproved the proposal in that 30-day period. For both "ordinary" and "extraordinary" dividends, the Commissioner has the option to affirmatively grant approval prior to the expiration of the 30-day notice period. (3) Finally, as regards source of funds, the payment of any dividend or distribution from any source other than unassigned surplus, regardless of the amount, requires prior written approval of the Commissioner. In each of the three (3) instances, approval or non-disapproval of any dividend or distribution is based upon the reasonableness of the insurer's surplus in relation to its outstanding liabilities and the adequacy of its surplus relative to its financial needs. The Company's ability to pay dividends is also restricted by other state surplus requirements that must be considered. Dividends or other distributions in excess of unassigned surplus cannot be declared or paid without prior written approval. As the Company has an unassigned deficit as of December 31, 2023, prior approval would be necessary to make any dividend payments in 2024. No dividends or distributions were paid in 2023 or 2022.
- G. Mutual Surplus Advances
None
- H. Company Stock Held for Special Purposes
None
- I. Changes in Special Surplus Funds
None
- J. Changes in Unassigned Funds
None
- K. Surplus Notes
None
- L. and M. Quasi Reorganizations
None

Note 14. - Liabilities, Contingencies and Assessments

- A. Contingent Commitments
The Company has no commitment or contingent commitment to an affiliate, joint venture, partnership or limited liability company.
- B. Guaranty Fund & Other Assessments
The Company does not know of any assessments which could have a material financial effect.
- C. Gain Contingencies
None
- D. Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming from Lawsuits
None
- E. Product Warranties
Not applicable
- F. Joint and Several Liabilities
Not applicable
- G. Other contingencies
As of December 31, 2023, the Company had admitted assets of \$214,476 in uncollected premiums. The portion due from controlled or controlling persons is \$0. The Company routinely assesses the collectability of these receivables and provides an allowance for anticipated uncollectible premiums. This allowance is reflected in the admitted asset balance as of December 31, 2023.
- The Company had no material noninsurance contingencies as of December 31, 2023.

Note 15. - Leases

- A. Lessee Leasing Arrangements
None
- B. Lessor Leasing Arrangements
None

Note 16. - Information About Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk

None

Note 17. - Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

- A. Transfers of Receivables Reported as Sales
None
- B. Transfers and Servicing of Financial Assets
None

NOTES TO FINANCIAL STATEMENTS

- C. Wash Sales
None

Note 18. - Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

- A. Administrative Services Only (ASO) Plans
None
- B. Administrative Services Contract (ASC) Plans
None
- C. Medicare or Other Similarly Structured Cost Based Reimbursement Contracts.
None

Note 19. - Direct Premiums Written / Produced by Managing General Agents/Third Party Administrators

None

Note 20. - Fair Value Measurements

- A. Fair Value Classifications
None
- B. Other Fair Value Disclosures
None
- C. Aggregate Fair Value for All Financial Instruments

The following tables set forth the Company's assets' Fair Value, Admitted Amount and Level of Fair Value Amounts as of December 31, 2023:

Description	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Net Asset Value (NAV) Included in Level 2
Assets						
Bonds	\$ 27,122,518	\$ 27,940,888	\$ —	\$ 27,122,518	\$ —	\$ —
Cash equivalents	12,627,000	12,627,000	12,627,000			
Total Assets	\$ 39,749,518	\$ 40,567,888	\$ 12,627,000	\$ 27,122,518	\$ —	\$ —

- D. Financial Instruments Where Fair Value Not Practical
None

Note 21. - Other Items

- A. Unusual or Infrequent Items
None
- B. Troubled Debt Restructuring for Debtors
None
- C. Other Disclosures

During 2023, the United States economy faced uncertainty due to continued but lessening inflationary pressure, the geopolitical environment and persistent concerns around a possible recession. Inflationary pressures have moderated in 2023, with the Bureau of Labor Statistics reporting in December that the Consumer Price Index was down to 3.4% year-over-year. The Federal Reserve has taken an aggressive approach towards addressing inflation through interest rate increases and a reduction of its balance sheet. The Federal Reserve raised rates four times in 2023 following seven interest rate increases in 2022. Mortgage rates continued to rise and reached more than 20-year highs during 2023.

The unemployment rate was 3.7% as of December 2023 compared to 3.5% in December 2022. As of December 31, 2023, the number of unemployed Americans stands at approximately 6.3 million and the number of long term unemployed over 26 weeks was approximately 1.2 million. Both metrics remain relatively in line with February 2020 levels. The full impact of COVID-19 and its ancillary economic effects on the Company's future business results are difficult to predict. Given the maximum length of forbearance plans, the resolution of a delinquency in a plan still may not be known for several quarters or longer. The Company continues to monitor regulatory and government actions and the resolution of forbearance delinquencies. While the associated risks have moderated and delinquencies have declined, it is possible that ancillary economic effects of COVID-19 could have an adverse impact on the Company's future results of operations and financial condition.

- D. Business Interruption Insurance Recoverables
None
- E. State Transferable and Non-transferable Tax Credits
Not applicable
- F. Subprime Mortgage Related Risk Exposure
None
- G. Insurance-Linked Securities(ILS) Contracts
None
- H. The amount that could be realized on life insurance where the reporting entity is owner and beneficiary or has otherwise obtained rights to control the policy.
Not applicable

Note 22. - Events Subsequent

None. Subsequent events have been considered through February 27, 2024.

Note 23. - Reinsurance

- A. Unsecured Reinsurance Recoverables
Not applicable
- B. Reinsurance Recoverable in Dispute
Not applicable
- C. Reinsurance Assumed and Ceded
1. Maximum Amount of Return Commission
Not applicable
 2. Additional or Return Commission
Not applicable

NOTES TO FINANCIAL STATEMENTS

- D. Uncollectible Reinsurance
Not applicable
- E. Commutation of Ceded Reinsurance
Not applicable
- F. Retroactive Reinsurance
Not applicable
- G. Reinsurance Accounted for as a Deposit
Not applicable
- H. Disclosures for the Transfer of Property and Casualty Run-off Agreements
Not applicable
- I. Certified Reinsurer Downgraded or Status Subject to Revocation
Not applicable
- J. Reinsurance Agreements Qualifying for Reinsurer Aggregation
Not applicable

Note 24. - Retrospectively Rated Contracts and Contracts Subject to Redetermination

A. - E. No significant change.

F. Risk-Sharing Provisions of the Affordable Care Act (ACA)

Did the reporting entity write accident and health insurance premium which is subject to the Affordable Care Act risk-sharing provisions? NO

Note 25. - Changes in Incurred Losses and Loss Adjustment Expenses

Reserves as of December 31, 2022, were \$590,468. For the twelve months ended December 31, 2023, \$37 was paid for incurred loss and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$139,302 as a result of re-estimation of unpaid loss and loss adjustment expenses. Therefore, there was a \$451,129 favorable prior year development from December 31, 2022, to December 31, 2023. The change is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased as additional information becomes known regarding individual claims.

Note 26. - Intercompany Pooling Arrangements

None

Note 27. - Structured Settlements

None

Note 28. - Health Care Receivables

None

Note 29. - Participating Policies

None

Note 30. - Premium Deficiency Reserves

1) Liability carried for premium deficiency reserves	\$—
2) Date of most recent evaluation of this liability	12/31/2023
3) Was anticipated investment income utilized in the calculation?	No

Note 31. - High Deductibles

None

Note 32. - Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses

None

Note 33. - Asbestos/Environmental Reserves

None

Note 34. - Subscriber Savings Accounts

None

Note 35. - Multiple Peril Corp Insurance

None

Note 36. - Financial Guaranty Insurance

None

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes No
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes No N/A
- 1.3 State Regulating? North Carolina
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes No
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. 1276520
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes No
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2021
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2021
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 06/14/2023
- 3.4 By what department or departments?
North Carolina Department of Insurance
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes No N/A
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes No N/A
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes No
4.12 renewals? Yes No
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes No
4.22 renewals? Yes No
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes No
If yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes No
- 6.2 If yes, give full information:
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes No
- 7.2 If yes,
7.21 State the percentage of foreign control; %
7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity

GENERAL INTERROGATORIES

8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? Yes [] No [X]
 8.2 If the response to 8.1 is yes, please identify the name of the DIHC.

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [] No [X]

8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC

8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? Yes [] No [X]

8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? Yes [] No [X] N/A []

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?

10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]

10.2 If the response to 10.1 is yes, provide information related to this exemption:

10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]

10.4 If the response to 10.3 is yes, provide information related to this exemption:

10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []

10.6 If the response to 10.5 is no or n/a, please explain.

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?

Jeremy Smith, FCAS, MAAA, with KPMG LLP, 200 E Randolph Street, Suite 5500, Chicago, IL 60601

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]

12.11 Name of real estate holding company ...

12.12 Number of parcels involved

12.13 Total book/adjusted carrying value \$

12.2 If yes, provide explanation

13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []

13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []

13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []

14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []

- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c. Compliance with applicable governmental laws, rules and regulations;
- d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e. Accountability for adherence to the code.

14.11 If the response to 14.1 is No, please explain:

14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]

14.21 If the response to 14.2 is yes, provide information related to amendment(s).

The Company's code of ethics was updated in the first quarter of 2023 and approved by the boards of directors of the Company's indirect parents, Genworth Financial, Inc. and Enact Holdings, Inc. The changes reflect Genworth Financial, Inc.'s current businesses and updated values. No changes were made to core policies and principles.

14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]

14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

GENERAL INTERROGATORIES

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers.....\$
 - 20.12 To stockholders not officers.....\$
 - 20.13 Trustees, supreme or grand (Fraternal Only) \$
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers.....\$
 - 20.22 To stockholders not officers.....\$
 - 20.23 Trustees, supreme or grand (Fraternal Only) \$
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others.....\$
 - 21.22 Borrowed from others.....\$
 - 21.23 Leased from others\$
 - 21.24 Other\$
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$
 - 22.22 Amount paid as expenses\$
 - 22.23 Other amounts paid \$
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$
- 24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? Yes [] No [X]
- 24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

Name of Third-Party	Is the Third-Party Agent a Related Party (Yes/No)

INVESTMENT

- 25.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 25.03)..... Yes [X] No []

GENERAL INTERROGATORIES

- 25.02 If no, give full and complete information, relating thereto
N/A
- 25.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
.....
- 25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions: \$
- 25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$
- 25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]
- 25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]
- 25.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:
- 25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. \$ 0
- 25.092 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$ 0
- 25.093 Total payable for securities lending reported on the liability page. \$ 0

- 26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). Yes [X] No []
- 26.2 If yes, state the amount thereof at December 31 of the current year:
- 26.21 Subject to repurchase agreements \$ 0
- 26.22 Subject to reverse repurchase agreements \$ 0
- 26.23 Subject to dollar repurchase agreements \$ 0
- 26.24 Subject to reverse dollar repurchase agreements \$ 0
- 26.25 Placed under option agreements \$ 0
- 26.26 Letter stock or securities restricted as to sale -
excluding FHLB Capital Stock \$ 0
- 26.27 FHLB Capital Stock \$ 0
- 26.28 On deposit with states \$ 4,883,284
- 26.29 On deposit with other regulatory bodies \$ 0
- 26.30 Pledged as collateral - excluding collateral pledged to
an FHLB \$ 0
- 26.31 Pledged as collateral to FHLB - including assets
backing funding agreements \$ 0
- 26.32 Other \$ 0

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

- 27.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]
- 27.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
If no, attach a description with this statement.

LINES 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

- 27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? Yes [] No []
- 27.4 If the response to 27.3 is YES, does the reporting entity utilize:
- 27.41 Special accounting provision of SSAP No. 108 Yes [] No []
- 27.42 Permitted accounting practice Yes [] No []
- 27.43 Other accounting guidance Yes [] No []
- 27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: Yes [] No []
- The reporting entity has obtained explicit approval from the domiciliary state.
 - Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
 - Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
 - Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.
- 28.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]
- 28.2 If yes, state the amount thereof at December 31 of the current year. \$
29. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No []
- 29.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
The Bank Of New York Mellon	One Wall Street, New York, NY 10286

GENERAL INTERROGATORIES

29.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?..... Yes [] No []

29.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

29.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1 Name of Firm or Individual	2 Affiliation
Managed internally	I.....

29.0597 For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [] No []

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [] No []

29.06 For those firms or individuals listed in the table for 29.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed

30.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? Yes [] No []

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
30.2999 - Total		0

30.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation

GENERAL INTERROGATORIES

31. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	27,940,888	27,122,518	(818,370)
31.2 Preferred stocks	0		0
31.3 Totals	27,940,888	27,122,518	(818,370)

31.4 Describe the sources or methods utilized in determining the fair values:

The primary source for determining the fair value of securities is independent pricing services. If a quote is not available from a pricing service, broker quotes or a pricing matrix is utilized.

32.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [] No [X]

32.2 If the answer to 32.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No []

32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
.....

33.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [X] No []

33.2 If no, list exceptions:
.....

34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:

- a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
- b. Issuer or obligor is current on all contracted interest and principal payments.
- c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5GI securities? Yes [] No [X]

35. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:

- a. The security was purchased prior to January 1, 2018.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
- d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

Has the reporting entity self-designated PLGI securities? Yes [] No [X]

36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:

- a. The shares were purchased prior to January 1, 2019.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
- d. The fund only or predominantly holds bonds in its portfolio.
- e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
- f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No [X]

37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:

- a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
- b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
- c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
- d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.

Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes [] No [] N/A [X]

GENERAL INTERROGATORIES

38.1 Does the reporting entity directly hold cryptocurrencies? Yes [] No [X]

38.2 If the response to 38.1 is yes, on what schedule are they reported?

39.1 Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? Yes [] No [X]

39.2 If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?
 39.21 Held directly Yes [] No []
 39.22 Immediately converted to U.S. dollars Yes [] No []

39.3 If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

1 Name of Cryptocurrency	2 Immediately Converted to USD, Directly Held, or Both	3 Accepted for Payment of Premiums

OTHER

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$

40.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid

41.1 Amount of payments for legal expenses, if any? \$

41.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid

42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$

42.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers, or departments of government during the period covered by this statement.

1 Name	2 Amount Paid

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [X]

1.2 If yes, indicate premium earned on U. S. business only. \$ _____

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$ _____
 1.31 Reason for excluding

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. \$ _____

1.5 Indicate total incurred claims on all Medicare Supplement Insurance. \$ _____ 0

1.6 Individual policies:

	Most current three years:	
1.61 Total premium earned	\$	0
1.62 Total incurred claims	\$	0
1.63 Number of covered lives		0
All years prior to most current three years		
1.64 Total premium earned	\$	0
1.65 Total incurred claims	\$	0
1.66 Number of covered lives		0

1.7 Group policies:

	Most current three years:	
1.71 Total premium earned	\$	0
1.72 Total incurred claims	\$	0
1.73 Number of covered lives		0
All years prior to most current three years		
1.74 Total premium earned	\$	0
1.75 Total incurred claims	\$	0
1.76 Number of covered lives		0

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator		
2.2 Premium Denominator	6,286,305	4,056,151
2.3 Premium Ratio (2.1/2.2)	0.000	0.000
2.4 Reserve Numerator		
2.5 Reserve Denominator	2,796,202	2,263,463
2.6 Reserve Ratio (2.4/2.5)	0.000	0.000

3.1 Did the reporting entity issue participating policies during the calendar year? Yes [] No [X]

3.2 If yes, provide the amount of premium written for participating and/or non-participating policies during the calendar year:

3.21 Participating policies	\$	
3.22 Non-participating policies	\$	

4. For mutual reporting Entities and Reciprocal Exchanges Only:

4.1 Does the reporting entity issue assessable policies? Yes [] No []

4.2 Does the reporting entity issue non-assessable policies? Yes [] No []

4.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders? % _____

4.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums. \$ _____

5. For Reciprocal Exchanges Only:

5.1 Does the Exchange appoint local agents? Yes [] No []

5.2 If yes, is the commission paid:

5.21 Out of Attorney's-in-fact compensation.....	Yes [] No [] N/A []	
5.22 As a direct expense of the exchange.....	Yes [] No [] N/A []	

5.3 What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?

5.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred? Yes [] No []

5.5 If yes, give full information

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?
Not applicable
- 6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process.
The Company writes mortgage guaranty insurance, which is set apart from other types of property and casualty contracts. Loss exposures are on individual mortgage loans and are limited by the coverage percent. Furthermore, the Company is subject to statutory contingency reserve requirements.
- 6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?
The Company is required to establish and maintain a contingency reserve to be used for excessive losses.
- 6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? Yes [] No [X]
- 6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to unreinsured catastrophic loss.
The Company is required to establish and maintain a contingency reserve in addition to its loss and loss adjustment reserve. Furthermore, the Company is subject to statutory regulations as to the the maintenance of policyholders' surplus.
- 7.1 Has this reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)? Yes [] No [X]
- 7.2 If yes, indicate the number of reinsurance contracts containing such provisions:
- 7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)? Yes [] No []
- 8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? Yes [] No [X]
- 8.2 If yes, give full information
- 9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
(c) Aggregate stop loss reinsurance coverage;
(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity. Yes [] No [X]
- 9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract. Yes [] No [X]
- 9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:
(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.
- 9.4 Except for transactions meeting the requirements of paragraph 36 of SSAP No. 62R - Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? Yes [] No [X]
- 9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.
- 9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
(a) The entity does not utilize reinsurance; or, Yes [X] No []
(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or Yes [] No [X]
(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. Yes [] No [X]
10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes [] No [] N/A [X]

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 11.1 Has the reporting entity guaranteed policies issued by any other entity and now in force? Yes [] No [X]
- 11.2 If yes, give full information
.....
- 12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:
- 12.11 Unpaid losses \$
- 12.12 Unpaid underwriting expenses (including loss adjustment expenses) \$
- 12.2 Of the amount on Line 15.3, Page 2, state the amount which is secured by letters of credit, collateral and other funds \$ _____
- 12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? Yes [] No [] N/A [X]
- 12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:
- 12.41 From %
- 12.42 To..... %
- 12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies? Yes [] No [X]
- 12.6 If yes, state the amount thereof at December 31 of the current year:
- 12.61 Letters of credit \$
- 12.62 Collateral and other funds..... \$
- 13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): \$ _____ 490,326
- 13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? Yes [] No [X]
- 13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount.
- 14.1 Is the company a cedant in a multiple cedant reinsurance contract? Yes [] No [X]
- 14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:
.....
- 14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? Yes [] No []
- 14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements? Yes [] No []
- 14.5 If the answer to 14.4 is no, please explain:
.....
- 15.1 Has the reporting entity guaranteed any financed premium accounts? Yes [] No [X]
- 15.2 If yes, give full information
.....
- 16.1 Does the reporting entity write any warranty business? Yes [] No [X]
If yes, disclose the following information for each of the following types of warranty coverage:

	1 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
16.11 Home					
16.12 Products					
16.13 Automobile					
16.14 Other*					

* Disclose type of coverage:
.....

