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Employer Identification No.)2100 Powell StreetEmeryville,CAÂ 94608(Address of principal executive offices)(Zip Code)(855) 530-6642 (Registrant's telephone number, including area code)Securities registered pursuant to Section 12(b) of the Act:Title of each classTrading Symbol(s)Name of each exchange on which registeredCommon Stock, par value $0.01NMIHNasdaqIndicate by check mark whether the registrant (1) has filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days. Yes â˜´ No â˜Indicate by check mark whether the registrant has submitted electronically every Interactive Data File required to be submitted pursuant to Rule 405 of Regulation S-T (Â§232.405 of this chapter) during the preceding 12 months (or for such shorter period that the registrant was required to submit such files). Yes â˜´ No â˜Indicate by check mark whether the registrant is a large accelerated filer, an accelerated filer, a non-accelerated filer, a smaller reporting company, or an emerging growth company. See the definitions of "large accelerated filer," "accelerated filer," "smaller reporting company," and "emerging growth company" in Rule 12b-2 of the Exchange Act.Large accelerated filerâ˜´Accelerated filerâ˜Non-accelerated filerâ˜Smaller reporting companyâ˜Emerging growth companyâ˜If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. â˜Indicate by check mark whether the registrant is a shell company (as defined in Rule 12b-2 of the Exchange Act).Yes â˜ No â˜´The number of shares of common stock, $0.01 par value per share, of the registrant outstanding on November 1, 2024 was 79,132,002 shares.1TABLE OF CONTENTSCautionary Note Regarding Forward-Looking Statements3PART I 5Item 1.Financial Statements5Item 2.Management's Discussion and Analysis of Financial Condition and Results of Operations27Item 3.Quantitative and Qualitative Disclosures About Market Risk51Item 4.Controls and Procedures52PART II53Item 1.Legal Proceedings53Item 1A.Risk Factors53Item 2.Unregistered Sales of Equity Securities and Use of Proceeds54Item 6.Exhibits55Signatures582CAUTIONARY NOTE REGARDING FORWARD-LOOKING STATEMENTSÂ Â Â Â This report contains forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended (Securities Act), Section 21E of the Securities Exchange Act of 1934, as amended (Exchange Act), and the U.S. Private Securities Litigation Reform Act of 1995. Any statements about our expectations, outlook, beliefs, plans, predictions, forecasts, objectives, assumptions or future events or performance are not historical facts and may be forward-looking. These statements are often, but not always, made through the use of words or phrases such as â€œanticipate,â€ â€œbelieve,â€ â€œcan,â€ â€œcould,â€ â€œmay,â€ â€œpredict,â€ â€œassume,â€ â€œpotential,â€ â€œshould,â€ â€œwill,â€ â€œestimate,â€ â€œperceive,â€ â€œplan,â€ â€œproject,â€ â€œcontinuing,â€ â€œongoing,â€ â€œexpect,â€ â€œintendâ€ or words of similar meaning and include, but are not limited to, statements regarding the outlook for our future business and financial performance. All forward-looking statements are necessarily only estimates of future results, and actual results may differ materially from expectations. You are, therefore, cautioned not to place undue reliance on such statements, which should be read in conjunction with the other cautionary statements that are included elsewhere in this report. Further, any forward-looking statement speaks only as of the date on which it is made, and we undertake no obligation to update or revise any forward-looking statement to reflect events or circumstances after the date on which the statement is made or to reflect the occurrence of unanticipated events. We have based these forward-looking statements on our current expectations and projections about future events and financial trends that we believe may affect our financial condition, operating results, business strategy and financial needs. There are important factors that could cause our actual results, level of activity, performance or achievements to differ materially from the results, level of activity, performance or achievements expressed or implied by the forward-looking statements including, but not limited to:â€¢changes in general economic, market and political conditions and policies (including changes in interest rates and inflation) and investment results or other conditions that affect the U.S. housing market or the U.S. markets for home mortgages, mortgage insurance, reinsurance and credit risk transfer markets, including the risk related to geopolitical instability, inflation, an economic downturn (including any decline in home prices) or recession, and their impacts on our business, operations and personnel; â€¢changes in the charters, business practices, policies, pricing or priorities of Fannie Mae and Freddie Mac (collectively, the GSEs), which may include decisions that have the impact of decreasing or discontinuing the use of mortgage insurance as credit enhancement generally, or with first time homebuyers or on very high loan-to-value (LTV) mortgages; or changes in the direction of housing policy objectives of the Federal Housing Finance Agency (FHFA), such as the FHFA's priority to increase the accessibility to and affordability of homeownership for low-and-moderate income borrowers and underrepresented communities;â€¢our ability to remain an eligible mortgage insurer under the private mortgage insurer eligibility requirements (PMIERs) and other requirements imposed by the GSEs, which they may change at any time;â€¢retention of our existing certificates of authority in each state and the District of Columbia (D.C.) and our ability to remain a mortgage insurer in good standing in each state and D.C.;â€¢our futureÂ profitability,Â liquidity and capital resources;â€¢actions of existing competitors, including other private mortgage insurers and government mortgage insurers such as the Federal Housing Administration, the U.S. Department of Agriculture's Rural Housing Service and the U.S. Department of Veterans Affairs (collectively, government MIs), and potential market entry by new competitors or consolidation of existing competitors;â€¢adoption of new or changes to existing laws, rules and regulations that impact our business or financial condition directly or the mortgage insurance industry generally or their enforcement and implementation by regulators, including the implementation of the final rules defining and/or concerning â€œQualified Mortgageâ€ and â€œQualified Residential Mortgageâ€; â€¢U.S. federal tax reform and other potential changes in tax law and their impact on us and our operations;â€¢legislative or regulatory changes to the GSEs' role in the secondary mortgage market or other changes that could affect the residential mortgage industry generally or mortgage insurance industry in particular;â€¢potential legal and regulatory claims, investigations, actions, audits or inquiries that could result in adverse judgements, settlements, fines or other reliefs that could require significant expenditures or have other negative effects on our business;3â€¢uncertainty relating to the coronavirus (COVID-19) virus and its variants, including their impact on the global economy, the U.S. housing, real estate, housing finance and mortgage insurance markets, and our business, operations and personnel;â€¢our ability to successfully execute and implement our capital plans, including our ability to access the equity, credit and reinsurance markets and to enter into, and receive approval of, reinsurance arrangements on terms and conditions that are acceptable to us, the GSEs and our regulators;â€¢lenders, the GSEs, or other market participants seeking alternatives to private mortgage insurance;â€¢our ability to implement our business strategy, including our ability to write mortgage insurance on high quality low down payment residential mortgage loans, implement successfully and on a timely basis, complex infrastructure, systems, procedures, and internal controls to support our business and regulatory and reporting requirements of the insurance industry;â€¢our ability to attract and retain a diverse customer base, including the largest mortgage originators; â€¢failure of risk management or pricing or investment strategies;â€¢decrease in the length of time our insurance policies are in force;â€¢emergence of unexpected claim and coverage issues, including claims exceeding our reserves or amounts we had expected to experience;â€¢potential adverse impacts arising from natural disasters including, with respect to affected areas, a decline in new business, adverse effects on home prices, and an increase in notices of default on insured mortgages;â€¢climate risk and efforts to manage or regulate climate risk by government agencies could affect our business and operations;â€¢potential adverse impacts arising from the occurrence of any man-made disasters or public health emergencies, including pandemics; â€¢the inability of our counter-parties, including third-party reinsurers, to meet their obligations to us;â€¢failure to maintain, improve and continue to develop necessary information technology (IT) systems or the failure of technology providers to perform; â€¢effectiveness and security of our information technology systems and digital products and services, including the risks these systems, products or services may fail to operate as expected or planned, or expose us to cybersecurity or third-party risks (including exposure of our confidential customer and other information); andâ€¢ability to recruit, train and retain key personnel.For more information regarding these risks and uncertainties as well as certain additional risks that we face, you should refer to Part I, Item 2, â€œManagement's Discussion and Analysis of Financial Condition and Results of Operationsâ€ and elsewhere in this report on Form 10-Q, including the exhibits hereto. In addition, for additional discussion of those risks and uncertainties that have the potential to affect our business, financial condition, results of operations, cash flows or prospects in a material and adverse manner, you should review Risk Factors in Part II, Item 1A of this Report and in Part I, Item 1A, of our Annual Report on Form 10-K for the year ended DecemberÂ 31, 2023 (2023 10-K), as subsequently updated in other reports we file from time to time with the U.S. Securities and Exchange Commission (SEC).Unless expressly indicated or the context requires otherwise, the terms â€œwe,â€ â€œour,â€ â€œus,â€ â€œCompanyâ€ and â€œNMIâ€ in this document refer to NMI Holdings, Inc., a Delaware corporation, and its wholly-owned subsidiaries on a consolidated basis.4PART IItem 1. Financial Statements INDEX TO FINANCIAL STATEMENTSCondensed Consolidated Balance Sheets as of SeptemberÂ 30, 2024 (Unaudited) and December 31, 2023 6Condensed Consolidated Statements of Operations and Comprehensive Income for the three and nine months ended SeptemberÂ 30, 2024 and 2023 (Unaudited)7Condensed Consolidated Statements of Changes in Shareholders' Equity for the three months ended March 31, June 30, and SeptemberÂ 30, 2024 and 2023 (Unaudited)8Condensed Consolidated Statements of Cash Flows for the nine months ended SeptemberÂ 30, 2024 and 2023 (Unaudited)10Notes to Condensed Consolidated Financial Statements (Unaudited)115NMI HOLDINGS, INC.CONDENSED CONSOLIDATED BALANCE SHEETS (UNAUDITED)September 30, 2024December 31, 2023Assets(In Thousands, except for share data)Fixed maturities, available-for-sale, at fair value (amortized cost of $2,806,886 and $2,542,862 as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, respectively)$2,708,286Â $2,371,021Â Cash and cash equivalents (including restricted cash of $88 and $1,338 as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, respectively)133,319Â 96,689Â Premiums receivable78,454Â 76,456Â Accrued investment income21,634Â 19,785Â Deferred policy acquisition costs, net63,803Â 62,905Â Software and equipment, net27,251Â 30,252Â Intangible assets and goodwill3,634Â 3,634Â Reinsurance recoverable 29,214Â 27,514Â Prepaid federal income taxes235,286Â 235,286Â Other assets19,244Â 16,965Â Total assets$3,320,125Â $2,940,507Â LiabilitiesDebt$414,694Â $397,595Â Unearned premiums71,592Â 92,295Â Accounts payable and accrued expenses110,968Â 86,189Â Reserve for insurance claims and claim expenses135,520Â 123,974Â Deferred tax liability, net380,879Â 301,573Â Other liabilities (1)11,286Â 12,877Â Total liabilities1,124,939Â 1,014,503Â Commitments and contingenciesShareholders' equityCommon stock - $0.01 par value; 87,901,225 shares issued and 79,320,863 shares outstanding as of SeptemberÂ 30, 2024 and 87,334,138 shares issued and 80,881,280 shares outstanding as of DecemberÂ 31, 2023 (250,000,000 shares authorized)879Â 873Â Additional paid-in capital997,570Â 990,816Â Treasury Stock, at cost: 8,580,362 and 6,452,858 common shares as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, respectively(218,364)(148,921)Accumulated other comprehensive loss, net of tax(81,991)(139,917)Retained earnings 1,497,092Â 1,223,153Â Total shareholders' equity2,195,186Â 1,926,004Â Total liabilities and shareholders' equity$3,320,125Â $2,940,507Â (1)Â Â Â Â Â â€œReinsurance funds withheldâ€ has been reclassified as â€œOther liabilitiesâ€ in the prior period.See accompanying notes to condensed consolidated financial statements (unaudited).6NMI HOLDINGS, INC.CONDENSED CONSOLIDATED STATEMENTS OF OPERATIONS AND COMPREHENSIVE INCOME (UNAUDITED)For the three months ended September 30,For the nine months ended September 30,2024202320242023(In Thousands, except for per share data)RevenuesNet premiums earned$143,343Â $130,089Â $421,168Â $377,828Â Net investment income22,474Â 17,853Â 62,598Â 49,265Â Net realized investment losses(10)â€”Â (10)(33)Other revenues285Â 217Â 711Â 563Â Total revenues166,092Â 148,159Â 484,467Â 427,623Â ExpensesInsurance claims and claim expenses10,321Â 4,812Â 14,291Â 14,386Â Underwriting and operating expenses29,160Â 27,749Â 87,305Â 80,983Â Service expenses208Â 239Â 539Â 586Â Interest expense7,076Â 8,059Â 29,794Â 24,146Â Total expenses46,765Â 40,859Â 131,929Â 120,101Â Income before income taxes119,327Â 107,300Â 352,538Â 307,522Â Income tax expense 26,517Â 23,345Â 78,599Â 68,825Â Net income $92,810Â $83,955Â $273,939Â $238,697Â Earnings per share Basic$1.17Â $1.02Â $3.42Â $2.88Â Diluted$1.15Â $1.00Â $3.36Â $2.83Â Weighted average common shares outstandingBasic79,549Â 82,096Â 80,129Â 82,879Â Diluted81,045Â 83,670Â 81,484Â 84,236Â Net income $92,810Â $83,955Â $273,939Â $238,697Â Other comprehensive income (loss), net of tax:Unrealized gains (losses) in accumulated other comprehensive loss, net of tax expense (benefit) of $18,441 and $(6,980) for the three months ended SeptemberÂ 30, 2024 and 2023, and $15,300 and $(2,467) for the nine months ended SeptemberÂ 30, 2024 and 2023, respectively69,372Â (26,257)57,918Â (9,280)Reclassification adjustment for realized losses included in net income, net of tax benefit of $2 and $0 for the three months ended SeptemberÂ 30, 2024 and 2023, and $2 and $7 for the nine months ended SeptemberÂ 30, 