

**APPENDIX B –Materials Reviewed and Analyzed**

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Reinsurance Agreements:

1) United Guaranty Mortgage Insurance Company (“UGI”) Reinsurance Agreement No. 3-44, including all Amendments
2) General Electric Mortgage Insurance Corporation (10/9/2000)
3) CMG Mortgage Insurance Company (12/1/2006)
4) Radian Guaranty Inc. (7/26/2004)

Milliman Risk Transfer Opinions – “Analysis of Excess-Of- Loss Reinsurance Program-40% Net Premium For (Specified MI Company):”

2004 Radian Book Year
2005 Radian Book Year
2004 Genworth Book Year
2005 Genworth Book Year
2006 Genworth Book Year
2007 Genworth Book Year
2008A Genworth Book Year
2008B Genworth Book Year
2004 UGI Book Year
2005 UGI Book Year
2006 UGI Book Year
2007 UGI Book Year
2008 UGI Book Year

Declaration of Michael Joseph Cascio In Support of PHH Corporation’s NORA Submission

Expert Report of Michael Casio, dated March 3, 2014

Deposition Transcript of Michael Cascio, March 12, 2014

Atrium Insurance Corporation – Statutory Financial Statements for the Years Ended December 31, xxxx and yyyy and Independent Auditors’ Report:

2000 and 1999	2008 and 2007
2002 and 2001	2009 and 2008
2003 and 2002	2010 and 2009
2005 and 2004	2011 and 2010
2006 and 2005	

Other documents

Atrium Reinsurance Corporation – Statutory Financial Statements as of and for the Year Ended December 31, 2010, Supplemental Information as of and for the Year Ended December 31, 2010 (With Independent Auditors’ Report Thereon)

**APPENDIX B –Materials Reviewed and Analyzed**

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Atrium Reinsurance Corporation - Statutory Financial Statements as of and for the Years Ended December 31, 2011 and 2010, Supplemental Information as of and for the Year Ended December 31, 2011 (With Independent Auditors' Report Thereon)

Financial Accounting Standards Board (FASB) Codification, Section 944 Financial Services-Insurance

FASB Staff Implementation Guidance-Accounting for Reinsurance: Questions and Answers about Statement 113

FASB Emerging Issues Task Force-2001/Agenda Committee Report, April 18-19, 2001

American Institute of Certified Public Accountants (AICPA) - Audit and Accounting Guide-Property and Liability Insurance Entities (Updated as of June 1, 2011)

AICPA Auditing Standards, AU Section 336: Using the Work of a Specialist

Expert Report of Dr. Mark Crawshaw, dated March 3, 2014

Coopers & Lybrand – Accounting For Reinsurance Contracts-Implementing FASB 113, A Management Guide (1993)

Coopers & Lybrand – Accounting for Reinsurance Contracts-Reinsurance Accounting Update-1995, A Management Guide – A supplement to FASB Statement 113, A Management Guide (1995)

National Association of Insurance Commissioners-Statement of Statutory Accounting Principles No. 62R- Property and Casualty Reinsurance

National Association of Insurance Commissioners-Statement of Statutory Accounting Principles No. 58-Mortgage Guaranty Insurance