

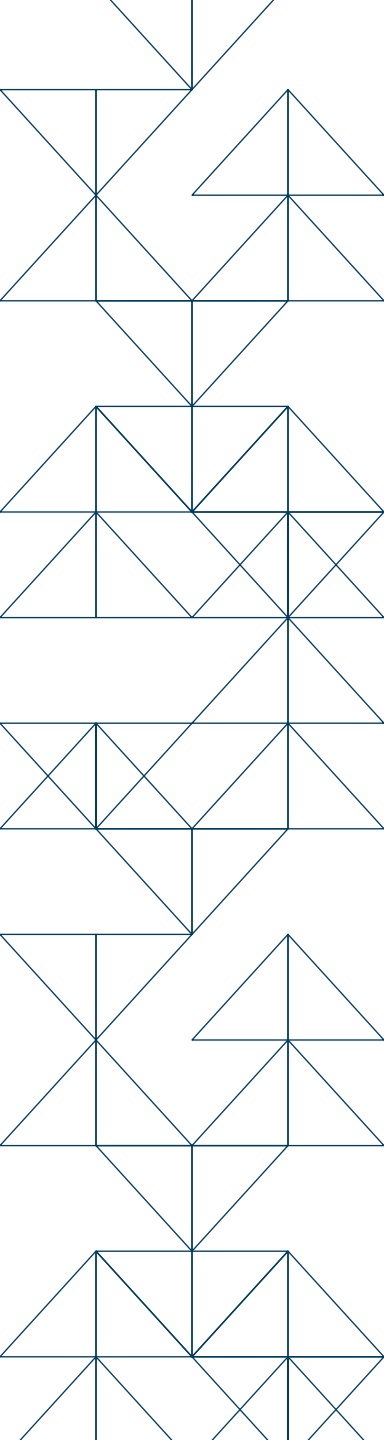
A decorative geometric pattern on the left side of the page, composed of a grid of triangles. Some triangles are filled with dark blue, while others are light blue, creating a complex, abstract design.

MGIC Investment Corporation

Quarterly Supplement

Q1 2022

NYSE: MTG



Forward Looking Statements



As used below, “we,” “our” and “us” refer to MGIC Investment Corporation’s consolidated operations or to MGIC Investment Corporation, as the context requires, and “MGIC” refers to Mortgage Guaranty Insurance Corporation.

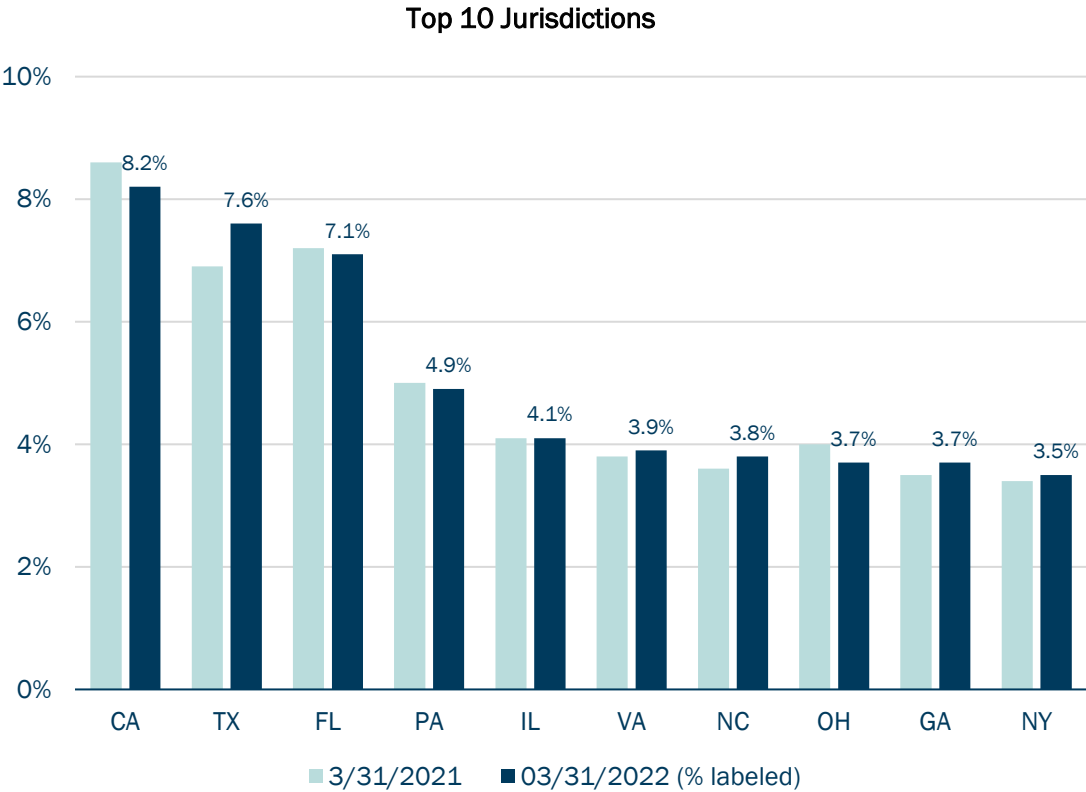
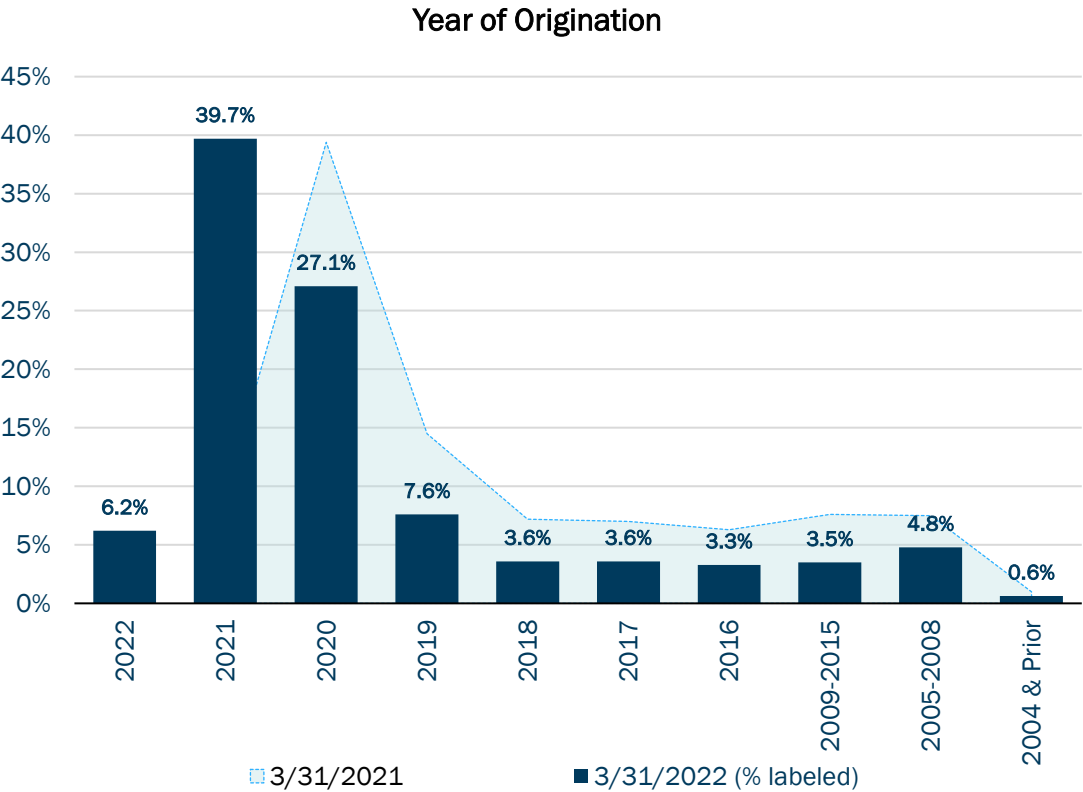
This presentation may contain forward looking statements. Our actual results could be affected by the risks affecting the company which can be found in the risk factors included in our 8-K filing for the quarter ended March 31, 2022, and in other filings we make with the Securities and Exchange Commission. These risk factors may also cause actual results to differ materially from the results contemplated by any forward looking statements that we may make.

Forward looking statements consist of statements which relate to matters other than historical fact, including matters that inherently refer to future events. Among others, statements that include words such as “believe,” “anticipate,” “will” or “expect,” or words of similar import, are forward looking statements.

We are not undertaking any obligation to update any forward looking statements or other statements we may make even though these statements may be affected by events or circumstances occurring after the forward looking statements or other statements were made. No person should rely on the fact that such statements are current at any time other than the time at which this presentation was delivered for dissemination to the public.

Primary Risk in Force

March 31,



Primary Risk in Force

March 31, 2022



	Origination year:										Total
	2022	2021	2020	2019	2018	2017	2016	2009 - 2015	2005 - 2008	2004 & Prior	
Original risk written (billions)	\$4.4	\$29.9	\$27.3	\$16.2	\$12.5	\$12.3	\$11.9	\$43.7	\$63.6	\$181.5	N.M.
% of original risk remaining	99.6	93.9	70.1	33.0	20.1	20.6	19.5	5.7	5.4	0.3	N.M.
Weighted average FICO ⁽¹⁾	747	749	752	746	736	739	744	739	682	653	744
760 and > (%)	42.5	44.8	47.2	41.7	34.0	37.0	41.6	37.1	13.5	5.3	42.2
740 - 759	19.4	18.0	18.2	18.5	16.2	17.0	16.7	15.9	7.9	4.4	17.4
720 - 739	14.9	14.0	13.4	14.5	15.4	14.4	14.5	15.8	9.2	5.4	13.8
700 - 719	10.8	11.2	10.2	11.5	14.0	12.7	11.4	11.2	10.7	7.6	11.0
680 - 699	7.5	7.2	7.2	8.1	9.5	9.2	8.6	10.4	11.3	9.8	7.8
660 - 679	3.2	2.7	2.0	3.1	5.5	5.0	3.8	5.3	9.7	11.3	3.3
640 - 659	1.4	1.6	1.1	1.8	3.8	3.2	2.3	3.0	9.9	12.0	2.1
639 and <	0.5	0.7	0.7	0.9	1.7	1.4	1.0	1.4	27.8	44.2	2.4
Weighted average LTV ⁽¹⁾	93.3	92.7	92.2	93.1	93.7	93.5	93.4	93.8	93.7	89.5	92.8
85 and < (%)	4.2	6.5	8.2	5.0	3.6	2.5	1.9	1.8	10.2	29.1	6.5
85.01 - 90.00	24.5	28.1	31.4	25.7	23.0	25.4	24.9	17.0	27.1	30.8	27.1
90.01 - 95.00	57.7	51.9	48.8	51.5	49.8	55.7	64.1	74.3	25.6	22.7	51.1
95.01 and >	13.6	13.5	11.7	17.8	23.6	16.4	9.2	6.9	37.2	17.4	14.7
Single Premium (%)	4.6	6.5	8.4	15.1	18.0	21.2	24.2	30.9	20.5	7.8	10.6
Investor (%)	0.0	0.0	0.0	0.1	0.2	0.2	0.1	0.1	2.0	4.1	0.2
Weighted average DTI ^{(1) (2)}	36.9	35.8	35.2	36.1	37.8	36.4	35.1	35.0	43.1	39.1	36.1
DTI > 45% ^{(1) (2) (3)}	17.2	13.7	10.6	12.5	19.9	11.6	5.0	3.0	40.2	26.7	13.9
Cashout Refinance (%)	-	-	-	0.2	0.1	0.0	0.0	0.1	21.6	34.8	1.3
Full Documentation (%)	100	100	100	100	100	100	100	100	85.9	83.3	99.2
HARP (%)	-	-	-	-	-	-	-	0.7	33.1	10.2	1.7

Year of origination as displayed is determined by the calendar date the insurance was effective. Percentages based on remaining risk in force, including the percentage of risk in force delinquent.

(1) At time of origination; (2) In the fourth quarter of 2018 we changed our methodology for calculating DTI ratios for pricing and eligibility purposes to exclude the impact of mortgage insurance premiums. As a result, loan originators may have changed the information they provide to us, and therefore we cannot be sure that the DTI ratio we report for each loan includes the related mortgage insurance premiums in the calculation. (3) DTI > 50% less than 2% in origination years 2009 and later.

Additional Book Year Statistics

March 31, 2022



	Origination year:										Total
	2022	2021	2020	2019	2018	2017	2016	2009-2015	2005 - 2008	2004 & Prior	
Delinquency statistics: ⁽¹⁾											
Risk in force delinquent (%)	-	0.5	1.1	3.1	5.9	4.9	3.8	5.5	13.7	17.9	2.2
# of loans delinquent	-	1,804	3,079	2,790	2,844	2,419	1,724	2,886	10,171	2,745	30,462
Delinquency rate (based on loan count) (%)	-	0.5	1.0	2.8	5.1	4.4	3.5	4.9	11.6	12.8	2.6
# of new notices received in current quarter	-	1,448	1,315	862	815	719	555	860	3,127	1,002	10,703
New notices in current quarter previously delinquent (%)	-	7.5	25.4	58.8	70.9	74.3	71.5	79.9	96.4	97.2	66.7
Loans remaining never reported delinquent (%)	100.0	99.2	97.2	88.1	81.0	82.4	84.7	80.0	35.4	31.5	N.M.
Ever to date claims paid (millions)	-	0.0	\$0.2	\$0.9	\$5.1	\$9.8	\$10.2	\$155.5	\$13,315.0	N.M.	N.M.

	In force year:										Total
	2022	2021	2020	2019	2018	2017	2016	2009 - 2015	2005 - 2008	2004 & Prior	
Loans covered by reinsurance: ⁽²⁾											
Quota share reinsurance (%) ⁽³⁾	93.1	90.7	87.3	91.2	-	-	90.3	95.1	23.9	2.0	79.8
Excess-of-loss reinsurance (%)	-	40.1	98.1	10.2	98.4	94.2	56.5	-	-	-	50.9
Total loans covered by reinsurance (%)	93.1	95.3	99.5	92.1	98.4	94.2	95.2	95.1	23.9	2.2	91.8

Year of origination as displayed is determined by the calendar date the insurance was effective.

- (1) Percentages based on remaining risk in force, including the percentage of risk in force delinquent. Other delinquency statistics are based on the number of remaining loans.
- (2) Reinsurance coverage percentage is calculated as the risk in force on policies with reinsurance coverage divided by the total risk in force. Approximately 92% of our primary risk in force was covered by a reinsurance transaction. Quota share reinsurance cede rate is a weighted average of 32% on eligible business for 2022, 32% on eligible business for 2021, 31% on eligible business for 2020, 30% on eligible business in 2019 and 15% for eligible business in 2016 and prior.
- (3) We terminated our 2017 and 2018 QSR Transactions effective December 31, 2021.