2024 and 2023, respectively8Â â€”Â 8Â 26Â Other comprehensive income (loss), net of tax69,380Â (26,257)57,926Â (9,254)Comprehensive income$162,190Â $57,698Â $331,865Â $229,443Â See accompanying notes to condensed consolidated financial statements (unaudited).7NMI HOLDINGS, INC.CONDENSED CONSOLIDATED STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY (UNAUDITED)Common StockAdditional Paid-in CapitalTreasury Stock, At CostAccumulated Other Comprehensive LossRetained EarningsTotalSharesAmount(In Thousands)Balances, December 31, 202380,881Â $873Â $990,816Â $(148,921)$(139,917)$1,223,153Â $1,926,004Â Common stock: shares issued under stock plans, net of shares withheld for employee taxes505Â 5Â (5,584)â€”Â â€”Â â€”Â (5,579)Repurchase of common stock(840)â€”Â â€”Â (25,306)â€”Â â€”Â (25,306)Share-based compensation expenseâ€”Â â€”Â 4,117Â â€”Â â€”Â 4,117Â Change in unrealized investment gains/losses, net of tax benefit of $2,729â€”Â â€”Â â€”Â (9,905)(9,905)Net incomeâ€”Â â€”Â â€”Â â€”Â 89,050Â 89,050Â Balances, March 31, 202480,546Â $878Â $989,349Â $(174,227)$(149,822)$1,312,203Â $1,978,381Â Common stock: shares issued under stock plans, net of shares withheld for employee taxes62Â 1Â (320)â€”Â â€”Â â€”Â (319)Repurchase of common stock(844)â€”Â â€”Â (27,096)â€”Â â€”Â (27,096)Share-based compensation expenseâ€”Â â€”Â 4,114Â â€”Â â€”Â 4,114Â Change in unrealized investment gains/losses, net of tax benefit of $412â€”Â â€”Â â€”Â (1,549)â€”Â (1,549)Net incomeâ€”Â â€”Â â€”Â â€”Â 92,079Â 92,079Â Balances, June 30, 202479,764Â $879Â $993,143Â $(201,323)$(151,371)$1,404,282Â $2,045,610Â Common stock: shares issued under stock plans, net of shares withheld for employee taxes**(12)â€”Â â€”Â â€”Â (12)Repurchase of common stock(443)â€”Â â€”Â (17,041)â€”Â â€”Â (17,041)Share-based compensation expenseâ€”Â â€”Â 4,439Â â€”Â â€”Â 4,439Â Change in unrealized investment gains/losses, net of tax expense of $18,443â€”Â â€”Â â€”Â 69,380Â â€”Â 69,380Â Net incomeâ€”Â â€”Â â€”Â â€”Â 92,810Â 92,810Â Balances, September 30, 202479,321Â $879Â $997,570Â $(218,364)$(81,991)$1,497,092Â $2,195,186Â *Â Â Â Â During the three months ended September 30, 2024, we issued 337 common shares with a par value of $0.01 in connection with the exercise of options and vesting of restricted stock units granted under our stock plans, which is not identifiable in this schedule due to rounding. See accompanying notes to condensed consolidated financial statements (unaudited).8NMI HOLDINGS, INC.CONDENSED CONSOLIDATED STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY (UNAUDITED)Common StockAdditional Paid-in CapitalTreasury Stock, At CostAccumulated Other Comprehensive LossRetained EarningsTotalSharesAmount(In Thousands)Balances, December 31, 202283,550Â $865Â $972,717Â $(56,575)$(204,323)$901,043Â $1,613,727Â Common stock: shares issued under stock plans, net of shares withheld for employee taxes396Â 4Â (2,610)â€”Â â€”Â â€”Â (2,606)Repurchase of common stock(666)â€”Â â€”Â (14,862)â€”Â â€”Â (14,862)Share-based compensation expenseâ€”Â â€”Â 3,492Â â€”Â â€”Â â€”Â 3,492Â Change in unrealized investment gains/losses, net of tax expense of $8,640â€”Â â€”Â â€”Â â€”Â 32,502Â â€”Â 32,502Â Net incomeâ€”Â â€”Â â€”Â â€”Â 74,458Â 74,458Â Balances, March 31, 202383,280Â $869Â $973,599Â $(71,437)$(171,821)$975,501Â $1,706,711Â Common stock: shares issued under stock plans, net of shares withheld for employee taxes56Â 1Â 20Â â€”Â â€”Â â€”Â 21Â Repurchase of common stock(1,046)â€”Â â€”Â (26,238)â€”Â â€”Â (26,238)Share-based compensation expenseâ€”Â â€”Â 3,676Â â€”Â â€”Â â€”Â 3,676Â Change in unrealized investment gains/losses, net of tax benefit of $4,120â€”Â â€”Â â€”Â â€”Â (15,499)â€”Â (15,499)Net

incomeâ€”Â â€”Â â€”Â â€”Â 80,284Â 80,284Â Balances, June 30, 202382,290Â $870Â $977,295Â $(97,675)$(187,320)$1,055,785Â $1,748,955Â Common stock: shares issued under stock plans, net of shares withheld for employee taxes15Â *9Â â€”Â â€”Â â€”Â 9Â Repurchase of common stock(675)â€”Â â€”Â (19,441)â€”Â â€”Â (19,441)Share-based compensation expenseâ€”Â â€”Â 3,740Â â€”Â â€”Â â€”Â 3,740Â Change in unrealized investment gains/losses, net of tax benefit of $6,980â€”Â â€”Â â€”Â â€”Â (26,257)â€”Â (26,257)Net incomeâ€”Â â€”Â â€”Â â€”Â 83,955Â 83,955Â Balances, September 30, 202381,630Â $870Â $981,044Â $(117,116)$(213,577)$1,139,740Â $1,790,961Â *Â Â Â Â During the three months ended September 30, 2023, we issued 15,430 common shares with a par value of $0.01 in connection with the exercise of options and vesting of restricted stock units granted under our stock plans, which is not identifiable in this schedule due to rounding.See accompanying notes to condensed consolidated financial statements (unaudited).9NMI HOLDINGS, INC.CONDENSED CONSOLIDATED STATEMENTS OF CASH FLOWS (UNAUDITED) For the nine months ended September 30,20242023Cash flows from operating activities(In Thousands)Net income $273,939Â $238,697Â Adjustments to reconcile net income to net cash provided by operating activities:Net realized investment loss10Â 33Â Depreciation and amortization8,970Â 8,516Â Net accretion of discount on investment securities(229)(55)Loss on extinguishment of debt6,966Â â€”Â Amortization of debt discount and debt issuance costs1,630Â 1,460Â Deferred income taxes64,005Â 65,764Â Share-based compensation expense12,670Â 10,908Â Changes in operating assets and liabilities:Premiums receivable(1,998)(3,701)Accrued investment income(1,849)(3,828)Deferred policy acquisition costs, net(898)(3,631)Reinsurance recoverable(1,700)(4,369)Other assets(1,619)(1,092)Unearned premiums(20,703)(24,824)Reserve for insurance claims and claim expenses11,546Â 16,242Â Reinsurance balances, net(601)(432)Accounts payable and accrued expenses7,644Â 12,878Â Net cash provided by operating activities357,783Â 312,566Â Cash flows from investing activitiesPurchase of short-term investments(142,414)(152,716)Purchase of fixed-maturity investments, available-for-sale(355,894)(352,469)Proceeds from maturities of short-term investments83,700Â 289,920Â Proceeds from maturities and redemptions of fixed-maturity investments, available-for-sale166,960Â 105,256Â Additions to software and equipment(5,508)(7,899)Net cash used in investing activities(253,156)(117,908)Cash flows from financing activitiesProceeds from issuance of common stock related to employee equity plans4,281Â 2,872Â Taxes paid related to net share settlement of equity awards(10,191)(5,448)Proceeds from senior unsecured notes419,705Â â€”Â Repayments of senior secured notes(405,080)â€”Â Payments of debt issuance costs(7,785)â€”Â Repurchases of common stock(68,927)(60,045)Net cash used in financing activities(67,997)(62,621)Net increase in cash, cash equivalents and restricted cash36,630Â 132,037Â Cash, cash equivalents and restricted cash, beginning of period96,689Â 44,426Â Cash, cash equivalents and restricted cash, end of period$133,319Â $176,463Â Supplemental disclosures of cash flow informationInterest paid$â€”Â $14,750Â Income taxes paid9,387Â 21Â See accompanying notes to condensed consolidated financial statements (unaudited).10NMI HOLDINGS, INC.NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED)1. Organization, Basis of Presentation and Summary of Accounting PrinciplesNMI Holdings, Inc. (NMIH) is a Delaware corporation, incorporated in May 2011 to provide private mortgage guaranty insurance (which we refer to as mortgage insurance or MI) through its wholly-owned insurance subsidiaries, National Mortgage Insurance Corporation (NMIC) and National Mortgage Reinsurance Inc One (Re One). Our common stock is listed on the Nasdaq exchange under the ticker symbol â€œNMIH.â€NMIC, our primary insurance subsidiary, issued its first mortgage insurance policy in April 2013. NMIC is licensed to write mortgage insurance in all 50 states and the District of Columbia (D.C.). Re One historically provided reinsurance coverage to NMIC in accordance with certain statutory risk retention requirements. Such requirements have been repealed and the reinsurance coverage provided by Re One to NMIC has been commuted. Re One remains a wholly-owned, licensed insurance subsidiary; however, it does not currently have active insurance exposures. In August 2015, NMIH capitalized a wholly-owned subsidiary, NMI Services, Inc. (NMIS), through which we offer outsourced loan review services to mortgage loan originators. We operate as a single segment for the purposes of assessing performance and making operating decisions.Basis of PresentationThe accompanying unaudited condensed consolidated financial statements, which include the results of NMIH and its wholly-owned subsidiaries, have been prepared in accordance with the instructions to Form 10-Q as prescribed by the SEC for interim reporting and include other information and disclosures required by accounting principles generally accepted in the U.S. (GAAP). Our accounts are maintained in U.S. dollars. These statements should be read in conjunction with our consolidated financial statements and notes thereto for the year ended DecemberÂ 31, 2023, included in our 2023 10-K. All intercompany transactions have been eliminated. Certain reclassifications to previously reported financial information have been made to conform to our current period presentation. The preparation of financial statements in accordance with GAAP requires management to make estimates and assumptions that affect reported amounts of assets and liabilities, as well as disclosure of contingent assets and liabilities as of the balance sheet date. Estimates also affect the reported amounts of income and expenses for the reporting period. Actual results could differ from those estimates. In the opinion of management, these unaudited condensed consolidated financial statements include all adjustments (including normal recurring adjustments) that are necessary to present a fair statement of financial position, results of operations and cash flows for the periods presented. The results of operations for the interim period may not be indicative of the results that may be expected for the full year ending DecemberÂ 31, 2024.Significant Accounting PrinciplesThere have been no changes to our significant accounting principles as described in Item 8, â€œFinancial Statements and Supplementary Data - Notes to Consolidated Financial Statements - Note 2 - Summary of Accounting Principlesâ€ of our 2023 10-K.Recent Accounting Pronouncements â€” Not Yet AdoptedIn November 2023, the FASB issued ASU 2023-07, Segment Reporting (Topic 280). The update expands annual and interim disclosure requirements for reportable segments, primarily through enhanced disclosures about significant segment expenses. The standard will take effect for all public business entities, including those that have only a single reportable segment for fiscal years beginning after December 15, 2023, and interim periods beginning after December 31, 2024. We are currently evaluating the impact the adoption of this ASU will have and will include enhanced disclosures in our fiscal year-end 2024 annual consolidated financial statements, as applicable.In December 2023, the FASB issued ASU 2023-09, Income Taxes (Topic 740). The update enhances the disclosure requirements related to tax rate reconciliations and income taxes paid. The standard will take effect for public business entities for fiscal years beginning after December 15, 2024. Early adoption is permitted. We are currently evaluating the impact the adoption of this ASU will have, if any, on our consolidated financial statements. 11NMI HOLDINGS, INC.NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED)2. InvestmentsWe hold all investments on an available-for-sale basis at fair value on our condensed consolidated balance sheets and evaluate each position quarterly for impairment. We recognize an impairment on a security through the statement of operations if (i) we intend to sell the impaired security; or (ii) it is more likely than not that we will be required to sell the impaired security prior to recovery of its amortized cost basis. If a sale is intended or likely to be required, we recognize an impairment loss equivalent to the difference of the amortized cost basis of the security and its fair value through the condensed consolidated statements of operations and comprehensive income as a â€œNet Realized Investment Loss.â€ In the event of an impairment of a security that we intend to and have the ability to hold to maturity, we evaluate the drivers of the impairment to determine the portion that is credit related and the portion that is non-credit related. The portion of impairment loss that is attributed to credit related factors is recognized through the statement of operations as a provision for credit loss and the portion that is attributed to non-credit related factors is recognized in other comprehensive income, net of taxes. Fair Values and Gross Unrealized Gains and Losses on InvestmentsAmortizedCostGross UnrealizedFairValueGainsLossesAs of September 30, 2024(In Thousands)U.S. Treasury securities and obligations of U.S. government agencies$123,868Â $4,047Â (310)127,605Â Municipal debt securities675,239Â 3,984Â (39,752)639,471Â Corporate debt securities1,876,170Â 21,268Â (85,841)1,811,597Â Asset-backed securities47,240Â â€”Â (2,066)45,174Â Total bonds2,722,517Â 29,299Â (127,969)2,623,847Â Short-term investments84,369Â 73Â (3)84,439Â Total investments$2,806,886Â $29,372Â $(127,972)$2,708,286Â AmortizedCostGross UnrealizedFairValueGainsLossesAs of December 31, 2023(In Thousands)U.S. Treasury securities and obligations of U.S. government agencies$164,278Â $3,374Â $(1,264)$166,388Â Municipal debt securities678,339Â 1,253Â (58,462)621,130Â Corporate debt securities1,624,187Â 7,868Â (120,576)1,511,479Â Asset-backed securities52,242Â 1Â (4,032)48,211Â Total bonds2,519,046Â 12,496Â (184,334)2,347,208Â Short-term investments23,816Â 2Â (5)23,813Â Total investments$2,542,862Â $12,498Â $(184,339)$2,371,021Â We did not own any mortgage-backed securities in our asset-backed securities portfolio at SeptemberÂ 30, 2024 or DecemberÂ 31, 2023. We periodically recognize unsettled trade receivables or payables in connection with our investing activity. Unsettled trade receivables represent funds due but not yet received for the sale or maturity of investments at period end. Unsettled trade payables represent funds due but not yet paid for investments purchased at period end. â€œAccounts Payable and Accrued Expensesâ€ on our condensed consolidated balance sheets included $16.2Â million of unsettled trade payables related to the purchase of certain investment securities at SeptemberÂ 30, 2024. No unsettled trade receivables were outstanding at SeptemberÂ 30, 2024. No unsettled trade receivables or payables were outstanding at DecemberÂ 31, 2023.12NMI HOLDINGS, INC.NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED)The following table presents a breakdown of the fair value of our corporate debt securities by issuer industry group as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023: September 30, 2024December 31, 2023Financial38Â %35Â %Consumer26Â 26Â Utilities12Â 13Â Industrial9Â 9Â Technology8Â 8Â Communications7Â 