

UNITED STATES OF AMERICA  
Before the  
CONSUMER FINANCIAL PROTECTION BUREAU

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ADMINISTRATIVE PROCEEDING	)
File No. 2014-CFPB-0002	)
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In the matter of:	)
	)
PHH CORPORATION, PHH MORTGAGE	)
CORPORATION, PHH HOME LOANS,	)
LLC, ATRIUM INSURANCE	)
CORPORATION, AND ATRIUM	)
REINSURANCE CORPORATION.	)
	)

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**[PROPOSED] ORDER REGARDING MOTION IN LIMINE TO  
PRECLUDE THE BUREAU FROM USING THESE PROCEEDINGS TO  
REGULATE THE BUSINESS OF INSURANCE OR COLLATERALLY  
ATTACKING THE ACTIONS OF STATE INSURANCE REGULATORS**

This matter is before the undersigned hearing officer on the Motion in Limine of Respondents to preclude the Bureau from using these proceedings to regulate the business of insurance or collaterally attack the actions of state insurance regulators. The matter, having been fully briefed by the Parties, and being fully advised in the premises, **IT IS HEREBY**

**ORDERED THAT:**

The Motion in Limine is granted. I find that the Consumer Financial Protection Bureau cannot collaterally attack the determination of a state insurance regulator in these proceedings, nor use these proceedings in order to usurp the state insurance regulators’ authority to determine what is “real” or “bona fide” reinsurance.

**ORDERED:**

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Cameron Elliot  
Hearing Officer

Date: March \_\_\_\_, 2014