Home Re 2022-1 Ltd. Transaction Overview



Transaction	<ul style="list-style-type: none">✓ On April 26, 2022, MGIC obtained fully collateralized excess of loss reinsurance coverage on mortgage insurance policies written from May 29, 2021 through December 31, 2021.✓ The total amount of reinsurance was \$473.6 million as of the closing date.
Reinsurer	<ul style="list-style-type: none">✓ Reinsurance is provided by Home Re 2022-1 Ltd. (“Home Re”), a newly formed Bermuda-based special purpose insurer. Home Re is not a subsidiary or an affiliate of MGIC.✓ Home Re has funded its reinsurance obligations by issuing five classes of mortgage insurance-linked notes that have a 12.5-year legal maturity with a 6-year call option in an unregistered private offering. The notes are non-recourse to any assets of MGIC or its affiliates.✓ The proceeds of the notes offering were deposited into a reinsurance trust account for the benefit of MGIC. The noteholders have a subordinated interest in the reinsurance trust account, which is the sole source of funds for the repayment of principal of the notes.
MGIC Benefits	<ul style="list-style-type: none">✓ Further diversifies sources of capital✓ Protection against adverse credit losses on the reinsured business✓ Increases MGIC’s counterparty strength✓ Provides PMIERS and rating agency capital benefit

Home Re 2022-1 Ltd. Structure



Coverage Levels	Coverage Level (\$ in 000's)	% of Risk in Force	Credit Enhancement %	Weighted Average Life (in years) ¹	Coupon (bps)	Moody's Rating
A-H	11,040,305	93.25%	6.75%	RETAINED BY MGIC		
M-1A	159,832	1.35%	5.40%	1.56	SOFR+285	Baa2
M-1B	53,277	0.45%	4.95%	2.63	SOFR+350	Baa3
M-1C	183,511	1.55%	3.40%	3.89	SOFR+550	Ba2
M-2	47,357	0.40%	3.00%	5.24	SOFR+675	B1
B-1	29,598	0.25%	2.75%	5.33	SOFR+900	B2
B-2	207,190	1.75%	1.00%	RETAINED BY MGIC		
B-3H	118,399	1.00%	0.00%	RETAINED BY MGIC		
Issued Notes	\$ 473,575	4.00%				

Key Transaction and Structure Details:

- Cut-off Date: February 28, 2022
- Optional Call Date: April 25, 2028
- Legal Final Date: October 25, 2034
- Clean-up Call Event: Aggregate outstanding principal amount, net of impairment amounts, is ≤ 10% of the aggregate original principal amount of the Notes
- Trigger Events:
 - 100% of principal is subject to triggers
 - Minimum Credit Enhancement Test: 7.50%
 - Sixty-Plus Delinquency Amount Test: three months average sixty-plus delinquency rate is ≥ 75% of the subordination percentage

Details of the Reinsured Loans at Closing:

- Reference pool of 218,568 loans having aggregate unpaid principal balance of \$64,199bn
- Adjusted risk in force of \$11.839bn - adjusted risk in force accounts for existing quota share reinsurance from unaffiliated third parties on loans in the reference pool
- Mortgage insurance coverage on mortgage loans having an insurance coverage in force date from May 29, 2021 to December 31, 2021, inclusive

¹ Weighted average life based on assumptions of 10% CPR, no defaults and MGIC exercises its option to terminate on the occurrence of an Optional Call Date or Clean-up Call Event when first eligible.

ILN Transaction Status



Home Re Insurance-Linked Notes Key Metrics ⁽¹⁾

<i>at closing (\$ in millions)</i>	HMIR 2018-1	HMIR 2019-1	HMIR 2020-1	HMIR 2021-1	HMIR 2021-2
Policy In Force Dates	7/1/2016 – 12/31/2017	1/1/2018 – 3/31/2019	1/1/2020 – 7/31/2020	8/1/2020 – 12/31/2020	1/1/2021 – 5/28/2021
Adjusted Risk in Force ⁽²⁾	\$7,497	\$7,429	\$9,176	\$9,385	\$9,055
Initial ILN Coverage	\$318.6	\$315.7	\$412.9	\$398.8	\$398.4
MGIC's Initial Retained Layer	\$168.7	\$185.7	\$275.3	\$211.2	\$190.2
Initial Attachment % ⁽³⁾	2.25%	2.50%	3.00%	2.25%	2.10%
Initial Detachment % ⁽⁴⁾	6.50%	6.75%	7.50%	6.50%	6.50%
Delinquency Trigger % ⁽⁵⁾	4.00%	4.00%	75% of subordinate percentage	75% of subordinate percentage	75% of subordinate percentage
<i>as of March 31, 2022 (\$ in millions)</i>					
Adjusted Risk in Force ⁽²⁾	\$1,770	\$1,510	\$5,384	\$7,549	\$8,155
ILN Coverage	\$218.3	\$208.1	\$196.6	\$361.4	\$398.4
MGIC's Retained Layer	\$165.2	\$183.8	\$275.2	\$211.1	\$190.2
Current Attachment % ⁽³⁾	9.33%	12.17%	5.11%	2.80%	2.33%
Current Detachment % ⁽⁴⁾	21.67%	25.95%	8.76%	7.58%	7.22%
Actual 60+ DQ % ⁽⁶⁾	4.14%	5.82%	1.01%	0.88%	0.66%
PMIERs Required Asset Credit	-	-	\$70.7	\$276.9	\$347.8

(1) Through March 31, 2022, MGIC has entered five fully collateralized reinsurance arrangements with Bermuda-domiciled special purpose insurers ("Home Re"). The Home Re entities are not subsidiaries or affiliates of MGIC.

(2) The adjusted risk in force is the aggregate risk in force of the underlying mortgage loans, net of existing quota share reinsurance, and for HMIR 2018-1 and HMIR 2019-1 subject to an inclusion percentage based on zip code.

(3) The percentage represents the cumulative losses as a percentage of adjusted risk in force that MGIC retains prior to the ILN taking losses.

(4) The percentage represents the cumulative losses as a percentage of adjusted risk in force that must be reached before MGIC begins absorbing losses after the ILN layer.

(5) During periods where the delinquency trigger fails, principal reductions are not allocated to the ILN layers (i.e. the ILN layers are 'locked out'). For HMIR 2020-1, HMIR 2021-1 and HMIR 2021-2, the delinquency trigger is dynamically calculated based on the subordination percentage each month. The subordination percentage is the coverage level of all subordinate tranches below the 'A' tranche over the adjusted risk in force. At closing, the effective delinquency trigger of HMIR 2020-1, HMIR 2021-1 and HMIR 2021-2 were 5.625%, 4.875% and 4.7125%, respectively.

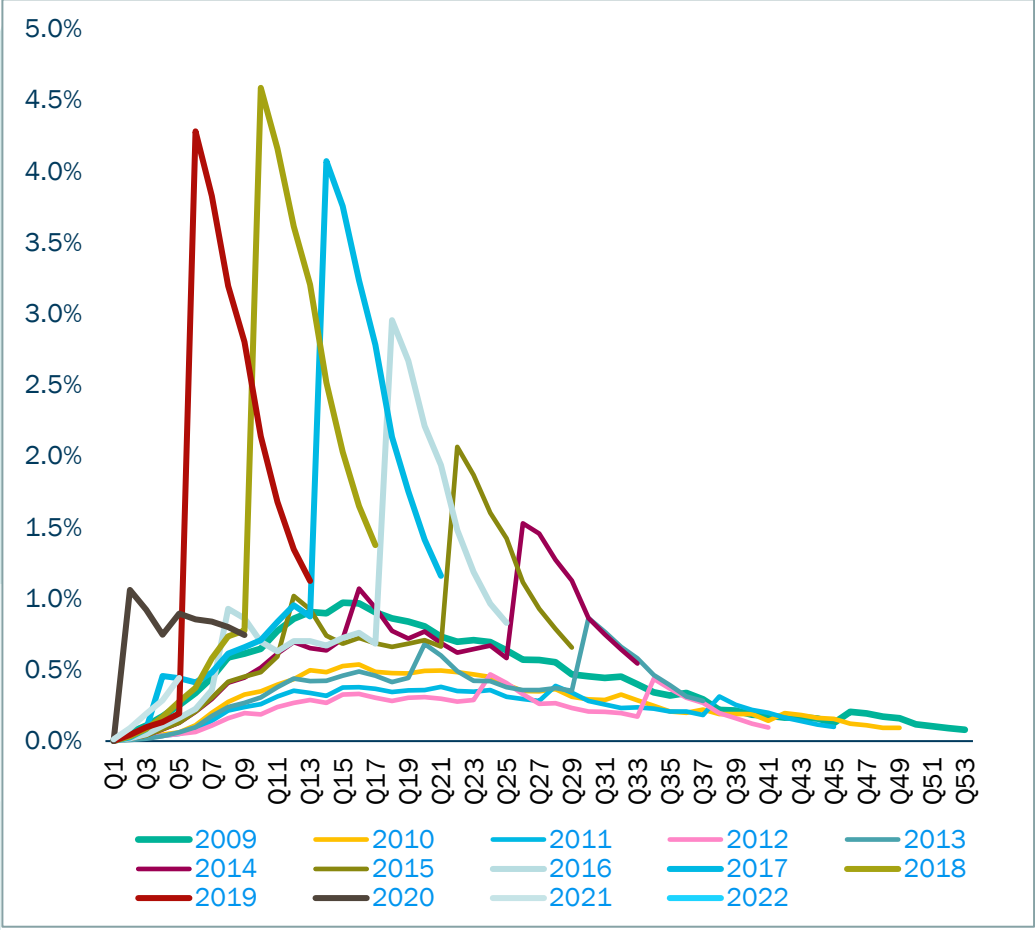
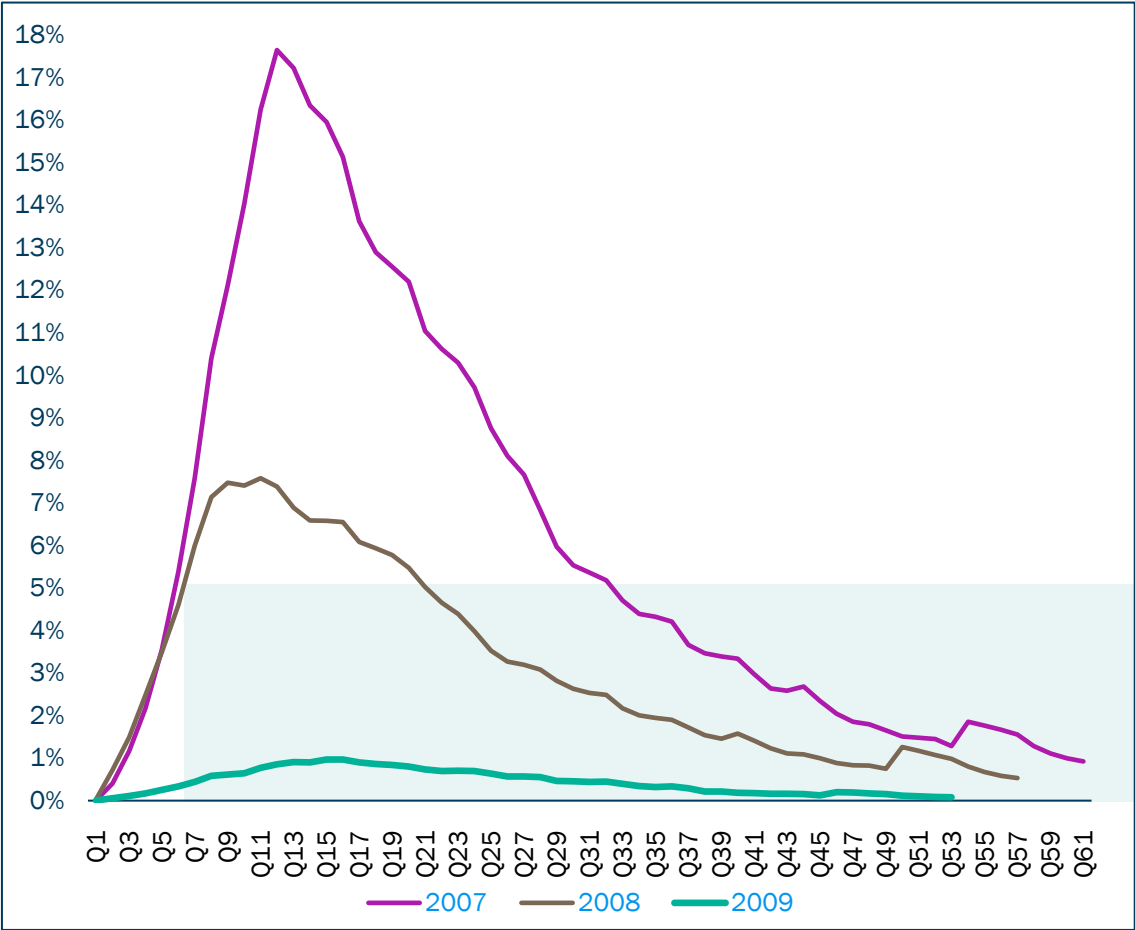
(6) The percentage of adjusted risk in force that is 60 or more days delinquent.

