

Overview of used GRI Sustainability Reporting Guidelines* PAGE II OF II					
2007 CSR Report		2006 CSR Report			
General	Chapter	Remarks	Chapter	2006 CSR Report	Remarks
Environmental performance indicators					
Materials					
EN 1	Materials used.	To be published on the internet.	6. Essent as business operator	Used fuels and bulk chemicals.	
EN 2	Percentage of materials used that are recycled input materials	To be published on the internet.		Not available	
Energy					
EN 3	Direct energy consumption by primary energy source.	05. Essent as a market player + 07. Essent as a corporate citizen		Energy consumption not mentioned. Total energy production to be published on the internet. Total sustainable energy generated by Essent Group mentioned in chapter 5. Essent as a	Energy consumption not mentioned. Energy production and used fuels reported.
EN 4	Indirect energy consumption by primary source.			Indirect energy consumption not reported. Environmental impact of delivered electricity to be published on the internet.	Indirect energy consumption not reported. Environmental impact of delivered electricity lower is.
EN 6	Initiatives to provide energy-efficient or renewable energy based products and services, and reduction in energy requirements as a result of these initiatives.	05. Essent as a market player		7. Essent as marketplayer + 9. Essent as corporate citizen.	
EN 7	Initiatives to reduce indirect energy consumption and reductions achieved.	05. Essent as a market player		7. Essent as marketplayer	
Water					
EN 8	Total water withdrawal by source.			To be published on the internet.	
Biodiversity					
EN 11	Location and size of land owned in or adjacent to protected areas.			Not available nor considered relevant.	Not available nor considered relevant.
EN 12	Description of significant impacts of activities or adjacent to protected areas.			Not available nor considered relevant.	Not available nor considered relevant.
Emissions, effluents and waste					
EN 16	Total direct and indirect greenhouse gas emissions by weight.	04. Essent as a business operator		Only CO2 emissions directly related to electricity generation.	Only direct emissions reported
EN 17	Other relevant indirect greenhouse gas emissions by weight.			To be published on the internet.	Not reported.
EN 18	Initiatives to reduce greenhouse gas emissions and reductions achieved.	04. Essent as a business operator		6. Essent as business operator	
EN 19	Emissions of ozone-depleting substances.			Not relevant.	Not relevant.
EN 20	NOx and other significant air emissions by type and weight.			To be published on the internet.	
EN 21	Total water discharge by quality and destination.			To be published on the internet.	
EN 22	Total weight of waste by type and disposal method.			To be published on the internet.	Waste and residual products from energy generation and waste treatment are reported. For waste treatment only waste produced from core operational processes is reported.
EN 23	Total number and volume of significant spills.			Not shown.	Reported under EN 26.
Products and services					
EN 26	Initiatives to mitigate environmental impacts of products and services and extent of impact mitigation.	05. Essent as a market player		7. Essent as market player	
EN 27	Percentage of packing material reclaimed.			Not relevant.	Not relevant.
Compliance					
EN 28	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations.			To be published on the internet.	7. Essent as corporate citizen
Social performance indicators					
Employment					
LA 1	Total workforce by employment type, type employment contract and region.	06. Essent as an employer		6. Essent as employer	
LA 2	Total number and rate of employee turnover.	06. Essent as an employer		6. Essent as employer	
Labour / management relations					
LA 4	Percentage of employees covered by collective bargaining agreements.			Not measured.	Not measured.
LA 5	Minimum notice periods regarding operational changes.			Not measured.	Not measured.
Occupational health and safety					
LA 7	Rates of injury, occupational diseases, lost days and absenteeism.	06. Essent as an employer		6. Essent as employer	
LA 8	Education, training, counseling, prevention and risk-control programs in place to assist workforce members regarding serious diseases.			Not considered relevant as focussed on diseases.	Not considered relevant as focussed on diseases.
Training and education					
LA 10	Average hours of training per year per employee category.			Not measured.	Not measured. Overview of various training programmes
Diversity and equal opportunity					
LA 13	Composition of governance bodies and breakdown of employee per category according to age, gender group and minority.	06. Essent as an employer		6. Essent as employer	
LA 14	Ratio of basic salary of men to women by employee category.			Not measured.	Not measured.
Human rights					
Investment and procurement practices					
HR 1	Percentage and total number of significant investment agreements that include human rights clauses or that have undergone human rights screening.			Not measured.	Not measured.
HR 2	Percentage of significant suppliers and contractors that have undergone screening on human rights and actions taken.	05. Essent as a market player		7. Essent as market player	