9Â Total100Â %100Â %As of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, approximately $5.4Â million and $5.3Â million, respectively, of our cash and investments were held in the form of U.S. Treasury securities on deposit with various state insurance departments to satisfy regulatory requirements.Scheduled MaturitiesThe amortized cost and fair value of available-for-sale securities as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, by contractual maturity, are shown below. Expected maturities will differ from contractual maturities because issuers may have the right to call or prepay obligations with or without call or prepayment penalties. Because most asset-backed securities provide for periodic payments throughout their lives, they are listed below in a separate category.As of September 30, 2024AmortizedCostFairValue(In Thousands)Due in one year or less$257,186Â $255,510Â Due after one through five years1,498,388Â 1,452,426Â Due after five through ten years968,671Â 918,468Â Due after ten years35,401Â 36,708Â Asset-backed securities47,240Â 45,174Â Total investments$2,806,886Â $2,708,286Â As of December 31, 2023AmortizedCostFairValue(In Thousands)Due in one year or less$191,375Â $189,729Â Due after one through five years1,237,192Â 1,162,259Â Due after five through ten years1,050,989Â 959,633Â Due after ten years11,064Â 11,189Â Asset-backed securities52,242Â 48,211Â Total investments$2,542,862Â $2,371,021Â Aging of Unrealized LossesAs of SeptemberÂ 30, 2024, the investment portfolio had gross unrealized losses of $128.0Â million, of which $127.5Â million were associated with securities that had been in an unrealized loss position for a period of twelve months or longer. As of DecemberÂ 31, 2023, the investment portfolio had gross unrealized losses of $184.3Â million, of which $183.1Â million were associated with securities that had been in an unrealized loss position for a period of twelve months or longer. For those securities in an unrealized loss position, the length of time the securities were in such a position is as follows:13NMI HOLDINGS, INC.NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED)Less Than Twelve MonthsTwelve Months or GreaterTotal# of SecuritiesFair ValueUnrealized Losses# of SecuritiesFair ValueUnrealized Losses# of SecuritiesFair ValueUnrealized LossesAs of September 30, 2024($ In Thousands)U.S. Treasury securities and obligations of U.S. government agencies2Â $231Â $(4)10Â $18,978Â $(306)12Â $19,209Â $(310)Municipal debt securities3Â 4,428Â (335)221Â 484,805Â (39,417)224Â 489,233Â (39,752)Corporate debt securities9Â 43,949Â (171)228Â 1,076,814Â (85,670)237Â 1,120,763Â (85,841)Asset-backed securitiesâ€”Â â€”Â â€”Â 21Â 44,701Â (2,066)21Â 44,701Â (2,066)Short-term investments2Â 21,146Â (3)â€”Â â€”Â â€”Â 2Â 21,146Â (3)Total 16Â $69,754Â $(513)480Â $1,625,298Â $(127,459)496Â $1,695,052Â $(127,972)Less Than Twelve MonthsTwelve Months or GreaterTotal# of SecuritiesFair ValueUnrealized Losses# of SecuritiesFair ValueUnrealized LossesAs of December 31, 2023($ In Thousands)U.S. Treasury securities and obligations of U.S. government agencies8Â $5,022Â $(62)17Â $72,003Â $(1,202)25Â $77,025Â $(1,264)Municipal debt securities14Â 56,280Â (502)217Â 467,098Â (57,960)231Â 523,378Â (58,462)Corporate debt securities13Â 56,039Â (705)266Â 1,150,662Â (119,871)279Â 1,206,701Â (120,576)Asset-backed securitiesâ€”Â â€”Â â€”Â 23Â 47,426Â (4,032)23Â 47,426Â (4,032)Short-term investments1Â 9,925Â (5)â€”Â â€”Â â€”Â 1Â 9,925Â (5)Total36Â $127,266Â $(1,274)523Â $1,737,189Â $(183,065)559Â $1,864,455Â $(184,339)Allowance for Credit LossesAs of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, we did not recognize an allowance for credit loss for any security in the investment portfolio and we did not record any provision for credit loss for investment securities during the three or nine months ended SeptemberÂ 30, 2024 or 2023.We evaluated the securities in an unrealized loss position as of SeptemberÂ 30, 2024, assessing their credit ratings as well as any adverse conditions specifically related to the security. Based upon our assessment of the amount and timing of cash flows to be collected over the remaining life of each instrument, we believe the unrealized losses as of SeptemberÂ 30, 2024 are not indicative of the ultimate collectability of the current amortized cost of the securities. Rather, the unrealized losses on securities held as of SeptemberÂ 30, 2024 were primarily driven by fluctuations in interest rates, and to a lesser extent, movements in credit spreads following the purchase of those securities. Net Investment IncomeThe following table presents the components of net investment income:For the three months ended September 30,For the nine months ended September 30,2024202320242023(In Thousands)Investment income (1)$22,772Â $18,037Â $63,423Â $49,802Â Investment expenses(298)(184)(825)(537)Net investment income$22,474Â $17,853Â $62,598Â $49,265Â (1)Â Â Â Â Includes interest income recognized on cash and cash equivalents of $1.3 million and $4.2Â million during the three and nine months ended SeptemberÂ 30, 2024, respectively, and $0.8 million and $1.4 million during the three and nine months ended SeptemberÂ 30, 2023, respectively.14NMI HOLDINGS, INC.NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED)The following table presents the components of net realized investment losses:For the three months ended September 30,For the nine months ended September 30,20242023202420232023(In Thousands)Gross realized investment gains$â€”Â $â€”Â $â€”Â $â€”Â $â€”Â Gross realized investment losses(10)â€”Â (10)(33)Net realized investment losses(10)â€”Â (10)(33)3. Fair Value of Financial InstrumentsThe following describes the valuation techniques used by us to determine the fair value of our financial instruments:We established a fair value hierarchy by prioritizing the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under this standard are described below:Level 1 - Fair value measurements based on quoted prices in active markets that we have the ability to access for identical assets or liabilities. Market price data generally is obtained from exchange or dealer markets. We do not adjust the quoted price for such instruments.Level 2 - Fair value measurements based on inputs other than quoted prices included in Level 1 that are observable for the asset or liability, either directly or indirectly. Level 2 inputs include quoted prices for similar assets and liabilities in active markets, quoted prices for identical or similar assets or liabilities in markets that are not active, and inputs other than quoted prices that are observable for the asset or liability, such as interest rates and yield curves that are observable at commonly quoted intervals.Level 3 - Fair value measurements based on valuation techniques that use significant inputs that are unobservable. Both observable and unobservable inputs may be used to determine the fair values of positions classified in Level 3. The circumstances for using these measurements include those in which there is little, if any, market activity for the asset or liability. Therefore, we must make certain assumptions, which require significant management judgment or estimation about the inputs a hypothetical market participant would use to value that asset or liability.In certain cases, the inputs used to measure fair value may fall into different levels of the fair value hierarchy. In such cases, the level in the fair value hierarchy is determined based on the lowest level input that is significant to the fair value measurement in its entirety.Assets Classified as Level 1 and Level 2To determine the fair value of securities available-for-sale in Level 1 and Level 2 of the fair value hierarchy, independent pricing sources have been utilized. One price is provided per security based on observable market data. To ensure securities are appropriately classified in the fair value hierarchy, we review the pricing techniques and methodologies of the independent pricing sources and believe that their policies adequately consider market activity, either based on specific transactions for the issue valued or based on modeling of securities with similar credit quality, duration, yield and structure that were recently traded. A variety of inputs are utilized by the independent pricing sources including benchmark yields, reported trades, non-binding broker/dealer quotes, issuer spreads, two sided markets, benchmark securities, bids, offers and reference data including data published in market research publications. Inputs may be weighted differently for any security, and not all inputs are used for each security evaluation. Market indicators, industry and economic events are also considered. This information is evaluated using a multidimensional pricing model. Quality controls are performed by the independent pricing sources throughout this process, which include reviewing tolerance reports, trading information and data changes, and directional moves compared to market moves. This model combines all inputs to arrive at a value assigned to each security. We have not made any adjustments to the prices obtained from the independent pricing sources.15NMI HOLDINGS, INC.NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED)The following tables present the level within the fair value hierarchy at which our financial instruments were measured:Fair Value Measurements UsingQuoted Prices inActive Markets forIdentical Assets(Level 1)Significant OtherObservable Inputs(Level 2)SignificantUnobservableInputs(Level 3)Fair ValueAs of September 30, 2024(In Thousands)U.S. Treasury securities and obligations of U.S. government agencies$127,605Â $â€”Â $â€”Â $127,605Â Municipal debt securitiesâ€”Â 639,471Â â€”Â 639,471Â Corporate debt securitiesâ€”Â 1,811,597Â â€”Â 1,811,597Â Asset-backed

securitiesâ€”Â 45,174Â â€”Â 45,174Â Cash, cash equivalents and short-term investments217,758Â â€”Â â€”Â 217,758Â Total assets$345,363Â $2,496,242Â $â€”Â $2,841,605Â Fair Value Measurements UsingQuoted Prices inActive Markets forIdentical Assets(Level 1)Significant OtherObservable Inputs(Level 2)SignificantUnobservableInputs(Level 3)Fair ValueAs of December 31, 2023(In Thousands)U.S. Treasury securities and obligations of U.S. government agencies$166,388Â $â€”Â $â€”Â $166,388Â Municipal debt securitiesâ€”Â 621,130Â â€”Â 621,130Â Corporate debt securitiesâ€”Â 1,511,479Â â€”Â 1,511,479Â Asset-backed securitiesâ€”Â 48,211Â â€”Â 48,211Â Cash, cash equivalents and short-term investments120,502Â â€”Â â€”Â 120,502Â Total assets$286,890Â $2,180,820Â $â€”Â $2,467,710Â There were no transfers between Level 2 and Level 3 of the fair value hierarchy during the nine months ended SeptemberÂ 30, 2024 or the year ended DecemberÂ 31, 2023. Financial Instruments Not Measured at Fair ValueOn May 21, 2024, we issued $425Â million aggregate principal amount of senior unsecured notes that mature on August 15, 2029 (the 2024 Notes). Proceeds from the 2024 Notes offering were primarily used to repay our then outstanding $400Â million senior secured notes (the 2020 Notes). At SeptemberÂ 30, 2024, the 2024 Notes were carried at a cost of $414.7Â million, net of unamortized debt issuance costs and an original issue discount totaling $10.3Â million, and had a fair value of $437.9Â million as assessed under our Level 2 hierarchy. At DecemberÂ 31, 2023, the 2020 Notes were carried at a cost of $397.6Â million, net of unamortized debt issuance costs of $2.4Â million, and had a fair value of $401.9Â million.4. Debt Senior Unsecured NotesAt SeptemberÂ 30, 2024, we had $425 million aggregate principal amount of senior unsecured notes outstanding. The 2024 Notes were issued pursuant to an indenture dated May 21, 2024 and bear interest at a rate of 6.00%, payable semi-annually on February 15 and August 15. Proceeds from the 2024 Notes offering were primarily used to repay the $400 million aggregate principal amount outstanding and associated amounts due on the redemption of the 2020 Notes. Remaining proceeds are available for general corporate purposes. The 2024 Notes mature on August 15, 2029. We may elect to redeem the 2024 Notes in whole or in part at any time prior to July 15, 2029 at a price equal to the greater of (1) the aggregate principal balance outstanding plus the present value of all 16NMI HOLDINGS, INC.NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED)future interest payments due through July 15, 2029, and (2) the aggregate principal balance due plus any accrued and unpaid interest. We may elect to redeem the 2024 Notes in whole or in part at any time on or after July 15, 2029 at a price equal to 100% of the aggregate principal amount of the 2024 Notes to be redeemed plus accrued and unpaid interest thereon.In connection with the 2024 Notes offering, we recorded capitalized debt issuance costs and an original issue discount of $10.9Â million. Such amounts will be amortized over the contractual life of the 2024 Notes using the effective interest method. The effective interest rate on the 2024 Notes is 6.583%. At SeptemberÂ 30, 2024, $10.3Â million of unamortized debt issuance costs and original issue discounts remained. At DecemberÂ 31, 2023, $2.4Â million of unamortized debt issuance costs remained related to the 2020 Notes.During the nine months ended SeptemberÂ 30, 2024, we recorded a $6.8Â million loss related to the redemption of the 2020 Notes in â€œInterest Expenseâ€ on our condensed consolidated statements of operations and comprehensive income.At SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, $9.2 million and $2.5Â million, respectively, of accrued and unpaid interest was included in â€œAccounts Payable and Accrued Expensesâ€ on our condensed consolidated balance sheets.