Flow Primary Risk in Force

March 31, 2022

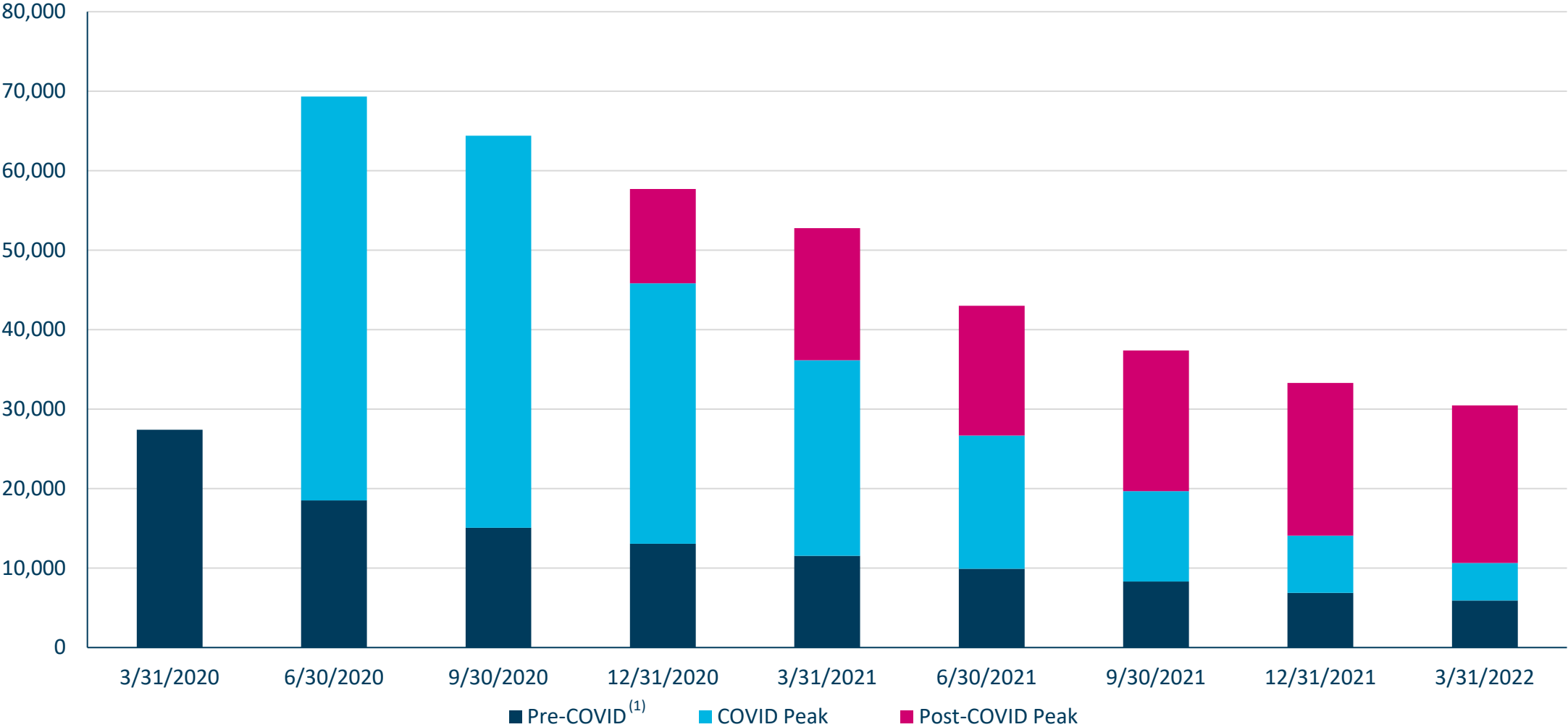


Static Pool Delinquency Rates Based on Loan Count



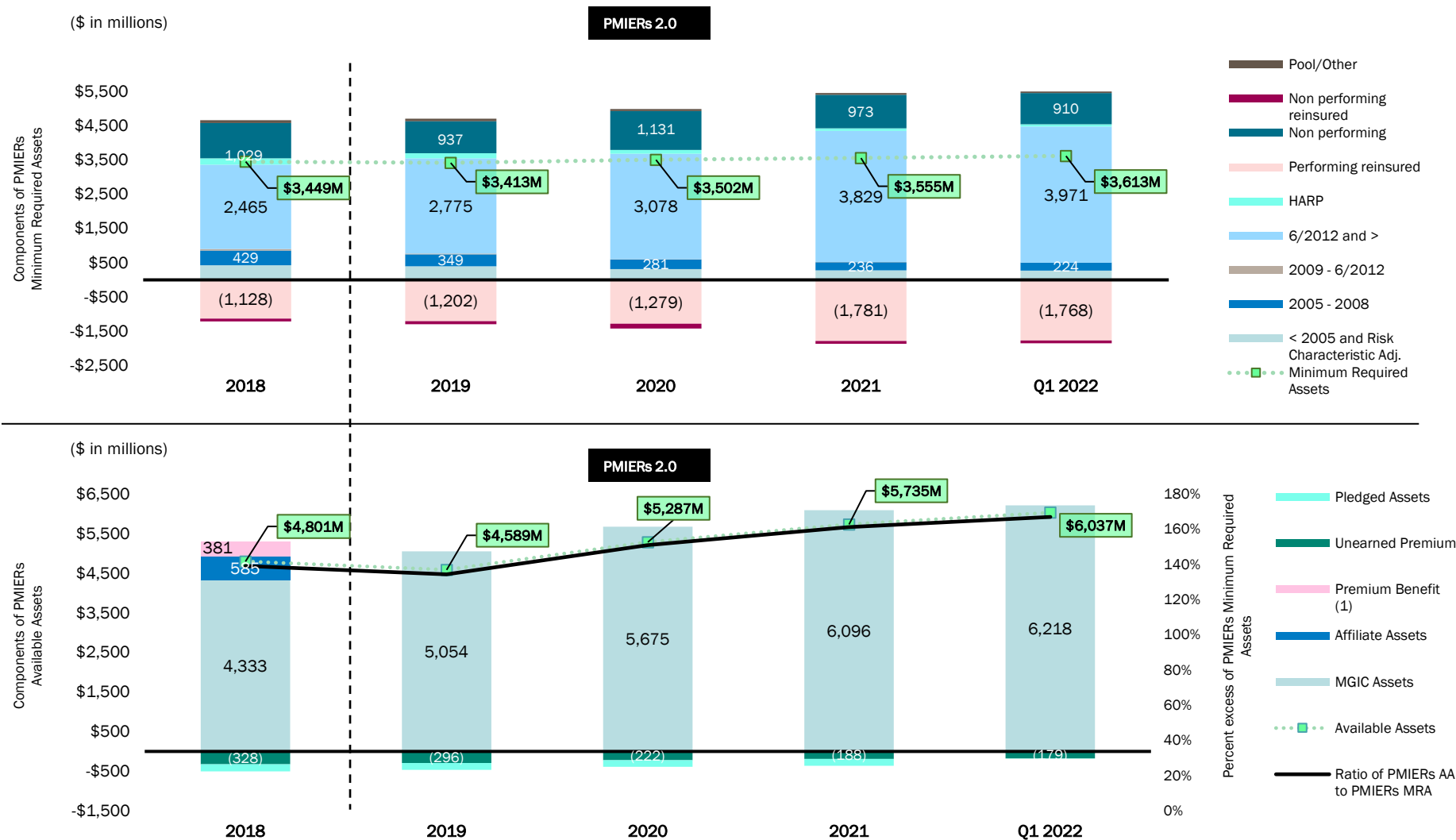
Static Pool Delinquency Rates = (total number of delinquent loans at the end of the stated reporting period) / (original number of loans insured in the annual periods shown)

Delinquency Inventory by Delinquency Received Date



(1) Pre-COVID refers to delinquencies received on or prior to March 31, 2020. COVID Peak refers to delinquencies received between April 1, 2020 and September 30, 2020. Post-COVID peak refers to delinquencies received on or after October 1, 2020.

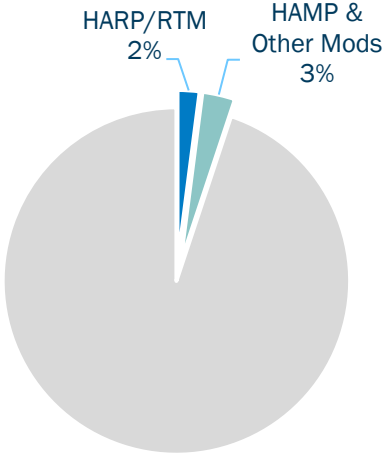
PMIERS Asset Trends



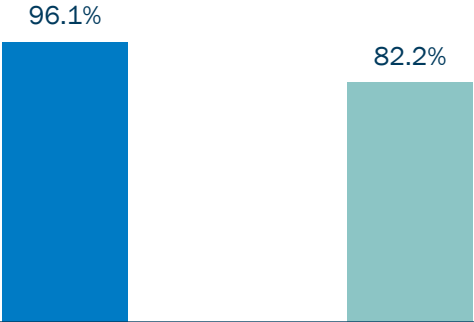
Summary of Loan Modification and HARP Activity



Risk in Force
Total Primary Book

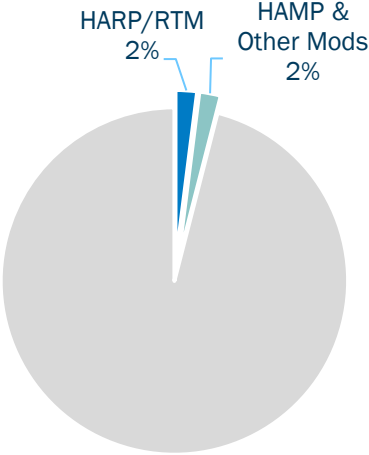


% Current at 3/31/2022
(# of loans)

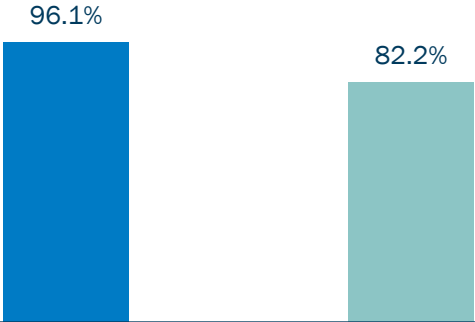


HARP/RTM HAMP & Other Mods

Risk in Force
Flow Primary Book

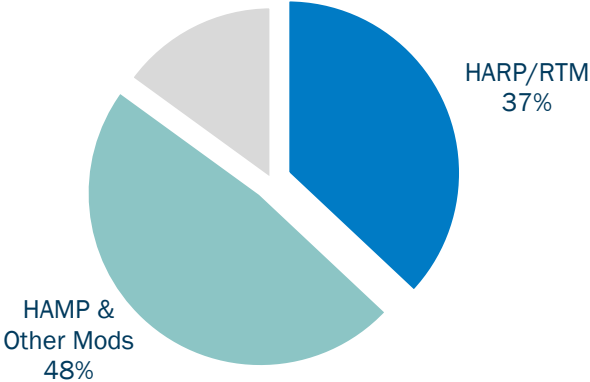


% Current at 3/31/2022
(# of loans)

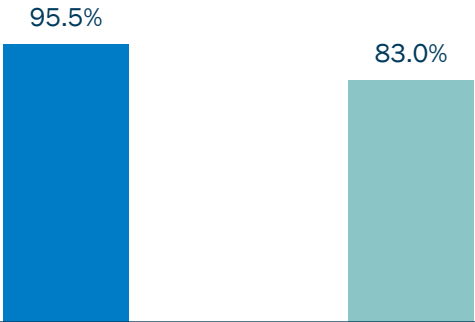


HARP/RTM HAMP & Other Mods

Risk in Force
2007 Flow Primary Book



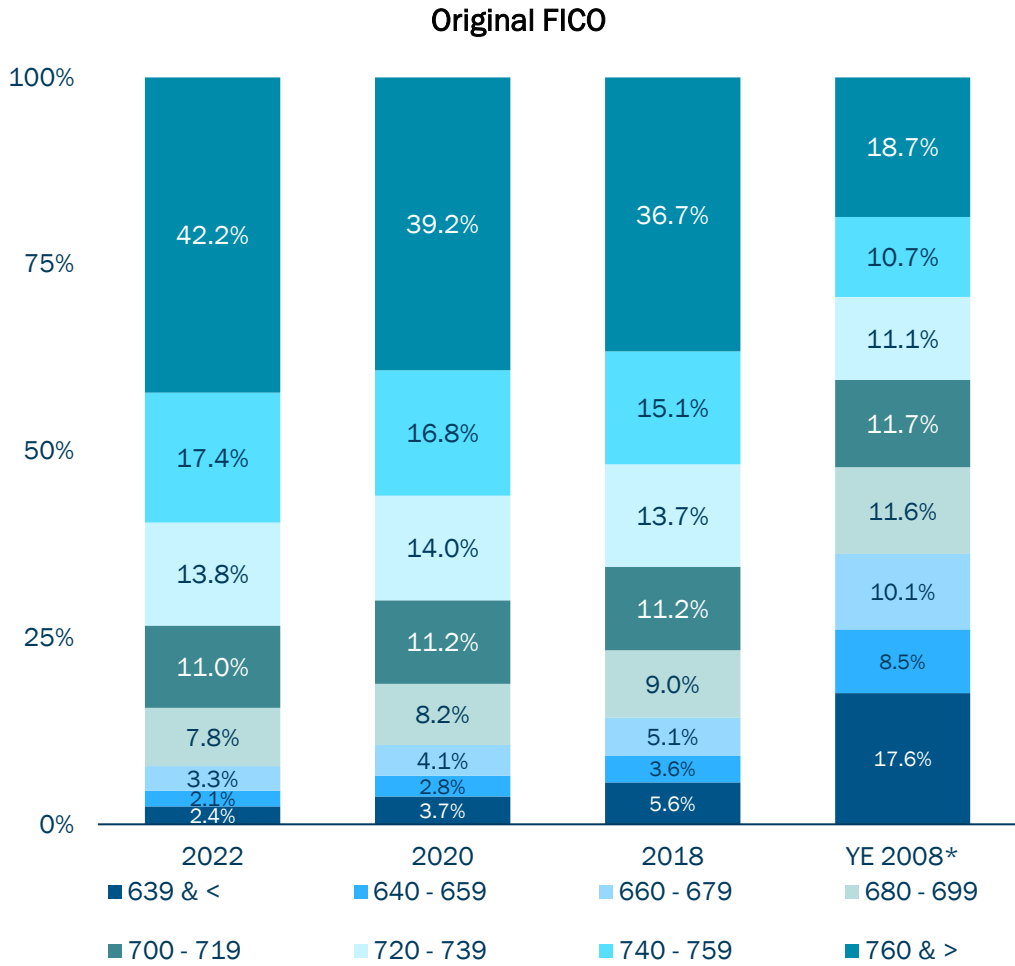
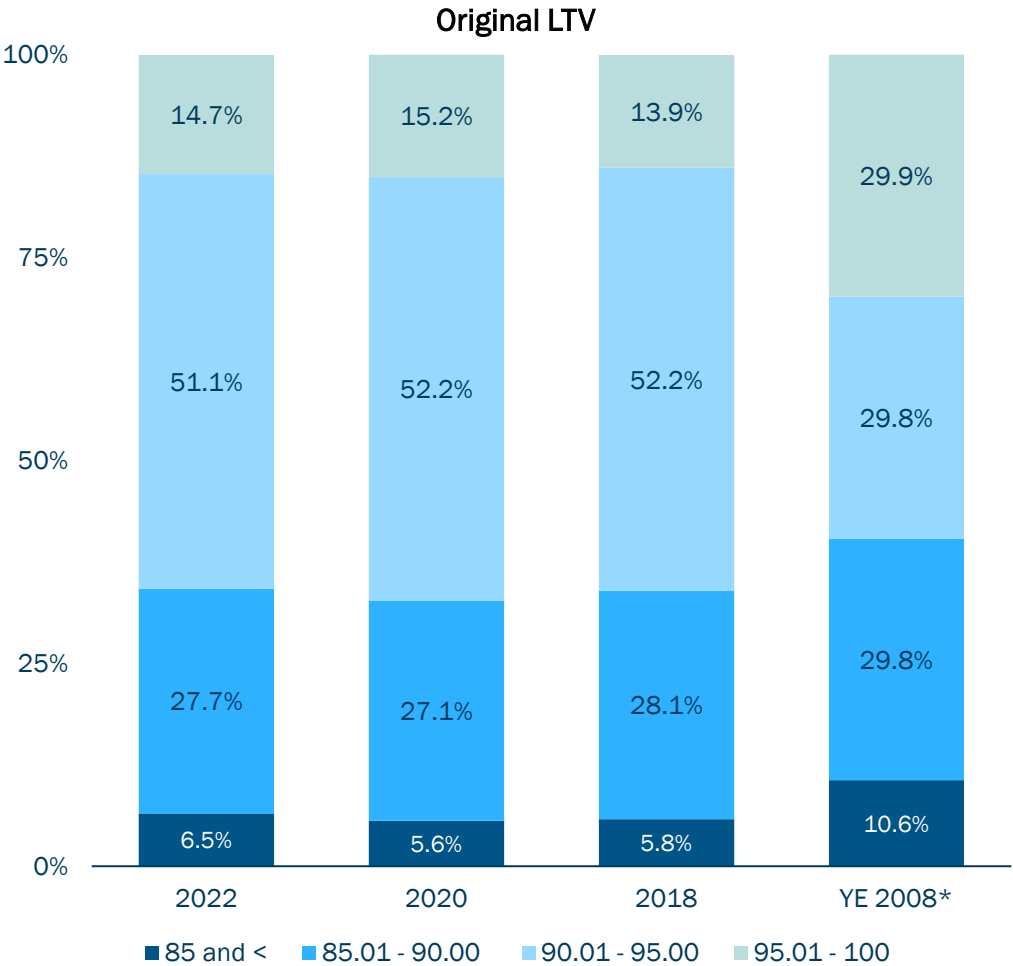
% Current at 3/31/2022
(# of loans)