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F - Part 3 that is exempt from the statutory provision for unauthorized reinsurance? Yes [] No [X]
- Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from the statutory provision for unauthorized reinsurance. Provide the following information for this exemption:
- 17.11 Gross amount of unauthorized reinsurance in Schedule F - Part 3 exempt from the statutory provision for unauthorized reinsurance \$
 - 17.12 Unfunded portion of Interrogatory 17.11 \$
 - 17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11...\$
 - 17.14 Case reserves portion of Interrogatory 17.11\$
 - 17.15 Incurred but not reported portion of Interrogatory 17.11\$
 - 17.16 Unearned premium portion of Interrogatory 17.11\$
 - 17.17 Contingent commission portion of Interrogatory 17.11\$
- 18.1 Do you act as a custodian for health savings accounts? Yes [] No [X]
- 18.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$
- 18.3 Do you act as an administrator for health savings accounts? Yes [] No [X]
- 18.4 If yes, please provide the balance of funds administered as of the reporting date. \$
19. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [X] No []
- 19.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [] No []

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

	1 2023	2 2022	3 2021	4 2020	5 2019
Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 & 3)					
1. Liability lines (Lines 11, 16, 17, 18 & 19)	0	0	0	0	0
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	0	0	0	0	0
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	0
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	6,148,518	5,278,226	2,038,260	765,435	(16,225,175)
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
6. Total (Line 35)	6,148,518	5,278,226	2,038,260	765,435	(16,225,175)
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11, 16, 17, 18 & 19)	0	0	0	0	0
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	0	0	0	0	0
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	0
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	6,148,518	5,278,226	2,038,260	765,435	(16,225,175)
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
12. Total (Line 35)	6,148,518	5,278,226	2,038,260	765,435	(16,225,175)
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	4,197,481	2,365,389	1,158,042	164,961	(3,214,228)
14. Net investment gain (loss) (Line 11)	1,250,724	800,873	1,379,630	1,156,868	25,385,101
15. Total other income (Line 15)	0	0	0	0	0
16. Dividends to policyholders (Line 17)	0	0	0	0	0
17. Federal and foreign income taxes incurred (Line 19)	1,220,604	784,094	396,190	(1,252,472)	(1,579,848)
18. Net income (Line 20)	4,227,601	2,382,168	2,141,482	2,574,301	23,750,721
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	45,311,400	35,370,727	31,173,238	58,637,874	55,793,370
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	214,476	138,814	82,632	52,841	2,008
20.2 Deferred and not yet due (Line 15.2)	0	0	0	0	0
20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26)	9,524,697	5,889,565	2,239,341	1,120,331	590,903
22. Losses (Page 3, Line 1)	1,237,511	579,514	55,308	41,533	0
23. Loss adjustment expenses (Page 3, Line 3)	23,483	10,954	1,070	793	0
24. Unearned premiums (Page 3, Line 9)	1,535,208	1,672,995	450,920	227,063	3,480
25. Capital paid up (Page 3, Lines 30 & 31)	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000
26. Surplus as regards policyholders (Page 3, Line 37)	35,786,703	29,481,162	28,933,897	57,517,543	55,202,467
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	4,594,826	4,114,994	2,515,763	7,597,845	19,636,425
Risk-Based Capital Analysis					
28. Total adjusted capital	0	0	0	0	0
29. Authorized control level risk-based capital	0	0	0	0	0
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 12, Col. 3) x100.0					
30. Bonds (Line 1)	63.2	80.8	83.2	88.8	88.7
31. Stocks (Lines 2.1 & 2.2)	0.0	0.0	0.0	0.0	0.0
32. Mortgage loans on real estate (Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
33. Real estate (Lines 4.1, 4.2 & 4.3)	0.0	0.0	0.0	0.0	0.0
34. Cash, cash equivalents and short-term investments (Line 5)	36.8	19.2	16.8	11.2	11.3
35. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36. Derivatives (Line 7)	0.0	0.0	0.0	0.0	0.0
37. Other invested assets (Line 8)	0.0	0.0	0.0	0.0	0.0
38. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
39. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	0.0
40. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Schedule D, Summary, Line 12, Col. 1)	0	0	0	0	0
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)	0	0	0	0	0
44. Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)	0	0	0	0	0
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
46. Affiliated mortgage loans on real estate	0	0	0	0	0
47. All other affiliated	0	0	0	0	0
48. Total of above Lines 42 to 47	0	0	0	0	0
49. Total Investment in Parent included in Lines 42 to 47 above	0	0	0	0	0
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)	0.0	0.0	0.0	0.0	0.0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2023	2 2022	3 2021	4 2020	5 2019
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)					(15,189,889)
52. Dividends to stockholders (Line 35)					0
53. Change in surplus as regards policyholders for the year (Line 38)	6,305,541	547,265	(28,583,646)	2,315,076	(169,562,200)
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11, 16, 17, 18 & 19)	0	0	0	0	0
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	0	0	0	0	0
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	0
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	35,315	0	36,653,710
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
59. Total (Line 35)	0	0	35,315	0	36,653,710
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11, 16, 17, 18 & 19)	0	0	0	0	0
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	0	0	0	0	0
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	0
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	35,315	0	36,653,710
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
65. Total (Line 35)	0	0	35,315	0	36,653,710
Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2)	10.5	12.9	2.7	7.7	11.8
68. Loss expenses incurred (Line 3)	0.2	0.3	0.0	0.1	0.0
69. Other underwriting expenses incurred (Line 4)	22.6	28.5	33.5	61.7	(6.8)
70. Net underwriting gain (loss) (Line 8)	66.8	58.3	63.8	30.4	95.0
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	23.1	21.9	29.8	43.7	(1.4)
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	10.7	13.2	2.7	7.8	11.8
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0)	17.2	17.9	7.0	1.3	(29.4)
One Year Loss Development (\$000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11)	(580)	(55)	(6)	0	(399)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0).....	(2.0)	(0.2)	0.0	0.0	(0.2)
Two Year Loss Development (\$000 omitted)					
76. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	(55)	(6)	0	(399)	(14,851)
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0)	(0.2)	0.0	0.0	(0.2)	(7.8)

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes [] No []
 If no, please explain:



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 4011

BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2023

NAIC Company Code 16675

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	0	0	0	0	0	0	0	0	0	0	0	0
2.1 Allied Lines	0	0	0	0	0	0	0	0	0	0	0	0
2.2 Multiple Peril Crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal Flood	0	0	0	0	0	0	0	0	0	0	0	0
2.4 Private Crop	0	0	0	0	0	0	0	0	0	0	0	0
2.5 Private Flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
4. Homeowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
5.1 Commercial Multiple Peril (Non-Liability Portion)	0	0	0	0	0	0	0	0	0	0	0	0
5.2 Commercial Multiple Peril (Liability Portion)	0	0	0	0	0	0	0	0	0	0	0	0
6. Mortgage Guaranty	6,148,518	6,286,311	0	1,535,209	0	657,997	1,237,511	0	0	0	0	0
8. Ocean Marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland Marine	0	0	0	0	0	0	0	0	0	0	0	0
10. Financial Guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11.1 Medical Professional Liability - Occurrence	0	0	0	0	0	0	0	0	0	0	0	0
11.2 Medical Professional Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake	0	0	0	0	0	0	0	0	0	0	0	0
13.1 Comprehensive (hospital and medical) ind (b)	0	0	0	0	0	0	0	0	0	0	0	0
13.2 Comprehensive (hospital and medical) group (b)	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A&H (Group and Individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Vision Only (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Dental Only (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Disability Income (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Medicare Supplement (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Medicaid Title XIX (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.6 Medicare Title XVIII (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.7 Long-Term Care (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.8 Federal Employees Health Benefits Plan (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.9 Other Health (b)	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' Compensation	0	0	0	0	0	0	0	0	0	0	0	0
17.1 Other Liability - Occurrence	0	0	0	0	0	0	0	0	0	0	0	0
17.2 Other Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
17.3 Excess Workers' Compensation	0	0	0	0	0	0	0	0	0	0	0	0
18.1 Products Liability - Occurrence	0	0	0	0	0	0	0	0	0	0	0	0
18.2 Products Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
19.1 Private Passenger Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2 Other Private Passenger Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3 Commercial Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4 Other Commercial Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
21.1 Private Passenger Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2 Commercial Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and Theft	0	0	0	0	0	0	0	0	0	0	0	0
27. Boiler and Machinery	0	0	0	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
29. International	0	0	0	0	0	0	0	0	0	0	0	0
30. Warranty	0	0	0	0	0	0	0	0	0	0	0	0
31. Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggregate Write-Ins for Other Lines of Business	0	0	0	0	0	0	0	0	0	0	0	0
35. Total (a)	6,148,518	6,286,311	0	1,535,209	0	657,997	1,237,511	0	0	0	0	0
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

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Schedule F - Part 1 - Assumed Reinsurance

NONE

Schedule F - Part 2 - Premium Portfolio Reinsurance Effected or (Canceled)

NONE

Schedule F - Part 3 - Ceded Reinsurance

NONE

Schedule F - Part 4 - Issuing or Confirming Banks for Letters of Credit from Schedule F, Part 3

NONE

Schedule F - Part 5 - Interrogatories for Schedule F - Part 3

NONE

Schedule F - Part 6 - Restatement of Balance Sheet to Identify Net Credit for Reinsurance

NONE

Schedule H - Part 1 - Analysis of Underwriting Operations

NONE

Schedule H - Part 2 - Reserves and Liabilities

NONE

Schedule H - Part 3 - Test of Prior Year's Claim Reserves and Liabilities

NONE

Schedule H - Part 4 - Reinsurance

NONE

Schedule H - Part 5 - Health Claims

NONE

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES
SCHEDULE P - PART 1 - SUMMARY

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	XXX.....
2. 2014.....	53,805.....	0.....	53,805.....	26,957.....	0.....	0.....	0.....	0.....	0.....	3,245.....	26,957.....	XXX.....
3. 2015.....	58,815.....	0.....	58,815.....	19,056.....	0.....	0.....	0.....	0.....	0.....	1,498.....	19,056.....	XXX.....
4. 2016.....	65,841.....	0.....	65,841.....	13,731.....	0.....	0.....	0.....	0.....	0.....	697.....	13,731.....	XXX.....
5. 2017.....	72,584.....	0.....	72,584.....	13,260.....	0.....	0.....	0.....	0.....	0.....	137.....	13,260.....	XXX.....
6. 2018.....	78,531.....	0.....	78,531.....	12,915.....	0.....	0.....	0.....	0.....	0.....	0.....	12,915.....	XXX.....
7. 2019.....	(3,383).....	0.....	(3,383).....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	XXX.....
8. 2020.....	542.....	0.....	542.....	35.....	0.....	0.....	0.....	0.....	0.....	0.....	35.....	XXX.....
9. 2021.....	1,814.....	0.....	1,814.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	XXX.....
10. 2022.....	4,056.....	0.....	4,056.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	XXX.....
11. 2023.....	6,286.....	0.....	6,286.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	XXX.....
12. Totals.....	XXX.....	XXX.....	XXX.....	85,954.....	0.....	0.....	0.....	0.....	0.....	5,577.....	85,954.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	XXX.....
2. 2014.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	XXX.....
3. 2015.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	XXX.....
4. 2016.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	XXX.....
5. 2017.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	XXX.....
6. 2018.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	XXX.....
7. 2019.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	XXX.....
8. 2020.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	XXX.....
9. 2021.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	XXX.....
10. 2022.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	XXX.....
11. 2023.....	1,174.....	0.....	63.....	0.....	0.....	0.....	0.....	24.....	0.....	0.....	0.....	1,261.....	XXX.....
12. Totals.....	1,174.....	0.....	63.....	0.....	0.....	0.....	0.....	24.....	0.....	0.....	0.....	1,261.....	XXX.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	0.....	0.....
2. 2014.....	26,957.....	0.....	26,957.....	50.1.....	0.0.....	50.1.....	0.....	0.....	.....	0.....	0.....
3. 2015.....	19,056.....	0.....	19,056.....	32.4.....	0.0.....	32.4.....	0.....	0.....	.....	0.....	0.....
4. 2016.....	13,731.....	0.....	13,731.....	20.9.....	0.0.....	20.9.....	0.....	0.....	.....	0.....	0.....
5. 2017.....	13,260.....	0.....	13,260.....	18.3.....	0.0.....	18.3.....	0.....	0.....	.....	0.....	0.....
6. 2018.....	12,915.....	0.....	12,915.....	16.4.....	0.0.....	16.4.....	0.....	0.....	.....	0.....	0.....
7. 2019.....	0.....	0.....	0.....	0.0.....	0.0.....	0.0.....	0.....	0.....	.....	0.....	0.....
8. 2020.....	35.....	0.....	35.....	6.5.....	0.0.....	6.5.....	0.....	0.....	.....	0.....	0.....
9. 2021.....	0.....	0.....	0.....	0.0.....	0.0.....	0.0.....	0.....	0.....	.....	0.....	0.....
10. 2022.....	0.....	0.....	0.....	0.0.....	0.0.....	0.0.....	0.....	0.....	.....	0.....	0.....
11. 2023.....	1,261.....	0.....	1,261.....	20.1.....	0.0.....	20.1.....	0.....	0.....	.....	1,237.....	24.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	1,237.....	24.....

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements which will reconcile Part 1 with Parts 2 and 4.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023	11 One Year	12 Two Year
1. Prior.....	114,525	120,396	123,173	124,255	122,557	122,557	122,557	122,557	122,557	122,557	0	0
2. 2014.....	37,783	31,386	28,753	27,707	26,957	26,957	26,957	26,957	26,957	26,957	0	0
3. 2015.....	XXX	27,564	23,087	20,372	19,100	19,056	19,056	19,056	19,056	19,056	0	0
4. 2016.....	XXX	XXX	23,420	18,087	13,831	13,731	13,731	13,731	13,731	13,731	0	0
5. 2017.....	XXX	XXX	XXX	19,991	13,515	13,260	13,260	13,260	13,260	13,260	0	0
6. 2018.....	XXX	XXX	XXX	XXX	12,915	12,915	12,915	12,915	12,915	12,915	0	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	41	35	35	35	0	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	55	0	0	0	(55)
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	580	0	(580)	XXX
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,237	XXX	XXX
12. Totals											(580)	(55)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023		
1. Prior.....	000	57,246	87,983	106,021	114,452	122,557	122,557	122,557	122,557	122,557	XXX	XXX
2. 2014.....	1,972	12,378	19,864	24,170	25,384	26,957	26,957	26,957	26,957	26,957	XXX	XXX
3. 2015.....	XXX	1,133	8,654	15,257	17,405	19,056	19,056	19,056	19,056	19,056	XXX	XXX
4. 2016.....	XXX	XXX	939	6,497	9,980	13,731	13,731	13,731	13,731	13,731	XXX	XXX
5. 2017.....	XXX	XXX	XXX	486	4,374	13,260	13,260	13,260	13,260	13,260	XXX	XXX
6. 2018.....	XXX	XXX	XXX	XXX	227	12,915	12,915	12,915	12,915	12,915	XXX	XXX
7. 2019.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	XXX	XXX
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	0	35	35	35	XXX	XXX
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX	XXX
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023
1. Prior.....	2,721	1,416	992	981	322	0	0	0	0	0
2. 2014.....	3,670	169	31	8	75	0	0	0	0	0
3. 2015.....	XXX	2,430	137	27	78	0	0	0	0	0
4. 2016.....	XXX	XXX	2,081	128	182	0	0	0	0	0
5. 2017.....	XXX	XXX	XXX	1,931	414	0	0	0	0	0
6. 2018.....	XXX	XXX	XXX	XXX	1,654	0	0	0	0	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	2	0	0	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	0	0
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32	0
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63

Schedule P - Part 1A - Homeowners/Farmowners

NONE

Schedule P - Part 1B - Private Passenger Auto Liability/Medical

NONE

Schedule P - Part 1C - Commercial Auto/Truck Liability/Medical

NONE

Schedule P - Part 1D - Workers' Compensation (Excluding Excess Workers' Compensation)

NONE

Schedule P - Part 1E - Commercial Multiple Peril

NONE

Schedule P - Part 1F - Section 1 - Medical Professional Liability - Occurrence

NONE

Schedule P - Part 1F - Section 2 - Medical Professional Liability - Claims-Made

NONE

Schedule P - Part 1G - Special Liability (Ocean Marine, Aircraft (all perils), Boiler and Machinery)

NONE

Schedule P - Part 1H - Section 1 - Other Liability - Occurrence

NONE

Schedule P - Part 1H - Section 2 - Other Liability - Claims-Made

NONE

Schedule P - Part 1I - Special Property (Fire, Allied Lines...)