Â Â Â Â Revolving Credit FacilityOn April 29, 2024, we entered into a new $250Â million five-year unsecured revolving credit facility (the 2024 Revolving Credit Facility) to replace our then outstanding $250Â million four-year secured revolving credit facility (the 2021 Revolving Credit Facility). The 2024 Revolving Credit Facility matures on May 21, 2029. Borrowings under the 2024 Revolving Credit Facility may be used for general corporate purposes, including to support growth, new business production and operations, and accrue interest at a variable rate equal to, at our discretion, (i) a Base Rate (as defined in the 2024 Revolving Credit Facility) subject to a floor of 1.00% per annum plus a margin of 0.375% to 1.875% per annum, or (ii) the Adjusted Term Secured Overnight Financing Rate (SOFR) (as defined in the 2024 Revolving Credit Facility) plus a margin of 1.375% to 2.875% per annum, with the margin in each of (i) or (ii) based on our applicable corporate credit rating at the time. As of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, no amounts were drawn under the 2024 or 2021 Revolving Credit Facilities, respectively.Under the 2024 Revolving Credit Facility, we are required to pay a quarterly commitment fee on the average daily undrawn amount of 0.175% to 0.525%, based on the applicable corporate credit rating at the time. As of SeptemberÂ 30, 2024, the applicable commitment fee was 0.225%. For the three and nine months ended SeptemberÂ 30, 2024, we recorded $0.1 million and $0.4Â million, respectively, of commitment fees in interest expense.We incurred debt issuance costs of $2.1Â million in connection with the 2024 Revolving Credit Facility and had $0.6Â million of unamortized debt issuance costs associated with the 2021 Revolving Credit Facility remaining at the time of its replacement. Combined unamortized debt issuance costs are amortized through interest expense on a straight-line basis over the contractual life of the 2024 Revolving Credit Facility. At SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, unamortized deferred debt issuance costs of $2.5 million and $0.8Â million, respectively, were recorded in â€œOther Assetsâ€ on our condensed consolidated balance sheets.Under the 2024 Revolving Credit Facility we are subject to certain covenants, including a maximum debt-to-total capitalization ratio of 35%, a minimum consolidated net worth requirement (as defined therein), and a requirement to maintain compliance with the financial standards prescribed by the PMIERs (subject to any GSE approved waivers). We were in compliance with all covenants at SeptemberÂ 30, 2024.5. ReinsuranceWe enter into third-party reinsurance transactions to actively manage our risk, ensure compliance with PMIERs, state regulatory and other applicable capital requirements, (respectively, as defined therein), and support the growth of our business. The Wisconsin Office of the Commissioner of Insurance (Wisconsin OCI) has approved and the GSEs have indicated their non-objection to all such transactions (subject to certain conditions and ongoing review).17NMI HOLDINGS, INC.NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED)The effect of our reinsurance agreements on premiums written and earned is as follows:For the three months ended September 30,For the nine months ended September 30,2024202320242023(In Thousands)Net premiums writtenDirect$170,541Â $157,956Â $499,931Â $458,880Â Ceded (1)(33,860)(34,688)(99,191)(105,492)Net premiums written$136,681Â $123,268Â $400,740Â $353,388Â Net premiums earnedDirect$177,283Â $164,813Â $520,634Â $483,705Â Ceded (1)(33,940)(34,724)(99,466)(105,877)Net premiums earned$143,343Â $130,089Â $421,168Â $377,828Â (1)Â Â Â Â Net of profit commission.Excess-of-loss ReinsuranceInsurance-Linked NotesNMIC is a party to reinsurance agreements with Oaktown Re V Ltd., Oaktown Re VI Ltd., and Oaktown Re VII Ltd. (special purpose reinsurance entities collectively referred to as the Oaktown Re Vehicles) effective October 29, 2020, April 27, 2021, and October 26, 2021, respectively. Each agreement provides NMIC with aggregate excess-of-loss reinsurance coverage on a defined portfolio of mortgage insurance policies. Under each agreement, NMIC retains a first layer of aggregate loss exposure on covered policies and the respective Oaktown Re Vehicle then provides second layer loss protection up to a defined reinsurance coverage amount. NMIC then retains losses in excess of the respective reinsurance coverage amounts. NMIC makes risk premium payments to the Oaktown Re Vehicles for the applicable outstanding reinsurance coverage amount and pays an additional amount for anticipated operating expenses (capped at $250 thousand per year). NMIC ceded aggregate premiums to the Oaktown Re Vehicles of $4.3 million and $16.1Â million during the three and nine months ended SeptemberÂ 30, 2024, respectively, and $6.9 million and $24.8 million during the three and nine months ended SeptemberÂ 30, 2023, respectively.NMIC applies claims paid on covered policies against its first layer aggregate retained loss exposure under each excess-of-loss agreement. NMIC did not cede any incurred losses on covered policies to the Oaktown Re Vehicles during the three and nine months ended SeptemberÂ 30, 2024 and 2023, as the aggregate first layer risk retention for each applicable agreement was not exhausted during such periods. Under the terms of each excess-of-loss reinsurance agreement, the Oaktown Re Vehicles are required to fully collateralize their outstanding reinsurance coverage amount to NMIC with funds deposited into segregated reinsurance trusts. Such trust funds are required to be invested in short-term U.S. Treasury money market funds at all times. Each Oaktown Re Vehicle financed its respective collateral requirement through the issuance of mortgage insurance-linked notes to unaffiliated investors. Such insurance-linked notes mature ten-years (in the case of the notes issued by Oaktown Re V Ltd.) and 12.5 years (in the case of the notes issued by Oaktown Re VI Ltd. and Oaktown Re VII Ltd.) from the inception date of their associated reinsurance agreement. We refer to NMICâ€™s reinsurance agreements with and the insurance-linked note issuances by Oaktown Re Vehicles individually as the 2020-2 ILN Transaction, 2021-1 ILN Transaction, and 2021-2 ILN Transaction, and collectively as the ILN Transactions.The respective reinsurance coverage amounts provided by the Oaktown Re Vehicles decrease (over a ten-year period in the case of Oaktown Re V Ltd. and 12.5-year period in the case of Oaktown Re VI Ltd. and Oaktown Re VII Ltd.) as the underlying insured mortgages are amortized or repaid, and/or the mortgage insurance coverage is canceled. As the reinsurance coverage decreases, a prescribed amount of collateral held in trust by the Oaktown Re Vehicles is distributed to ILN Transaction noteholders as amortization of the outstanding insurance-linked note principal balances. The outstanding reinsurance coverage amounts stop amortizing, and the distribution of collateral assets to ILN Transaction noteholders and amortization of insurance-18NMI HOLDINGS, INC.NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED)linked note principal is suspended if certain credit enhancement or delinquency thresholds, as defined in each agreement, are triggered (each, a Lock-Out Event).NMIC holds optional termination rights under each ILN Transaction, including, among others, an optional call feature which provides NMIC the discretion to terminate the transaction on or after a prescribed date, and a clean-up call if the outstanding reinsurance coverage amount amortizes to 10% or less of the reinsurance coverage amount at inception or if NMIC reasonably determines that changes to GSE or rating agency asset requirements would cause a material and adverse effect on the capital treatment afforded to NMIC under a given agreement. In addition, there are certain events that trigger mandatory termination of an agreement, including NMIC's failure to pay premiums or consent to reductions in a trust account to make principal payments to noteholders, among others.Effective July 25, 2024, NMIC exercised its optional call to terminate a reinsurance agreement with and the associated insurance-linked notes issued by Oaktown Re III Ltd. In connection with the termination, NMICâ€™s excess of loss reinsurance agreement with Oaktown Re III Ltd. was commuted and the insurance-linked notes issued by Oaktown Re III Ltd. were redeemed in full with a distribution of remaining collateral assets.The following table presents the inception date, covered production period, initial and current reinsurance coverage amount, and initial and current first layer retained aggregate loss under each outstanding ILN Transaction. Current amounts are presented as of SeptemberÂ 30, 2024.($ values in thousands)Inception DateCovered ProductionInitial Reinsurance Coverage Current Reinsurance CoverageInitial First Layer Retained LossCurrent First Layer Retained Loss (1)2020-2 ILN TransactionOctober 29, 20204/1/2020 â€“ 9/30/2020 (2) $242,351Â $28,149Â $121,777Â $120,990Â 2021-1 ILN Transaction April 27, 202110/1/2020 â€“ 3/31/2021 (3)367,238Â 163,033Â 163,708Â 163,217Â 2021-2 ILN TransactionOctober 26, 20214/1/2021 â€“ 9/30/2021 (4)363,596Â 256,166Â 146,229Â 145,312Â (1)Â Â Â Â NMIC applies claims paid on covered policies against its first layer aggregate retained loss exposure and cedes reserves for incurred claims and claim expenses to each applicable ILN Transaction and recognizes a reinsurance recoverable if such incurred claims and claim expenses exceed its current first layer retained loss.(2)Â Â Â Â Approximately 1% of the production covered by the 2020-2 ILN Transaction has coverage reporting dates between July 1, 2019 and March 31, 2020.(3)Â Â Â Â Approximately 1% of the production covered by the 2021-1 ILN Transaction has coverage reporting dates between July 1, 2019 and September 30, 2020.(4)Â Â Â Â Approximately 2% of the production covered by the 2021-2 ILN Transaction has coverage reporting dates between July 1, 2019 and March 31, 2021.Under the terms of our ILN Transactions, we are required to maintain a certain level of restricted funds in premium deposit accounts with Bank of New York Mellon until the respective notes have been redeemed in full. â€œCash and Cash Equivalentsâ€ on our condensed consolidated balance sheets includes restricted amounts of $0.1 million and $1.3 million as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, respectively. The restricted balances required under these transactions will decline over time as the outstanding principal balance of the respective insurance-linked notes are amortized.Traditional Reinsurance NMIC is party to six excess-of-loss reinsurance agreements with broad panels of third-party reinsurers â€“ the 2022-1 XOL Transaction, effective April 1, 2022, the 2022-2 XOL Transaction, effective July 1, 2022, the 2022-3 XOL Transaction, effective October 1, 2022, the 2023-1 XOL Transaction, effective January 1, 2023, the 2023-2 XOL Transaction, effective July 1, 2023, and the 2024 XOL Transaction, effective January 1, 2024 â€“ which we refer to collectively as the XOL Transactions. Each XOL Transaction provides NMIC with aggregate excess-of-loss reinsurance coverage on a defined portfolio of mortgage insurance policies. Under each agreement, NMIC retains a first layer of aggregate loss exposure on covered policies and the reinsurers then provide second layer loss protection up to a defined reinsurance coverage amount. The reinsurance coverage amount of each XOL Transaction is set to approximate the PMIERs minimum required assets of its reference pool and decreases from its peak over a ten-year period in the event the PMIERs minimum required assets of the pool declines. NMIC retains losses in excess of the outstanding reinsurance coverage amount.Under the terms of the XOL Transactions, NMIC makes risk premium payments to its third-party reinsurance providers for the outstanding reinsurance coverage amount and ceded aggregate premiums of $9.8 million and $28.4 million during the three and nine months ended SeptemberÂ 30, 2024, respectively, and $8.0Â million and $22.9Â million during the three and nine months ended SeptemberÂ 30, 2023, respectively. NMIC applies claims paid on covered policies against its first layer aggregate retained loss exposure under each agreement. NMIC did not cede any incurred losses on covered policies under the XOL Transactions during the three and nine months ended SeptemberÂ 30, 2024 and 2023, as the aggregate first layer risk retention for each agreement was not exhausted during such periods.19NMI HOLDINGS, INC.NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED)NMIC holds optional termination rights which provide it the discretion to terminate each XOL Transaction on or after a specified date. NMIC may also elect to terminate the XOL Transactions at any point if the outstanding reinsurance coverage amount amortizes to 10% or less of the reinsurance coverage amount provided at inception, or if it determines that it will no longer be able to take full PMIERs asset credit for the coverage. Additionally, under the terms of the treaties, NMIC may selectively terminate its engagement with individual reinsurers under certain circumstances. Such selective termination rights arise when, among other reasons, a reinsurer experiences a deterioration in its capital position below a prescribed threshold, and/or a reinsurer breaches (and fails to cure) its collateral posting obligation.Each of the third-party reinsurance providers that is party to the XOL Transactions has an insurer financial strength rating of A- or better by S&P Global Ratings (S&P), A.M. Best Company Inc. (A.M. Best) or both. The following table presents the inception date, covered production period, initial and current reinsurance coverage amount, and initial and current first layer retained aggregate loss under each outstanding XOL Transaction. Current amounts are presented as of SeptemberÂ 30, 2024.($ values in thousands)Inception DateCovered ProductionInitial Reinsurance Coverage Current Reinsurance CoverageInitial First Layer Retained Loss Current First Layer Retained Loss (1) 2022-1 XOL TransactionApril 1, 202210/1/2021 â€“ 3/31/2022 (2)$289,741Â $208,904Â $133,366Â $132,545Â 2022-2 XOL TransactionJuly 1, 20224/1/2022 â€“ 6/30/2022 (3)154,306Â 129,230Â 78,906Â 78,073Â 2022-3 XOL TransactionOctober 1, 20227/1/2022 â€“ 9/30/202296,779Â 84,988Â 106,265Â 105,817Â 2023-1 XOL TransactionJanuary 1, 202310/1/2022 â€“ 6/30/202389,864Â 87,819Â 146,513Â 146,146Â 2023-2 XOL TransactionJuly 1, 20237/1/2023 â€“ 12/31/2023100,777Â 100,777Â 136,875Â 136,875Â 2024 XOL Transaction (4)January 1, 20241/1/2024 â€“ 12/31/2024132,685Â 132,685Â 235,279Â 235,279Â (1)Â Â Â Â NMIC applies claims paid on covered policies against its first layer aggregate retained loss exposure and cedes reserves for incurred claims and claim expenses to each applicable XOL Transaction and recognizes a reinsurance recoverable if such incurred claims and claim expenses exceed its current first layer retained loss.(2)Â Â Â Â Approximately 1% of the production covered by the 2022-1 XOL Transaction has coverage reporting dates between October 21, 2019 and September 30, 2021. (3)Â Â Â Â Approximately 1% of the production covered by the 2022-2 XOL Transaction has coverage reporting dates between January 4, 2021 and March 31, 2022.(4)Â Â Â Â The initial reinsurance coverage, current reinsurance coverage, initial first layer retained loss and current first layer retained loss for the 2024 XOL Transaction will increase as incremental covered production is ceded under the transaction through December 31, 2024.Quota Share ReinsuranceNMIC is party to eight quota share reinsurance treaties â€“ the 2016 QSR Transaction, effective September 1, 2016 and as modified April 1, 2019, the 2018 QSR Transaction, effective January 1, 2018, the 2020 QSR Transaction, effective April 1, 2020 and as amended January 1, 2024, the 2021 QSR Transaction, effective January 1, 2021, the 2022 QSR Transaction, effective October 1, 2021, the 2022 Seasoned QSR Transaction, effective July 1, 2022, the 2023 QSR Transaction, effective January 1, 2023 and the 2024 QSR Transaction, effective January 1, 2024 â€“ which we refer to collectively as the QSR Transactions. Under each of the QSR Transactions, NMIC cedes a proportional share of its risk on eligible policies to panels of third-party reinsurance providers. Each of the third-party reinsurance providers that is party to the QSR Transactions has an insurer financial strength rating of A- or better by S&P, A.M. Best or both.Under the terms of the 2016 QSR Transaction, NMIC cedes premiums written related to 20.5% of the risk on eligible primary policies written for all periods through December 31, 2017 and 100% of the risk under our pool agreement with Fannie Mae. The 2016 QSR Transaction is scheduled to terminate on December 31, 2027, except with respect to the ceded pool risk, which expired on August 31, 2023. NMIC has the option, based on certain conditions and subject to a termination fee, to terminate the agreement as of December 31, 2020, or at the end of any calendar quarter thereafter, which could result in NMIC recapturing the related risk.Under the terms of the 2018 QSR Transaction, NMIC cedes premiums earned related toÂ 25%Â of the risk on eligible policies written in 2018 andÂ 20%Â of the risk on eligible policies written in 2019. The 2018 QSR Transaction is scheduled to terminate on December 31, 2029. NMIC has the option, based on certain conditions and subject to a termination fee, to terminate the agreement as of December 31, 2022, or at the end of any calendar quarter thereafter, which could result in NMIC recapturing the related risk.20NMI HOLDINGS, INC.NOTES TO CONDENSED CONSOLIDATED FINANCIAL