HARP/RTM HAMP & Other Mods

Primary Risk in Force

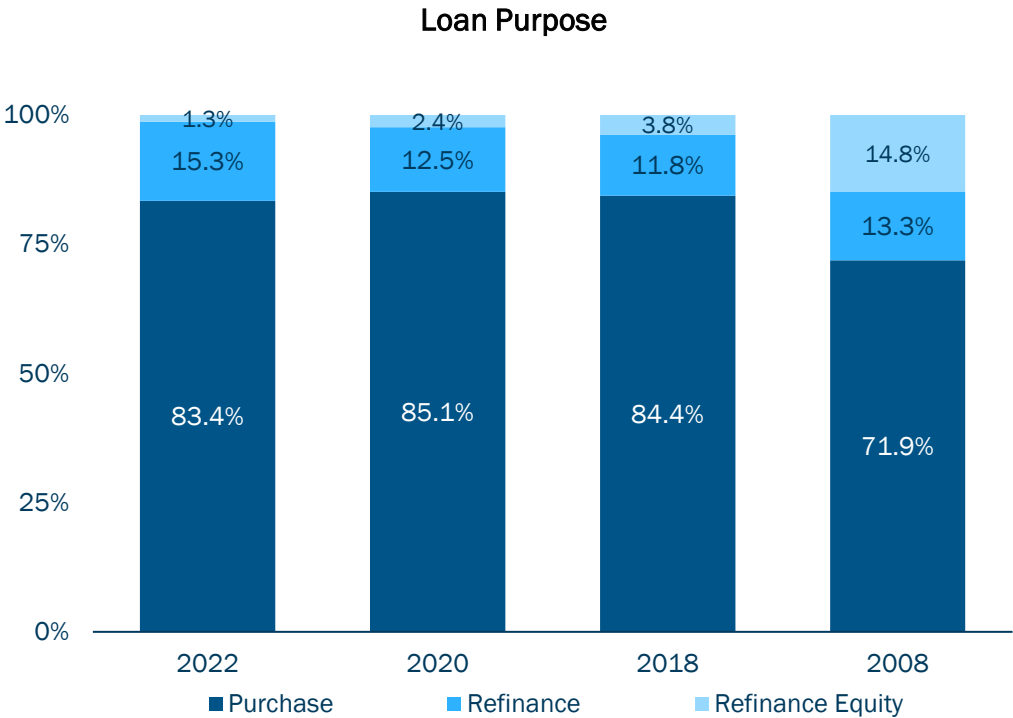
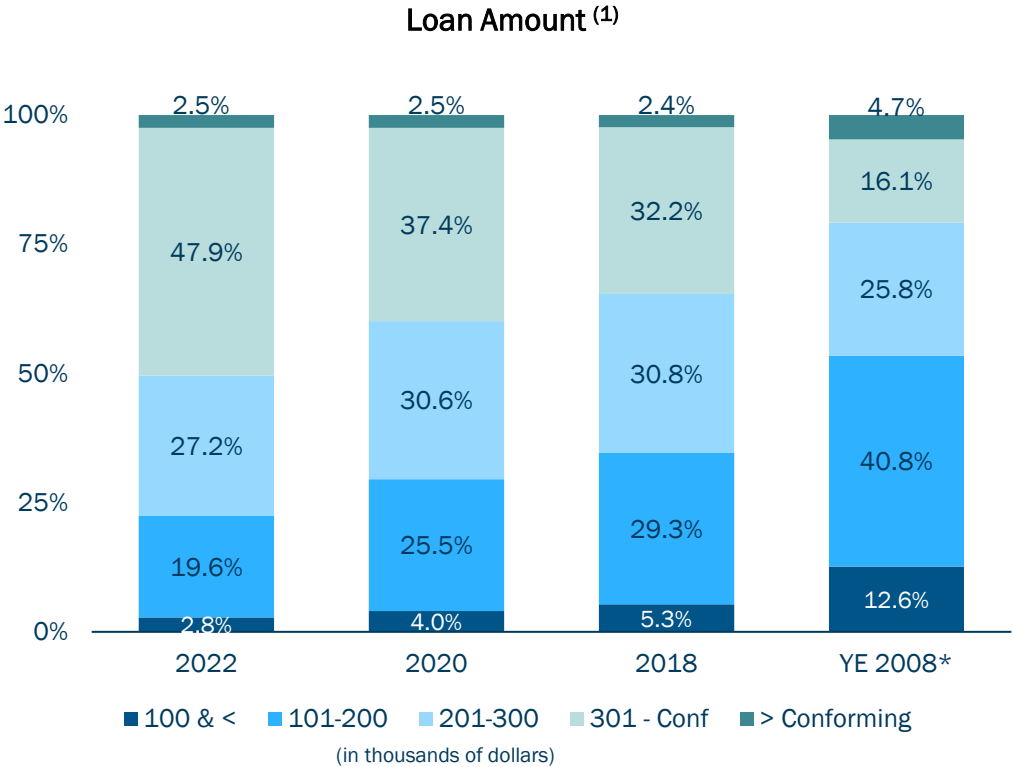
March 31,



* As of December 31, 2008
 Note: Charts may not add to 100% due to rounding.

Primary Risk in Force

March 31,



(1) Loans within the conforming loan limit have an original principal balance that does not exceed the maximum conforming loan limit for mortgages to be acquired by the GSEs. For 2022, the conforming loan limit for one unit properties is \$647,200 and the limit in the most high cost areas is \$970,800.

* As of December 31, 2008

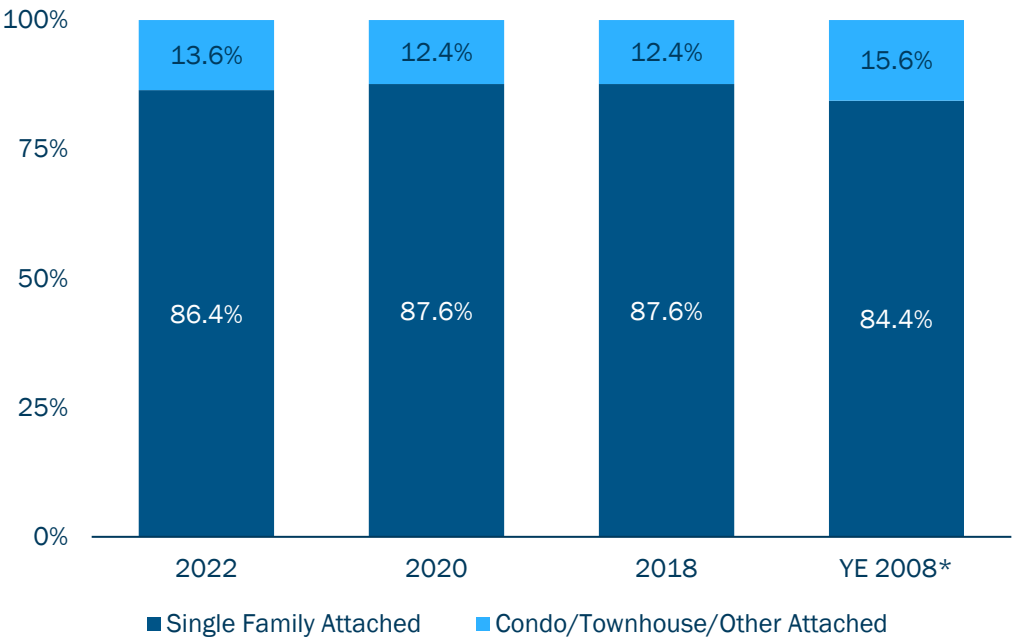
Note: Charts may not add to 100% due to rounding.

Primary Risk in Force

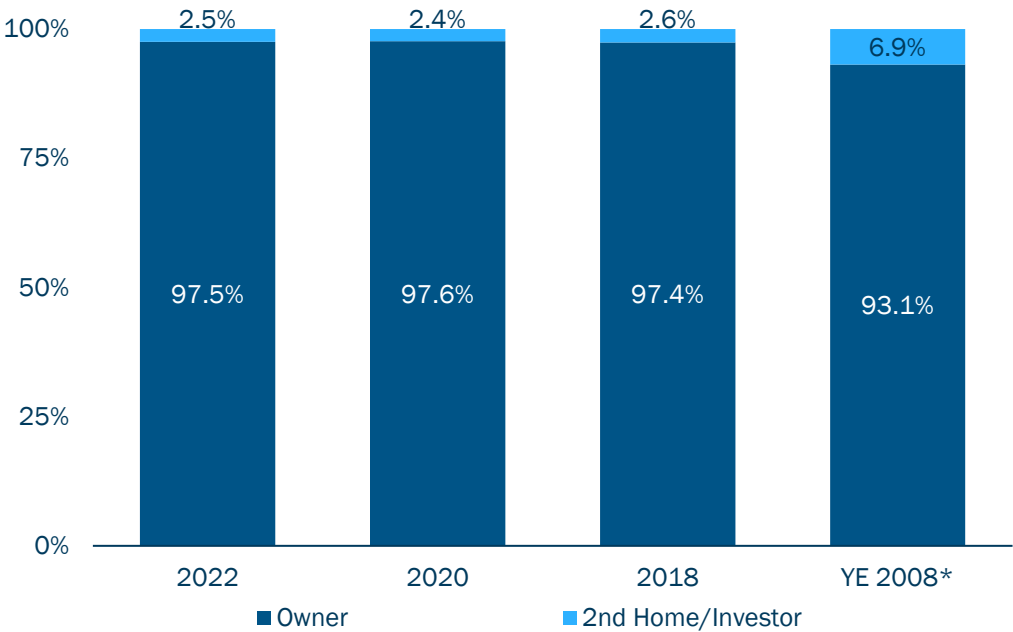
March 31,



Property Type



Occupancy



* As of December 31, 2008
Note: Charts may not add to 100% due to rounding.



Most Recent 24 Month History by Book Year

Origination Year: 2005								
	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022
Original risk written (billions)	\$16.8	\$16.8	\$16.8	\$16.8	\$16.8	\$16.8	\$16.8	\$16.8
% of original risk remaining	4.2	4.0	3.7	3.6	3.3	3.2	3.0	2.9
Weighted average FICO ⁽¹⁾	666	665	664	663	661	661	660	659
760 and > (%)	9.7	9.4	9.1	9.0	8.4	8.6	8.2	8.1
740 – 759	6.2	6.0	5.8	5.6	5.3	5.4	5.2	5.1
720 – 739	7.5	7.3	7.2	7.1	6.8	6.9	6.8	6.8
700 – 719	8.6	8.6	8.6	8.5	8.1	8.3	8.2	8.1
680 – 699	10.0	10.0	9.8	9.7	9.7	9.7	9.7	9.5
660 – 679	10.0	10.0	9.9	9.9	9.9	9.9	10.0	9.8
640 – 659	11.1	11.1	11.2	11.2	11.4	11.3	11.3	11.4
639 and <	37.1	37.7	37.4	38.9	40.3	40.0	40.6	41.3
Weighted average LTV ⁽¹⁾	91.8	91.7	91.6	91.6	91.4	91.5	91.4	91.4
85 and < (%)	18.2	18.4	19.0	19.2	20.0	19.6	20.4	20.6
85.01 – 90.00	32.3	32.3	32.2	32.2	32.5	32.3	32.4	32.3
90.01 – 95.00	23.1	23.0	22.7	22.5	22.0	22.0	21.6	21.6
95.01 and >	26.5	26.3	26.1	26.1	25.5	26.0	25.6	25.4
Single Premium (%)	12.6	12.8	12.7	12.6	11.5	12.1	11.8	11.6
Investor (%)	3.5	3.3	3.1	3.0	3.0	3.0	3.0	2.8
Weighted average DTI ⁽¹⁾⁽²⁾	41.1	41.1	41.1	41.1	41.0	41.1	41.0	41.0
DTI > 45% ⁽¹⁾⁽²⁾⁽³⁾	33.2	33.2	33.3	33.4	33.5	33.5	33.4	33.3
Cashout Refinance (%)	34.9	35.5	36.2	36.2	37.9	37.5	38.3	38.7
Full Documentation (%)	82.1	81.8	81.3	81.0	80.0	80.3	79.6	79.4
HARP (%)	25.4	24.6	23.5	22.8	20.9	21.0	20.1	19.1
Delinquency statistics:⁽¹⁾								
Risk in force delinquent (%)	19.6	18.2	18.4	17.6	16.9	12.7	16.1	16.8
# of loans delinquent	2,851	2,560	2,462	2,265	1,943	1,792	1,703	1,644
Delinquency rate (based on loan count) (%)	15.2	14.4	14.6	14.2	13.0	12.7	12.8	13.1
# of new notices received in quarter	1,513	723	698	609	458	514	544	541
New notices previously delinquent (%)	85.1	92.5	93.1	97.0	96.9	97.3	96.1	97.4
Loans remaining never reported delinquent (%)	35.1	33.8	32.3	31.3	29.8	29.0	28.0	27.1
Ever to date claims paid (millions)	\$2,716.0	\$2,717.8	\$2,719.8	\$2,721.4	\$2,722.7	\$2,724.7	\$2,727.0	\$2,728.1
Loans covered by reinsurance:⁽²⁾								
Quota share reinsurance (%)	15.1	14.6	13.9	13.3	12.4	12.4	11.9	11.4
Excess-of-loss reinsurance (%)	-	-	-	-	-	-	-	-
Total loans covered by reinsurance (%)	15.1	14.6	13.9	13.3	12.4	12.4	11.9	11.4

Year of origination as displayed is determined by the calendar date the insurance was effective.