NONE

Schedule P - Part 1J - Auto Physical Damage

NONE

Schedule P - Part 1K - Fidelity/Surety

NONE

Schedule P - Part 1L - Other (Including Credit, Accident and Health)

NONE

Schedule P - Part 1M - International

N O N E

Schedule P - Part 1N - Reinsurance - Nonproportional Assumed Property

N O N E

Schedule P - Part 1O - Reinsurance - Nonproportional Assumed Liability

N O N E

Schedule P - Part 1P - Reinsurance - Nonproportional Assumed Financial Lines

N O N E

Schedule P - Part 1R - Section 1 - Products Liability - Occurrence

N O N E

Schedule P - Part 1R - Section 2 - Products Liability - Claims-Made

N O N E

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

SCHEDULE P - PART 1S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4	5	6	7	8	9			
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2022	4,056	0	4,056	0	0	0	0	0	0	0	0	XXX
3. 2023	6,286	0	6,286	0	0	0	0	0	0	0	0	XXX
4. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 2022	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2023	1,174	0	63	0	0	0	0	0	24	0	0	1,261	0
4. Totals	1,174	0	63	0	0	0	0	0	24	0	0	1,261	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2022	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3. 2023	1,261	0	1,261	20.1	0.0	20.1	0	0	0.0	1,237	24
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,237	24

Schedule P - Part 1T - Warranty

NONE

Schedule P - Part 2A - Homeowners/Farmowners

NONE

Schedule P - Part 2B - Private Passenger Auto Liability/Medical

NONE

Schedule P - Part 2C - Commercial Auto/Truck Liability/Medical

NONE

Schedule P - Part 2D - Workers' Compensation (Excluding Excess Workers' Compensation)

NONE

Schedule P - Part 2E - Commercial Multiple Peril

NONE

Schedule P - Part 2F - Section 1 - Medical Professional Liability - Occurrence

NONE

Schedule P - Part 2F - Section 2 - Medical Professional Liability - Claims-Made

NONE

Schedule P - Part 2G - Special Liability (Ocean Marine, Aircraft (all perils), Boiler and Machinery)

NONE

Schedule P - Part 2H - Section 1 - Other Liability - Occurrence

NONE

Schedule P - Part 2H - Section 2- Other Liability - Claims-Made

NONE

Schedule P - Part 2I - Special Property

NONE

Schedule P - Part 2J - Auto Physical Damage

NONE

Schedule P - Part 2K - Fidelity/Surety

NONE

Schedule P - Part 2L - Other (Including Credit, Accident and Health)

N O N E

Schedule P - Part 2M - International

N O N E

Schedule P - Part 2N - Reinsurance - Nonproportional Assumed Property

N O N E

Schedule P - Part 2O - Reinsurance - Nonproportional Assumed Liability

N O N E

Schedule P - Part 2P - Reinsurance - Nonproportional Assumed Financial Lines

N O N E

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

SCHEDULE P - PART 2R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023	11 One Year	12 Two Year
1. Prior.....												
2. 2014.....												
3. 2015.....	XXX											
4. 2016.....	XXX	XXX										
5. 2017.....	XXX	XXX	XXX									
6. 2018.....	XXX	XXX	XXX									
7. 2019.....	XXX	XXX	XXX	XXX								
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

SCHEDULE P - PART 2R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

1. Prior.....												
2. 2014.....												
3. 2015.....	XXX											
4. 2016.....	XXX	XXX										
5. 2017.....	XXX	XXX	XXX									
6. 2018.....	XXX	XXX	XXX	XXX								
7. 2019.....	XXX	XXX	XXX	XXX	XXX							
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

SCHEDULE P - PART 2S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	55	0	0	0	(55)
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	580	0	(580)	XXX
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,237	XXX	XXX
4. Totals											(580)	(55)

SCHEDULE P - PART 2T - WARRANTY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals												

NONE

Schedule P - Part 3A - Homeowners/Farmowners

NONE

Schedule P - Part 3B - Private Passenger Auto Liability/Medical

NONE

Schedule P - Part 3C - Commercial Auto/Truck Liability/Medical

NONE

Schedule P - Part 3D - Workers' Compensation (Excluding Excess Workers' Compensation)

NONE

Schedule P - Part 3E - Commercial Multiple Peril

NONE

Schedule P - Part 3F - Section 1 - Medical Professional Liability - Occurrence

NONE

Schedule P - Part 3F - Section 2 - Medical Professional Liability - Claims-Made

NONE

Schedule P - Part 3G - Special Liability

NONE

Schedule P - Part 3H - Section 1 - Other Liability - Occurrence

NONE

Schedule P - Part 3H - Section 2 - Other Liability - Claims-Made

NONE

Schedule P - Part 3I - Special Property

NONE

Schedule P - Part 3J - Auto Physical Damage

NONE

Schedule P - Part 3K - Fidelity/Surety

NONE

Schedule P - Part 3L - Other (Including Credit, Accident and Health)

NONE

Schedule P - Part 3M - International

NONE

Schedule P - Part 3N - Reinsurance - Nonproportional Assumed Property

NONE

Schedule P - Part 3O - Reinsurance - Nonproportional Assumed Liability

NONE

Schedule P - Part 3P - Reinsurance - Nonproportional Assumed Financial Lines

NONE

Schedule P - Part 3R - Section 1 - Product Liability - Occurrence

NONE

Schedule P - Part 3R - Section 2 - Product Liability - Claims-Made

NONE

Schedule P - Part 3S - Financial Guaranty/Mortgage Guaranty

NONE

Schedule P - Part 3T - Warranty

NONE

Schedule P - Part 4A - Homeowners/Farmowners

NONE

Schedule P - Part 4B - Private Passenger Auto Liability/Medical

NONE

Schedule P - Part 4C - Commercial Auto/Truck Liability/Medical

NONE

Schedule P - Part 4D - Workers' Compensation (Excluding Excess Workers' Compensation)

NONE

Schedule P - Part 4E - Commercial Multiple Peril

NONE

Schedule P - Part 4F - Section 1 - Medical Professional Liability - Occurrence

NONE

Schedule P - Part 4F - Section 2 - Medical Professional Liability - Claims-Made

NONE

Schedule P - Part 4G - Special Liability

NONE

Schedule P - Part 4H - Section 1 - Other Liability - Occurrence

NONE

Schedule P - Part 4H - Section 2 - Other Liability - Claims-Made

NONE

Schedule P - Part 4I - Special Property

NONE

Schedule P - Part 4J - Auto Physical Damage

NONE

Schedule P - Part 4K - Fidelity/Surety

NONE

Schedule P - Part 4L - Other (Including Credit, Accident and Health)

NONE

Schedule P - Part 4M - International

NONE

Schedule P - Part 4N - Reinsurance - Nonproportional Assumed Property

NONE

Schedule P - Part 4O - Reinsurance - Nonproportional Assumed Liability

NONE

Schedule P - Part 4P - Reinsurance - Nonproportional Assumed Financial Lines

NONE

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

SCHEDULE P - PART 4R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....										
2. 2014.....										
3. 2015.....	XXX									
4. 2016.....	XXX	XXX								
5. 2017.....	XXX	XXX	XX							
6. 2018.....	XXX	XXX	XX	XXX						
7. 2019.....	XXX	XXX	XXX	XXX	XXX					
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

SCHEDULE P - PART 4R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

1. Prior.....										
2. 2014.....										
3. 2015.....	XXX									
4. 2016.....	XXX	XXX								
5. 2017.....	XXX	XXX	XXX							
6. 2018.....	XXX	XXX	XX	XXX						
7. 2019.....	XXX	XXX	XX	XXX	XX					
8. 2020.....	XXX	XXX	XX	XXX	XXX	XX				
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

SCHEDULE P - PART 4S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	0	0
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32	0
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63

SCHEDULE P - PART 4T - WARRANTY

1. Prior.....	XXX	XXX	XX	XXX	XXX	XX	XX			
2. 2022.....	XXX	XXX	XX	XXX	XXX	XX	XXX	XXX		
3. 2023	XXX	XXX	XX	XXX	XXX	XX	XXX	XXX	XXX	

NONE

Schedule P - Part 5A - Homeowners/Farmowners - Section 1

N O N E

Schedule P - Part 5A - Homeowners/Farmowners - Section 2

N O N E

Schedule P - Part 5A - Homeowners/Farmowners - Section 3

N O N E

Schedule P - Part 5B - Private Passenger Auto Liability/Medical - Section 1

N O N E

Schedule P - Part 5B - Private Passenger Auto Liability/Medical - Section 2

N O N E

Schedule P - Part 5B - Private Passenger Auto Liability/Medical - Section 3

N O N E

Schedule P - Part 5C - Commercial Auto/Truck Liability/Medical - Section 1

N O N E

Schedule P - Part 5C - Commercial Auto/Truck Liability/Medical - Section 2

N O N E

Schedule P - Part 5C - Commercial Auto/Truck Liability/Medical - Section 3

N O N E

Schedule P-Part 5D-Workers' Compensation (Excluding Excess Workers' Compensation)-Section 1

N O N E

Schedule P-Part 5D-Workers' Compensation (Excluding Excess Workers' Compensation)-Section 2

N O N E

Schedule P-Part 5D-Workers' Compensation (Excluding Excess Workers' Compensation)-Section 3

N O N E

Schedule P - Part 5E - Commercial Multiple Peril - Section 1

N O N E

Schedule P - Part 5E - Commercial Multiple Peril - Section 2

N O N E

Schedule P - Part 5E - Commercial Multiple Peril - Section 3

NONE

Schedule P - Part 5F - Medical Professional Liability - Occurrence - Section 1A

NONE

Schedule P - Part 5F - Medical Professional Liability - Occurrence - Section 2A

NONE

Schedule P - Part 5F - Medical Professional Liability - Occurrence - Section 3A

NONE

Schedule P - Part 5F - Medical Professional Liability - Claims-Made - Section 1B

NONE

Schedule P - Part 5F - Medical Professional Liability - Claims-Made - Section 2B

NONE

Schedule P - Part 5F - Medical Professional Liability - Claims-Made - Section 3B

NONE

Schedule P - Part 5H - Other Liability - Occurrence - Section 1A

NONE

Schedule P - Part 5H - Other Liability - Occurrence - Section 2A

NONE

Schedule P - Part 5H - Other Liability - Occurrence - Section 3A

NONE

Schedule P - Part 5H - Other Liability - Claims-Made - Section 1B

NONE

Schedule P - Part 5H - Other Liability - Claims-Made - Section 2B

NONE

Schedule P - Part 5H - Other Liability - Claims-Made - Section 3B

NONE

Schedule P - Part 5R - Products Liability - Occurrence - Section 1A

NONE

Schedule P - Part 5R - Products Liability - Occurrence - Section 2A

NONE

Schedule P - Part 5R - Products Liability - Occurrence - Section 3A

NONE

Schedule P - Part 5R - Products Liability - Claims-Made - Section 1B

NONE

Schedule P - Part 5R - Products Liability - Claims-Made - Section 2B

NONE

Schedule P - Part 5R - Products Liability - Claims-Made - Section 3B

NONE

Schedule P - Part 5T - Warranty - Section 1

NONE

Schedule P - Part 5T - Warranty - Section 2

NONE

Schedule P - Part 5T - Warranty - Section 3

NONE

Schedule P - Part 6C - Commercial Auto/Truck Liability/Medical - Section 1

NONE

Schedule P - Part 6C - Commercial Auto/Truck Liability/Medical - Section 2

NONE

Schedule P-Part 6D-Workers' Compensation (Excluding Excess Workers' Compensation)-Section 1

NONE

Schedule P-Part 6D-Workers' Compensation (Excluding Excess Workers' Compensation)-Section 2

NONE

Schedule P - Part 6E - Commercial Multiple Peril - Section 1

NONE

Schedule P - Part 6E - Commercial Multiple Peril - Section 2

NONE

Schedule P - Part 6H - Other Liability - Occurrence - Section 1A

NONE

Schedule P - Part 6H - Other Liability - Occurrence - Section 2A

NONE

Schedule P - Part 6H - Other Liability - Claims-Made - Section 1B

NONE

Schedule P - Part 6H - Other Liability - Claims-Made - Section 2B

NONE

Schedule P - Part 6M - International - Section 1

NONE

Schedule P - Part 6M - International - Section 2

NONE

Schedule P - Part 6N- Reinsurance A - Nonproportional Assumed Property - Section 1

NONE

Schedule P - Part 6N- Reinsurance A - Nonproportional Assumed Property - Section 2

NONE

Schedule P - Part 6O - Reinsurance B - Nonproportional Liability - Section 1

NONE

Schedule P - Part 6O - Reinsurance B - Nonproportional Assumed Liability - Section 2

NONE

Schedule P - Part 6R - Products Liability - Occurrence - Section 1A

NONE

Schedule P - Part 6R - Products Liability - Occurrence - Section 2A

NONE

Schedule P - Part 6R - Products Liability - Claims-Made - Section 1B

NONE

Schedule P - Part 6R - Products Liability - Claims-Made - Section 2B

NONE

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

**SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS (\$000 OMITTED)
SECTION 1**

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners			0.0	0		0.0
2. Private Passenger Auto Liability/ Medical			0.0	0		0.0
3. Commercial Auto/Truck Liability/ Medical			0.0	0		0.0
4. Workers' Compensation			0.0	0		0.0
5. Commercial Multiple Peril			0.0	0		0.0
6. Medical Professional Liability - Occurrence			0.0	0		0.0
7. Medical Professional Liability - Claims - Made			0.0	0		0.0
8. Special Liability			0.0	0		0.0
9. Other Liability - Occurrence			0.0	0		0.0
10. Other Liability - Claims-Made			0.0	0		0.0
11. Special Property			0.0	0		0.0
12. Auto Physical Damage			0.0	0		0.0
13. Fidelity/Surety			0.0	0		0.0
14. Other			0.0	0		0.0
15. International			0.0	0		0.0
16. Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX	XXX	XXX	XXX
17. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX	XXX	XXX
18. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX	XXX	XXX
19. Products Liability - Occurrence			0.0	0		0.0
20. Products Liability - Claims-Made			0.0	0		0.0
21. Financial Guaranty/Mortgage Guaranty	1,261		0.0	6,149		0.0
22. Warranty			0.0	0		0.0
23. Totals	1,261	0	0.0	6,149	0	0.0

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....										
2. 2014.....										
3. 2015.....	XXX									
4. 2016.....	XXX	XXX								
5. 2017.....	XXX	XXX	XX							
6. 2018.....	XXX	XXX	XX	XX						
7. 2019.....	XXX	XXX	XX	XXX	XX					
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....										
2. 2014.....										
3. 2015.....	XXX									
4. 2016.....	XXX	XXX								
5. 2017.....	XXX	XXX	XX							
6. 2018.....	XXX	XXX	XX	XX						
7. 2019.....	XXX	XXX	XX	XXX	XX					
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS (Continued)

SECTION 4

Years in Which Policies Were Issued	NET EARNED PREMIUMS REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....										
2. 2014.....										
3. 2015.....	XXX									
4. 2016.....	XXX	XXX								
5. 2017.....	XXX	XXX	XX							
6. 2018.....	XXX	XXX	XX	XXX						
7. 2019.....	XXX	XXX	XXX	XXX	XXX					
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 5

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....										
2. 2014.....										
3. 2015.....	XXX									
4. 2016.....	XXX	XXX								
5. 2017.....	XXX	XXX	XX							
6. 2018.....	XXX	XXX	XX	XXX						
7. 2019.....	XXX	XXX	XXX	XXX	XXX					
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

**SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS (\$000 OMITTED)
SECTION 1**

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners .....			.0.0	.0		.0.0
2. Private Passenger Auto Liability/Medical .....			.0.0	.0		.0.0
3. Commercial Auto/Truck Liability/Medical .....			.0.0	.0		.0.0
4. Workers' Compensation .....			.0.0	.0		.0.0
5. Commercial Multiple Peril .....			.0.0	.0		.0.0
6. Medical Professional Liability - Occurrence .....			.0.0	.0		.0.0
7. Medical Professional Liability - Claims - Made .....			.0.0	.0		.0.0
8. Special Liability .....			.0.0	.0		.0.0
9. Other Liability - Occurrence .....			.0.0	.0		.0.0
10. Other Liability - Claims-Made .....			.0.0	.0		.0.0
11. Special Property .....			.0.0	.0		.0.0
12. Auto Physical Damage .....			.0.0	.0		.0.0
13. Fidelity/Surety .....			.0.0	.0		.0.0
14. Other .....			.0.0	.0		.0.0
15. International .....			.0.0	.0		.0.0
16. Reinsurance - Nonproportional Assumed Property .....			.0.0	.0		.0.0
17. Reinsurance - Nonproportional Assumed Liability .....			.0.0	.0		.0.0
18. Reinsurance - Nonproportional Assumed Financial Lines .....			.0.0	.0		.0.0
19. Products Liability - Occurrence .....			.0.0	.0		.0.0
20. Products Liability - Claims-Made .....			.0.0	.0		.0.0
21. Financial Guaranty/Mortgage Guaranty	1,261		.0.0	6,149		.0.0
22. Warranty .....			.0.0	.0		.0.0
23. Totals	1,261	0	0.0	6,149	0	0.0