Non-discrimination					
HR 4	Total number of incidents of discrimination and actions taken.			Not measured, however chapter 6 Essent as an employer describes number of reported incidents to the designated counsellor.	Not measured, however chapter 8 describes number of reported incidents to the designated counsellor.
Freedom of association and collective bargaining					
HR 5	Operations identified in which the right to exercise freedom of association and collective bargaining may be at significant risk and actions taken to support these rights.			Not relevant. Essent has a Central Works Council with free elections for participation on this Council. Also see chapter 6 Essent as an employer.	Not relevant. Essent has a Central Works Council with free elections for participation on this Council. Also see chapter 6.
Child labour					
HR 6	Operations identified as having significant risk for incidents of child labour and measures taken to contribute to the elimination of child labour.			Not relevant. For how Essent dealt with the alleged negative effects of the use of palmoil, see chapter 5 (Blok Committee). Also see the Supplier Code of Conduct.	Not relevant. For how Essent dealt with the alleged negative effects of the use of palmoil, see chapter 7. Also see the Supplier Code of Conduct.
Forced and compulsory labour					
HR 7	Operations identified as having significant risk for incidents of forced or compulsory labour and measures taken to contribute to the elimination of forced or compulsory labour.			Not relevant. For how Essent dealt with the alleged negative effects of the use of palmoil, see chapter 5 (Blok Committee). Also see the Supplier Code of Conduct.	Not relevant. For how Essent dealt with the alleged negative effects of the use of palmoil, see chapter 7. Also see the Supplier Code of Conduct.
Society performance indicators					
SO 1	Nature, scope, and effectiveness of any programs and practices that assess and manage the impact of operations on communities, including enlisting, operating and exiting.			Not measured.	Not measured. Chapter 4 provides insight on how we deal with our stakeholders in 2006.
SO 2	Percentage and total number of business units analysed for risks related to corruption.			Not measured. See our Code of Conduct in chapter 2 Corporate Governance which describes how Essent, in general terms, deals with integrity.	Not measured. For our general approach on integrity, see chapter 3.
SO 3	Percentage of employees trained in organisation's anti-corruption policies and procedures.			See SO 2.	See SO 2.
SO 4	Actions taken in response to incidents of corruption.			See SO 2.	See SO 2.
SO 5	Public policy position and participation in public policy development and lobbying.	05. Essent as a market player		Impact of a change in the Government's policy on grants, support schemes and the effects on sustainable energy generation. Also see the 2007 Annual Report Essent N.V. chapters 2	6. Essent as business operator.
SO 8	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations.			Not measured for anti-competitive behavior.	Not measured for anti-competitive behavior.
Product responsibility					
PR 1	Life cycle stages in which health and safety impacts of products and services are assessed for improvement and percentage of significant products and services categories subject to			Not relevant.	Not relevant.
PR 3	Type of product and service information required by procedures and percentage of significant products and services subject to such information requirements.			To be published on the internet.	7. Essent as market player
PR 5	Practices related to customer satisfaction including results to surveys measuring customer satisfaction.			To be published on the internet.	6. Essent as market player
PR 6	Programs for adherence to laws, standards and voluntary codes related to marketing communications, including advertising, promotion and sponsorship.			Not measured for marketing communication. Also see SO 2.	Not measured for marketing communication. Also see SO 2.
PR 9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services.			Not measured.	Not measured.

References in the right, gray, column refer to the 2006 CSR Report Essent N.V. and are included for comparison. Please see the printed version for a detailed overview.

* The description of the indicators used may be shortened for publication purposes. For a full description, we refer to the GRI Sustainability Reporting Guidelines, version 3.0 © 2002 - 2006 GRI. More information is to be found on www.globalreporting.org.

** GRI uses 'core' and 'additional' indicators. Essent has chosen to report on the 'core' indicators. The 'additional' indicators are not included in this overview.

The published, printed, version of the 2007 CSR Report Essent N.V. provides insight in some of GRI's 'core' indicators. A more elaborate information will be published on the internet. Information that will be published on the internet is referred to as 'to be published on the internet'.

Aspects that are not directly related to Essent's operations are indicated as 'not relevant'.

Aspects on which no information was available are indicated as 'not measured'.