(1)Percentages based on remaining risk in force, including the percentage of risk in force delinquent. Other delinquency statistics are based on the number of remaining loans.

(2)Reinsurance coverage percentage is calculated as the risk in force on policies with reinsurance coverage divided by the total risk in force.

(3) Statistics have not been updated from previously disclosed reporting.

Origination Year: 2006								
	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022
Original risk written (billions)	\$16.1	\$16.1	\$16.1	\$16.1	\$16.1	\$16.1	\$16.1	\$16.1
% of original risk remaining	8.2	7.7	7.3	7.0	6.5	6.1	5.7	5.4
Weighted average FICO ⁽¹⁾	670	669	668	667	665	664	663	662
760 and > (%)	11.0	10.7	10.4	10.2	9.8	9.6	9.3	9.1
740 – 759	6.8	6.7	6.6	6.6	6.2	6.1	5.9	5.8
720 – 739	7.6	7.5	7.4	7.2	7.0	6.9	6.9	6.7
700 – 719	9.4	9.2	9.2	9.1	9.0	8.9	8.8	8.8
680 – 699	9.5	9.4	9.3	9.2	9.2	9.2	9.1	9.1
660 – 679	9.8	9.8	9.7	9.6	9.7	9.7	9.5	9.5
640 – 659	10.3	10.3	10.4	10.4	10.4	10.5	10.5	10.5
639 and <	35.6	36.4	36.3	36.9	38.7	39.2	40.0	40.5
Weighted average LTV ⁽¹⁾	93.0	92.9	92.8	92.8	92.7	92.6	92.5	92.5
85 and < (%)	14.6	15.1	15.4	15.8	16.3	16.6	17.2	17.5
85.01 – 90.00	27.3	27.5	27.7	27.5	27.7	27.7	27.7	27.6
90.01 – 95.00	21.4	21.4	21.4	21.4	21.4	21.3	21.4	21.4
95.01 and >	36.7	36.0	35.5	35.3	34.6	34.4	33.7	33.5
Single Premium (%)	14.4	14.4	14.2	14.2	13.2	13.4	13.1	13.0
Investor (%)	2.6	2.5	2.6	2.5	2.4	2.4	2.3	2.3
Weighted average DTI ⁽¹⁾⁽²⁾	42.4	42.4	42.4	42.4	42.4	42.4	42.4	42.4
DTI > 45% ⁽¹⁾⁽²⁾⁽³⁾	37.2	37.3	37.3	37.4	37.5	37.5	37.7	37.8
Cashout Refinance (%)	28.9	29.7	30.3	30.8	31.7	32.2	32.9	33.4
Full Documentation (%)	80.7	80.1	79.6	79.2	78.4	78.1	77.4	77.0
HARP (%)	29.7	28.8	27.7	26.9	25.4	24.5	23.7	22.8
Delinquency statistics:⁽¹⁾								
Risk in force delinquent (%)	18.8	18.0	17.9	17.4	16.3	16.1	16.0	16.0
# of loans delinquent	5,035	4,568	4,265	4,013	3,407	3,148	2,928	2,763
Delinquency rate (based on loan count) (%)	15.3	14.7	14.4	14.3	13.1	12.8	12.8	12.8
# of new notices received in quarter	2,779	1,308	1,110	1,099	737	883	918	845
New notices previously delinquent (%)	83.6	91.0	94.6	94.1	96.3	97.4	96.5	97.5
Loans remaining never reported delinquent (%)	37.2	36.0	34.9	33.9	32.3	31.2	30.5	29.8
Ever to date claims paid (millions)	\$4,030.2	\$4,033.0	\$4,036.1	\$4,039.2	\$4,042.1	\$4,045.8	\$4,049.2	\$4,052.3
Loans covered by reinsurance:⁽²⁾								
Quota share reinsurance (%)	18.2	17.3	16.6	16.2	15.5	14.9	14.2	13.7
Excess-of-loss reinsurance (%)	-	-	-	-	-	-	-	-
Total loans covered by reinsurance (%)	18.2	17.3	16.6	16.2	15.5	14.9	14.2	13.7

Year of origination as displayed is determined by the calendar date the insurance was effective.

(1)Percentages based on remaining risk in force, including the percentage of risk in force delinquent. Other delinquency statistics are based on the number of remaining loans.

(2)Reinsurance coverage percentage is calculated as the risk in force on policies with reinsurance coverage divided by the total risk in force.

(3) Statistics have not been updated from previously disclosed reporting.

Origination Year: 2007								
	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022
Original risk written (billions)	\$20.1	\$20.1	\$20.1	\$20.1	\$20.1	\$20.1	\$20.1	\$20.1
% of original risk remaining	13.2	12.4	11.6	10.8	9.8	9.1	8.4	7.7
Weighted average FICO ⁽¹⁾	693	693	692	692	690	690	689	687
760 and > (%)	15.6	15.4	15.3	15.1	14.4	14.3	14.2	13.5
740 – 759	9.1	9.1	9.0	8.9	8.6	8.6	8.4	8.2
720 – 739	10.2	10.2	10.1	10.0	9.9	9.9	9.8	9.7
700 – 719	11.7	11.6	11.6	11.5	11.3	11.3	11.3	11.3
680 – 699	11.9	11.9	11.9	11.9	11.9	11.9	11.9	12.0
660 – 679	10.7	10.7	10.6	10.6	10.7	10.6	10.6	10.6
640 – 659	10.0	10.1	10.2	10.2	10.5	10.4	10.4	10.5
639 and <	20.8	21.1	20.8	21.9	22.7	23.0	23.4	24.1
Weighted average LTV ⁽¹⁾	95.5	95.5	95.4	95.4	95.3	95.3	95.3	95.2
85 and < (%)	4.2	4.3	4.5	4.6	4.8	4.9	5.0	5.2
85.01 – 90.00	21.5	21.7	21.9	22.0	22.2	22.2	22.3	22.7
90.01 – 95.00	24.1	24.1	24.2	24.3	24.5	24.7	24.6	24.6
95.01 and >	50.2	49.9	49.5	49.1	48.6	48.3	48.1	47.6
Single Premium (%)	22.4	22.7	23.0	23.3	21.7	22.1	22.1	20.7
Investor (%)	1.8	1.7	1.7	1.7	1.7	1.7	1.7	1.7
Weighted average DTI ^(1,2)	44.3	44.3	44.3	44.3	44.4	44.3	44.3	44.4
DTI > 45% ^{(1) (2) (3)}	44.1	44.1	44.1	44.0	44.1	44.0	43.9	44.2
Cashout Refinance (%)	12.4	12.7	13.0	13.2	13.7	13.9	14.2	14.6
Full Documentation (%)	90.5	90.2	89.9	89.7	89.2	89.1	88.8	88.3
HARP (%)	42.0	41.4	40.3	39.5	37.6	36.6	35.8	35.3
Delinquency statistics: ⁽¹⁾								
Risk in force delinquent (%)	15.0	15.0	15.1	15.1	14.1	13.2	12.9	13.1
# of loans delinquent	8,919	8,511	8,011	7,469	6,216	5,437	4,973	4,607
Delinquency rate (based on loan count) (%)	13.4	13.6	13.7	13.6	12.4	11.7	11.5	11.5
# of new notices received in quarter	5,476	2,556	1,956	1,759	1,218	1,365	1,526	1,415
New notices previously delinquent (%)	77.2	86.4	90.9	93.1	94.6	95.0	95.7	96.2
Loans remaining never reported delinquent (%)	44.0	42.6	41.3	40.2	38.2	37.6	36.7	35.2
Ever to date claims paid (millions)	\$5,338.5	\$5,343.6	\$5,347.5	\$5,350.4	\$5,354.3	\$5,361.4	\$5,366.8	\$5,368.9
Loans covered by reinsurance: ⁽²⁾								
Quota share reinsurance (%)	30.7	29.8	28.7	27.8	27.0	26.3	25.5	25.1
Excess-of-loss reinsurance (%)	-	-	-	-	-	-	-	-
Total loans covered by reinsurance (%)	30.7	29.8	28.7	27.8	27.0	26.3	25.5	25.1

Year of origination as displayed is determined by the calendar date the insurance was effective.

(1)Percentages based on remaining risk in force, including the percentage of risk in force delinquent. Other delinquency statistics are based on the number of remaining loans.

(2)Reinsurance coverage percentage is calculated as the risk in force on policies with reinsurance coverage divided by the total risk in force.

(3) Statistics have not been updated from previously disclosed reporting.

Origination Year: 2008								
	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022
Original risk written (billions)	\$10.7	\$10.7	\$10.7	\$10.7	\$10.7	\$10.7	\$10.7	\$10.7
% of original risk remaining	10.1	9.4	8.6	7.8	6.8	6.5	5.8	5.3
Weighted average FICO ⁽¹⁾	722	722	721	721	720	720	720	720
760 and > (%)	25.7	25.6	25.6	25.4	24.9	25.1	25.2	24.9
740 – 759	13.4	13.4	13.3	13.2	12.8	12.8	12.7	12.4
720 – 739	14.1	14.1	14.0	13.9	13.6	13.7	13.8	13.8
700 – 719	14.4	14.4	14.3	14.4	14.3	14.2	14.3	14.5
680 – 699	13.8	13.8	13.9	13.9	14.2	14.0	14.0	14.2
660 – 679	7.1	7.1	7.2	7.2	7.5	7.5	7.4	7.5
640 – 659	5.1	5.2	5.3	5.3	5.7	5.6	5.6	5.6
639 and <	6.3	6.5	6.4	6.8	7.1	7.0	6.9	7.1
Weighted average LTV ⁽¹⁾	93.7	93.6	93.6	93.6	93.6	93.6	93.5	93.6
85 and < (%)	3.6	3.6	3.6	3.6	3.7	3.7	3.8	3.7
85.01 – 90.00	33.4	33.7	33.8	33.8	34.0	34.1	34.1	33.8
90.01 – 95.00	37.5	37.5	37.5	37.7	37.7	37.8	38.0	38.2
95.01 and >	25.6	25.2	25.2	24.9	24.6	24.4	24.1	24.3
Single Premium (%)	36.9	37.7	38.6	39.1	37.1	38.9	39.3	38.8
Investor (%)	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6
Weighted average DTI ^(1,2)	42.0	42.0	42.0	42.0	42.1	41.9	41.9	42.1
DTI > 45% ^{(1) (2) (3)}	38.7	38.7	38.6	38.7	38.8	38.5	38.5	38.9
Cashout Refinance (%)	6.7	6.9	6.9	7.0	7.2	7.2	7.2	7.3
Full Documentation (%)	98.5	98.5	98.4	98.4	98.3	98.3	98.2	98.2
HARP (%)	60.3	59.7	58.9	58.0	56.5	55.8	55.0	54.7
Delinquency statistics: ⁽¹⁾								
Risk in force delinquent (%)	11.6	11.5	11.6	11.7	11.2	9.7	9.3	9.1
# of loans delinquent	2,772	2,564	2,346	2,145	1,753	1,477	1,278	1,157
Delinquency rate (based on loan count) (%)	10.8	10.7	10.7	10.6	9.8	9.0	8.5	8.4
# of new notices received in quarter	1,838	696	546	462	310	331	335	326
New notices previously delinquent (%)	65.1	77.0	86.6	88.1	89.4	94.6	91.0	92.9
Loans remaining never reported delinquent (%)	61.1	59.8	58.5	57.3	55.1	54.6	53.9	52.8
Ever to date claims paid (millions)	\$1,158.5	\$1,159.3	\$1,160.4	\$1,161.2	\$1,162.3	\$1,164.0	\$1,165.3	\$1,165.8
Loans covered by reinsurance: ⁽²⁾								
Quota share reinsurance (%)	49.1	48.3	47.4	46.6	46.2	45.8	45.5	44.9
Excess-of-loss reinsurance (%)	-	-	-	-	-	-	-	-
Total loans covered by reinsurance (%)	49.1	48.3	47.4	46.6	46.2	45.8	45.5	44.9

Year of origination as displayed is determined by the calendar date the insurance was effective.

(1)Percentages based on remaining risk in force, including the percentage of risk in force delinquent. Other delinquency statistics are based on the number of remaining loans.

(2)Reinsurance coverage percentage is calculated as the risk in force on policies with reinsurance coverage divided by the total risk in force.

(3) Statistics have not been updated from previously disclosed reporting.

Origination Year: 2009								
	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022
Original risk written (billions)	\$4.0	\$4.0	\$4.0	\$4.0	\$4.0	\$4.0	\$4.0	\$4.0
% of original risk remaining	2.2	2.0	1.7	1.5	1.3	1.2	1.1	1.0
Weighted average FICO ⁽¹⁾	747	746	746	746	745	745	746	746
760 and > (%)	41.7	41.2	41.2	41.0	40.6	40.5	41.4	41.8
740 – 759	18.0	17.7	17.5	17.3	17.1	17.1	17.3	16.6
720 – 739	15.7	16.2	16.0	16.5	16.5	16.4	15.9	15.5
700 – 719	11.9	11.9	12.0	12.1	12.0	12.2	11.9	12.0
680 – 699	8.7	8.9	9.1	9.0	9.4	9.6	9.1	9.6
660 – 679	2.1	2.0	2.1	2.0	2.1	2.0	2.0	1.7
640 – 659	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.7
639 and <	0.7	0.7	0.8	0.9	0.9	0.9	1.0	1.2
Weighted average LTV ⁽¹⁾	90.9	90.9	90.9	90.9	90.9	91.0	91.0	91.0
85 and < (%)	10.2	10.4	10.3	10.5	10.9	10.7	10.9	10.6
85.01 – 90.00	48.9	48.9	49.1	48.6	48.0	47.9	47.8	46.5
90.01 – 95.00	38.5	38.6	38.4	38.8	38.8	39.2	39.1	40.7
95.01 and >	2.4	2.1	2.2	2.0	2.2	2.3	2.2	2.3
Single Premium (%)	29.9	31.4	33.5	34.9	35.5	37.6	38.7	35.2
Investor (%)	-	-	-	-	-	-	-	-
Weighted average DTI ^(1,2)	34.0	34.1	33.9	33.9	33.8	33.8	33.7	34.0
DTI > 45% ^{(1) (2) (3)}	2.8	2.8	2.8	2.6	2.4	2.3	2.3	2.4
Cashout Refinance (%)	2.6	2.6	2.5	2.4	2.4	2.1	1.9	1.7
Full Documentation (%)	100	100	100	100	100	100	100	100
HARP (%)	52.3	51.3	49.0	46.4	44.4	43.2	42.3	44.0
Delinquency statistics: ⁽⁴⁾								
Risk in force delinquent (%)	9.5	9.7	9.3	7.8	8.4	8.0	7.9	8.2
# of loans delinquent	191	180	159	149	110	97	84	75
Delinquency rate (based on loan count) (%)	7.4	7.7	7.6	7.8	6.4	6.2	5.8	6.0
# of new notices received in quarter	140	56	34	29	13	20	16	18
New notices previously delinquent (%)	54.3	73.2	79.4	75.8	92.3	100.0	100.0	77.8
Loans remaining never reported delinquent (%)	76.6	75.2	73.8	73.1	72.6	72.8	73.0	70.8
Ever to date claims paid (millions)	\$65.3	\$65.4	\$65.4	\$65.5	\$65.7	\$65.8	\$65.9	\$65.9
Loans covered by reinsurance: ⁽²⁾								
Quota share reinsurance (%)	82.8	82.2	81.6	81.6	81.4	81.2	81.8	80.8
Excess-of-loss reinsurance (%)	-	-	-	-	-	-	-	-
Total loans covered by reinsurance (%)	82.8	82.2	81.6	81.6	81.4	81.2	81.8	80.8

Year of origination as displayed is determined by the calendar date the insurance was effective.