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023
1. Prior.....										
2. 2014.....										
3. 2015.....	XXX									
4. 2016.....	XXX	XXX								
5. 2017.....	XXX	XXX	XX							
6. 2018.....	XXX	XXX	XX	XX						
7. 2019.....	XXX	XXX	XX	XXX	XX					
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023
1. Prior.....										
2. 2014.....										
3. 2015.....	XXX									
4. 2016.....	XXX	XXX								
5. 2017.....	XXX	XXX	XX							
6. 2018.....	XXX	XXX	XX	XX						
7. 2019.....	XXX	XXX	XX	XXX	XX					
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

**SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS (Continued)
SECTION 4**

Years in Which Policies Were Issued	NET EARNED PREMIUMS REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....										
2. 2014.....										
3. 2015.....	.XXX									
4. 2016.....	.XXX	.XXX								
5. 2017.....	.XXX	.XXX	.XX							
6. 2018.....	.XXX	.XXX	.XX	.XX						
7. 2019.....	.XXX	.XXX	.XX	.XXX	.XX					
8. 2020.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				
9. 2021.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			
10. 2022.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		
11. 2023.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	

SECTION 5

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....										
2. 2014.....										
3. 2015.....	.XXX									
4. 2016.....	.XXX	.XXX								
5. 2017.....	.XXX	.XXX	.XX							
6. 2018.....	.XXX	.XXX	.XX	.XX						
7. 2019.....	.XXX	.XXX	.XX	.XXX	.XX					
8. 2020.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				
9. 2021.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			
10. 2022.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		
11. 2023.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	

SECTION 6

Years in Which Policies Were Issued	INCURRED ADJUSTABLE COMMISSIONS REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....										
2. 2014.....										
3. 2015.....	.XXX									
4. 2016.....	.XXX	.XXX								
5. 2017.....	.XXX	.XXX	.XX							
6. 2018.....	.XXX	.XXX	.XX	.XX						
7. 2019.....	.XXX	.XXX	.XX	.XXX	.XX					
8. 2020.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				
9. 2021.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			
10. 2022.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		
11. 2023.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	

SECTION 7

Years in Which Policies Were Issued	RESERVES FOR COMMISSION ADJUSTMENTS AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....										
2. 2014.....										
3. 2015.....	.XXX									
4. 2016.....	.XXX	.XXX								
5. 2017.....	.XXX	.XXX	.XX							
6. 2018.....	.XXX	.XXX	.XX	.XX						
7. 2019.....	.XXX	.XXX	.XX	.XXX	.XX					
8. 2020.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				
9. 2021.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			
10. 2022.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		
11. 2023.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	

SCHEDULE P INTERROGATORIES

1. The following questions relate to yet-to-be-issued Extended Reporting Endorsements (EREs) arising from Death, Disability, or Retirement (DDR) provisions in Medical Professional Liability Claims Made insurance policies. EREs provided for reasons other than DDR are not to be included.
- 1.1 Does the company issue Medical Professional Liability Claims Made insurance policies that provide tail (also known as an extended reporting endorsement, or "ERE") benefits in the event of Death, Disability, or Retirement (DDR) at a reduced charge or at no additional cost? Yes [] No [X]
 If the answer to question 1.1 is "no", leave the following questions blank. If the answer to question 1.1 is "yes", please answer the following questions:
- 1.2 What is the total amount of the reserve for that provision (DDR Reserve), as reported, explicitly or not, elsewhere in this statement (in dollars)? \$
- 1.3 Does the company report any DDR reserve as Unearned Premium Reserve per SSAP #65? Yes [] No []
- 1.4 Does the company report any DDR reserve as loss or loss adjustment expense reserve? Yes [] No []
- 1.5 If the company reports DDR reserve as Unearned Premium Reserve, does that amount match the figure on the Underwriting and Investment Exhibit, Part 1A - Recapitulation of all Premiums (Page 7) Column 2, Lines 11.1 plus 11.2? Yes [] No [] N/A [X]
- 1.6 If the company reports DDR reserve as loss or loss adjustment expense reserve, please complete the following table corresponding to where these reserves are reported in Schedule P:

Years in Which Premiums Were Earned and Losses Were Incurred	DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
	1 Section 1: Occurrence	2 Section 2: Claims-Made
1.601 Prior		
1.602 2014		
1.603 2015		
1.604 2016		
1.605 2017		
1.606 2018		
1.607 2019		
1.608 2020		
1.609 2021		
1.610 2022		
1.611 2023		
1.612 Totals	0	0

2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement? Yes [X] No []
3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this Statement? Yes [X] No []
4. Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10? Yes [] No [X]

If yes, proper disclosure must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33. Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.
 Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.

5. What were the net premiums in force at the end of the year for:
 (in thousands of dollars) 5.1 Fidelity
 5.2 Surety

6. Claim count information is reported per claim or per claimant (Indicate which) per claim.....
 If not the same in all years, explain in Interrogatory 7.
- 7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses? Yes [] No [X]
- 7.2 (An extended statement may be attached.)

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Active Status (a)	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL	L	140,577	139,896	0	0	0	0	
2. Alaska	AK	L	813	813	0	0	0	0	
3. Arizona	AZ	L	76,744	75,515	0	0	0	0	
4. Arkansas	AR	L	41,636	41,833	0	0	0	0	
5. California	CA	L	765,753	777,848	0	0	249,209	249,211	
6. Colorado	CO	L	67,606	81,260	0	0	216,699	216,699	
7. Connecticut	CT	L	34,680	30,609	0	0	0	0	
8. Delaware	DE	L	16,760	14,560	0	0	0	0	
9. District of Columbia	DC	L	9,547	4,367	0	0	0	0	
10. Florida	FL	L	143,155	166,772	0	0	0	0	
11. Georgia	GA	L	34,930	55,008	0	0	0	0	
12. Hawaii	HI	L	902	902	0	0	0	0	
13. Idaho	ID	L	30,463	28,709	0	0	0	0	
14. Illinois	IL	L	94,233	97,646	0	0	0	0	
15. Indiana	IN	L	745,624	734,299	0	0	41,294	151,549	
16. Iowa	IA	L	143,160	143,160	0	0	0	0	
17. Kansas	KS	L	177,693	179,890	0	0	59,350	85,397	
18. Kentucky	KY	L	18,388	18,071	0	0	0	0	
19. Louisiana	LA	L	10,055	10,055	0	0	0	0	
20. Maine	ME	N							
21. Maryland	MD	L	77,524	69,136	0	0	19,533	19,533	
22. Massachusetts	MA	L	436,522	377,442	0	0	32,863	45,959	
23. Michigan	MI	L	381,491	367,436	0	0	92,677	112,815	
24. Minnesota	MN	L	45,833	43,092	0	0	0	0	
25. Mississippi	MS	L	60,973	60,973	0	0	(376)	3,864	
26. Missouri	MO	L	330,405	332,659	0	0	11,312	95,222	
27. Montana	MT	L	13,781	13,781	0	0	0	0	
28. Nebraska	NE	L	31,334	31,334	0	0	0	0	
29. Nevada	NV	L	64,023	45,577	0	0	0	0	
30. New Hampshire	NH	N							
31. New Jersey	NJ	L	10,908	12,056	0	0	0	0	
32. New Mexico	NM	L	1,660	1,660	0	0	0	0	
33. New York	NY	L	630,545	631,527	0	0	36,196	36,196	
34. North Carolina	NC	L	95,678	129,843	0	0	0	0	
35. North Dakota	ND	L	4,208	4,208	0	0	0	0	
36. Ohio	OH	L	98,867	120,572	0	0	620	13,819	
37. Oklahoma	OK	L	29,159	31,710	0	0	0	0	
38. Oregon	OR	L	24,154	34,678	0	0	0	0	
39. Pennsylvania	PA	L	336,923	411,327	0	0	(30,989)	42,029	
40. Rhode Island	RI	L	77,952	79,087	0	0	(7,425)	0	
41. South Carolina	SC	L	30,784	54,334	0	0	0	0	
42. South Dakota	SD	L	1,118	1,118	0	0	0	0	
43. Tennessee	TN	L	94,624	96,588	0	0	6,367	6,367	
44. Texas	TX	L	172,073	174,054	0	0	(48,591)	132,827	
45. Utah	UT	L	73,718	71,292	0	0	0	0	
46. Vermont	VT	L	352,375	332,492	0	0	(26,374)	20,392	
47. Virginia	VA	L	36,431	63,045	0	0	0	0	
48. Washington	WA	L	45,581	50,876	0	0	0	0	
49. West Virginia	WV	L	12,953	18,999	0	0	0	0	
50. Wisconsin	WI	L	24,202	24,202	0	0	5,632	5,632	
51. Wyoming	WY	L							
52. American Samoa	AS	N							
53. Guam	GU	N							
54. Puerto Rico	PR	N							
55. U.S. Virgin Islands	VI	N							
56. Northern Mariana Islands	MP	N							
57. Canada	CAN	N							
58. Aggregate other alien	OT	XXX	0	0	0	0	0	0	0
59. Totals	XXX		6,148,518	6,286,311	0	0	657,997	1,237,511	0
DETAILS OF WRITE-INS									
58001.	XXX								
58002.	XXX								
58003.	XXX								
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX		0	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		0	0	0	0	0	0	0

(a) Active Status Counts:

- 1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 49
- 2. R - Registered - Non-domiciled RRGs..... 0
- 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - see DSLI)..... 0
- 4. Q - Qualified - Qualified or accredited reinsurer..... 0
- 5. D - Domestic Surplus Lines Insurer (DSLII) - Reporting entities authorized to write surplus lines in the state of domicile..... 0
- 6. N - None of the above - Not allowed to write business in the state..... 8

(b) Explanation of basis of allocation of premiums by states, etc.

Premiums are allocated based on the state in which the insured property is located.

SCHEDULE T - PART 2
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN


Allocated by States and Territories

States, Etc.	Direct Business Only					6 Totals
	1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	
1. Alabama AL						
2. Alaska AK						
3. Arizona AZ						
4. Arkansas AR						
5. California CA						
6. Colorado CO						
7. Connecticut CT						
8. Delaware DE						
9. District of Columbia DC						
10. Florida FL						
11. Georgia GA						
12. Hawaii HI						
13. Idaho ID						
14. Illinois IL						
15. Indiana IN						
16. Iowa IA						
17. Kansas KS						
18. Kentucky KY						
19. Louisiana LA						
20. Maine ME						
21. Maryland MD						
22. Massachusetts MA						
23. Michigan MI						
24. Minnesota MN						
25. Mississippi MS						
26. Missouri MO						
27. Montana MT						
28. Nebraska NE						
29. Nevada NV						
30. New Hampshire NH						
31. New Jersey NJ						
32. New Mexico NM						
33. New York NY						
34. North Carolina NC						
35. North Dakota ND						
36. Ohio OH						
37. Oklahoma OK						
38. Oregon OR						
39. Pennsylvania PA						
40. Rhode Island RI						
41. South Carolina SC						
42. South Dakota SD						
43. Tennessee TN						
44. Texas TX						
45. Utah UT						
46. Vermont VT						
47. Virginia VA						
48. Washington WA						
49. West Virginia WV						
50. Wisconsin WI						
51. Wyoming WY						
52. American Samoa AS						
53. Guam GU						
54. Puerto Rico PR						
55. U.S. Virgin Islands VI						
56. Northern Mariana Islands MP						
57. Canada CAN						
58. Aggregate Other Alien OT						
59. Total						

NONE

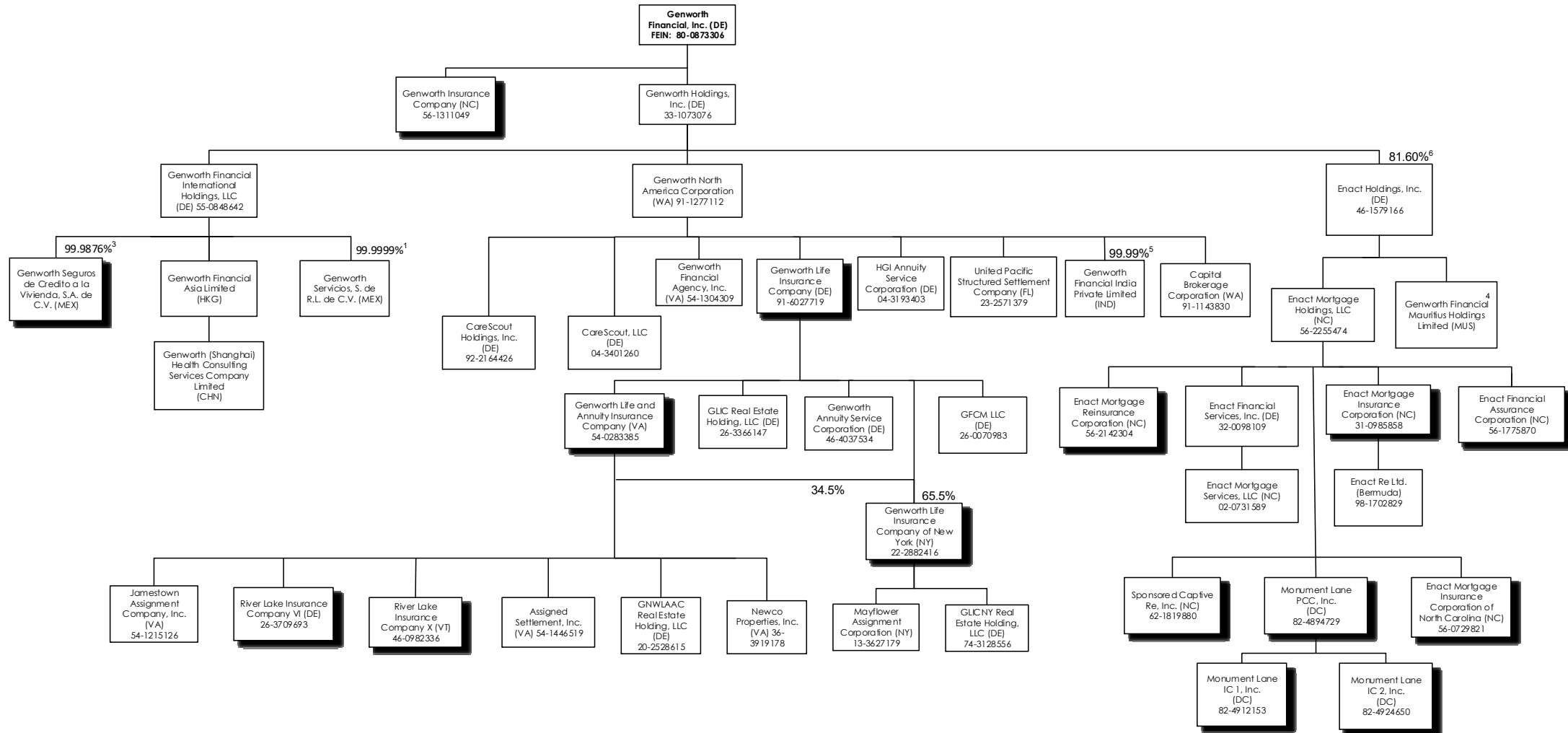
SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

Genworth Financial, Inc.
Global Organizational Chart
As of December 31, 2023
Common Stock Ownership Only - 100% unless otherwise indicated

 Denotes Insurance Company

Enact Foundation ²
(NC) 88-3030341

Genworth Foundation ²
(VA) 20-3370235



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Reflects capitalized companies only.
Does not include limited partnerships or investment companies whose shares are owned by individual investors or insurance companies.

¹.0001% owned by Genworth Holdings, Inc.

²No shareholders.

³0.0124% owned by Genworth Holdings, Inc.

⁴Minority Interest – Genworth Financial Mauritius Holdings Limited owns 42.20% of India Mortgage Guarantee Corporation Private Limited; Remainder owned by Joint Venture partners.

⁵.01% owned by Genworth Holdings, Inc.