STATEMENTS (UNAUDITED)Under the terms of the 2020 QSR Transaction, NMIC cedes premiums earned related to 21% of the risk on eligible policies written between April 1, 2020 and December 31, 2020. The 2020 QSR Transaction is scheduled to terminate on December 31, 2030. NMIC has the option, based on certain conditions and subject to a termination fee, to terminate the agreement as of December 31, 2025, or at the end of any calendar quarter thereafter, which could result in NMIC recapturing the related risk.Under the terms of the 2021 QSR Transaction, NMIC cedes premiums earned related to 22.5% of the risk on eligible policies written from January 1, 2021 to October 30, 2021. The 2021 QSR Transaction is scheduled to terminate on December 31, 2031. NMIC has the option, based on certain conditions and subject to a termination fee, to terminate the agreement as of December 31, 2024, or at the end of any calendar quarter thereafter, which could result in NMIC recapturing the related risk. Under the terms of the 2022 QSR Transaction, NMIC cedes premiums earned related to 20% of the risk on eligible policies written primarily between October 30, 2021 and December 31, 2022. The 2022 QSR Transaction is scheduled to terminate on December 31, 2032. NMIC has the option, based on certain conditions and subject to a termination fee, to terminate the agreement as of December 31, 2024 or semi-annually thereafter, which could result in NMIC recapturing the related risk.Under the terms of the 2022 Seasoned QSR Transaction, NMIC cedes premiums earned related to 95% of the net risk on eligible policies primarily for a seasoned pool of mortgage insurance policies that had previously been covered under the retired Oaktown Re Ltd. and Oaktown Re IV Ltd. reinsurance transactions, after the consideration of coverage provided by other QSR Transactions. The 2022 Seasoned QSR Transaction is scheduled to terminate on June 30, 2032. NMIC has the option, based on certain conditions, to terminate the agreement as of June 30, 2025 or quarterly thereafter through December 31, 2027 with the payment of a termination fee, and as of March 31, 2028 or quarterly thereafter without the payment of a termination fee. Such termination could result in NMIC recapturing the related risk.Under the terms of the 2023 QSR Transaction, NMIC cedes premiums earned related to 20% of the risk on eligible policies written in 2023. The 2023 QSR Transaction is scheduled to terminate on December 31, 2033. NMIC has the option, based on certain conditions and subject to a termination fee, to terminate the agreement as of December 31, 2025 or semi-annually thereafter, which could result in NMIC recapturing the related risk. Under the terms of the 2024 QSR Transaction, NMIC cedes premiums earned related toÂ 20%Â of the risk on eligible policies written in 2024. The 2024 QSR Transaction is scheduled to terminate on December 31, 2034. NMIC has the option, based on certain conditions and subject to a termination fee, to terminate the agreement as of December 31, 2027, or at the end of any calendar quarter thereafter, which could result in NMIC recapturing the related risk.NMIC may terminate any or all of the QSR Transactions without penalty if, due to a change in PMIERs requirements, it is no longer able to take full PMIERs asset credit for the risk-in-force (RIF) ceded under the respective agreements. Additionally, under the terms of the QSR Transactions, NMIC may elect to selectively terminate its engagement with individual reinsurers on a run-off basis (i.e., reinsurers continue providing coverage on all risk ceded prior to the termination date, with no new cessions going forward) or cut-off basis (i.e., the reinsurance arrangement is completely terminated with NMIC recapturing all previously ceded risk) under certain circumstances.Â Such selective termination rights arise when, among other reasons, a reinsurer experiences a deterioration in its capital position below a prescribed threshold and/or a reinsurer breaches (and fails to cure) its collateral posting obligations under the relevant agreement.The following table shows amounts related to the QSR Transactions:As of and for the three months endedAs of and for the nine months endedSeptember 30, 2024September 30, 2023September 30, 2024September 30, 2023(In Thousands)Ceded risk-in-force$12,968,039Â $12,753,261Â $12,968,039Â $12,753,261Â Ceded premiums earned(41,761)(42,015)(124,585)(126,113)Ceded claims and claim expenses2,449Â 2,221Â 2,970Â 4,989Â Ceding commission earned10,152Â 9,808Â 30,666Â 29,650Â Profit commission21,883Â 22,184Â 69,641Â 67,949Â 21NMI HOLDINGS, INC.NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED)Ceded premiums written under the 2016 QSR Transaction are recorded as prepaid reinsurance premiums in â€œOther Assetsâ€ on our consolidated balance sheets and amortized to ceded premiums earned in a manner consistent with the recognition of revenue on direct premiums. Under all other QSR Transactions, premiums are ceded on an earned basis as defined in the agreement. NMIC receives a 20% ceding commission for premiums ceded under the QSR Transactions, except with respect to the 2022 Seasoned QSR Transaction under which it receives a 35% ceding commission and the 2020 QSR Transaction under which it receives a 36% ceding commission. NMIC also receives a profit commission under each of the QSR Transactions, provided that the loss ratios on loans covered under the 2016, 2018, 2020, 2021, 2022, 2022 Seasoned, 2023 and 2024 QSR Transactions, generally remain below 60%, 61%, 50%, 57.5%, 62%, 55%, 62% and 56%, respectively, as measured annually. Ceded claims and claim expenses under each of the QSR Transactions reduce the respective profit commission received by NMIC on a dollar-for-dollar basis. In accordance with the terms of the 2016 QSR Transaction, rather than making a cash payment or transferring investments for ceded premiums written, NMIC established a funds withheld liability, which also includes amounts due to NMIC for ceding and profit commissions. Any loss recoveries and any potential profit commission to NMIC are realized from this account until exhausted. NMICâ€™s reinsurance recoverable balance is further supported by trust accounts established and maintained by each reinsurer in accordance with the PMIERs funding requirements for risk ceded to non-affiliates. The reinsurance recoverable on loss reserves related to the 2016 QSR Transaction was $1.2Â million and $1.7Â million as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, respectively. In accordance with the terms of the 2018, 2020, 2021, 2022, 2022 Seasoned, 2023 and 2024 QSR Transactions, cash payments for ceded premiums earned are settled on a quarterly basis, offset by amounts due to NMIC for ceding and profit commissions. Any loss recoveries and any potential profit commission to NMIC are also recognized quarterly. NMIC's reinsurance recoverable balance is supported by trust accounts established and maintained by each reinsurer in accordance with the PMIERs funding requirements for risk ceded to non-affiliates. The aggregate reinsurance recoverable on loss reserves related to the 2018, 2020, 2021, 2022, 2022 Seasoned, 2023, and 2024 QSR Transactions was $28.0Â million and $25.8Â million as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, respectively.We remain directly liable for all claim payments if we are unable to collect the recoverables due from our reinsurers and, as such, we actively monitor and manage our counterparty credit exposure to our reinsurance providers. We establish an allowance for expected credit loss against our reinsurance recoverable if we do not expect to recover amounts due from one or more of our reinsurance counterparties, and report our reinsurance recoverable net of such allowance, if any. We actively monitor the counterparty credit profiles of our reinsurers and each is required to partially collateralize its obligations under the terms of the QSR Transactions. The allowance for credit loss established against our reinsurance recoverable was deemed immaterial as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023.6. Reserves for Insurance Claims and Claim ExpensesWe hold gross reserves in an amount equal to the estimated liability for insurance claims and claim expenses related to defaults on insured mortgage loans. A loan is considered to be in â€œdefaultâ€ as of the payment date at which a borrower has missed the preceding two or more consecutive monthly payments. We establish reserves for loans that have been reported to us in default by servicers, referred to as case reserves, and additional loans that we estimate (based on actuarial review and other factors) to be in default that have not yet been reported to us by servicers, referred to as incurred but not reported (IBNR) reserves. We also establish reserves for claim expenses, which represent the estimated cost of the claim administration process, including legal and other fees, as well as other general expenses of administering the claim settlement process. As of SeptemberÂ 30, 2024, we held gross reserves for insurance claims and claim expenses of $135.5Â million. During the nine months ended September 30, 2024, we paid 168 claims totaling $5.7 million, including 162 claims covered under the QSR Transactions representing $1.3 million of ceded claims and claim expenses.We had 5,712 loans in default in our primary insured portfolio as of SeptemberÂ 30, 2024, which represented a 0.87% default rate against 654,374 total policies in-force and 5,099 loans in default in our primary portfolio as of DecemberÂ 31, 2023, which represented a 0.81% default rate against 629,690 total policies in-force. The size of the reserve we establish for each defaulted loan (and by extension our aggregate reserve for claims and claim expenses) reflects our best estimate of the future claim payment to be made for each individual loan in default. Our future claims exposure is a function of the number of defaulted loans that progress to claim payment (which we refer to as frequency) and the amount to be paid to settle such claims (which we refer to as severity). Our estimates of claims frequency and severity are not formulaic, rather they are broadly synthesized based on historical observed experience for similarly situated loans and assumptions about future macroeconomic factors. 22NMI HOLDINGS, INC.NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED)The following table provides a reconciliation of the beginning and ending gross reserve balances for primary insurance claims and claim expenses:For the nine months ended September 30,20242023(In Thousands)Beginning balance$123,974Â $99,836Â Less reinsurance recoverables (1)(27,514)(21,587)Beginning balance, net of reinsurance recoverables96,460Â 78,249Â Add claims incurred:Claims and claim expenses incurred:Current year (2)71,532Â 60,987Â Prior years (3)(57,241)(46,601)Total claims and claim expenses incurred14,291Â 14,386Â Less claims paid:Claims and claim expenses paid:Current year (2)180Â 119Â Prior years (3)4,265Â 2,394Â Total claims and claim expenses paid4,445Â 2,513Â Reserve at end of period, net of reinsurance recoverables106,306Â 90,122Â Add reinsurance recoverables (1)29,214Â 25,956Â Ending balance$135,520Â $116,078Â (1)Â Â Â Â Related to ceded losses recoverable under the QSR Transactions. See Note 5, â€œReinsuranceâ€ for additional information.(2)Â Â Â Â Related to insured loans with their most recent defaults occurring in the current year. For example, if a loan defaulted in a prior year and subsequently cured and later re-defaulted in the current year, the default would be included in the current year. Amounts are presented net of reinsurance and included $63.2 million attributed to net case reserves and $7.0 million attributed to net IBNR reserves for the nine months ended SeptemberÂ 30, 2024 and $54.4Â million attributed to net case reserves and $5.8Â million attributed to net IBNR reserves for the nine months ended SeptemberÂ 30, 2023.