(1)Percentages based on remaining risk in force, including the percentage of risk in force delinquent. Other delinquency statistics are based on the number of remaining loans.

(2)Reinsurance coverage percentage is calculated as the risk in force on policies with reinsurance coverage divided by the total risk in force.

(3) Statistics have not been updated from previously disclosed reporting.

Origination Year: 2010								
	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022
Original risk written (billions)	\$3.1	\$3.1	\$3.1	\$3.1	\$3.1	\$3.1	\$3.1	\$3.1
% of original risk remaining	0.9	0.7	0.6	0.5	0.5	0.5	0.4	0.4
Weighted average FICO ⁽¹⁾	743	742	741	742	742	743	742	742
760 and > (%)	39.9	38.9	38.7	39.2	39.9	40.9	40.8	41.1
740 – 759	13.3	14.1	14.0	13.8	13.9	13.3	12.3	12.3
720 – 739	16.8	16.5	16.1	16.0	15.7	15.3	15.2	15.1
700 – 719	12.2	12.0	12.3	12.0	11.4	11.4	11.6	11.0
680 – 699	11.3	11.6	12.0	12.0	12.7	12.4	13.1	13.7
660 – 679	6.5	6.8	6.9	7.1	6.4	6.7	7.1	6.9
640 – 659	-	-	-	-	-	-	-	-
639 and <	-	-	-	-	-	-	-	-
Weighted average LTV ⁽¹⁾	92.9	92.5	92.3	92.2	92.1	92.1	91.9	91.8
85 and < (%)	4.1	5.3	5.5	5.4	5.6	5.9	6.3	6.5
85.01 – 90.00	26.0	30.4	31.7	32.8	33.6	34.5	35.7	36.1
90.01 – 95.00	61.5	57.1	58.0	57.9	57.7	57.2	55.5	55.2
95.01 and >	8.3	7.3	4.9	3.9	3.1	2.4	2.5	2.1
Single Premium (%)	33.1	37.8	39.0	39.5	40.6	41.6	43.1	43.7
Investor (%)	0.1	0.1	0.1	0.1	-	-	-	-
Weighted average DTI ⁽¹⁾⁽²⁾	33.4	33.4	33.5	33.5	33.5	33.7	33.7	33.6
DTI > 45% ^{(1) (2) (3)}	0.5	0.5	0.7	0.7	0.7	0.9	1.0	0.7
Cashout Refinance (%)	-	-	-	-	-	-	-	-
Full Documentation (%)	100	100	100	100	100	100	100	100
HARP (%)	0.8	1.0	1.1	1.3	1.4	1.5	1.7	1.7
Delinquency statistics: ⁽¹⁾								
Risk in force delinquent (%)	20.1	22.5	22.9	25.2	21.6	20.2	19.0	19.9
# of loans delinquent	119	111	99	95	74	67	56	57
Delinquency rate (based on loan count) (%)	15.4	18.3	19.2	20.8	17.9	17.4	16.0	18.3
# of new notices received in quarter	58	27	16	15	8	11	8	14
New notices previously delinquent (%)	67.2	59.3	81.3	93.3	100.0	90.9	100.0	100.0
Loans remaining never reported delinquent (%)	64.9	58.3	54.8	52.5	51.1	50.5	50.7	49.2
Ever to date claims paid (millions)	\$17.9	\$18.0	\$18.0	\$18.0	\$18.0	\$18.1	\$18.2	\$18.2
Loans covered by reinsurance: ⁽²⁾								
Quota share reinsurance (%)	77.4	77.1	75.7	74.8	73.9	74.2	73.7	74.7
Excess-of-loss reinsurance (%)	-	-	-	-	-	-	-	-
Total loans covered by reinsurance (%)	77.4	77.1	75.7	74.8	73.9	74.2	73.7	74.7

Year of origination as displayed is determined by the calendar date the insurance was effective.

(1)Percentages based on remaining risk in force, including the percentage of risk in force delinquent. Other delinquency statistics are based on the number of remaining loans.

(2)Reinsurance coverage percentage is calculated as the risk in force on policies with reinsurance coverage divided by the total risk in force.

(3) Statistics have not been updated from previously disclosed reporting.

Origination Year: 2011								
	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022
Original risk written (billions)	\$3.5	\$3.5	\$3.5	\$3.5	\$3.5	\$3.5	\$3.5	\$3.5
% of original risk remaining	3.7	2.9	2.0	1.2	0.9	0.7	0.6	0.6
Weighted average FICO ⁽¹⁾	752	751	748	748	749	748	746	746
760 and > (%)	45.4	43.7	41.8	40.6	41.5	41.3	38.9	38.7
740 – 759	19.4	19.2	18.8	19.2	19.4	18.3	18.9	19.2
720 – 739	15.6	15.8	15.5	15.3	15.9	16.7	17.2	17.0
700 – 719	9.4	10.1	11.3	11.6	11.5	11.6	11.3	11.6
680 – 699	7.3	7.9	8.5	8.4	6.9	7.1	7.9	7.6
660 – 679	2.8	3.2	4.0	4.7	4.6	4.8	5.7	5.7
640 – 659	-	0.1	0.1	0.1	0.1	0.1	0.1	0.1
639 and <	-	-	-	0.1	0.2	0.2	-	-
Weighted average LTV ⁽¹⁾	94.4	94.4	94.2	93.8	93.5	93.2	92.9	92.7
85 and < (%)	0.8	1.0	1.4	1.8	2.2	2.6	3.0	3.2
85.01 – 90.00	7.8	8.8	11.8	17.2	20.9	23.5	27.4	29.2
90.01 – 95.00	84.6	82.8	77.7	69.2	65.6	63.9	62.3	62.4
95.01 and >	6.8	7.4	9.1	11.8	11.3	10.0	7.3	5.2
Single Premium (%)	25.3	27.8	34.5	44.1	48.2	51.6	55.1	56.3
Investor (%)	-	-	-	-	-	-	-	-
Weighted average DTI ^{(1) (2)}	33.2	33.3	33.3	33.4	33.6	33.7	33.7	33.7
DTI > 45% ^{(1) (2) (3)}	0.1	0.1	0.1	-	-	-	-	-
Cashout Refinance (%)	-	-	-	-	-	-	-	-
Full Documentation (%)	100	100	100	100	100	100	100	100
HARP (%)	0.1	0.1	0.2	0.3	0.3	0.4	0.5	0.6
Delinquency statistics: ⁽¹⁾								
Risk in force delinquent (%)	7.5	7.9	9.6	14.1	15.3	16.2	16.7	15.2
# of loans delinquent	215	175	151	137	113	96	79	68
Delinquency rate (based on loan count) (%)	6.5	6.6	8.3	11.5	13.0	13.8	14.3	13.7
# of new notices received in quarter	151	48	36	26	10	12	11	10
New notices previously delinquent (%)	42.4	64.6	80.0	69.2	90.0	100.0	90.9	100.0
Loans remaining never reported delinquent (%)	84.5	81.7	76.4	69.2	64.9	62.3	59.3	58.0
Ever to date claims paid (millions)	\$11.3	\$11.3	\$11.3	\$11.3	\$11.3	\$11.4	\$11.4	\$11.4
Loans covered by reinsurance: ⁽²⁾								
Quota share reinsurance (%)	91.3	91.2	90.4	88.6	88.0	86.8	86.2	86.7
Excess-of-loss reinsurance (%)	-	-	-	-	-	-	-	-
Total loans covered by reinsurance (%)	91.3	91.2	90.4	88.6	88.0	86.8	86.2	86.7

Year of origination as displayed is determined by the calendar date the insurance was effective.

(1)Percentages based on remaining risk in force, including the percentage of risk in force delinquent. Other delinquency statistics are based on the number of remaining loans.

(2)Reinsurance coverage percentage is calculated as the risk in force on policies with reinsurance coverage divided by the total risk in force.

(3) Statistics have not been updated from previously disclosed reporting.

	Origination Year: 2012							
	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022
Original risk written (billions)	\$6.1	\$6.1	\$6.1	\$6.1	\$6.1	\$6.1	\$6.1	\$6.1
% of original risk remaining	8.6	7.3	5.4	3.4	2.3	1.8	1.3	1.1
Weighted average FICO ⁽¹⁾	755	755	754	752	753	754	754	755
760 and > (%)	50.5	50.4	49.3	47.1	48.9	50.1	50.8	52.2
740 – 759	17.3	17.3	17.2	16.3	16.5	16.5	16.0	15.8
720 – 739	15.2	15.6	16.1	16.2	15.7	15.7	15.5	15.0
700 – 719	8.9	8.6	8.8	9.9	9.1	8.5	8.2	7.3
680 – 699	5.9	6	6.3	7.6	6.5	6.2	6.4	6.7
660 – 679	2.0	1.9	2.1	2.7	3.0	2.8	2.9	2.7
640 – 659	0.2	0.2	0.2	0.2	0.4	0.4	0.3	0.4
639 and <	-	-	-	-	-	-	-	-
Weighted average LTV ⁽¹⁾	94.4	94.4	94.4	94.2	93.9	93.6	93.2	93.0
85 and < (%)	1.2	1.3	1.4	2.1	2.8	3.3	4.1	4.5
85.01 – 90.00	6.7	7.1	8.3	11.6	15.7	18.3	21.5	23.5
90.01 – 95.00	83.5	82.5	80.3	72.8	64.6	62.3	63.4	64.1
95.01 and >	8.6	9.1	10.0	13.5	16.9	16.1	11.1	8.0
Single Premium (%)	31.2	33.3	37.3	49.5	61.3	66.6	71.6	74.5
Investor (%)	-	-	-	-	-	-	-	-
Weighted average DTI ^{(1),(2)}	33.3	33.3	33.4	33.8	33.8	33.8	33.8	33.7
DTI > 45% ^{(1) (2) (3)}	-	-	-	-	-	-	-	-
Cashout Refinance (%)	-	-	-	-	-	-	-	-
Full Documentation (%)	100	100	100	100	100	100	100	100
HARP (%)	-	-	-	-	-	-	-	-
Delinquency statistics: ⁽⁴⁾								
Risk in force delinquent (%)	4.9	4.8	5.1	7.4	8.0	8.4	8.6	7.7
# of loans delinquent	514	431	357	314	230	188	143	111
Delinquency rate (based on loan count) (%)	4.5	4.4	4.8	6.7	7.2	7.6	7.6	7.1
# of new notices received in quarter	436	115	88	72	36	39	33	18
New notices previously delinquent (%)	33.0	54.8	61.9	70.8	80.6	92.3	87.9	94.4
Loans remaining never reported delinquent (%)	90.0	88.7	86.4	81.9	78.8	76.9	74.2	73.2
Ever to date claims paid (millions)	\$10.6	\$10.7	\$10.7	\$10.7	\$10.9	\$10.9	\$11.0	\$11.0
Loans covered by reinsurance: ⁽²⁾								
Quota share reinsurance (%)	94.2	94.6	94.7	95.6	95.8	95.8	95.4	95.7
Excess-of-loss reinsurance (%)	-	-	-	-	-	-	-	-
Total loans covered by reinsurance (%)	94.2	94.6	94.7	95.6	95.8	95.8	95.4	95.7

Year of origination as displayed is determined by the calendar date the insurance was effective.

(1)Percentages based on remaining risk in force, including the percentage of risk in force delinquent. Other delinquency statistics are based on the number of remaining loans.

(2)Reinsurance coverage percentage is calculated as the risk in force on policies with reinsurance coverage divided by the total risk in force.

(3) Statistics have not been updated from previously disclosed reporting.

Origination Year: 2013								
	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022
Original risk written (billions)	\$7.4	\$7.4	\$7.4	\$7.4	\$7.4	\$7.4	\$7.4	\$7.4
% of original risk remaining	15.2	12.9	10.8	8.9	7.4	5.9	4.6	3.9
Weighted average FICO ⁽¹⁾	748	747	746	746	745	744	743	743
760 and > (%)	44.2	43.3	42.5	41.9	41.4	40.7	40.0	40.0
740 – 759	16.5	16.5	16.3	16.2	16.1	15.7	15.7	15.7
720 – 739	16.0	16.2	16.4	16.2	16.5	16.5	16.3	16.3
700 – 719	10.3	10.4	10.5	10.8	10.8	11.2	11.3	11.0
680 – 699	8.2	8.5	8.8	9.0	9.2	9.4	9.7	9.7
660 – 679	3.6	3.8	4.0	4.2	4.3	4.6	4.9	5.0
640 – 659	1.0	1.1	1.1	1.2	1.3	1.5	1.6	1.7
639 and <	0.3	0.3	0.4	0.4	0.4	0.4	0.5	0.6
Weighted average LTV ⁽¹⁾	94.1	94.2	94.3	94.4	94.5	94.5	94.4	94.4
85 and < (%)	0.7	0.8	0.8	0.9	1.0	1.1	1.3	1.5
85.01 – 90.00	13.5	12.5	10.9	8.7	7.8	8.0	8.4	8.8
90.01 – 95.00	77.0	77.7	78.7	80.1	80.2	78.9	77.1	75.9
95.01 and >	8.7	9.0	9.6	10.3	11.1	12.1	13.2	13.7
Single Premium (%)	23.4	24.4	25.7	27.4	28.8	31.7	34.5	36.6
Investor (%)	-	-	-	-	-	-	-	-
Weighted average DTI ^{(1) (2)}	34.1	34.1	34.2	34.2	34.3	34.4	34.5	34.6
DTI > 45% ^{(1) (2) (3)}	0.9	0.9	1.0	0.9	0.9	1.0	1.0	1.0
Cashout Refinance (%)	-	-	-	-	-	-	-	-
Full Documentation (%)	100	100	100	100	100	100	100	100
HARP (%)	-	-	-	-	-	-	-	-
Delinquency statistics: ⁽⁴⁾								
Risk in force delinquent (%)	5.3	5.5	5.7	6.0	5.9	6.1	6.1	6.3
# of loans delinquent	1,212	1,077	929	816	651	551	441	394
Delinquency rate (based on loan count) (%)	5.0	5.1	5.2	5.5	5.2	5.3	5.3	5.7
# of new notices received in quarter	1,014	319	224	167	104	139	90	114
New notices previously delinquent (%)	32.2	51.1	60.2	63.5	75.0	80.6	81.1	79.8
Loans remaining never reported delinquent (%)	89.5	87.8	86.1	84.3	82.9	81.3	79.3	77.4
Ever to date claims paid (millions)	\$13.7	\$14.0	\$14.0	\$14.3	\$14.3	\$14.4	\$14.5	\$14.6
Loans covered by reinsurance: ⁽²⁾								
Quota share reinsurance (%)	98.9	98.9	98.9	98.9	99.1	99.0	99.0	99.0
Excess-of-loss reinsurance (%)	-	-	-	-	-	-	-	-
Total loans covered by reinsurance (%)	98.9	98.9	98.9	98.9	99.1	99.0	99.0	99.0

Year of origination as displayed is determined by the calendar date the insurance was effective.