⁶~9% investment vehicles managed by Bayview Asset Management, LLC; Remainder publicly owned.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
		00000	54-1446519				Assigned Settlement, Inc.	VA	NIA	Genworth Life and Annuity Insurance Company	Ownership	100.000	Genworth Financial, Inc.	YES	
		00000	91-1143830				Capital Brokerage Corporation	IA	NIA	Genworth North America Corporation	Ownership	100.000	Genworth Financial, Inc.	NO	
		00000	04-3401260				CareScout, LLC	DE	NIA	Genworth North America Corporation	Ownership	100.000	Genworth Financial, Inc.	NO	
.4011	Genworth Financial, Inc.	37095	56-1775870				CareScout Holdings, Inc.	DE	NIA	Genworth North America Corporation	Ownership	100.000	Genworth Financial, Inc.	NO	
.4011	Genworth Financial, Inc.	37095	56-1775870				Enact Financial Assurance Corporation	NC	IA	Enact Mortgage Holdings, LLC	Ownership	100.000	Genworth Financial, Inc.	NO	
		00000	32-0098109		0001823529	NASDAQ	Enact Financial Services, Inc.	DE	NIA	Enact Mortgage Holdings, LLC	Ownership	100.000	Genworth Financial, Inc.	NO	1
		00000	46-1579166		0001823529	NASDAQ	Enact Holdings, Inc.	DE	NIA	Genworth Holdings, Inc.1	Ownership	81.600	Genworth Financial, Inc.	NO	1
		00000	46-1579166		0001823529	NASDAQ	Enact Holdings, Inc.	DE	NIA	Publicly Owned	Ownership	18.400	Genworth Financial, Inc.	NO	
.4011	Genworth Financial, Inc.	00000	56-2255474				Enact Mortgage Holdings, LLC	NC	NIA	Enact Holdings, Inc.	Ownership	100.000	Genworth Financial, Inc.	NO	
.4011	Genworth Financial, Inc.	38458	31-0985858				Enact Mortgage Insurance Corporation	NC	IA	Enact Mortgage Holdings, LLC	Ownership	100.000	Genworth Financial, Inc.	NO	
							Enact Mortgage Insurance Corporation of North Carolina	NC	IA	Enact Mortgage Holdings, LLC	Ownership	100.000	Genworth Financial, Inc.	NO	
.4011	Genworth Financial, Inc.	16675	56-0729821				Enact Mortgage Reinsurance Corporation	NC	IA	Enact Mortgage Holdings, LLC	Ownership	100.000	Genworth Financial, Inc.	NO	
.4011	Genworth Financial, Inc.	11049	56-2142304				Enact Mortgage Services, LLC		NIA	Genworth Financial Services, Inc.	Ownership	100.000	Genworth Financial, Inc.	NO	
		00000	02-0731589				Enact Re Ltd.	BMU	NIA	Enact Mortgage Insurance Corporation	Ownership	100.000	Genworth Financial, Inc.	NO	
		00000	98-1702829				Genworth Annuity Service Corporation	DE	DS	Genworth Life Insurance Company	Ownership	100.000	Genworth Financial, Inc.	YES	
		00000	46-4037534				Genworth Financial Agency, Inc.		NIA	Genworth North America Corporation	Ownership	100.000	Genworth Financial, Inc.	NO	
		00000	54-1304309				Genworth Financial Asia Limited	HKG	NIA	Genworth Financial International Holdings, LLC	Ownership	100.000	Genworth Financial, Inc.	NO	
		00000	80-0873306		0001276520	NYSE	Genworth Financial, Inc.		UIP	Remainder publicly owned	Ownership	100.000	Genworth Financial, Inc.	NO	
		00000	80-0873306		0001276520	NYSE	Genworth Financial India Private Limited	IND	NIA	Genworth North America Corporation	Ownership	99.990	Genworth Financial, Inc.	NO	
		00000	55-0848642				Genworth Financial India Private Limited	IND	NIA	Genworth Holdings, Inc.	Ownership	0.010	Genworth Financial, Inc.	NO	
		00000	55-0848642				Genworth Financial International Holdings, LLC		NIA	Genworth Holdings, Inc.	Ownership	100.000	Genworth Financial, Inc.	NO	
		00000	55-0848642				Genworth Financial Mauritius Holdings Limited		NIA	Genworth Holdings, Inc.	Ownership	100.000	Genworth Financial, Inc.	NO	
		00000	33-1073076				Genworth Holdings, Inc.	MUS	NIA	Enact Holdings, Inc.	Ownership	100.000	Genworth Financial, Inc.	NO	
.4011	Genworth Financial, Inc.	00000	33-1073076				Genworth Insurance Company	DE	UIP	Genworth Financial, Inc.	Ownership	100.000	Genworth Financial, Inc.	NO	
.4011	Genworth Financial, Inc.	94072	56-1311049				Genworth Life and Annuity Insurance Company	NC	IA	Genworth Financial, Inc.	Ownership	100.000	Genworth Financial, Inc.	NO	
.4011	Genworth Financial, Inc.	65536	54-0283385				Genworth Life Insurance Company	VA	DS	Genworth Life Insurance Company	Ownership	100.000	Genworth Financial, Inc.	NO	
.4011	Genworth Financial, Inc.	70025	91-6027719				Genworth Life Insurance Company of New York	DE	RE	Genworth North America Corporation	Ownership	100.000	Genworth Financial, Inc.	NO	
.4011	Genworth Financial, Inc.	72990	22-2882416				Genworth Life Insurance Company of New York	NY	DS	Genworth Life and Annuity Insurance Company	Ownership	65.500	Genworth Financial, Inc.	NO	
.4011	Genworth Financial, Inc.	72990	22-2882416				Genworth Life Insurance Company of New York	NY	DS	Genworth Life and Annuity Insurance Company	Ownership	34.500	Genworth Financial, Inc.	NO	
		00000	91-1277112				Genworth North America Corporation		UDP	Genworth Holdings, Inc.	Ownership	100.000	Genworth Financial, Inc.	NO	
		00000					Genworth Seguros de Credito a la Vivienda, S.A. de C.V.	MEX	IA	Genworth Financial International Holdings, LLC	Ownership	99.987	Genworth Financial, Inc.	NO	
		00000					Genworth Seguros de Credito a la Vivienda, S.A. de C.V.	MEX	IA	Genworth Holdings, Inc.	Ownership	0.012	Genworth Financial, Inc.	YES	
		00000					Genworth Servicios, S. de R.L. de C.V.	MEX	NIA	Genworth Financial International Holdings, LLC	Ownership	99.999	Genworth Financial, Inc.	NO	
		00000					Genworth Servicios, S. de R.L. de C.V.	MEX	NIA	Genworth Holdings, Inc.	Ownership	0.000	Genworth Financial, Inc.	YES	
		00000	26-0070983				Genworth (Shanghai) Health Consulting Services Company Limited	CHN	NIA	Genworth Financial Asia Limited	Ownership	100.000	Genworth Financial, Inc.	NO	
		00000	26-0070983				GFCM LLC	DE	DS	Genworth Life Insurance Company	Ownership	100.000	Genworth Financial, Inc.	NO	
		00000	26-3366147				GLIC Real Estate Holding, LLC	DE	DS	Genworth Life Insurance Company	Ownership	100.000	Genworth Financial, Inc.	NO	
		00000	74-3128556				GLICNY Real Estate Holding, LLC	DE	NIA	Genworth Life Insurance Company of New York	Ownership	100.000	Genworth Financial, Inc.	NO	
		00000	20-2528615				GNILAAC Real Estate Holding, LLC	DE	NIA	Genworth Life and Annuity Insurance Company	Ownership	100.000	Genworth Financial, Inc.	NO	

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
		00000	04-3193403				HGI Annuity Service Corporation	DE	NIA	Genworth North America Corporation	Ownership	100.000	Genworth Financial, Inc.	NO	
		97144	54-1215126				Jamestown Assignment Company, Inc.	VA	NIA	Genworth Life and Annuity Insurance Company Genworth Life Insurance Company of New York	Ownership	100.000	Genworth Financial, Inc.	NO	
4011	Genworth Financial, Inc.	00000	13-3627179				Mayflower Assignment Corporation	NY	NIA		Ownership	100.000	Genworth Financial, Inc.	YES	
4011	Genworth Financial, Inc.	00000	82-4894729				Monument Lane PCC, Inc.	DC	IA	Enact Mortgage Holdings, LLC	Ownership	100.000	Genworth Financial, Inc.	NO	
4011	Genworth Financial, Inc.	00000	82-4912153				Monument Lane IC 1, Inc.	DC	IA	Monument Lane PCC, Inc.	Ownership	100.000	Genworth Financial, Inc.	NO	
4011	Genworth Financial, Inc.	00000	82-4924650				Monument Lane IC 2, Inc.	DC	IA	Monument Lane PCC, Inc.	Ownership	100.000	Genworth Financial, Inc.	NO	
4011	Genworth Financial, Inc.	00000	36-3919178				Newco Properties, Inc.	VA	NIA	Genworth Life and Annuity Insurance Company	Ownership	100.000	Genworth Financial, Inc.	YES	
4011	Genworth Financial, Inc.	13569	26-3709693				River Lake Insurance Company VI	DE	IA	Genworth Life and Annuity Insurance Company	Ownership	100.000	Genworth Financial, Inc.	NO	
4011	Genworth Financial, Inc.	15139	46-0982336				River Lake Insurance Company X	VT	IA	Genworth Life and Annuity Insurance Company	Ownership	100.000	Genworth Financial, Inc.	NO	
4011	Genworth Financial, Inc.	11365	62-1819880				Sponsored Captive Re, Inc.	NC	IA	Enact Mortgage Holdings, LLC	Ownership	100.000	Genworth Financial, Inc.	NO	
		00000	23-2571379				United Pacific Structured Settlement Company	FL	NIA	Genworth North America Corporation	Ownership	100.000	Genworth Financial, Inc.	NO	

Asterisk	Explanation

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	54-1445619	Assigned Settlement, Inc.	0	0	0		903	0			903	0
	91-1143830	Capital Brokerage Corporation	0	0	0		(5,324,970)	0			(5,324,970)	0
	04-3401260	CareScout, LLC	0	0	0		(35,199,236)	0			(35,199,236)	0
37095	56-1775870	Enact Financial Assurance Corporation	0	0	0		(35,349)	0			(35,349)	0
	32-0098109	Enact Financial Services, Inc.	0	0	0		(4,259,387)	0			(4,259,387)	0
	46-1579166	Enact Holdings, Inc	0	(225,000)	0		(3,356,447)	0			(3,581,447)	0
	56-2255474	Enact Mortgage Holdings, LLC	0	339,554,930	0		(2)	0			339,554,928	0
38458	31-0985858	Enact Mortgage Insurance Corporation	0	(842,304,930)	6,242		(194,867,230)	0			(1,037,165,918)	26,000
16675	56-0729821	Enact Mortgage Insurance Corporation of North Carolina	0	5,000,000	0		(2,234,626)	0			2,765,374	0
	02-0731589	Enact Mortgage Services, LLC	0	0	0		(3,109)	0			(3,109)	0
11049	56-2142304	Enact Mortgage Reinsurance Corporation	0	0	0		(85,487)	0			(85,487)	0
	98-1702829	Enact Re Ltd.	0	500,225,000	0		(825,451)	0			499,399,549	(26,000)
	46-4037534	Genworth Annuity Service Corporation	0	0	0		(695)	0			(695)	0
	54-1304309	Genworth Financial Agency, Inc.	0	0	0		55,580	0			55,580	0
	80-0873306	Genworth Financial, Inc	0	(3,000,000)	0		248,519,288	0			245,519,288	0
	80-0873306	Genworth Financial India Private Limited	0	0	0		2,658,790	0			2,658,790	0
	33-1073076	Genworth Financial Mauritius Holdings Limited (Mauritius)	0	0	0		(115,617)	0			(115,617)	0
	33-1073076	Genworth Holdings, Inc.	0	0	(6,242)		4,087,653	0			4,081,411	0
94072	56-1311049	Genworth Insurance Company	0	3,000,000	0		(1,133,421)	0			1,866,579	0
65536	54-0283385	Genworth Life and Annuity Insurance Company	5,000,000	0	0		(148,688,221)	(31,210,733)			(174,898,954)	139,238,696
70025	91-6027719	Genworth Life Insurance Company	0	0	0		(133,272,280)	82,527,655			(50,744,625)	2,419,895,876
72990	22-2882416	Genworth Life Insurance Company of New York	0	0	0		(207,276,603)	(13,053,614)			(220,330,217)	285,236,094
	91-1277112	Genworth North American Corporation	0	0	0		493,570,222	0			493,570,222	0
		Genworth Servicios, S. de R.L. de C.V.	0	0	0		255,933	0			255,933	0
	26-3366147	GLIC Real Estate Holding, LLC	0	0	0		(31,858)	0			(31,858)	0
	74-3128556	GLICNY Real Estate Holding, LLC	0	0	0		(879)	0			(879)	0
	20-2528615	GNWLAAC Real Estate Holdings, LLC	0	0	0		(879)	0			(879)	0
	54-1215126	Jamestown Assignment Company, Inc	0	0	0		(694,433)	0			(694,433)	0
	82-4894729	Monument Lane PCC, Inc.	0	0	0		2,044	0			2,044	0
	82-4912153	Monument Lane IC 1, Inc.	0	0	0		(32,627)	0			(32,627)	0
	82-4924650	Monument Lane IC 2, Inc.	0	(2,250,000)	0		(37,219)	0			(2,287,219)	0
	36-3919178	Newco Properties, Inc.	0	0	0		(11,398,897)	0			(11,398,897)	0
13569	26-3709693	River Lake Insurance Company VI	(5,000,000)	0	0		(163,979)	(36,664,127)			(41,828,106)	(1,952,065,318)
15139	46-0982336	River Lake Insurance Company X	0	0	0		(111,689)	(1,599,181)			(1,710,870)	(892,305,348)
11365	62-1819880	Sponsored Captive Re, Inc	0	0	0		178	0			178	0
9999999	Control Totals		0	0	0	0	0	0	XXX	0	0	0

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of **WAIVED** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

	Responses
MARCH FILING	
1. Will an actuarial opinion be filed by March 1?	YES
2. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
3. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	SEE EXPLANATION
4. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required by March 1?	SEE EXPLANATION
APRIL FILING	
5. Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
6. Will Management's Discussion and Analysis be filed by April 1?	YES
7. Will the Supplemental Investment Risk Interrogatories be filed by April 1?	YES
MAY FILING	
8. Will this company be included in a combined annual statement which is filed with the NAIC by May 1?	YES
JUNE FILING	
9. Will an audited financial report be filed by June 1?	YES
10. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES

SUPPLEMENTAL FILINGS





The following supplemental reports are required to be filed as part of your annual statement filing **if your company is engaged in the type of business covered by the supplement. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below.** If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

MARCH FILING	
11. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
12. Will the Financial Guaranty Insurance Exhibit be filed by March 1?	NO
13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
14. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1?	NO
15. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
16. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?	NO
17. Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1?	NO
18. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
19. Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?	YES
20. Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?	SEE EXPLANATION
21. Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?	SEE EXPLANATION
22. Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1?	NO
23. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
24. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	SEE EXPLANATION
25. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	SEE EXPLANATION
26. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	SEE EXPLANATION
27. Will the Supplemental Schedule for Reinsurance Counterparty Reporting Exception - Asbestos and Pollution Contracts be filed with the state of domicile and the NAIC by March 1?	NO
28. Will the Exhibit of Other Liabilities by Lines of Business be filed with the state of domicile and the NAIC by March 1?	NO
29. Will the Market Conduct Annual Statement (MCAS) Premium Exhibit for Year be filed with appropriate jurisdictions and with the NAIC by March 1?	NO
APRIL FILING	
30. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
31. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO
32. Will the Accident and Health Policy Experience Exhibit be filed by April 1?	NO
33. Will the Supplemental Health Care Exhibit (Parts 1 and 2) be filed with the state of domicile and the NAIC by April 1?	NO
34. Will the Cybersecurity and Identity Theft Insurance Coverage Supplement be filed with the state of domicile and the NAIC by April 1?	NO
35. Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1?	NO
36. Will the Private Flood Insurance Supplement be filed with the state of domicile and the NAIC by April 1?	NO
37. Will the Mortgage Guaranty Insurance Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
AUGUST FILING	
38. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	SEE EXPLANATION

















Explanations:

3. Monoline mortgage guaranty insurers are exempt from filing the Risk-Based Capital Report.
4. Monoline mortgage guaranty insurers are exempt from filing the Risk-Based Capital Report.
- 11.
- 12.
- 13.
- 14.
- 15.
- 16.
- 17.
- 18.
20. The Company is exempt from filing the Reinsurance Attestation Supplement.
21. The Company is exempt from filing the Reinsurance Attestation Supplement.
- 22.
- 23.
24. The Company did not need to request relief from the five-year rotation requirement for lead audit partners.
25. The Company did not need to request relief from the one-year cooling off period for independent CPA.
26. The Company did not need to request relief from requirements for audit committees.
- 27.
- 28.
- 29.
- 30.
- 31.
- 32.
- 33.
- 34.
- 35.
- 36.
38. The Company's total written premium is below the threshold requiring the filing of the Management's Report of Internal Control over Financial Reporting.

