

EXHIBIT A

- EC exhibits relied on in the RD, but not referenced in the hearing transcript or EC's post-hearing briefing

**Exhibits Not Referenced in Hearing Transcript or Enforcement
Counsel's Post-Hearing Briefing, yet relied on in Recommended Decision**

ECX	Exhibit Description	Use in RD
175	Reinsurance Agreement, Radian and Atrium, First Amendment	12
197	Financial report regarding trusts and loss limits (December 2009)	92
205	Email regarding the addition of MI providers to dialer (Oct. 11, 2007)	11, 17
207	Email regarding addition of MI providers to dialer (Oct. 11, 2007)	20
214	PHH proposal to add RMIC and MGIC as MI providers	24, 25
215	Report regarding the addition of MI providers (June 2008)	25
219	Email regarding Radian and CMG capital contributions (June 17, 2009)	30, 31
221	Report regarding dialer distribution to MI companies	24
223	Email regarding MI dialer split (March 29, 2007)	9, 11, 24
224	Email regarding UGI (August 2007)	20, 65
237	PHH memorandum regarding Radian commutation (August 17, 2009)	22
241	Email from PHH to Milliman regarding removal of loans from book (Nov. 5, 2007)	12
247	Report, Radian Trust Account Requirements (March 31, 2008)	29
253	Reinsurance Agreement Term Sheet, UGI - Atrium (December 9, 2008)	27
267	Email regarding Genworth (October 3, 2008)	26, 74
272	Email regarding Genworth MI allocation (November 15, 2011)	33
285	Email regarding the assignment of MI to borrowers (May 21, 2012)	24
287	Email between UGI and Atrium regarding MI commitments (June 13, 2007)	9, 11
293	Email between UGI and PHH regarding sale of loans (July 27, 2007)	20
295	Email between Atrium and UGI regarding preferred insurers (August 24, 2008)	9, 24, 74

302	Email regarding UGI as a preferred vendor (Aug. 22, 2008)	25
304	Email from PHH to D. Walker (UGI) regarding capital release (January 8, 2008)	18
348	Email from PHH to Radian regarding attachment points (December 18-19, 2007)	20
373	Email regarding Genworth commutation (June 15-23, 2010)	32
374	Email regarding Genworth cash flows and commutation (June 15-24, 2010)	32
375	Email regarding Genworth trust withdrawal (June 4, 2010)	32
385	Email regarding Radian (April 29, 2008)	12
386	Email regarding establishing captive with RMIC (March 17, 2008)	20
388	Email regarding dialer resetting (April 4, 2008)	24, 26, 72, 86
400	Email regarding amended captive agreement with UGI (June 16, 2008)	25
408	Email regarding declining markets (November 17-18, 2008)	73
411	Email regarding Genworth commutation (January 5, 2012)	33, 34
413	Email regarding Genworth commutation (June 15, 2010)	32, 33
427	Email between PHH and Genworth regarding commutation (June 16, 2009)	29
431	Email regarding Genworth commutation (June 18, 2009)	29
449	Email regarding preferred partner program (January 17, 2007)	9
461	Email regarding PHH's oversight of Atrium (March 2009)	25, 66, 97
493	Report regarding year-over-year PMI volume (October 2009)	27, 28, 29, 73
498	Email regarding UGI commutation offer (April 8, 2013)	34
509	Letter, Genworth to PHH regarding commutation (March 20, 2012)	33, 92
511	New York Dept of Insurance Report on Examination (February 1, 2003)	3
589	UGI memorandum regarding premium ceded to MIs (March 8, 2001)	5
646	Milliman draft reinsurance performance metrics (3rd Quarter 2009)	8, 10, 22

Exhibits Not Referenced in Hearing Transcript, Yet Relied On in Recommended Decision

ECX	Exhibit Description	Use in RD
15	Commutation Agreement No. 3-44, Atrium - UGI (June 21, 2013)	34, 38
17	Reinsurance Termination Agreement No. 3-38, Atrium - UGI (January 1997)	7
18	Atrium Annual Board Meeting Minutes (December 7, 2010)	97
126	Letter from CFPB to PHH regarding premium ceding practices (January 3, 2012)	81
132	Report, K. Redfearn (PHH), PMI Solutions Project (2005)	9, 11, 21, 28, 73, 74
188	PHH Agreement & Letter to Vermont Department of Insurance (May 22, 2012)	33, 38, 87
192	Miliman analysis of reinsurance arrangement for UGI (September 21, 2005)	46, 48
218	Email regarding UGI arrangement (Aug. 8, 2008)	25, 97
246	Email regarding Radian trust account (May 30, 2008)	29
262	Email regarding RMIC (June 5, 2008)	9, 11
270	Email regarding the addition of Radian to the dialer (October 2008)	24
294	Email between Radian and Atrium regarding dialer (August 4, 2008)	11
371	Report regarding MI allocation considerations	24
396	Email regarding Atrium dividend request (May 18, 2011)	32
398	Email from PHH to RMIC regarding captive agreement (May 13, 2008)	23
405	Email regarding refinanced loans (December 24, 2008)	24
407	Email regarding UGI dialer (November 19, 2008)	26, 72, 74, 86
409	Email regarding new structures (November 17, 2008)	27
412	Email regarding cede levels (December 6, 2011)	33
414	Report regarding trust balance, premiums and losses paid (Dec 31, 2009)	33

430	Email regarding Radian (July 7, 2009)	29, 93, 97
434	Report, Radian analysis of Atrium captive for 2004-2008 book years	29, 93
442	Email regarding PHH meeting with UGI (February 26, 2009)	27
487	Email regarding refinance captures (December 2008)	26
539	PHH request for information to UGI (October 2006)	93
594	Milliman analysis of excess of loss reinsurance programs (Feb. 2007)	65
618	CMG settlement, trust and capital evaluation worksheet (June 30, 2009)	11
683	Web excerpt: Federal Reserve Bank of Saint Louis(February 27, 2014)	13, 74, 96, 99
710	Reinsurance Agreement, UGI - Atrium, No. 3-44 with Ammendments	8
793	Bear Stearns Report	5, 61
794	Bear Stearns report regarding MGIC peer performance (September 19, 2003)	5, 10
820	MGIC letter, Summarizing of MGIC's business goals for 2004	5