- (1)Percentages based on remaining risk in force, including the percentage of risk in force delinquent. Other delinquency statistics are based on the number of remaining loans.
- (2)Reinsurance coverage percentage is calculated as the risk in force on policies with reinsurance coverage divided by the total risk in force.
- (3) Statistics have not been updated from previously disclosed reporting.

Origination Year: 2014								
	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022
Original risk written (billions)	\$8.7	\$8.7	\$8.7	\$8.7	\$8.7	\$8.7	\$8.7	\$8.7
% of original risk remaining	24.0	20.8	17.7	15.3	12.9	10.9	9.3	8.2
Weighted average FICO ⁽¹⁾	741	740	739	738	737	736	736	736
760 and > (%)	38.1	37.5	36.9	36.1	35.1	34.5	34.1	33.9
740 – 759	16.3	16.1	16.0	16.0	15.9	16.0	15.9	16.1
720 – 739	15.3	15.2	15.2	15.2	15.2	15.2	15.4	15.4
700 – 719	11.4	11.6	11.7	11.9	12.2	12.2	12.1	12.1
680 – 699	9.9	10.2	10.5	10.6	10.9	11.0	11.3	11.5
660 – 679	5.1	5.2	5.5	5.6	5.8	6.1	6.1	5.9
640 – 659	2.7	2.9	3.0	3.1	3.3	3.4	3.5	3.5
639 and <	1.2	1.3	1.3	1.4	1.5	1.6	1.7	1.7
Weighted average LTV ⁽¹⁾	93.4	93.4	93.5	93.6	93.7	93.8	94.0	94.1
85 and < (%)	1.0	1.1	1.2	1.2	1.1	1.2	1.2	1.3
85.01 – 90.00	25.3	24.5	23.3	22.3	20.5	17.1	13.3	11.1
90.01 – 95.00	71.4	72.1	73.1	74.0	75.7	78.9	82.5	84.6
95.01 and >	2.3	2.3	2.4	2.5	2.7	2.8	3.0	3.1
Single Premium (%)	23.3	24.0	24.4	25.2	24.9	26.4	26.7	27.1
Investor (%)	-	-	-	-	-	-	0.1	0.1
Weighted average DTI ^{(1) (2)}	35.0	35.0	35.1	35.2	35.1	35.2	35.2	35.2
DTI > 45% ^{(1) (2) (3)}	2.8	2.8	2.9	2.8	2.8	2.8	2.7	2.8
Cashout Refinance (%)	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Full Documentation (%)	100	100	100	100	100	100	100	100
HARP (%)	-	-	-	-	-	-	-	-
Delinquency statistics:⁽¹⁾								
Risk in force delinquent (%)	6.1	6.6	6.6	6.7	6.1	6.2	6.0	5.7
# of loans delinquent	2,509	2,393	2,089	1,849	1,416	1,231	1,055	894
Delinquency rate (based on loan count) (%)	5.5	5.9	5.9	6.0	5.3	5.4	5.4	5.1
# of new notices received in quarter	2,138	799	476	394	277	310	318	297
New notices previously delinquent (%)	28.8	46.8	65.3	63.5	75.1	78.1	75.4	79.8
Loans remaining never reported delinquent (%)	88.7	86.8	85.3	83.9	82.5	81.3	79.8	78.9
Ever to date claims paid (millions)	\$17.2	\$17.6	\$17.8	\$18.0	\$18.1	\$18.2	\$18.5	\$18.7
Loans covered by reinsurance:⁽²⁾								
Quota share reinsurance (%)	98.7	98.6	98.4	98.3	98.2	98.0	98.0	98.0
Excess-of-loss reinsurance (%)	-	-	-	-	-	-	-	-
Total loans covered by reinsurance (%)	98.7	98.6	98.4	98.3	98.2	98.0	98.0	98.0

Year of origination as displayed is determined by the calendar date the insurance was effective.

(1)Percentages based on remaining risk in force, including the percentage of risk in force delinquent. Other delinquency statistics are based on the number of remaining loans.

(2)Reinsurance coverage percentage is calculated as the risk in force on policies with reinsurance coverage divided by the total risk in force.

(3) Statistics have not been updated from previously disclosed reporting.

	Origination Year: 2015							
	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022
Original risk written (billions)	\$10.8	\$10.8	\$10.8	\$10.8	\$10.8	\$10.8	\$10.8	\$10.8
% of original risk remaining	36.0	30.9	26.4	22.7	19.4	16.7	14.3	12.6
Weighted average FICO ⁽¹⁾	743	743	742	741	740	740	740	739
760 and > (%)	40.8	40.0	39.2	38.4	38.2	37.9	37.5	37.2
740 – 759	16.3	16.3	16.2	16.2	16.1	16.0	15.8	15.8
720 – 739	15.5	15.5	15.7	15.8	15.7	15.9	15.8	15.9
700 – 719	10.2	10.4	10.6	10.7	10.8	10.7	10.8	10.9
680 – 699	9.2	9.3	9.5	9.8	9.9	9.8	10.1	10.1
660 – 679	4.4	4.5	4.7	4.8	5.0	5.0	5.2	5.3
640 – 659	2.6	2.7	2.8	2.9	3.1	3.1	3.3	3.3
639 and <	1.2	1.3	1.3	1.4	1.4	1.5	1.6	1.6
Weighted average LTV ⁽¹⁾	93.2	93.2	93.3	93.3	93.4	93.4	93.5	93.7
85 and < (%)	1.7	1.6	1.5	1.6	1.5	1.6	1.6	1.6
85.01 – 90.00	28.1	27.7	27.0	26.2	25.5	24.5	22.7	20.4
90.01 – 95.00	64.4	64.8	65.1	65.7	66.3	67.0	68.4	70.4
95.01 and >	5.8	6.0	6.3	6.6	6.8	6.9	7.3	7.6
Single Premium (%)	26.1	26.4	26.7	27.2	27.3	28.3	28.0	28.9
Investor (%)	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Weighted average DTI ^{(1),(2)}	34.7	34.8	34.9	34.9	34.9	34.9	35.0	35.0
DTI > 45% ^{(1) (2) (3)}	3.8	3.7	3.8	3.8	3.9	3.9	3.9	3.8
Cashout Refinance (%)	-	-	-	-	-	-	-	-
Full Documentation (%)	100	100	100	100	100	100	100	100
HARP (%)	-	-	-	-	-	-	-	-
Delinquency statistics: ⁽⁴⁾								
Risk in force delinquent (%)	5.9	6.0	5.9	6.0	5.5	5.2	5.0	4.7
# of loans delinquent	4,042	3,652	3,133	2,782	2,183	1,817	1,542	1,287
Delinquency rate (based on loan count) (%)	5.2	5.4	5.3	5.3	4.8	4.5	4.4	4.1
# of new notices received in quarter	3,637	1,154	795	639	402	415	426	389
New notices previously delinquent (%)	21.8	41.1	58.2	62.0	72.1	77.6	77.7	78.2
Loans remaining never reported delinquent (%)	90.5	88.8	87.5	86.2	85.1	84.4	83.5	82.6
Ever to date claims paid (millions)	\$13.6	\$14.1	\$14.2	\$14.8	\$14.9	\$15.0	\$15.5	\$15.7
Loans covered by reinsurance: ⁽²⁾								
Quota share reinsurance (%)	94.5	94.5	94.3	94.1	93.9	93.8	93.7	93.6
Excess-of-loss reinsurance (%)	-	-	-	-	-	-	-	-
Total loans covered by reinsurance (%)	94.5	94.5	94.3	94.1	93.9	93.8	93.7	93.6

Year of origination as displayed is determined by the calendar date the insurance was effective.

(1)Percentages based on remaining risk in force, including the percentage of risk in force delinquent. Other delinquency statistics are based on the number of remaining loans.

(2)Reinsurance coverage percentage is calculated as the risk in force on policies with reinsurance coverage divided by the total risk in force.

(3) Statistics have not been updated from previously disclosed reporting.

Origination Year: 2016								
	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022
Original risk written (billions)	\$11.9	\$11.9	\$11.9	\$11.9	\$11.9	\$11.9	\$11.9	\$11.9
% of original risk remaining	51.3	44.4	38.2	33.0	28.6	25.0	21.9	19.5
Weighted average FICO ⁽¹⁾	746	746	745	745	745	745	744	744
760 and > (%)	43.5	43.1	42.4	42.0	41.9	41.8	41.6	41.6
740 – 759	17.0	16.9	16.9	16.9	16.8	16.9	16.8	16.7
720 – 739	14.3	14.3	14.5	14.4	14.5	14.5	14.4	14.5
700 – 719	11.0	11.1	11.1	11.3	11.3	11.3	11.4	11.4
680 – 699	8.0	8.2	8.3	8.5	8.5	8.5	8.6	8.6
660 – 679	3.5	3.6	3.7	3.8	3.8	3.8	3.8	3.8
640 – 659	2.0	2.1	2.1	2.2	2.3	2.3	2.3	2.3
639 and <	0.8	0.9	0.9	0.9	1.0	1.0	1.0	1.0
Weighted average LTV ⁽¹⁾	92.9	93.0	93.1	93.2	93.2	93.3	93.3	93.4
85 and < (%)	3.8	3.3	2.6	2.1	2.0	2.0	1.9	1.9
85.01 – 90.00	28.8	28.5	28.2	27.8	27.3	26.8	26.1	24.9
90.01 – 95.00	59.8	60.4	61.1	61.7	62.1	62.4	63.0	64.1
95.01 and >	7.6	7.9	8.1	8.4	8.6	8.8	9.1	9.2
Single Premium (%)	22.5	22.7	22.8	23.2	23.9	24.8	24.4	24.2
Investor (%)	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Weighted average DTI ^{(1) (2)}	34.9	35.0	35.0	35.0	35.1	35.1	35.1	35.1
DTI > 45% ^{(1) (2) (3)}	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0
Cashout Refinance (%)	0.1	-	-	-	-	-	-	-
Full Documentation (%)	100	100	100	100	100	100	100	100
HARP (%)	-	-	-	-	-	-	-	-
Delinquency statistics: ⁽⁴⁾								
Risk in force delinquent (%)	6.0	6.1	5.8	5.8	5.1	4.5	4.1	3.8
# of loans delinquent	6,143	5,552	4,599	4,026	3,079	2,468	2,004	1,724
Delinquency rate (based on loan count) (%)	5.4	5.5	5.2	5.2	4.5	4.0	3.7	3.5
# of new notices received in quarter	5,806	1,726	1,131	800	567	500	508	555
New notices previously delinquent (%)	17.3	30.5	50.1	57.5	65.3	73.2	73.8	71.5
Loans remaining never reported delinquent (%)	91.4	89.6	88.3	87.2	86.5	86.0	85.3	84.7
Ever to date claims paid (millions)	\$8.3	\$9.0	\$9.3	\$9.5	\$9.7	\$10.0	\$10.1	\$10.2
Loans covered by reinsurance: ⁽²⁾								
Quota share reinsurance (%)	90.7	90.6	90.5	90.4	90.3	90.3	90.2	90.3
Excess-of-loss reinsurance (%)	55.1	55.1	55.5	55.9	56.5	56.1	56.0	56.5
Total loans covered by reinsurance (%)	95.6	95.5	95.4	95.4	95.3	95.3	95.2	95.2

Year of origination as displayed is determined by the calendar date the insurance was effective.

(1)Percentages based on remaining risk in force, including the percentage of risk in force delinquent. Other delinquency statistics are based on the number of remaining loans.

(2)Reinsurance coverage percentage is calculated as the risk in force on policies with reinsurance coverage divided by the total risk in force.

(3) Statistics have not been updated from previously disclosed reporting.