Bar Codes:

11. SIS Stockholder Information Supplement [Document Identifier 420]	
12. Financial Guaranty Insurance Exhibit [Document Identifier 240]	
13. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]	
14. Supplement A to Schedule T [Document Identifier 455]	

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

- 15. Trusteed Surplus Statement [Document Identifier 490] 
- 16. Premiums Attributed to Protected Cells Exhibit [Document Identifier 385] 
- 17. Reinsurance Summary Supplemental Filing [Document Identifier 401] 
- 18. Medicare Part D Coverage Supplement [Document Identifier 365] 
- 22. Bail Bond Supplement [Document Identifier 500] 
- 23. Director and Officer Insurance Coverage Supplement [Document Identifier 505] 
- 27. Reinsurance Counterparty Reporting Exception – Asbestos and Pollution Contracts [Document Identifier 555] 
- 28. Exhibit of Other Liabilities by Lines of Business [Document Identifier 570] 
- 29. Market Conduct Annual Statement (MCAS) Premium Exhibit [Document Identifier 600] 
- 30. Credit Insurance Experience Exhibit [Document Identifier 230] 
- 31. Long-Term Care Experience Reporting Forms [Document Identifier 306] 
- 32. Accident and Health Policy Experience Exhibit [Document Identifier 210] 
- 33. Supplemental Health Care Exhibit (Parts 1 and 2) [Document Identifier 216] 
- 34. Cybersecurity and Identity Theft Insurance Coverage Supplement [Document Identifier 550] 
- 35. Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 [Document Identifier 290] 
- 36. Private Flood Insurance Supplement [Document Identifier 560] 

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage of Column 1 Line 13	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. governments	6,249,219	14.134	6,249,219		6,249,219	14.134
1.02 All other governments		0.000			0	0.000
1.03 U.S. states, territories and possessions, etc. guaranteed		0.000			0	0.000
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed		0.000			0	0.000
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed	750,000	1.696	750,000		750,000	1.696
1.06 Industrial and miscellaneous	20,941,669	47.364	20,941,669		20,941,669	47.364
1.07 Hybrid securities		0.000			0	0.000
1.08 Parent, subsidiaries and affiliates		0.000			0	0.000
1.09 SVO identified funds	0	0.000			0	0.000
1.10 Unaffiliated bank loans		0.000			0	0.000
1.11 Unaffiliated certificates of deposit	0	0.000			0	0.000
1.12 Total long-term bonds	27,940,888	63.194	27,940,888	0	27,940,888	63.194
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated)		0.000			0	0.000
2.02 Parent, subsidiaries and affiliates		0.000			0	0.000
2.03 Total preferred stocks	0	0.000	0	0	0	0.000
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated)		0.000			0	0.000
3.02 Industrial and miscellaneous Other (Unaffiliated)		0.000			0	0.000
3.03 Parent, subsidiaries and affiliates Publicly traded		0.000			0	0.000
3.04 Parent, subsidiaries and affiliates Other		0.000			0	0.000
3.05 Mutual funds		0.000			0	0.000
3.06 Unit investment trusts		0.000			0	0.000
3.07 Closed-end funds		0.000			0	0.000
3.08 Exchange traded funds		0.000			0	0.000
3.09 Total common stocks	0	0.000	0	0	0	0.000
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages	0	0.000			0	0.000
4.02 Residential mortgages	0	0.000			0	0.000
4.03 Commercial mortgages	0	0.000			0	0.000
4.04 Mezzanine real estate loans	0	0.000			0	0.000
4.05 Total valuation allowance		0.000			0	0.000
4.06 Total mortgage loans	0	0.000	0	0	0	0.000
5. Real estate (Schedule A):						
5.01 Properties occupied by company		0.000	0		0	0.000
5.02 Properties held for production of income		0.000	0		0	0.000
5.03 Properties held for sale		0.000	0		0	0.000
5.04 Total real estate	0	0.000	0	0	0	0.000
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1)	3,646,578	8.247	3,646,578		3,646,578	8.247
6.02 Cash equivalents (Schedule E, Part 2)	12,627,000	28.559	12,627,000		12,627,000	28.559
6.03 Short-term investments (Schedule DA)		0.000	0		0	0.000
6.04 Total cash, cash equivalents and short-term investments	16,273,578	36.806	16,273,578	0	16,273,578	36.806
7. Contract loans	0	0.000	0		0	0.000
8. Derivatives (Schedule DB)	0	0.000	0		0	0.000
9. Other invested assets (Schedule BA)	0	0.000	0		0	0.000
10. Receivables for securities	0	0.000	0		0	0.000
11. Securities Lending (Schedule DL, Part 1).....	0	0.000	0	XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11)	0	0.000	0		0	0.000
13. Total invested assets	44,214,466	100.000	44,214,466	0	44,214,466	100.000

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

- 1. Book/adjusted carrying value, December 31 of prior year
- 2. Cost of acquired:
 - 2.1 Actual cost at time of acquisition (Part 2, Column 6)
 - 2.2 Additional investment made after acquisition (Part 2, Column 9)
- 3. Current year change in encumbrances:
 - 3.1 Totals, Part 1, Column 13
 - 3.2 Totals, Part 3, Column 11
- 4. Total gain (loss) on disposals, Part 3, Column 18
- 5. Deduct amounts received on disposals, Part 3, Column 15
- 6. Total foreign exchange change in book/adjusted carrying value:
 - 6.1 Totals, Part 1, Column 15
 - 6.2 Totals, Part 3, Column 13
- 7. Deduct current year's other than temporary impairment recognized:
 - 7.1 Totals, Part 1, Column 12
 - 7.2 Totals, Part 3, Column 10
- 8. Deduct current year's depreciation:
 - 8.1 Totals, Part 1, Column 11
 - 8.2 Totals, Part 3, Column 9
- 9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)
- 10. Deduct total nonadmitted amounts
- 11. Statement value at end of current period (Line 9 minus Line 10)

NONE

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

- 1. Book value/recorded investment excluding accrued interest, December 31 of prior year
- 2. Cost of acquired:
 - 2.1 Actual cost at time of acquisition (Part 2, Column 7)
 - 2.2 Additional investment made after acquisition (Part 2, Column 8)
- 3. Capitalized deferred interest and other:
 - 3.1 Totals, Part 1, Column 12
 - 3.2 Totals, Part 3, Column 11
- 4. Accrual of discount
- 5. Unrealized valuation increase/(decrease):
 - 5.1 Totals, Part 1, Column 9
 - 5.2 Totals, Part 3, Column 8
- 6. Total gain (loss) on disposals, Part 3, Column 18
- 7. Deduct amounts received on disposals, Part 3, Column 15
- 8. Deduct amortization of premium and mortgage interest points and commitment fees
- 9. Total foreign exchange change in book value/recorded investment excluding accrued interest:
 - 9.1 Totals, Part 1, Column 13
 - 9.2 Totals, Part 3, Column 13
- 10. Deduct current year's other than temporary impairment recognized:
 - 10.1 Totals, Part 1, Column 11
 - 10.2 Totals, Part 3, Column 10
- 11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)
- 12. Total valuation allowance
- 13. Subtotal (Line 11 plus 12)
- 14. Deduct total nonadmitted amounts
- 15. Statement value of mortgages owned at end of current period (Line 13 minus Line 14)

NONE

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year	
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 8)	
	2.2 Additional investment made after acquisition (Part 2, Column 9)	
3.	Capitalized deferred interest and other:	
	3.1 Totals, Part 1, Column 16	
	3.2 Totals, Part 3, Column 12	
4.	Accrual of discount	
5.	Unrealized valuation increase/(decrease):	
	5.1 Totals, Part 1, Column 13	
	5.2 Totals, Part 3, Column 9	
6.	Total gain (loss) on disposals, Part 3, Column 19	
7.	Deduct amounts received on disposals, Part 3, Column 16	
8.	Deduct amortization of premium and depreciation	
9.	Total foreign exchange change in book/adjusted carrying value:	
	9.1 Totals, Part 1, Column 17	
	9.2 Totals, Part 3, Column 14	
10.	Deduct current year's other than temporary impairment recognized:	
	10.1 Totals, Part 1, Column 15	
	10.2 Totals, Part 3, Column 11	
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	
12.	Deduct total nonadmitted amounts	
13.	Statement value at end of current period (Line 11 minus Line 12)	

NONE

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	27,930,386
2.	Cost of bonds and stocks acquired, Part 3, Column 7	4,207,345
3.	Accrual of discount	17,226
4.	Unrealized valuation increase/(decrease):	
	4.1. Part 1, Column 12	0
	4.2. Part 2, Section 1, Column 15	
	4.3. Part 2, Section 2, Column 13	
	4.4. Part 4, Column 11	0
5.	Total gain (loss) on disposals, Part 4, Column 19	(68,649)
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	4,136,100
7.	Deduct amortization of premium	9,320
8.	Total foreign exchange change in book/adjusted carrying value:	
	8.1. Part 1, Column 15	0
	8.2. Part 2, Section 1, Column 19	
	8.3. Part 2, Section 2, Column 16	
	8.4. Part 4, Column 15	0
9.	Deduct current year's other than temporary impairment recognized:	
	9.1. Part 1, Column 14	0
	9.2. Part 2, Section 1, Column 17	
	9.3. Part 2, Section 2, Column 14	
	9.4. Part 4, Column 13	0
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2	0
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	27,940,888
12.	Deduct total nonadmitted amounts	0
13.	Statement value at end of current period (Line 11 minus Line 12)	27,940,888

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	6,249,219	6,111,999	6,250,841	6,245,000
	2. Canada	0	0	0	0
	3. Other Countries	0	0	0	0
	4. Totals	6,249,219	6,111,999	6,250,841	6,245,000
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals				
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals				
U.S. Special Revenue and Special Assessment Obligations and all Non- Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	7. Totals	750,000	623,895	750,000	750,000
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)	8. United States	18,374,606	17,854,591	18,337,535	18,402,914
	9. Canada	0	0	0	0
	10. Other Countries	2,567,063	2,532,033	2,571,451	2,560,000
	11. Totals	20,941,669	20,386,624	20,908,986	20,962,914
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	27,940,888	27,122,518	27,909,827	27,957,914
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States	0	0	0	
	15. Canada	0	0	0	
	16. Other Countries	0	0	0	
	17. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks	0	0	0	
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds	20. United States	0	0	0	
	21. Canada	0	0	0	
	22. Other Countries	0	0	0	
	23. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks	0	0	0	
	26. Total Stocks	0	0	0	
	27. Total Bonds and Stocks	27,940,888	27,122,518	27,909,827	

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1	1,995,721	4,194,363	0	59,135	0	XXX	6,249,219	22.4	6,246,025	22.4	6,249,219	0
1.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.7 Totals	1,995,721	4,194,363	0	59,135	0	XXX	6,249,219	22.4	6,246,025	22.4	6,249,219	0
2. All Other Governments												
2.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	0	0	750,000	0	0	XXX	750,000	2.7	750,000	2.7	750,000	0
5.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.7 Totals	0	0	750,000	0	0	XXX	750,000	2.7	750,000	2.7	750,000	0

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)												
6.1 NAIC 1	3,757,788	6,712,620	1,746,475	0	0	XXX	12,216,883	43.7	12,910,712	46.2	9,034,648	3,182,235
6.2 NAIC 2	1,749,762	4,980,508	1,994,516	0	0	XXX	8,724,786	31.2	8,023,649	28.7	8,112,945	611,841
6.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.7 Totals	5,507,550	11,693,128	3,740,991	0	0	XXX	20,941,669	74.9	20,934,361	75.0	17,147,593	3,794,076
7. Hybrid Securities												
7.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
9. SVO Identified Funds												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.7 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
10. Unaffiliated Bank Loans												
10.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11. Unaffiliated Certificates of Deposit												
11.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
12. Total Bonds Current Year												
12.1 NAIC 1	(d) 5,753,509	10,906,983	2,496,475	59,135	0	0	19,216,102	68.8	XXX	XXX	16,033,867	3,182,235
12.2 NAIC 2	(d) 1,749,762	4,980,508	1,994,516	0	0	0	8,724,786	31.2	XXX	XXX	8,112,945	611,841
12.3 NAIC 3	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
12.4 NAIC 4	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
12.5 NAIC 5	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
12.6 NAIC 6	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
12.7 Totals	7,503,271	15,887,491	4,490,991	59,135	0	0	(b) 27,940,888	100.0	XXX	XXX	24,146,812	3,794,076
12.8 Line 12.7 as a % of Col. 7	26.9	56.9	16.1	0.2	0.0	0.0	100.0	XXX	XXX	XXX	86.4	13.6
13. Total Bonds Prior Year												
13.1 NAIC 1	2,754,051	15,322,515	1,771,088	59,083	0	0	XXX	XXX	19,906,737	71.3	16,621,772	3,284,965
13.2 NAIC 2	0	6,379,705	1,396,248	247,696	0	0	XXX	XXX	8,023,649	28.7	7,060,231	963,418
13.3 NAIC 3							XXX	XXX	0	0.0	0	0
13.4 NAIC 4							XXX	XXX	0	0.0	0	0
13.5 NAIC 5							XXX	XXX	(c) 0	0.0	0	0
13.6 NAIC 6							XXX	XXX	(c) 0	0.0	0	0
13.7 Totals	2,754,051	21,702,220	3,167,336	306,779	0	0	XXX	XXX	(b) 27,930,386	100.0	23,682,003	4,248,383
13.8 Line 13.7 as a % of Col. 9	9.9	77.7	11.3	1.1	0.0	0.0	XXX	XXX	100.0	XXX	84.8	15.2
14. Total Publicly Traded Bonds												
14.1 NAIC 1	4,595,520	8,882,737	2,496,475	59,135	0	0	16,033,867	57.4	16,621,772	59.5	16,033,867	XXX
14.2 NAIC 2	1,749,762	4,368,667	1,994,516	0	0	0	8,112,945	29.0	7,060,231	25.3	8,112,945	XXX
14.3 NAIC 3	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
14.4 NAIC 4	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
14.5 NAIC 5	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
14.6 NAIC 6	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
14.7 Totals	6,345,282	13,251,404	4,490,991	59,135	0	0	24,146,812	86.4	23,682,003	84.8	24,146,812	XXX
14.8 Line 14.7 as a % of Col. 7	26.3	54.9	18.6	0.2	0.0	0.0	100.0	XXX	XXX	XXX	100.0	XXX
14.9 Line 14.7 as a % of Line 12.7, Col. 7, Section 12	22.7	47.4	16.1	0.2	0.0	0.0	86.4	XXX	XXX	XXX	86.4	XXX
15. Total Privately Placed Bonds												
15.1 NAIC 1	1,157,989	2,024,246	0	0	0	0	3,182,235	11.4	3,284,965	11.8	XXX	3,182,235
15.2 NAIC 2	0	611,841	0	0	0	0	611,841	2.2	963,418	3.4	XXX	611,841
15.3 NAIC 3	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
15.4 NAIC 4	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
15.5 NAIC 5	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
15.6 NAIC 6	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
15.7 Totals	1,157,989	2,636,087	0	0	0	0	3,794,076	13.6	4,248,383	15.2	XXX	3,794,076
15.8 Line 15.7 as a % of Col. 7	30.5	69.5	0.0	0.0	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
15.9 Line 15.7 as a % of Line 12.7, Col. 7, Section 12	4.1	9.4	0.0	0.0	0.0	0.0	13.6	XXX	XXX	XXX	XXX	13.6

(a) Includes \$ 3,794,077 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ current year of bonds with Z designations and \$ prior year of bonds with Z designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement.

(c) Includes \$ current year, \$ prior year of bonds with 5GI designations and \$ current year, \$ prior year of bonds with 6* designations. "5GI" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

(d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$; NAIC 2 \$; NAIC 3 \$; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
1. U.S. Governments												
1.01 Issuer Obligations	1,995,721	4,194,363	0	59,135	0	XXX	6,249,219	22.4	6,246,025	22.4	6,249,219	0
1.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.05 Totals	1,995,721	4,194,363	0	59,135	0	XXX	6,249,219	22.4	6,246,025	22.4	6,249,219	0
2. All Other Governments												
2.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3. U.S. States, Territories and Possessions, Guaranteed												
3.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.01 Issuer Obligations	0	0	750,000	0	0	XXX	750,000	2.7	750,000	2.7	750,000	0
5.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.05 Totals	0	0	750,000	0	0	XXX	750,000	2.7	750,000	2.7	750,000	0
6. Industrial and Miscellaneous												
6.01 Issuer Obligations	5,399,446	10,868,336	3,740,991	0	0	XXX	20,008,773	71.6	19,898,195	71.2	17,147,593	2,861,180
6.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.04 Other Loan-Backed and Structured Securities ...	108,104	824,792	0	0	0	XXX	932,896	3.3	1,036,166	3.7	0	932,896
6.05 Totals	5,507,550	11,693,128	3,740,991	0	0	XXX	20,941,669	74.9	20,934,361	75.0	17,147,593	3,794,076
7. Hybrid Securities												
7.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates												
8.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.05 Affiliated Bank Loans - Issued	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.06 Affiliated Bank Loans - Acquired	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.07 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