(3)Â Â Â Â Related to insured loans with defaults occurring in prior years, which have been continuously in default before the start of the current year. Amounts are presented net of reinsurance and included $49.8 million attributed to net case reserves and $6.3 million attributed to net IBNR reserves for the nine months ended SeptemberÂ 30, 2024 and $41.1Â million attributed to net case reserves and $4.5Â million attributed to net IBNR reserves for the nine months ended SeptemberÂ 30, 2023.The â€œclaims incurredâ€ section of the table above shows claims and claim expenses incurred on defaults occurring in current and prior years, including IBNR reserves, and is presented net of reinsurance. The amount of claims incurred relating to current year defaults increased during the nine months ended SeptemberÂ 30, 2024, compared to the same period in the prior year, primarily due to an increase in the total number of new delinquencies emerging during the period tied to the growth and natural seasoning of our portfolio, partially offset by a decrease in the average case reserve established against newly defaulted loans. Our provision for claims and claim expenses during both the nine months ended SeptemberÂ 30, 2024 and 2023 benefited from favorable development on prior year defaults. We recognized $57.2Â million and $46.6 million of favorable prior year development during the nine months ended SeptemberÂ 30, 2024 and 2023, respectively, primarily due to cure activity and ongoing analysis of recent loss development trends. We may increase or decrease our claim estimates and reserves as we learn additional information about individual defaulted loans, and continue to observe and analyze loss development trends in our portfolio. Gross reserves of $45.1 million related to prior year defaults remained as of SeptemberÂ 30, 2024.7. Earnings per Share (EPS) Basic EPS is based on the weighted average number of shares of common stock outstanding. Diluted EPS is based on the weighted average number of shares of common stock outstanding and common stock equivalents that would be issuable upon the vesting of service-based and performance and service-based restricted stock units (RSUs), and the exercise of vested and unvested stock options.23NMI HOLDINGS, INC.NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED)The following table reconciles the net income and the weighted average shares of common stock outstanding used in the computations of basic and diluted EPS of common stock:For the three months ended September 30,For the nine months ended September 30,20242023202420232023(In Thousands, except for per share data)Net income â€” basic and diluted$92,810Â $83,955Â $273,939Â $238,697Â Basic weighted average shares outstanding79,549Â 82,096Â 80,129Â 82,879Â Dilutive effect of issuable shares1,496Â 1,574Â 1,355Â 1,357Â Diluted weighted average shares outstanding81,045Â 83,670Â 81,484Â 84,236Â Earnings per shareBasic$1.17Â $1.02Â $3.42Â $2.88Â Diluted$1.15Â $1.00Â $3.36Â $2.83Â Anti-dilutive sharesâ€”Â 1Â 7Â 2Â 8. Income TaxesWe are a U.S. taxpayer and are subject to a statutory U.S. federal corporate income tax rate of 21%. Taxable income is reported on our consolidated U.S. federal and various state income tax returns, filed by NMIH on behalf of itself and its subsidiaries. Our effective tax rate on pre-tax income was 22.2% and 22.3% for the three and nine months ended SeptemberÂ 30, 2024, respectively, compared to 21.8% and 22.4% for the three and nine months ended SeptemberÂ 30, 2023, respectively. Our provision for income taxes for interim reporting periods is established based on our estimated annual effective tax rate for a given year. Our effective tax rate may fluctuate between interim periods due to the impact of discrete items not included in our estimated annual effective tax rate, including the tax effects associated with the vesting of RSUs and exercise of options. Such items are treated on a discrete basis in the reporting period in which they occur.As a mortgage guaranty insurance company, we are eligible to claim a tax deduction for our statutory contingency reserve balance, subject to certain limitations outlined under IRC Section 832(e), and only to the extent we acquire tax and loss bonds in an amount equal to the tax benefit derived from the claimed deduction, which is our intent. As a result, our interim provision for income taxes for the three and nine months ended SeptemberÂ 30, 2024 and 2023 primarily represents a change in our net deferred tax liability. As of SeptemberÂ 30, 2024 and December 31, 2023, we held $235.3Â million of tax and loss bonds in â€œPrepaid Federal Income Taxesâ€ on our condensed consolidated balance sheets.9. Stockholders' EquityOn February 10, 2022, our Board of Directors authorized a $125Â million share repurchase program (excluding associated costs and applicable taxes) effective through December 31, 2023. On July 31, 2023, our Board of Directors authorized a new $200Â million share repurchase program (excluding associated costs and applicable taxes) effective through December 31, 2025. Concurrent with the new authorization, our Board of Directors also approved an extension of our initial $125Â million share repurchase program through December 31, 2025 to align its remaining tenor with that of the $200Â million program. The authorization provides us the flexibility, based on market and business conditions, stock price and other factors, to repurchase stock from time to time through open market purchases, privately negotiated transactions, or other means, including pursuant to Rule 10b5-1 trading plans. During the nine months ended SeptemberÂ 30, 2024, we repurchased 2.1Â million shares at an average price of $32.38 per share (excluding associated costs and applicable taxes). During the year ended DecemberÂ 31, 2023, we repurchased 3.5Â million shares at an average price of $25.93 per share (excluding associated costs and applicable taxes). As of SeptemberÂ 30, 2024, we had $108.1Â million of repurchase authority remaining under our program.24NMI HOLDINGS, INC.NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED)10. Litigation We record a litigation liability when we determine that it is probable a litigation loss will be incurred and the amount of such anticipated loss can be reasonably estimated. In the event we determine that a litigation loss is reasonably possible (though not probable), we disclose an estimate of the possible loss if such estimate can be reasonably established or disclose the matter with no estimate if such estimate cannot be reasonably made. We evaluate litigation and other legal developments that could affect our accrual for probable losses or our estimated disclosure of possible losses and make ongoing adjustments to our accruals and disclosures as appropriate. Significant judgment is required to determine both the likelihood and the estimated amount of potential losses related to such matters.We are currently named as a defendant in a litigation proceeding pertaining to the refund of certain mortgage insurance premiums under the Homeowners Protection Act. The case was dismissed in September 2023 and is currently pending appeal. We do not currently expect that we will incur a material loss in connection with the case and have not recorded a litigation liability for this matter.11. Premiums Receivable Premiums receivable consists of premiums due on our mortgage insurance policies. If a mortgage insurance premium is unpaid for more than 120 days, the associated receivable is written off against earned premium and the related insurance policy is canceled. Premiums receivable may be written off prior to 120 days in the ordinary course of business for non-credit events including, but not limited to, the modification or refinancing of an underlying insured loan. We established a $2.0Â million and $2.7Â million reserve for premium write-offs at SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, respectively.We separately recognize an allowance for credit losses for premiums receivable based on credit losses expected to arise over the life of the receivable. Due to the nature of our insurance policies (a necessary precondition for access to mortgage credit for covered borrowers) and the short duration of the related receivables, we do not typically experience credit losses against our premium receivables and the allowance for credit loss established on premium receivable was deemed immaterial at SeptemberÂ 30, 2024 and DecemberÂ 31, 2023.12. Regulatory InformationÂ Â Â Â Statutory RequirementsOur insurance subsidiaries, NMIC and Re One, file financial statements in conformity with statutory accounting principles (SAP) prescribed or permitted by the Wisconsin OCI, NMIC's principal regulator. Prescribed SAP includes state laws, regulations and general administrative rules, as well as a variety of publications of the National Association of Insurance Commissioners (NAIC). The Wisconsin OCI recognizes only statutory accounting practices prescribed or permitted by the state of Wisconsin for determining and reporting the financial condition and results of operations of an insurance company and for determining its solvency under Wisconsin insurance laws.NMIC and Re One generated combined statutory net income of $20.0 million and $90.7 million for the three and nine months ended SeptemberÂ 30, 2024, respectively, compared to $30.1Â million and $80.0Â million for the three and nine months ended SeptemberÂ 30, 2023, respectively.The Wisconsin OCI has imposed a prescribed accounting practice for the treatment of statutory contingency reserves that differs from the treatment promulgated by the NAIC. Under Wisconsin OCI's prescribed practice mortgage guaranty insurers are required to reflect changes in their contingency reserves through statutory income. Such approach contrasts with the NAIC's treatment, which records changes to contingency

reserves directly to unassigned funds. As a Wisconsin-domiciled insurer, NMIC's statutory net income reflects an expense associated with the change in its contingency reserve. While such treatment impacts NMIC's statutory net income, it does not have an effect on NMIC's statutory capital position.25NMI HOLDINGS, INC.NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED)The following table presents NMIC's statutory surplus, contingency reserve, statutory capital and risk-to-capital (RTC) ratio as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023.September 30, 2024December 31, 2023(In Thousands)Statutory surplus$964,469Â $963,085Â Contingency reserve1,821,661Â 1,573,360Â Statutory capital (1)$2,786,130Â $2,536,445Â Risk-to-capital 12.6:111.4:1(1)Â Â Â Â Represents the total of the statutory surplus and contingency reserve.Re One had $2.1Â million and $2.0Â million of statutory capital at SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, respectively.NMIH is not subject to any limitations on its ability to pay dividends except those generally applicable to corporations that are incorporated in Delaware. Delaware law provides that dividends are only payable out of a corporation's capital surplus or, subject to certain limitations, recent net profits. NMIC and Re One are subject to certain rules and regulations prescribed by jurisdictions in which they are authorized to operate and the GSEs that may restrict their ability to pay dividends to NMIH. NMIC has the capacity to pay $96.3Â million of aggregate ordinary dividends to NMIH during the twelve-month period ending December 31, 2024, and on May 30, 2024, NMIC paid a $96.3Â million ordinary course dividend to NMIH.13. Subsequent EventsIn October 2024, NMIC entered into three sequential quota share reinsurance treaties that will provide coverage for mortgage insurance policies to be written in 2025, 2026 and 2027 (the â€œ2025 QSR Transaction,â€ â€œ2026 QSR Transactionâ€ and â€œ2027 QSR Transactionâ€, respectively). Under the terms of the 2025 and 2026 QSR Transactions, NMIC will cede premiums earned related to 20% of the risk on eligible policies written between January 1, 2025 and December 31, 2026, in exchange for reimbursement of ceded claims and claims expenses on covered policies, a 20% ceding commission, and a profit commission of up to 62% that varies directly and inversely with ceded claims. Under the terms of the 2027 QSR Transaction, NMIC will cede premiums earned related to 12% of the risk on eligible policies written between January 1, 2027 and December 31, 2027, in exchange for reimbursement of ceded claims and claims expenses on covered policies, a 20% ceding commission, and a profit commission of up to 61% that varies directly and inversely with ceded claims.In October 2024, NMIC entered into two sequential excess-of-loss reinsurance treaties that will provide aggregate coverage for mortgage insurance policies to be written in 2025 and 2026 (the â€œ2025 XOL Transactionâ€ and â€œ2026 XOL Transactionâ€, respectively). Under the terms of each agreement, NMIC will retain a first layer of aggregate loss exposure on covered policies and its reinsurance counterparties will then provide second layer loss protection up to a defined reinsurance coverage amount (of $283.8Â million for the 2025 XOL Transaction and $164.2Â million for the 2026 XOL Transaction). NMIC retains losses in excess of the respective reinsurance coverage amounts.26Item 2. Management's Discussion and Analysis of Financial Condition and Results of OperationsÂ Â Â Â The following analysis should be read in conjunction with our unaudited condensed consolidated financial statements and the notes thereto included in this report and our audited financial statements, notes thereto and â€œManagement's Discussion and Analysis of Financial Condition and Results of Operationsâ€ included in our 2023 10-K, for a more complete understanding of our financial position and results of operations. In addition, investors should review the â€œCautionary Note Regarding Forward-Looking Statementsâ€ above and the â€œRisk Factorsâ€ detailed in Part II, Item 1A of this report and in Part I, Item 1A of our 2023 10-K, as subsequently updated in other reports we file with the SEC, for a discussion of those risks and uncertainties that have the potential to affect our business, financial condition, results of operations, cash flows or prospects in a material and adverse manner. Our results of operations for interim periods are not necessarily indicative of results to be expected for a full fiscal year or for any other period.OverviewWe provide private MI through our primary insurance subsidiary, NMIC. NMIC is wholly-owned, domiciled in Wisconsin and principally regulated by the Wisconsin OCI. NMIC is approved as an MI provider by the GSEs and is licensed to write coverage in all 50 states and D.C. Our subsidiary, NMIS, provides outsourced loan review services to mortgage loan originators and our subsidiary, Re One, historically provided reinsurance coverage to NMIC in accordance with certain statutory risk retention requirements. Such requirements have been repealed and the reinsurance coverage provided by Re One to NMIC has been commuted. Re One remains a wholly-owned, licensed insurance subsidiary; however, it does not currently have active insurance exposures.MI protects lenders and investors from default-related losses on a portion of the unpaid principal balance of a covered mortgage. MI plays a critical role in the U.S. housing market by mitigating mortgage credit risk and facilitating the secondary market sale of high- loan-to-value (LTV) (i.e., above 80%) residential loans to the GSEs, who are otherwise restricted by their charters from purchasing or guaranteeing high-LTV mortgages that are not covered by certain credit protections. Such credit protection and secondary market sales allow lenders to increase their capacity for mortgage commitments and expand financing access to existing and prospective homeowners.NMIH, a Delaware corporation, was incorporated in May 2011, and we began start-up operations in 2012 and wrote our first MI policy in 2013. Since formation, we have sought to establish customer relationships with a broad group of mortgage lenders and build a diversified, high-quality insured portfolio. As of SeptemberÂ 30, 2024, we had issued master policies with 2,062 customers, including national and regional mortgage banks, money center banks, credit unions, community banks, builder-owned mortgage lenders, internet-sourced lenders and other non-bank lenders. As of SeptemberÂ 30, 2024, we had $207.5 billion of primary insurance-in-force (IIF) and $55.3 billion of primary risk-in-force (RIF). We believe that our success in acquiring a large and diverse group of lender customers and growing a portfolio of high-quality IIF traces to our founding principles, whereby we aim to help qualified individuals achieve their homeownership goals, ensure that we remain a strong and credible counter-party, deliver a high-quality customer service experience, establish a differentiated risk management approach that emphasizes the individual underwriting review or validation of the vast majority of the loans we insure, utilizing our proprietary Rate GPSÂ® pricing platform to dynamically evaluate risk and price our policies, and foster a culture of collaboration and excellence that helps us attract and retain experienced industry leaders. Our strategy is to continue to build on our position in the private MI market, expand our customer base and grow our insured portfolio of high-quality residential loans by focusing on long-term customer relationships, disciplined and proactive risk selection and pricing, fair and transparent claim payment practices, responsive customer service, and financial strength and profitability.Our common stock trades on the Nasdaq under the symbol â€œNMIH.