Origination Year: 2017								
	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022
Original risk written (billions)	\$12.3	\$12.3	\$12.3	12.3	\$12.3	\$12.3	\$12.3	\$12.3
% of original risk remaining	58.1	49.9	42.1	35.8	30.1	26.1	23.1	20.6
Weighted average FICO ⁽¹⁾	744	743	742	741	740	740	740	739
760 and > (%)	40.7	39.7	38.7	38.0	37.5	37.3	37.0	37.0
740 – 759	17.5	17.4	17.3	17.3	17.3	17.2	17.2	17.0
720 – 739	14.3	14.5	14.6	14.5	14.6	14.5	14.5	14.4
700 – 719	12.0	12.2	12.2	12.6	12.6	12.6	12.7	12.7
680 – 699	8.2	8.4	8.7	9.0	9.1	9.1	9.1	9.2
660 – 679	4.0	4.2	4.4	4.6	4.7	4.8	4.9	5.0
640 – 659	2.4	2.5	2.7	2.8	3.0	3.1	3.1	3.2
639 and <	1.0	1.1	1.2	1.2	1.3	1.4	1.4	1.4
Weighted average LTV ⁽¹⁾	93.1	93.2	93.2	93.3	93.3	93.3	93.4	93.5
85 and < (%)	4.9	4.6	4.3	4.1	3.8	3.6	3.2	2.5
85.01 – 90.00	26.5	26.2	25.9	25.6	25.4	25.3	25.2	25.4
90.01 – 95.00	54.9	55.0	55.1	55.1	55.2	55.2	55.3	55.7
95.01 and >	13.7	14.2	14.8	15.2	15.6	15.9	16.3	16.4
Single Premium (%)	20.5	20.5	20.6	21.1	21.9	22.5	22.3	21.2
Investor (%)	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Weighted average DTI ^{(1) (2)}	36.2	36.3	36.3	36.4	36.4	36.4	36.4	36.4
DTI > 45% ^{(1) (2) (3)}	11.3	11.5	11.5	11.6	11.8	11.8	11.7	11.6
Cashout Refinance (%)	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0
Full Documentation (%)	100	100	100	100	100	100	100	100
HARP (%)	-	-	-	-	-	-	-	-
Delinquency statistics: ⁽⁴⁾								
Risk in force delinquent (%)	7.2	7.4	7.4	7.3	6.7	6.2	5.5	4.9
# of loans delinquent	8,495	7,832	6,746	5,806	4,456	3,656	2,949	2,419
Delinquency rate (based on loan count) (%)	6.3	6.7	6.6	6.5	5.7	5.3	4.8	4.4
# of new notices received in quarter	8,052	2,430	1,551	1,154	722	771	737	719
New notices previously delinquent (%)	13.5	29.1	46.4	54.9	64.7	69.7	74.5	74.3
Loans remaining never reported delinquent (%)	91.1	88.9	87.2	85.7	84.7	83.9	83.2	82.4
Ever to date claims paid (millions)	\$6.9	\$7.7	\$8.2	\$8.7	\$9.0	\$9.2	\$9.4	\$9.8
Loans covered by reinsurance: ⁽²⁾								
Quota Share Reinsurance % ⁽⁴⁾	87.3	87.2	87.0	87.0	86.8	86.8	-	-
Excess-of-loss reinsurance (%)	91.5	91.9	92.3	92.6	92.9	93.1	93.5	94.2
Total loans covered by reinsurance (%)	96.7	96.9	97.1	97.3	97.5	97.5	93.5	94.2

Year of origination as displayed is determined by the calendar date the insurance was effective.

- (1)Percentages based on remaining risk in force, including the percentage of risk in force delinquent. Other delinquency statistics are based on the number of remaining loans.
- (2)Reinsurance coverage percentage is calculated as the risk in force on policies with reinsurance coverage divided by the total risk in force.
- (3) Statistics have not been updated from previously disclosed reporting.
- (4) We terminated our 2017 QSR Transaction effective December 31, 2021.

Origination Year: 2018								
	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022
Original risk written (billions)	\$12.5	\$12.5	\$12.5	\$12.5	\$12.5	\$12.5	\$12.5	\$12.5
% of original risk remaining	59.0	50.2	42.2	35.8	30.1	25.9	22.5	20.1
Weighted average FICO ⁽¹⁾	742	741	740	738	738	737	737	736
760 and > (%)	38.5	37.6	36.6	35.6	35.1	34.8	34.3	34.0
740 – 759	17.3	17.2	16.9	16.7	16.4	16.3	16.2	16.2
720 – 739	15.2	15.2	15.3	15.3	15.4	15.3	15.4	15.4
700 – 719	12.9	13.1	13.3	13.6	13.7	13.9	14.0	14.0
680 – 699	8.1	8.3	8.7	9.0	9.1	9.3	9.4	9.5
660 – 679	4.3	4.5	4.8	5.0	5.3	5.4	5.5	5.5
640 – 659	2.7	2.8	3.1	3.3	3.5	3.5	3.6	3.8
639 and <	1.2	1.3	1.4	1.5	1.6	1.6	1.7	1.7
Weighted average LTV ⁽¹⁾	93.3	93.4	93.5	93.5	93.6	93.6	93.6	93.7
85 and < (%)	4.7	4.5	4.4	4.3	4.1	4.0	3.9	3.6
85.01 – 90.00	25.6	25.0	24.4	23.9	23.5	23.4	23.1	23.0
90.01 – 95.00	49.7	49.7	49.7	49.8	49.7	49.7	49.9	49.8
95.01 and >	20.0	20.8	21.5	22.1	22.7	22.9	23.2	23.6
Single Premium (%)	16.8	17.0	17.2	17.5	18.2	18.9	18.5	18.0
Investor (%)	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Weighted average DTI ^{(1) (2)}	37.6	37.7	37.7	37.8	37.8	37.8	37.8	37.8
DTI > 45% ^{(1) (2) (3)}	19.5	19.7	19.9	20.0	20.0	20.0	20.0	19.9
Cashout Refinance (%)	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Full Documentation (%)	100	100	100	100	100	100	100	100
HARP (%)	-	-	-	-	-	-	-	-
Delinquency statistics: ⁽⁴⁾								
Risk in force delinquent (%)	8.1	8.3	8.3	8.6	7.9	7.1	6.4	5.9
# of loans delinquent	9,482	8,599	7,468	6,626	5,204	4,197	3,412	2,844
Delinquency rate (based on loan count) (%)	6.9	7.2	7.2	7.3	6.6	6.1	5.6	5.1
# of new notices received in quarter	9,293	2,789	1,879	1,341	840	848	873	815
New notices previously delinquent (%)	7.2	21.6	36.4	46.9	62.7	65.8	66.8	70.9
Loans remaining never reported delinquent (%)	91.4	88.8	86.8	85.2	83.9	82.8	81.8	81.0
Ever to date claims paid (millions)	\$2.6	\$3.2	\$3.6	\$3.8	\$4.2	\$4.7	\$4.9	\$5.1
Loans covered by reinsurance: ⁽²⁾								
Quota Share Reinsurance % ⁽⁴⁾	82.5	82.6	82.7	82.8	83.1	83.3	-	-
Excess-of-loss reinsurance (%)	99.1	99.0	98.9	98.8	98.7	98.6	98.5	98.4
Total loans covered by reinsurance (%)	99.8	99.8	99.8	99.8	99.7	99.7	98.5	98.4

Year of origination as displayed is determined by the calendar date the insurance was effective.

- (1)Percentages based on remaining risk in force, including the percentage of risk in force delinquent. Other delinquency statistics are based on the number of remaining loans.
- (2)Reinsurance coverage percentage is calculated as the risk in force on policies with reinsurance coverage divided by the total risk in force.
- (3) Statistics have not been updated from previously disclosed reporting.
- (4) We terminated our 2018 QSR Transaction effective December 31, 2021.

Origination year: 2019								
	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022
Original risk written (billions)	\$16.2	\$16.2	\$16.2	\$16.2	\$16.2	\$16.2	\$16.2	\$16.2
% of original risk remaining	84.1	75.6	66.1	56.3	48.7	42.0	36.4	33.0
Weighted average FICO ⁽¹⁾	748	747	747	746	746	746	746	746
760 and > (%)	43.5	42.8	42.1	41.3	41.2	41.3	41.4	41.7
740 – 759	19.1	19.0	18.9	18.7	18.7	18.6	18.6	18.5
720 – 739	14.3	14.5	14.6	14.7	14.7	14.7	14.6	14.5
700 – 719	11.1	11.3	11.3	11.8	11.7	11.7	11.6	11.5
680 – 699	7.3	7.5	7.8	8.0	8.0	8.1	8.1	8.1
660 – 679	2.6	2.7	2.9	3.0	3.0	3.1	3.2	3.1
640 – 659	1.4	1.5	1.6	1.7	1.7	1.8	1.8	1.8
639 and <	0.6	0.7	0.7	0.8	0.8	0.8	0.9	0.9
Weighted average LTV ⁽¹⁾	92.7	92.8	92.9	92.9	93.0	93.0	93.1	93.1
85 and < (%)	6.5	6.2	5.9	5.6	5.5	5.4	5.2	5.0
85.01 – 90.00	28.0	27.5	27.0	26.5	26.3	26.1	25.9	25.7
90.01 – 95.00	50.9	51.1	51.3	51.4	51.4	51.3	51.4	51.5
95.01 and >	14.7	15.2	15.8	16.4	16.8	17.2	17.5	17.8
Single Premium (%)	14.2	14.2	14.2	14.2	14.6	14.9	14.9	15.1
Investor (%)	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Weighted average DTI ^{(1) (2)}	36.2	36.2	36.3	36.3	36.3	36.2	36.2	36.1
DTI > 45% ^{(1) (2) (3)}	12.8	12.8	12.8	12.9	12.8	12.8	12.7	12.5
Cashout Refinance (%)	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Full Documentation (%)	100	100	100	100	100	100	100	100
HARP (%)	-	-	-	-	-	-	-	-
Delinquency statistics: ⁽⁴⁾								
Risk in force delinquent (%)	5.6	5.5	5.1	5.2	4.6	4.0	3.5	3.1
# of loans delinquent	10,621	9,494	7,929	6,954	5,305	4,165	3,340	2,790
Delinquency rate (based on loan count) (%)	4.9	4.8	4.5	4.5	3.8	3.4	3.1	2.8
# of new notices received in quarter	11,113	3,344	1,938	1,505	915	852	891	862
New notices previously delinquent (%)	1.6	11.6	24.3	36.5	43.4	49.9	49.9	58.8
Loans remaining never reported delinquent (%)	94.5	92.8	91.5	90.4	89.7	89.2	88.6	88.1
Ever to date claims paid (millions)	\$0.0	\$0.1	\$0.3	\$0.5	\$0.5	\$0.8	\$0.9	\$0.9
Loans covered by reinsurance: ⁽²⁾								
Quota share reinsurance (%)	90.0	90.2	90.5	90.6	90.6	90.6	90.8	91.2
Excess-of-loss reinsurance (%)	12.2	11.8	11.5	11.2	10.7	10.7	10.5	10.2
Total loans covered by reinsurance (%)	91.1	91.3	91.5	91.6	91.5	91.6	91.8	92.1

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(1)Percentages based on remaining risk in force, including the percentage of risk in force delinquent. Other delinquency statistics are based on the number of remaining loans.

(2)Reinsurance coverage percentage is calculated as the risk in force on policies with reinsurance coverage divided by the total risk in force.

Origination year: 2020						
	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022
Original risk written (billions)	\$26.0	\$27.3	\$27.3	\$27.3	\$27.3	\$27.3
% of original risk remaining	95.4	90.6	86.0	79.8	74.0	70.1
Weighted average FICO ⁽¹⁾	751	751	751	751	751	752
760 and > (%)	46.4	46.3	46.4	46.6	46.9	47.2
740 – 759	18.4	18.3	18.3	18.2	18.2	18.2
720 – 739	13.5	13.5	13.5	13.5	13.5	13.4
700 – 719	10.4	10.5	10.5	10.4	10.3	10.2
680 – 699	7.5	7.5	7.5	7.4	7.2	7.2
660 – 679	2.1	2.1	2.1	2.1	2.0	2.0
640 – 659	1.1	1.1	1.1	1.1	1.1	1.1
639 and <	0.6	0.7	0.7	0.7	0.7	0.7
Weighted average LTV ⁽¹⁾	91.9	91.9	92.0	92.0	92.1	92.2
85 and < (%)	9.5	9.4	9.2	9.0	8.6	8.2
85.01 – 90.00	31.7	31.7	31.5	31.5	31.4	31.4
90.01 – 95.00	47.9	47.9	48.1	48.2	48.5	48.8
95.01 and >	10.8	11.0	11.2	11.4	11.5	11.7
Single Premium (%)	7.6	7.9	8.0	8.2	8.3	8.4
Investor (%)	-	-	-	-	-	-
Weighted average DTI ^{(1) (2)}	35.4	35.3	35.3	35.2	35.2	35.2
DTI > 45% ^{(1) (2) (3)}	11.1	11.0	10.9	10.8	10.7	10.6
Cashout Refinance (%)	-	-	-	-	-	-
Full Documentation (%)	100	100	100	100	100	100
HARP (%)	-	-	-	-	-	-
Delinquency statistics: ⁽⁴⁾						
Risk in force delinquent (%)	0.9	1.1	1.1	1.2	1.2	1.1
# of loans delinquent	3,082	3,698	3,531	3,465	3,308	3,079
Delinquency rate (based on loan count) (%)	0.8	1.0	1.0	1.0	1.0	1.0
# of new notices received in quarter	1,511	1,793	1,273	1,286	1,271	1,315
New notices previously delinquent (%)	5.8	7.3	13.4	19.0	22.1	25.4
Loans remaining never reported delinquent (%)	98.7	98.4	98.1	97.8	97.5	97.2
Ever to date claims paid (millions)	\$0.0	\$0.0	\$0.1	\$0.1	\$0.2	\$0.2
Loans covered by reinsurance: ⁽²⁾						
Quota share reinsurance (%)	85.7	86.0	86.0	86.3	86.7	87.3
Excess-of-loss reinsurance (%)	46.8	98.1	97.9	98.0	98.0	98.1
Total loans covered by reinsurance (%)	92.9	99.7	99.5	99.5	99.5	99.5

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(1)Percentages based on remaining risk in force, including the percentage of risk in force delinquent. Other delinquency statistics are based on the number of remaining loans.

(2)Reinsurance coverage percentage is calculated as the risk in force on policies with reinsurance coverage divided by the total risk in force.

Origination year: 2021

	Q4 2021	Q1 2022
Original risk written (billions)	\$29.1	\$29.9
% of original risk remaining	96.2	93.9
Weighted average FICO ⁽¹⁾	749	749
760 and > (%)	44.9	44.8
740 – 759	17.9	18.0
720 – 739	13.9	14.0
700 – 719	11.2	11.2
680 – 699	7.2	7.2
660 – 679	2.7	2.7
640 – 659	1.6	1.6
639 and <	0.7	0.7
Weighted average LTV ⁽¹⁾	92.6	92.7
85 and < (%)	6.7	6.5
85.01 – 90.00	28.4	28.1
90.01 – 95.00	51.6	51.9
95.01 and >	13.4	13.5
Single Premium (%)	6.3	6.5
Investor (%)	-	-
Weighted average DTI ^{(1) (2)}	35.8	35.8
DTI > 45% ^{(1) (2) (3)}	13.7	13.7
Cashout Refinance (%)	-	-
Full Documentation (%)	100	100
HARP (%)	-	-
Delinquency statistics: ⁽⁴⁾		
Risk in force delinquent (%)	0.3	0.5
# of loans delinquent	1,166	1,804
Delinquency rate (based on loan count) (%)	0.3	0.5
# of new notices received in quarter	1,024	1,448
New notices previously delinquent (%)	3.7	7.5
Loans remaining never reported delinquent (%)	99.5	99.2
Ever to date claims paid (millions)	-	-
Loans covered by reinsurance: ⁽²⁾		
Quota share reinsurance (%)	90.5	90.7
Excess-of-loss reinsurance (%)	40.6	40.1
Total loans covered by reinsurance (%)	95.3	95.3

Year of origination as displayed is determined by the calendar date the insurance was effective.

(1)Percentages based on remaining risk in force, including the percentage of risk in force delinquent. Other delinquency statistics are based on the number of remaining loans.

(2)Reinsurance coverage percentage is calculated as the risk in force on policies with reinsurance coverage divided by the total risk in force.