SCHEDULE D - PART 1A - SECTION 2 (Continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
9. SVO Identified Funds												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
10. Unaffiliated Bank Loans												
10.01 Unaffiliated Bank Loans - Issued	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.02 Unaffiliated Bank Loans - Acquired	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.03 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11. Unaffiliated Certificates of Deposit												
11.01 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
12. Total Bonds Current Year												
12.01 Issuer Obligations	7,395,167	15,062,699	4,490,991	59,135	0	XXX	27,007,992	96.7	XXX	XXX	24,146,812	2,861,180
12.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.04 Other Loan-Backed and Structured Securities	108,104	824,792	0	0	0	XXX	932,896	3.3	XXX	XXX	0	932,896
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
12.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.09 Totals	7,503,271	15,887,491	4,490,991	59,135	0	0	27,940,888	100.0	XXX	XXX	24,146,812	3,794,076
12.10 Line 12.09 as a % of Col. 7	26.9	56.9	16.1	0.2	0.0	0.0	100.0	XXX	XXX	XXX	86.4	13.6
13. Total Bonds Prior Year												
13.01 Issuer Obligations	2,696,738	20,746,706	3,143,997	306,779	0	XXX	XXX	XXX	26,894,220	96.3	23,682,003	3,212,217
13.02 Residential Mortgage-Backed Securities						XXX	XXX	XXX	0	0.0	0	0
13.03 Commercial Mortgage-Backed Securities						XXX	XXX	XXX	0	0.0	0	0
13.04 Other Loan-Backed and Structured Securities	57,313	955,514	23,339	0	0	XXX	XXX	XXX	1,036,166	3.7	0	1,036,166
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
13.06 Affiliated Bank Loans						XXX	XXX	XXX	0	0.0	0	0
13.07 Unaffiliated Bank Loans						XXX	XXX	XXX	0	0.0	0	0
13.08 Unaffiliated Certificates of Deposit						XXX	XXX	XXX	0	0.0	0	0
13.09 Totals	2,754,051	21,702,220	3,167,336	306,779	0	0	XXX	XXX	27,930,386	100.0	23,682,003	4,248,383
13.10 Line 13.09 as a % of Col. 9	9.9	77.7	11.3	1.1	0.0	0.0	XXX	XXX	100.0	XXX	84.8	15.2
14. Total Publicly Traded Bonds												
14.01 Issuer Obligations	6,345,282	13,251,404	4,490,991	59,135	0	XXX	24,146,812	86.4	23,682,003	84.8	24,146,812	XXX
14.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	XXX
14.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.09 Totals	6,345,282	13,251,404	4,490,991	59,135	0	0	24,146,812	86.4	23,682,003	84.8	24,146,812	XXX
14.10 Line 14.09 as a % of Col. 7	26.3	54.9	18.6	0.2	0.0	0.0	100.0	XXX	XXX	XXX	100.0	XXX
14.11 Line 14.09 as a % of Line 12.09, Col. 7, Section 12	22.7	47.4	16.1	0.2	0.0	0.0	86.4	XXX	XXX	XXX	86.4	XXX
15. Total Privately Placed Bonds												
15.01 Issuer Obligations	1,049,885	1,811,295	0	0	0	XXX	2,861,180	10.2	3,212,217	11.5	XXX	2,861,180
15.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.04 Other Loan-Backed and Structured Securities	108,104	824,792	0	0	0	XXX	932,896	3.3	1,036,166	3.7	XXX	932,896
15.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	XXX	0
15.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.09 Totals	1,157,989	2,636,087	0	0	0	0	3,794,076	13.6	4,248,383	15.2	XXX	3,794,076
15.10 Line 15.09 as a % of Col. 7	30.5	69.5	0.0	0.0	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
15.11 Line 15.09 as a % of Line 12.09, Col. 7, Section 12	4.1	9.4	0.0	0.0	0.0	0.0	13.6	XXX	XXX	XXX	XXX	13.6

Schedule DA - Verification - Short-Term Investments

N O N E

Schedule DB - Part A - Verification - Options, Caps, Floors, Collars, Swaps and Forwards

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

Schedule DB - Part C - Section 1 - Replication (Synthetic Asset) Transactions (RSATs) Open

N O N E

Schedule DB-Part C-Section 2-Reconciliation of Replication (Synthetic Asset) Transactions Open

N O N E

Schedule DB - Verification - Book/Adjusted Carrying Value, Fair Value and Potential Exposure of
Derivatives

N O N E

SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1 Total	2 Bonds	3 Money Market Mutual funds	4 Other (a)
1. Book/adjusted carrying value, December 31 of prior year	6,257,000	0	6,257,000	0
2. Cost of cash equivalents acquired	10,835,000	0	10,835,000	0
3. Accrual of discount	0	0	0	0
4. Unrealized valuation increase/(decrease)	0	0	0	0
5. Total gain (loss) on disposals	0	0	0	0
6. Deduct consideration received on disposals	4,465,000	0	4,465,000	0
7. Deduct amortization of premium	0	0	0	0
8. Total foreign exchange change in book/adjusted carrying value	0	0	0	0
9. Deduct current year's other than temporary impairment recognized	0	0	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	12,627,000	0	12,627,000	0
11. Deduct total nonadmitted amounts	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	12,627,000	0	12,627,000	0

(a) Indicate the category of such investments, for example, joint ventures, transportation equipment:

Schedule A - Part 1 - Real Estate Owned

NONE

Schedule A - Part 2 - Real Estate Acquired and Additions Made

NONE

Schedule A - Part 3 - Real Estate Disposed

NONE

Schedule B - Part 1 - Mortgage Loans Owned

NONE

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made

NONE

Schedule B - Part 3 - Mortgage Loans Disposed, Transferred or Repaid

NONE

Schedule BA - Part 1 - Other Long-Term Invested Assets Owned

NONE

Schedule BA - Part 2 - Other Long-Term Invested Assets Acquired and Additions Made

NONE

Schedule BA - Part 3 - Other Long-Term Invested Assets Disposed, Transferred or Repaid

NONE

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
912810-FT-0	US TREASURY TREASURY BOND	0			1.A	58,500	106.8910	64,134	60,000	59,135	0	52	0	0	4.500	4.657	FA	1,020	2,700	11/21/2006	02/15/2036
912828-2N-9	US TREASURY TREASURY NOTE	0			1.A	1,837,435	98.2850	1,798,617	1,830,000	1,830,663	0	(1,122)	0	0	2.125	2.062	JJ	16,274	38,888	08/09/2017	07/31/2024
912828-2N-9	US TREASURY TREASURY NOTE	0			1.A	165,670	98.2850	162,171	165,000	165,060	0	(101)	0	0	2.125	2.062	JJ	1,467	3,506	08/09/2017	07/31/2024
912828-R3-6	US TREASURY TREASURY NOTE	0			1.A	140,066	94.3750	132,125	140,000	140,020	0	(6)	0	0	1.625	1.619	MN	294	2,275	06/13/2016	05/15/2026
912828-R3-6	US TREASURY TREASURY NOTE	0			1.A	285,134	94.3750	268,969	285,000	285,041	0	(12)	0	0	1.625	1.619	MN	598	4,631	06/13/2016	05/15/2026
912828-V9-8	US TREASURY TREASURY NOTE	0			1.A	698,157	94.9610	674,223	710,000	705,991	0	1,222	0	0	2.250	2.439	FA	6,034	15,975	02/13/2017	02/15/2027
912828-V9-8	US TREASURY TREASURY NOTE	0			1.A	54,083	94.9610	52,229	55,000	54,689	0	95	0	0	2.250	2.439	FA	467	1,238	02/13/2017	02/15/2027
91282C-EW-7	US TREASURY TREASURY NOTE	0			1.A	969,300	97.7660	938,550	960,000	966,681	0	(1,784)	0	0	3.250	3.039	JD	86	31,200	07/07/2022	06/30/2027
91282C-EW-7	US TREASURY TREASURY NOTE	0			1.A	40,388	97.7660	39,106	40,000	40,278	0	(74)	0	0	3.250	3.039	JD	4	1,300	07/07/2022	06/30/2027
91282C-GV-7	US TREASURY TREASURY NOTE	0			1.A	795,838	99.0940	787,795	795,000	795,660	0	(178)	0	0	3.750	3.712	AO	6,353	14,906	04/26/2023	04/15/2026
91282C-GV-7	US TREASURY TREASURY NOTE	0			1.A	100,105	99.0940	99,094	100,000	100,083	0	(22)	0	0	3.750	3.712	AO	799	1,875	04/26/2023	04/15/2026
91282C-GV-7	US TREASURY TREASURY NOTE	0			1.A	1,106,165	99.0940	1,094,986	1,105,000	1,105,918	0	(247)	0	0	3.750	3.712	AO	8,831	20,719	04/26/2023	04/15/2026
0019999999	Subtotal - Bonds - U.S. Governments - Issuer Obligations					6,250,841	XXX	6,111,999	6,245,000	6,249,219	0	(2,177)	0	0	XXX	XXX	XXX	42,227	139,213	XXX	XXX
0109999999	Total - U.S. Government Bonds					6,250,841	XXX	6,111,999	6,245,000	6,249,219	0	(2,177)	0	0	XXX	XXX	XXX	42,227	139,213	XXX	XXX
0309999999	Total - All Other Government Bonds					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
0509999999	Total - U.S. States, Territories and Possessions Bonds					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
0709999999	Total - U.S. Political Subdivisions Bonds					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
917587-G6-8	UTAH TRANSIT AUTH			1	1.C FE	750,000	83.1860	623,895	750,000	750,000	0	0	0	0	2.289	2.289	JD	763	17,168	10/20/2021	12/15/2032
0819999999	Subtotal - Bonds - U.S. Special Revenues - Issuer Obligations					750,000	XXX	623,895	750,000	750,000	0	0	0	0	XXX	XXX	XXX	763	17,168	XXX	XXX
0909999999	Total - U.S. Special Revenues Bonds					750,000	XXX	623,895	750,000	750,000	0	0	0	0	XXX	XXX	XXX	763	17,168	XXX	XXX
025816-CS-6	AMERICAN EXPRESS COMPANY			1	1.F FE	749,298	93.7450	703,092	750,000	749,548	0	135	0	0	2.550	2.570	MS	6,214	19,121	03/01/2022	03/04/2027
03027X-AV-2	AMERICAN TOWER CORP AMERICAN TOWER CORPORATION			1	2.C FE	347,158	97.5640	341,472	350,000	349,436	0	526	0	0	2.950	3.109	JJ	4,761	10,325	06/10/2019	01/15/2025
03740L-AD-4	AON CORP / AON GLOBAL HOLDINGS AON CORP/AON GLOBAL HOLD			1	2.A FE	349,804	94.5160	330,806	350,000	349,887	0	31	0	0	2.850	2.860	MN	914	10,030	02/23/2022	05/28/2027
039483-BL-5	ARCHER-DANIELS-MIDLAND COMPANY			1	1.F FE	649,306	95.2360	666,654	700,000	681,800	0	6,540	0	0	2.500	3.552	FA	6,806	17,500	08/21/2018	08/11/2026
05552J-AA-7	BBVA USA			2	1.F FE	499,765	98.1290	490,645	500,000	499,968	0	49	0	0	2.500	2.510	FA	4,306	12,500	08/20/2019	08/27/2024
110122-CN-6	BRISTOL-MYERS SQUIBB CO			1	1.F FE	698,395	97.0780	679,549	700,000	699,303	0	269	0	0	3.200	3.243	JD	996	22,400	07/17/2020	06/15/2026
126650-DF-4	CVS HEALTH CORP			1	2.B FE	349,605	95.6740	334,860	350,000	349,842	0	57	0	0	3.000	3.018	FA	3,967	10,500	08/08/2019	08/15/2026
14040H-CN-3	CAPITAL ONE FIN CORP CAPITAL ONE FINANCIAL CORPORAT			2	2.A FE	350,000	89.3030	312,561	350,000	350,000	0	0	0	0	3.273	3.091	MS	3,819	11,456	03/02/2022	03/01/2030
14448C-AP-9	CARRIER GLOBAL CORP			1	2.B FE	350,000	94.1730	329,604	350,000	350,000	0	0	0	0	2.493	2.493	FA	3,296	8,726	12/10/2020	02/15/2027
149130-2V-0	CATERPILLAR FINANCIAL SERVICES CATERPILLAR FINANCIAL SERVICES			1	1.F FE	698,509	98.9400	692,577	700,000	699,880	0	312	0	0	2.850	2.896	MN	2,438	19,950	05/14/2019	05/17/2024
150890-AJ-3	CELANESE US HOLDINGS LLC			1	2.C FE	349,633	99.0420	346,646	350,000	349,972	0	78	0	0	3.500	3.523	MN	1,803	12,250	04/29/2019	05/08/2024
15189T-AW-7	CENTERPOINT ENERGY INC			1	2.B FE	349,405	97.8210	342,372	350,000	349,919	0	121	0	0	2.500	2.536	MS	2,917	8,750	08/12/2019	09/01/2024
174610-AR-6	CITIZENS FINANCIAL GROUP INC CITIZENS FINANCIAL GROUP			1	2.A FE	349,293	93.1620	326,067	350,000	349,724	0	102	0	0	2.850	2.882	JJ	4,267	9,975	07/22/2019	07/27/2026
233331-AW-7	DTE ENERGY CO			1	2.B FE	349,885	97.7000	341,951	350,000	349,982	0	24	0	0	2.529	2.536	AO	2,213	8,852	08/08/2019	10/01/2024
233851-DX-9	DAIMLER FINANCE NORTH AMERICA Series 144A			1	1.F FE	349,395	98.5900	345,065	350,000	349,939	0	132	0	0	2.700	2.739	JD	446	9,450	08/12/2019	06/14/2024
24422E-UJ-5	JOHN DEERE CAPITAL CORP			1	1.F FE	698,803	99.4650	696,221	700,000	699,951	0	266	0	0	2.600	2.639	MS	5,763	18,200	06/04/2019	03/07/2024
26441C-BT-1	DUKE ENERGY CORP			1	2.B FE	249,640	97.0400	242,612	250,000	249,682	0	30	0	0	4.500	4.510	FA	4,250	11,375	08/08/2022	08/15/2032
277432-AX-8	EASTMAN CHEMICAL COMPANY			1	2.B FE	349,948	103.7430	363,102	350,000	349,951	0	3	0	0	5.750	5.752	MS	6,317	10,063	02/22/2023	03/08/2033
302491-AT-2	FMC CORP			1	2.C FE	349,647	94.6750	331,362	350,000	349,854	0	50	0	0	3.200	3.216	AO	2,800	11,200	09/17/2019	10/01/2026
337738-AT-5	FISERV INC			1	2.B FE	349,976	96.2800	336,979	350,000	349,991	0	3	0	0	3.200	3.201	JJ	5,600	11,200	06/10/2019	07/01/2026
361448-BK-8	GATX CORP GATX CORPORATION			1	2.B FE	247,623	97.9480	244,869	250,000	247,884	0	189	0	0	4.900	5.016	MS	3,607	13,441	08/08/2022	03/15/2033
37940X-AQ-5	GLOBAL PAYMENTS INC. GLOBAL PAYMENTS INC			1	2.C FE	199,666	101.1650	202,330	200,000	199,699	0	26	0	0	5.400	5.422	FA	4,080	10,590	08/08/2022	08/15/2032