â€ Our headquarters is located in Emeryville, California. As of SeptemberÂ 30, 2024, we had 229 employees. Our corporate website is located at www.nationalmi.com. Our website and the information contained on or accessible through our website are not incorporated by reference into this report.We discuss below our results of operations for the periods presented, as well as the conditions and trends that have impacted or are expected to impact our business, including new insurance writings, the composition of our insurance portfolio and other factors that we expect to impact our results.27Conditions and Trends Affecting Our BusinessMacroeconomic Developments Macroeconomic factors, including persistent inflation, elevated interest rates, flagging consumer confidence and increasing jobless claims could have a pronounced impact on the housing market, the mortgage insurance industry and our business in future periods. A marked decline in housing demand, a significant and protracted decrease in house prices or a sustained increase in unemployment could reduce the pace of new business activity in the private mortgage insurance market and negatively impact our future new insurance written (NIW) volume, or contribute to an increase in our future default and claim experience. Key Factors Affecting Our ResultsNew Insurance Written, Insurance-In-Force and Risk-In-ForceNIW is the aggregate unpaid principal balance of mortgages underpinning new policies written during a given period. Our NIW is affected by the overall size of the mortgage origination market and the volume of high-LTV mortgage originations. Our NIW is also affected by the percentage of such high-LTV originations covered by private versus government MI or other alternative credit enhancement structures and our share of the private MI market. NIW, together with persistency, drives our IIF. IIF is the aggregate unpaid principal balance of the mortgages we insure, as reported to us by servicers at a given date, and represents the sum total of NIW from all prior periods less principal payments on insured mortgages and policy cancellations (including for prepayment, nonpayment of premiums, coverage rescission and claim payments). RIF is related to IIF and represents the aggregate amount of coverage we provide on all outstanding policies at a given date. RIF is calculated as the sum total of the coverage percentage of each individual policy in our portfolio applied to the unpaid principal balance of such insured mortgage. RIF is affected by IIF and the LTV profile of our insured mortgages, with lower LTV loans generally having a lower coverage percentage and higher LTV loans having a higher coverage percentage. Gross RIF represents RIF before consideration of reinsurance. Net RIF is gross RIF net of ceded reinsurance.Net Premiums Written and Net Premiums EarnedWe set our premium rates on individual policies based on the risk characteristics of the underlying mortgage loans and borrowers, and in accordance with our filed rates and applicable rating rules. On June 4, 2018, we introduced a proprietary risk-based pricing platform, which we refer to as Rate GPSÂ®. Rate GPSÂ® considers a broad range of individual variables, including property type, type of loan product, borrower credit characteristics, and lender and market factors, and provides us with the ability to set and charge premium rates commensurate with the underlying risk of each loan that we insure. We introduced Rate GPSÂ® in June 2018 to replace our previous rate card pricing system. While most of our new business is priced through Rate GPSÂ®, we also continue to offer a rate card pricing option to a limited number of lender customers who require a rate card for operational reasons. We believe the introduction and utilization of Rate GPSÂ® provides us with a more granular and analytical approach to evaluating and pricing risk, and that this approach enhances our ability to continue building a high-quality mortgage insurance portfolio and delivering attractive risk-adjusted returns.Premiums are generally fixed for the duration of our coverage of the underlying loans. Net premiums written are equal to gross premiums written minus ceded premiums written under our reinsurance arrangements, less premium refunds and premium write-offs. As a result, net premiums written are generally influenced by:â€¢NIW;â€¢premium rates and the mix of premium payment type, which are either single, monthly or annual premiums, as described below;â€¢cancellation rates of our insurance policies, which are impacted by payments or prepayments on mortgages, refinancings (which are affected by prevailing mortgage interest rates as compared to interest rates on loans underpinning our in force policies), levels of claim payments and home prices; andâ€¢cession of premiums under third-party reinsurance arrangements.Premiums are paid either by the borrower (borrower-paid mortgage insurance or BPMI) or the lender (lender-paid mortgage insurance or LPMI) in a single payment at origination (single premium), on a monthly installment basis (monthly premium) or on an annual installment basis (annual premium). Our net premiums written will differ from our net premiums earned due to policy payment type. For single premiums, we receive a single premium payment at origination, which is earned over the estimated life of the policy. Substantially all of our single premium policies in force as of SeptemberÂ 30, 2024 were non-28refundable under most cancellation scenarios. If non-refundable single premium policies are canceled, we immediately recognize the remaining unearned premium balances as earned premium revenue. Monthly premiums are recognized in the month billed and when the coverage is effective. Annual premiums are earned on a straight-line basis over the year of coverage. Substantially all of our policies provide for either single or monthly premiums.The percentage of IIF that remains on our books after any twelve-month period is defined as our persistency rate. Because our insurance premiums are earned over the life of a policy, higher persistency rates can have a significant impact on our net premiums earned and profitability. Generally, faster speeds of mortgage prepayment lead to lower persistency. Prepayment speeds and the relative mix of business between single and monthly premium policies also impact our profitability. Our premium rates include certain assumptions regarding repayment or prepayment speeds of the mortgages underlying our policies. Because premiums are paid at origination on single premium policies and our single premium policies are generally non-refundable on cancellation, assuming all other factors remain constant, if single premium loans are prepaid earlier than expected, our profitability on these loans is likely to increase and, if loans are repaid slower than expected, our profitability on these loans is likely to decrease. By contrast, if monthly premium loans are repaid earlier than anticipated, we do not earn any more premium with respect to those loans and, unless we replace the repaid monthly premium loan with a new loan at the same premium rate or higher, our revenue is likely to decline.Effect of Reinsurance on Our ResultsWe utilize third-party reinsurance to actively manage our risk, ensure compliance with PMIERs, state regulatory and other applicable capital requirements, and support the growth of our business. We currently have both quota share and excess-of-loss reinsurance agreements in place, which impact our results of operations and regulatory capital and PMIERs asset positions. Under a quota share reinsurance agreement, the reinsurer receives a premium in exchange for covering an agreed-upon portion of incurred losses. Such a quota share arrangement reduces premiums written and earned and also reduces RIF, providing capital relief to the ceding insurance company and reducing incurred claims in accordance with the terms of the reinsurance agreement. In addition, reinsurers typically pay ceding commissions as part of quota share transactions, which offset the ceding company's acquisition and underwriting expenses. Certain quota share agreements include profit commissions that are earned based on loss performance and serve to reduce ceded premiums. Under an excess-of-loss agreement, the ceding insurer is typically responsible for losses up to an agreed-upon threshold and the reinsurer then provides coverage in excess of such threshold up to a maximum agreed-upon limit. We expect to continue to evaluate reinsurance opportunities in the normal course of business.Excess-of-Loss ReinsuranceInsurance-Linked NotesNMIC is party to reinsurance agreements with the Oaktown Re Vehicles that provide it with aggregate excess-of-loss reinsurance coverage on defined portfolios of mortgage insurance policies. Under each agreement, NMIC retains a first layer of aggregate loss exposure on covered policies and the respective Oaktown Re Vehicle then provides second layer loss protection up to a defined reinsurance coverage amount. NMIC then retains losses in excess of the respective reinsurance coverage amounts.The respective reinsurance coverage amounts provided by the Oaktown Re Vehicles decrease (over a ten-year period in the case of Oaktown Re V Ltd. and 12.5-year period in the case of Oaktown Re VI Ltd. and Oaktown Re VII Ltd.) as the underlying insured mortgages are amortized or repaid, and/or the mortgage insurance coverage is canceled. As the reinsurance coverage decreases, a prescribed amount of collateral held in trust by the Oaktown Re Vehicles is distributed to ILN Transaction noteholders as amortization of the outstanding insurance-linked note principal balances. The outstanding reinsurance coverage amounts stop amortizing, and the distribution of collateral assets to ILN Transaction noteholders and amortization of insurance-linked note principal is suspended if certain credit enhancement or delinquency thresholds, as defined in each agreement, are triggered (each, a Lock-Out Event).NMIC holds optional termination rights under each ILN Transaction, including, among others, an optional call feature which provides NMIC the discretion to terminate the transaction on or after a prescribed date, and a clean-up call if the outstanding reinsurance coverage amount amortizes to 10% or less of the reinsurance coverage amount at inception or if NMIC reasonably determines that changes to GSE or rating agency asset requirements would cause a material and adverse effect on the capital treatment afforded to NMIC under a given agreement. In addition, there are certain events that trigger mandatory termination of an agreement, including NMIC's failure to pay premiums or consent to reductions in a trust account to make principal payments to noteholders, among others. Effective July 25, 2024, NMIC exercised its optional call to terminate a reinsurance agreement with and the associated insurance-linked notes issued by Oaktown Re III Ltd. In connection with the termination, NMICâ€™s excess of loss reinsurance 29agreement with Oaktown Re III Ltd. was commuted and the insurance-linked notes issued by Oaktown Re III Ltd. were redeemed in full with a distribution of remaining collateral assets.The following table presents the inception date, covered production period, initial and current reinsurance coverage amount, and initial and current first layer retained aggregate loss under each outstanding ILN Transaction. Current amounts are presented as of SeptemberÂ 30, 2024.($ values in thousands)Inception DateCovered ProductionInitial Reinsurance Coverage Current Reinsurance CoverageInitial First Layer Retained LossCurrent First Layer Retained Loss (1)2020-2 ILN TransactionOctober 29, 20204/1/2020 â€“ 9/30/2020 (2) $242,351Â $28,149Â $121,777Â $120,990Â 2021-1 ILN Transaction April 27, 202110/1/2020 â€“ 3/31/2021 (3)367,238Â 163,033Â 163,708Â 163,217Â 2021-2 ILN TransactionOctober 26, 20214/1/2021 â€“ 9/30/2021 (4)363,596Â 256,166Â 146,229Â 145,312Â (1)Â Â Â Â NMIC applies claims paid on covered policies against its first layer aggregate retained loss exposure and cedes reserves for incurred claims and claim expenses to each applicable ILN Transaction and recognizes a reinsurance recoverable if such incurred claims and claim expenses exceed its current first layer retained loss.(2)Â Â Â Â Approximately 1% of the production covered by the 2020-2 ILN Transaction has coverage reporting dates between July 1, 2019 and March 31, 2020.(3)Â Â Â Â Approximately 1% of the production covered by the 2021-1 ILN Transaction has coverage reporting dates between July 1, 2019 and September 30, 2020.(4)Â Â Â Â Approximately 2% of the production covered by the 2021-2 ILN Transaction has coverage reporting dates between July 1, 2019 and March 31, 2021.Traditional Reinsurance NMIC is party to six excess-of-loss reinsurance agreements with broad panels of third-party reinsurers â€“ the 2022-1 XOL Transaction, effective April 1, 2022, the 2022-2 XOL Transaction, effective July 1, 2022, the 2022-3 XOL Transaction, effective October 1, 2022, the 2023-1 XOL Transaction, effective January 1, 2023, the 2023-2 XOL Transaction, effective July 1, 2023, and the 2024 XOL Transaction, effective January 1, 2024 â€“ which we refer to collectively as the XOL Transactions. Each XOL Transaction provides NMIC with aggregate excess-of-loss reinsurance coverage on a defined portfolio of mortgage insurance policies. Under each agreement, NMIC retains a first layer of aggregate loss exposure on covered policies and the reinsurers then provide second layer loss protection up to a defined reinsurance coverage amount. The reinsurance coverage amount of each XOL Transaction is set to approximate the PMIERs minimum required assets of its reference pool and decreases from its peak over a ten-year period in the event the PMIERs minimum required assets of the pool declines. NMIC retains losses in excess of the outstanding reinsurance coverage amount.NMIC holds optional termination rights which provide it the discretion to terminate each XOL Transaction on or after a specified date. NMIC may also elect to terminate the XOL Transactions at any point if the outstanding reinsurance coverage amount amortizes to 10% or less of the reinsurance coverage amount provided at inception, or if it determines that it will no longer be able to take full PMIERs asset credit for the coverage. Additionally, under the terms of the