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
40139L-AF-0	GUARDIAN LIFE GLOBAL FUNDING Series 144A				1.B FE	699,258	.98 9660	692,759	700,000	699,945	.0	155	.0	.0	2.900	2.923	MN	3,101	20,300	04/29/2019	05/06/2024
404119-CJ-6	HCA THE HEALTHCARE CO HCA INC	1			2.C FE	348,442	.92 2880	323,007	350,000	348,552	.0	109	.0	.0	3.375	3.463	MS	3,478	5,906	08/08/2023	03/15/2029
438516-CL-8	HONEYWELL INTERNATIONAL INC	1			1.F FE	748,290	100 2580	751,934	750,000	748,514	.0	224	.0	.0	4.250	4.294	JJ	19,833	.0	05/12/2023	01/15/2029
458140-BQ-2	INTEL CORP INTEL CORPORATION	1			1.F FE	499,025	.98 1000	490,501	500,000	499,518	.0	138	.0	.0	3.750	3.782	MS	5,000	18,750	03/20/2020	03/25/2027
45866F-AV-6	INTERCONTINENTALEXCHANGE INC	1			1.G FE	499,470	.99 7030	498,515	500,000	499,590	.0	65	.0	.0	4.350	4.367	JD	967	21,750	05/12/2022	06/15/2029
49338C-AB-9	KEYSPAN GAS EAST CORP Series 144A	1			2.A FE	357,823	.93 1730	326,105	350,000	352,911	.0	(1,177)	.0	.0	2.742	2.380	FA	3,626	9,597	08/26/2019	08/15/2026
501044-DE-8	KROGER CO	1			2.A FE	338,345	.94 5920	331,073	350,000	345,238	.0	1,608	.0	.0	2.650	3.164	AO	1,958	9,275	06/25/2019	10/15/2026
548661-EG-8	LOWES COMPANIES INC	1			2.A FE	219,837	.96 4300	212,147	220,000	219,892	.0	31	.0	.0	3.350	3.366	AO	1,843	9,370	03/22/2022	04/01/2027
55336V-BU-3	MPLX LP	1			2.B FE	248,583	.98 1080	245,270	250,000	248,747	.0	118	.0	.0	4.950	5.022	MS	4,125	13,063	08/08/2022	09/01/2032
617446-8J-1	MORGAN STANLEY NATIONAL RURAL UTILITIES COOP NATIONAL RURAL UTILITIES COOPE	1			1.E FE	700,000	.98 3930	688,748	700,000	700,000	.0	1	.0	.0	2.720	2.720	JJ	8,409	19,040	07/18/2019	07/22/2025
637432-NZ-4	UTILITIES COOPE	1			1.E FE	498,195	.94 9940	474,972	500,000	498,372	.0	147	.0	.0	4.150	4.194	JD	922	20,750	08/10/2022	12/15/2032
68217F-AA-0	OMNICOM GRP INC	1			2.A FE	357,980	.97 4560	341,096	350,000	352,675	.0	(1,243)	.0	.0	3.600	3.211	AO	2,660	12,600	06/26/2019	04/15/2026
693475-AX-3	PNC FINANCIAL SERVICES GROUP PNC FINANCIAL SERVICES GROUP I	2			1.G FE	598,854	.94 7970	568,784	600,000	599,556	.0	165	.0	.0	2.600	2.630	JJ	6,847	15,600	07/18/2019	07/23/2026
744573-AN-6	ENTERPRISE GROU	1			2.B FE	349,836	.98 6880	345,407	350,000	349,984	.0	34	.0	.0	2.875	2.885	JD	447	10,063	06/03/2019	06/15/2024
776743-AH-9	ROPER IND INC	1			2.B FE	349,353	.97 6900	341,916	350,000	349,906	.0	131	.0	.0	2.350	2.389	MS	2,422	8,225	08/19/2019	09/15/2024
808513-BB-0	CHARLES SCHWAB CORP CHARLES SCHWAB CORPORATION (TH	1			1.F FE	499,730	.98 8480	494,242	500,000	499,928	.0	56	.0	.0	4.200	4.212	MS	5,658	21,000	03/20/2020	03/24/2025
854502-AK-7	STANLEY BLACK & DECKER INC	1			2.A FE	357,018	.96 7240	338,535	350,000	352,256	.0	(1,088)	.0	.0	3.400	3.062	MS	3,967	11,900	05/15/2019	03/01/2026
89789M-AG-7	TRUIST FINANCIAL CORP	1			1.G FE	200,000	.96 5280	193,057	200,000	200,000	.0	0	.0	.0	4.123	3.831	JD	573	8,246	06/01/2022	06/06/2028
970648-AL-5	WILLIS NORTH AMERICA INC	1			2.B FE	299,865	.99 1630	297,488	300,000	299,914	.0	22	.0	.0	4.650	4.659	JD	620	13,950	05/12/2022	06/15/2027
45685N-AA-4	ING GROEP NV Series 144A	D			1.G FE	698,208	.99 4120	695,885	700,000	699,455	.0	253	.0	.0	4.625	4.666	JJ	15,738	32,375	11/08/2018	01/06/2026
62954H-AZ-1	NXP BV/NXP FUNDING LLC/NXP USA	C	1		2.A FE	349,922	.97 4240	340,984	350,000	349,957	.0	16	.0	.0	3.875	3.880	JD	490	13,563	05/19/2022	06/18/2026
80685A-AK-1	SCHLUMBERGER INVESTMENT SA	C	1		1.F FE	758,556	101 0980	768,343	760,000	758,721	.0	165	.0	.0	4.500	4.543	MN	4,370	17,100	05/08/2023	05/15/2028
902613-AP-3	UBS GROUP AG Series 144A	C	2		1.G FE	500,000	.98 4430	492,216	500,000	500,000	.0	0	.0	.0	4.751	4.596	MN	3,233	23,755	05/03/2022	05/12/2028
980236-AP-8	WOODSIDE FIN LTD Series 144A	C	1		2.A FE	264,765	.93 8420	234,605	250,000	258,930	.0	(2,106)	.0	.0	3.700	2.741	MS	2,724	9,250	02/25/2021	03/15/2028
1019999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations					19,976,109	XXX	19,488,985	20,030,000	20,008,773	0	6,767	0	0	XXX	XXX	XXX	184,591	621,282	XXX	XXX
43284H-AA-7	HGVT_19-AA Series 144A		2		1.A FE	232,877	.95 1710	221,667	232,914	232,896	.0	9	.0	.0	2.340	2.355	MON	91	5,450	08/06/2019	07/25/2033
78403D-AN-0	SBA TOWER TRUST Series 144A		1		1.F FE	700,000	.96 5670	675,972	700,000	700,000	.0	0	.0	.0	2.836	2.853	MON	882	19,852	09/10/2019	01/15/2025
1049999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Other Loan-Backed and Structured Securities					932,877	XXX	897,639	932,914	932,896	0	9	0	0	XXX	XXX	XXX	973	25,302	XXX	XXX
1109999999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds					20,908,986	XXX	20,386,624	20,962,914	20,941,669	0	6,776	0	0	XXX	XXX	XXX	185,564	646,584	XXX	XXX
1309999999	Total - Hybrid Securities					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
1509999999	Total - Parent, Subsidiaries and Affiliates Bonds					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
1909999999	Subtotal - Bonds - Unaffiliated Bank Loans					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2419999999	Total - Issuer Obligations					26,976,950	XXX	26,224,879	27,025,000	27,007,992	0	4,590	0	0	XXX	XXX	XXX	227,581	777,663	XXX	XXX
2429999999	Total - Residential Mortgage-Backed Securities					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2439999999	Total - Commercial Mortgage-Backed Securities					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2449999999	Total - Other Loan-Backed and Structured Securities					932,877	XXX	897,639	932,914	932,896	0	9	0	0	XXX	XXX	XXX	973	25,302	XXX	XXX
2459999999	Total - SVO Identified Funds					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2469999999	Total - Affiliated Bank Loans					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
2479999999	Total - Unaffiliated Bank Loans					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2489999999	Total - Unaffiliated Certificates of Deposit					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2509999999	Total Bonds					27,909,827	XXX	27,122,518	27,957,914	27,940,888	0	4,599	0	0	XXX	XXX	XXX	228,554	802,965	XXX	XXX

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

Number	1A	1A ..\$	6,482,115	1B ..\$	699,945	1C ..\$	750,000	1D ..\$	0	1E ..\$	1,198,372	1F ..\$	7,587,070	1G ..\$	2,498,601
	1B	2A ..\$	3,281,470	2B ..\$	3,845,802	2C ..\$	1,597,513								
	1C	3A ..\$	0	3B ..\$	0	3C ..\$	0								
	1D	4A ..\$	0	4B ..\$	0	4C ..\$	0								
	1E	5A ..\$	0	5B ..\$	0	5C ..\$	0								
	1F	6 ..\$	0												

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Schedule D - Part 2 - Section 1 - Preferred Stocks Owned

N O N E

Schedule D - Part 2 - Section 2 - Common Stocks Owned

N O N E

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends
91282C-GV-7	US TREASURY TREASURY NOTE 3.750% 04/15/26		04/26/2023	BANC OF AMERICA SECURITIES LLC		2,002,109	2,000,000	2,459
0109999999	Subtotal - Bonds - U.S. Governments					2,002,109	2,000,000	2,459
277432-AX-8	EASTMAN CHEMICAL COMPANY 5.750% 03/08/33		02/22/2023	J.P. MORGAN SECURITIES INC		349,948	350,000	0
404119-CJ-6	HCA THE HEALTHCARE CO HCA INC 3.375% 03/15/29		08/08/2023	Tax Free Exchange		348,442	350,000	4,692
438516-CL-8	HONEYWELL INTERNATIONAL INC 4.250% 01/15/29		05/12/2023	J.P. MORGAN SECURITIES INC		748,290	750,000	0
806854-AK-1	SCHLUMBERGER INVESTMENT SA 4.500% 05/15/28	C	05/08/2023	DEUTSCHE BANK SECURITIES INC		758,556	760,000	0
1109999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					2,205,236	2,210,000	4,692
2509999997	Total - Bonds - Part 3					4,207,345	4,210,000	7,151
2509999998	Total - Bonds - Part 5					0	0	0
2509999999	Total - Bonds					4,207,345	4,210,000	7,151
4509999997	Total - Preferred Stocks - Part 3					0	XXX	0
4509999998	Total - Preferred Stocks - Part 5					0	XXX	0
4509999999	Total - Preferred Stocks					0	XXX	0
5989999997	Total - Common Stocks - Part 3					0	XXX	0
5989999998	Total - Common Stocks - Part 5					0	XXX	0
5989999999	Total - Common Stocks					0	XXX	0
5999999999	Total - Preferred and Common Stocks					0	XXX	0
6009999999	Totals					4,207,345	XXX	7,151

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	
										11	12	13	14	15							
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date	
912828-R6-9	US TREASURY TREASURY NOTE		05/31/2023	Maturity		2,000,000	2,000,000	1,956,094	1,996,738	0	3,262	0	3,262	0	2,000,000	0	0	0	16,250	05/31/2023	
912828-2P-4	US TREASURY		01/01/2023	Maturity		0	0	0	0	0	0	0	0	0	0	0	0	0	743	01/01/2023	
0109999999	Subtotal - Bonds - U.S. Governments					2,000,000	2,000,000	1,956,094	1,996,738	0	3,262	0	3,262	0	2,000,000	0	0	0	16,993	XXX	
20034D-JA-8	COMERICA BANK 2.500% 07/23/24		04/27/2023	KEYBANC CAPITAL MARKET		652,190	700,000	699,347	699,788	0	44	0	44	0	699,832	0	(47,643)	(47,643)	13,514	07/23/2024	
26875P-AK-7	EOG RESOURCES INC EOG RESOURCES INC		03/15/2023	Maturity		700,000	700,000	713,314	700,000	0	0	0	0	0	700,000	0	0	0	9,188	03/15/2023	
404119-CE-7	HCA THE HEALTHCARE CO Series 144A 3.375% 03/15/29		08/08/2023	Tax Free Exchange		348,442	350,000	348,093	348,293	0	149	0	149	0	348,442	0	0	0	10,598	03/15/2029	
43284H-AA-7	HGVT_19-AA Series 144A 2.340% 07/25/33		12/25/2023	Paydown		103,290	103,290	103,274	103,278	0	12	0	12	0	103,290	0	0	0	1,242	07/25/2033	
854502-AK-7	STANLEY BLACK & DECKER INC 3.400% 03/01/26		02/22/2023	CITIGROUP GLOBAL MARKETS		332,178	350,000	357,018	353,344	0	(160)	0	(160)	0	353,184	0	(21,006)	(21,006)	5,719	03/01/2026	
1109999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					2,136,100	2,203,290	2,221,046	2,204,703	0	45	0	45	0	2,204,748	0	(68,649)	(68,649)	40,261	XXX	
2509999997	Total - Bonds - Part 4					4,136,100	4,203,290	4,177,140	4,201,441	0	3,307	0	3,307	0	4,204,748	0	(68,649)	(68,649)	57,254	XXX	
2509999998	Total - Bonds - Part 5					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
2509999999	Total - Bonds					4,136,100	4,203,290	4,177,140	4,201,441	0	3,307	0	3,307	0	4,204,748	0	(68,649)	(68,649)	57,254	XXX	
4509999997	Total - Preferred Stocks - Part 4					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4509999998	Total - Preferred Stocks - Part 5					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4509999999	Total - Preferred Stocks					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5989999997	Total - Common Stocks - Part 4					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5989999998	Total - Common Stocks - Part 5					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5989999999	Total - Common Stocks					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5999999999	Total - Preferred and Common Stocks					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6009999999	Totals					4,136,100	XXX	4,177,140	4,201,441	0	3,307	0	3,307	0	4,204,748	0	(68,649)	(68,649)	57,254	XXX	

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Schedule D - Part 5 - Long Term Bonds and Stocks Acquired and Fully Disposed Of

NONE

Schedule D-Part 6-Section 1-Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

NONE

Schedule D - Part 6 - Section 2

NONE

Schedule DA - Part 1 - Short-Term Investments Owned

NONE

Schedule DB - Part A - Section 1 - Options, Caps, Floors, Collars, Swaps and Forwards Open

NONE

Schedule DB - Part A - Section 2 - Options, Caps, Floors, Collars, Swaps and Forwards Terminated

NONE

Schedule DB - Part B - Section 1 - Futures Contracts Open

NONE

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made

NONE

Schedule DB - Part B - Section 2 - Futures Contracts Terminated

NONE

Schedule DB - Part D - Section 1 - Counterparty Exposure for Derivative Instruments Open

NONE

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged By

NONE

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged To

NONE

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees as of December 31 of
Current Year

NONE

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

NONE

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

N O N E

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
0109999999	Total - U.S. Government Bonds					0	0	0
0309999999	Total - All Other Government Bonds					0	0	0
0509999999	Total - U.S. States, Territories and Possessions Bonds					0	0	0
0709999999	Total - U.S. Political Subdivisions Bonds					0	0	0
0909999999	Total - U.S. Special Revenues Bonds					0	0	0
1109999999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds					0	0	0
1309999999	Total - Hybrid Securities					0	0	0
1509999999	Total - Parent, Subsidiaries and Affiliates Bonds					0	0	0
1909999999	Subtotal - Unaffiliated Bank Loans					0	0	0
2419999999	Total - Issuer Obligations					0	0	0
2429999999	Total - Residential Mortgage-Backed Securities					0	0	0
2439999999	Total - Commercial Mortgage-Backed Securities					0	0	0
2449999999	Total - Other Loan-Backed and Structured Securities					0	0	0
2459999999	Total - SVO Identified Funds					0	0	0
2469999999	Total - Affiliated Bank Loans					0	0	0
2479999999	Total - Unaffiliated Bank Loans					0	0	0
2509999999	Total Bonds					0	0	0
09248U-71-8	BLACKROCK LIQUIDITY:TEMPFUND I		06/30/2023	0.000		1,051,000	0	45,681
261908-10-7	DREYFUS TREAS&AGEN CASH MGMT I		06/28/2023	0.000		1,050,000	0	40,347
316175-50-4	FIDELITY INSTIT TREASURY I GLAIC 140135		06/28/2023	0.000		1,054,000	0	44,536
31846V-54-2	FIRST AMERICAN TREAS OBLIGATIO FIRST AMERICAN TRSY OBL Z 3678		06/28/2023	0.000		1,050,000	0	23,236
38141W-32-3	GOLDMAN SACHS FS TREAS OBLIGI		06/28/2023	0.000		1,065,000	0	42,786
4812C2-73-4	JPMORGAN US TREAS PLUS MMFINS		06/28/2023	0.000		1,050,000	0	27,649
60934N-50-0	FEDERATEDGOVT OBLIG FUNDINST		06/30/2023	0.000		1,050,000	0	44,301
61747C-58-2	MORGAN STANLEY TRY INSTL #8304		06/28/2023	0.000		1,042,000	0	32,572
825252-40-6	AIM STIT TREASURYCASH MGMT		06/28/2023	0.000		1,065,000	0	28,291
857492-55-7	STATE STREET INSTITUTIONAL TRE		06/28/2023	0.000		1,050,000	0	26,394
90262Y-80-2	UBS MONEY SER - UBS SELECT PRI		06/28/2023	0.000		1,050,000	0	28,100
94975H-29-6	WELLS FARGO ADV TREAS PLUS MMF GIC		06/28/2023	0.000		1,050,000	0	23,194
8209999999	Subtotal - Exempt Money Market Mutual Funds - as Identified by the SVO					12,627,000	0	407,087
8609999999	Total Cash Equivalents					12,627,000	0	407,087

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

Line Number	1A	1B	1C	1D	1E	1F	1G							
1A	1A ..\$	0	1B ..\$	0	1C ..\$	0	1D ..\$	0	1E ..\$	0	1F ..\$	0	1G ..\$	0
1B	2A ..\$	0	2B ..\$	0	2C ..\$	0								
1C	3A ..\$	0	3B ..\$	0	3C ..\$	0								
1D	4A ..\$	0	4B ..\$	0	4C ..\$	0								
1E	5A ..\$	0	5B ..\$	0	5C ..\$	0								
1F	6 ..\$	0												

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, Etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR	B..... Pledge for AR Special Deposit (100000 Par)			100,083	99,094
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT	B..... Pledge for CT Special Deposit (60000 Par)			60,022	58,971
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL	B..... Pledge for FL Special Deposit (110000 Par)			110,040	108,114
11. Georgia	GA	B..... Pledge for GA Special Deposit (50000 Par)			50,042	49,547
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS	B..... Pledge for KS Special Deposit (230000 Par)			229,917	217,180
18. Kentucky	KY	B..... Pledge for KY Special Deposit (210000 Par)			211,464	205,308
19. Louisiana	LA					
20. Maine	ME					
21. Maryland	MD	B..... Pledge for MD Special Deposit (100000 Par)			100,036	98,285
22. Massachusetts	MA	B..... Pledge for MA Special Deposit (100000 Par)			100,083	99,094
23. Michigan	MI	B..... Pledge for MI Special Deposit (75000 Par)			75,027	73,714
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO					
27. Montana	MT					
28. Nebraska	NE	B..... Pledge for NE Special Deposit (240000 Par)			238,643	227,906
29. Nevada	NV					
30. New Hampshire	NH					
31. New Jersey	NJ					
32. New Mexico	NM	B..... Pledge for NM Special/General Dep (450000 Par)	223,727	213,662	223,727	213,662
33. New York	NY					
34. North Carolina	NC	B..... Required Special Deposit (1677000 Par)	1,681,159	1,645,452		
35. North Dakota	ND					
36. Ohio	OH	B..... Pledge for OH Special Deposit (120000 Par)			119,157	123,105
37. Oklahoma	OK					
38. Oregon	OR	B..... Pledge for OR Special Deposit (525000 Par)			525,437	520,242
39. Pennsylvania	PA					
40. Rhode Island	RI	B..... Pledge for RI Special Deposit (215000 Par)			215,031	202,906
41. South Carolina	SC	B..... Pledge for SC Special Deposit (160000 Par)			160,058	157,256
42. South Dakota	SD	B..... Pledge for SD Special Deposit (45000 Par)			45,017	44,228
43. Tennessee	TN	B..... Pledge for TN Special Deposit (213000 Par)			214,485	208,241
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA	B..... Pledge for VA Special Deposit (80000 Par)			80,029	78,628
48. Washington	WA					
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY	B..... Pledge for WY Special Deposit (120000 Par)			120,100	118,913
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR					
55. U.S. Virgin Islands	VI					
56. Northern Mariana Islands	MP					
57. Canada	CAN					
58. Aggregate Alien and Other	OT	XXX	0	0	0	0
59. Subtotal	XXX	XXX	1,904,886	1,859,114	2,978,398	2,904,394
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX	0	0	0	0
5899. Totals (Lines 5801 thru 5803 plus 5898)(Line 58 above)	XXX	XXX	0	0	0	0