treaties, NMIC may selectively terminate its engagement with individual reinsurers under certain circumstances. Such selective termination rights arise when, among other reasons, a reinsurer experiences a deterioration in its capital position below a prescribed threshold, and/or a reinsurer breaches (and fails to cure) its collateral posting obligation.Each of the third-party reinsurance providers that is party to the XOL Transactions has an insurer financial strength rating of A- or better by S&P, A.M. Best or both. The following table presents the inception date, covered production period, initial and current reinsurance coverage amount, and initial and current first layer retained aggregate loss under each outstanding XOL Transaction. Current amounts are presented as of SeptemberÂ 30, 2024.($ values in thousands)Inception DateCovered ProductionInitial Reinsurance Coverage Current Reinsurance CoverageInitial First Layer Retained LossCurrent First Layer Retained Loss (1)2022-1 XOL TransactionApril 1, 202210/1/2021 â€“ 3/31/2022 (2)$289,741Â $208,904Â $133,366Â $132,545Â 2022-2 XOL TransactionJuly 1, 20224/1/2022 â€“ 6/30/2022 (3)154,306Â 129,230Â 78,906Â 78,073Â 2022-3 XOL TransactionOctober 1, 20227/1/2022 â€“ 9/30/202296,779Â 84,988Â 106,265Â 105,817Â 2023-1 XOL TransactionJanuary 1, 202310/1/2022 â€“ 6/30/202389,864Â 87,819Â 146,513Â 146,146Â 2023-2 XOL TransactionJuly 1, 20237/1/2023 â€“ 12/31/2023100,777Â 100,777Â 136,875Â 136,875Â 2024 XOL Transaction (4)January 1, 20241/1/2024 â€“ 12/31/2024132,685Â 132,685Â 235,279Â 235,279Â 30(1)Â Â Â Â NMIC applies claims paid on covered policies against its first layer aggregate retained loss exposure and cedes reserves for incurred claims and claim expenses to each applicable XOL Transaction and recognizes a reinsurance recoverable if such incurred claims and claim expenses exceed its current first layer retained loss.(2)Â Â Â Â Approximately 1% of the production covered by the 2022-1 XOL Transaction has coverage reporting dates between October 21, 2019 and September 30, 2021.(3)Â Â Â Â Approximately 1% of the production covered by the 2022-2 XOL Transaction has coverage reporting dates between January 4, 2021 and March 31, 2022.(4)Â Â Â Â The initial reinsurance coverage, current reinsurance coverage, initial first layer retained loss and current first layer retained loss for the 2024 XOL Transaction will increase as incremental covered production is ceded under the transaction through December 31, 2024.Quota Share ReinsuranceNMIC is party to eight quota share reinsurance treaties â€“ the 2016 QSR Transaction, effective September 1, 2016 and as modified April 1, 2019, the 2018 QSR Transaction, effective January 1, 2018, the 2020 QSR Transaction, effective April 1, 2020 and as amended January 1, 2024, the 2021 QSR Transaction, effective January 1, 2021, the 2022 QSR Transaction, effective October 1, 2021, the 2022 Seasoned QSR Transaction, effective July 1, 2022, the 2023 QSR Transaction, effective January 1, 2023 and the 2024 QSR Transaction, effective January 1, 2024 â€“ which we refer to collectively as the QSR Transactions. Under each of the QSR Transactions, NMIC cedes a proportional share of its risk on eligible policies to panels of third-party reinsurance providers. Each of the third-party reinsurance providers that is party to the QSR Transactions has an insurer financial strength rating of A- or better by S&P, A.M. Best or both.Under the terms of the 2016 QSR Transaction, NMIC cedes premiums written related to 20.5% of the risk on eligible primary policies written for all periods through December 31, 2017 in exchange for reimbursement of ceded claims and claim expenses on covered policies, a 20% ceding commission, and a profit commission of up to 60% that varies directly and inversely with ceded claims. NMIC previously ceded 100% of the risk under its pool agreement with Fannie Mae; however, such agreement expired on August 31, 2023 and NMIC no longer cedes pool risk under the 2016 QSR Transaction.Under the terms of the 2018 QSR Transaction, NMIC cedes premiums earned related to 25% of the risk on eligible policies written in 2018 and 20% of the risk on eligible policies written in 2019, in exchange for reimbursement of ceded claims and claim expenses on covered policies, a 20% ceding commission, and a profit commission of up to 61% that varies directly and inversely with ceded claims.Under the terms of the 2020 QSR Transaction, NMIC cedes premiums earned related to 21% of the risk on eligible policies written between April 1, 2020 and December 31, 2020, in exchange for reimbursement of ceded claims and claim expenses on covered policies, a 36% ceding commission, and a profit commission of up to 50% that varies directly and inversely with ceded claims.Under the terms of the 2021 QSR Transaction, NMIC cedes premiums earned related to 22.5% of the risk on eligible policies written in 2021 (subject to an aggregate risk written limit which was exhausted on October 30, 2021), in exchange for reimbursement of ceded claims and claim expenses on covered policies, a 20% ceding commission, and a profit commission of up to 57.5% that varies directly and inversely with ceded claims.Under the terms of the 2022 QSR Transaction, NMIC cedes premiums earned related to 20% of the risk on eligible policies written between October 30, 2021 and December 31, 2022, in exchange for reimbursement of ceded claims and claim expenses on covered policies, a 20% ceding commission, and a profit commission of up to 62% that varies directly and inversely with ceded claims. Under the terms of the 2022 Seasoned QSR Transaction, NMIC cedes premiums earned related to 95% of the net risk on eligible policies primarily for a seasoned pool of mortgage insurance policies that had previously been covered under the retired Oaktown Re Ltd. and Oaktown Re IV Ltd. reinsurance transactions, after the consideration of coverage provided by other QSR Transactions, in exchange for reimbursement of ceded claims and claim expenses on covered policies, a 35% ceding commission, and a profit commission of up to 55% that varies directly and inversely with ceded claims.Under the terms of the 2023 QSR Transaction, NMIC cedes premiums earned related to 20% of the risk on eligible policies written in 2023, in exchange for reimbursement of ceded claims and claim expenses on covered policies, a 20% ceding commission, and a profit commission of up to 62% that varies directly and inversely with ceded claims. Under the terms of the 2024 QSR Transaction, NMIC cedes premiums earned related toÂ 20%Â of the risk on eligible policies written in 2024, in exchange for reimbursement of ceded claims and claim expenses on covered policies, a 20% ceding commission, and a profit commission of up to 56% that varies directly and inversely with ceded claims.NMIC may terminate any or all of the QSR Transactions without penalty if, due to a change in PMIERs requirements, it is no longer able to take full PMIERs asset credit for the RIF ceded under the respective agreements. Additionally, under the 31terms of the QSR Transactions, NMIC may elect to selectively terminate its engagement with individual reinsurers on a run-off basis (i.e., reinsurers continue providing coverage on all risk ceded prior to the termination date, with no new cessions going forward) or cut-off basis (i.e., the reinsurance arrangement is completely terminated with NMIC recapturing all previously ceded risk) under certain circumstances.Â Such selective termination rights arise when, among other reasons, a reinsurer experiences a deterioration in its capital position below a prescribed threshold and/or a reinsurer breaches (and fails to cure) its collateral posting obligations under the relevant agreement.See Item 1, â€œFinancial Statements - Notes to Condensed Consolidated Financial Statements - Note 5, Reinsuranceâ€ for further discussion of these third-party reinsurance arrangements.Portfolio DataThe following table presents NIW and primary IIF as of the dates and for the periods indicated. Unless otherwise noted, the tables below do not include the effects of our third-party reinsurance arrangements described above.NIW and primary IIFAs of and for the three months endedFor the nine months endedSeptember 30, 2024September 30, 2023September 30, 2024September 30, 2023NIWIIFNIWIIFNIW(In Millions)Monthly$11,978Â $189,241Â $11,038Â $175,308Â $33,441Â $30,854Â Single240Â 18,297Â 296Â 19,473Â 678Â 692Â Total$12,218Â $207,538Â $11,334Â $194,781Â $34,119Â $31,546Â for the three and nine months ended SeptemberÂ 30, 2024 was $12.2 billion and $34.1 billion, respectively, compared to $11.3 billion and $31.5 billion for the three and nine months ended SeptemberÂ 30, 2023, respectively. NIW increased year-on-year primarily due to growth in our customer franchise and market presence tied to the increased penetration of existing customer accounts and new customer activations.Primary IIF increased 7% at SeptemberÂ 30, 2024 compared to SeptemberÂ 30, 2023, primarily due to the NIW generated between such measurement dates, partially offset by the run-off of in-force policies. Our persistency rate was 85.5% at SeptemberÂ 30, 2024 and 86.2% at SeptemberÂ 30, 2023. Our persistency rate remains historically high due to a continued slowdown in the pace of mortgage refinancing activity tied to the prevailing interest and mortgage rate environment.The following table presents net premiums written and earned for the periods indicated:Primary premiums written and earnedFor the three months ended September 30,For the nine months ended September 30,20242023202420232023(In Thousands)Net premiums written$136,681Â $123,268Â $400,740Â $353,388Â Net premiums earned143,343Â 130,089Â 421,168Â 377,828Â Net premiums written increased 11% and 13%, respectively, and net premiums earned increased 10% and 11%, respectively, during the three and nine months ended SeptemberÂ 30, 2024 compared to the three and nine months ended SeptemberÂ 30, 2023, primarily driven by growth in our monthly IIF and monthly pay premium receipts, as well as a decline in the total premiums ceded under our reinsurance treaties.32Portfolio StatisticsUnless otherwise noted, the portfolio statistics tables presented below do not include the effects of our third-party reinsurance arrangements described above. The table below highlights trends in our primary portfolio as of the dates and for the periods indicated.Primary portfolio trendsAs of and for the three months endedSeptember 30, 2024June 30, 2024March 31, 2024December 31, 2023September 30, 2023($ Values In Millions, except as noted below)New insurance written $12,218Â $12,503Â $9,398Â $8,927Â $11,334Â Percentage of monthly premium98Â %98Â %98Â %96Â %97Â %Percentage of single premium2Â %2Â %2Â %4Â %3Â %New risk written$3,245Â $3,335Â $2,486Â $2,354Â $3,027Â Insurance-in-force (1)$207,538Â $203,501Â $199,373Â $197,029Â $194,781Â Percentage of monthly premium91Â %91Â %90Â %90Â %90Â %Percentage of single premium9Â %9Â %10Â %10Â %10Â %Risk-in-force (1)$55,253Â $53,956Â $52,610Â $51,796Â $51,011Â Policies in force (count) (1)654,374Â 645,276Â 635,662Â 629,690Â 622,993Â Average loan size ($ value in thousands) (1)$317Â $315Â $314Â $313Â $313Â Coverage percentage (2)26.6Â %26.5Â %26.4Â %26.3Â %26.2Â %Loans in default (count) (1)5,712Â 4,904Â 5,109Â 5,099Â 4,594Â Default rate (1)0.87Â %0.76Â %0.80Â %0.81Â %0.74Â %Risk-in-force on defaulted loans (1)$468Â $401Â $414Â $408Â $359Â Average net premium yield (3)0.28Â %0.28Â %0.28Â %0.27Â %0.27Â %Earnings from cancellations$0.8Â $1.0Â $0.6Â $1.0Â $0.9Â Annual persistency (4)85.5Â %85.4Â %85.8Â %86.1Â %86.2Â %Quarterly run-off (5)4.0Â %4.2Â %3.6Â %3.4Â %4.1Â %(1)Â Â Â Â Reported as of the end of the period.(2)Â Â Â Â Calculated as end of period RIF divided by end of period IIF.(3)Â Â Â Â Calculated as net premiums earned divided by average primary IIF for the period, annualized.(4)Â Â Â Â Defined as the percentage of IIF that remains on our books after a given twelve-month period. (5)Â Â Â Â Defined as the percentage of IIF that is no longer on our books after a given three-month period. The table below presents a summary of the change in total primary IIF for the dates and periods indicated.Primary IIFAs of and for the three months ended September 30,As of and for the nine months ended September 30,2024202320242023(In Millions)IIF, beginning of period$203,501Â $191,306Â $197,029Â $183,968Â NIW12,218Â 11,334Â 34,119Â 31,546Â Cancellations, principal repayments and other reductions(8,181)(7,859)(23,610)(20,733)IIF, end of period$207,538Â $194,781Â $207,538Â $194,781Â We consider a â€œbookâ€ to be a collective pool of policies insured during a particular period, normally a calendar year. In general, the majority of underwriting profit, calculated as earned premium revenue minus claims and underwriting and operating expenses, generated by a particular book year emerges in the years immediately following origination. This pattern generally occurs because relatively few of the claims that a book will ultimately experience typically occur in the first few years following origination, when premium revenue is highest, while subsequent years are affected by declining premium revenues, as the number of insured loans decreases (primarily due to loan prepayments), and by increasing losses.33The table below presents a summary of our primary IIF and RIF by book year as of the dates indicated.Primary IIF and RIFAs of September 30,20242023IIFRIFIIFRIFBook year(In Millions)2024$32,892Â $8,743Â $â€”Â $â€”Â 202335,880Â 9,461Â 30,357Â 7,994Â 202249,130Â 13,086Â 53,618Â 14,210Â 202153,471Â 14,246Â 64,855Â 16,818Â 202022,466Â 6,118Â 28,926Â and before13,699Â 3,599Â 17,025Â 4,439Â Total$207,538Â $55,253Â $194,781Â $51,011Â We utilize certain risk principles that form the basis of how we underwrite and originate NIW. We have established prudential underwriting standards and loan-level eligibility matrices which prescribe the maximum LTV, minimum borrower FICO score, maximum borrower debt-to-income (DTI) ratio, maximum loan size, property type, loan type, loan term and occupancy status of loans that we will insure and memorialized these standards and eligibility matrices in our Underwriting Guideline Manual that is publicly available on our website. Our underwriting standards and eligibility criteria are designed to limit the layering of risk in a single insurance policy. â€œLayered riskâ€ refers to the accumulation of borrower, loan and property risk. For example, we have higher credit score and lower maximum allowed LTV requirements for investor-owned properties, compared to owner-occupied properties. We monitor the concentrations of various risk attributes in our insurance portfolio, which may change over time, in part, as a result of regional conditions or public policy shifts.The tables below present our primary NIW by FICO, LTV and purchase/refinance mix for the periods indicated. We calculate the LTV of a loan as the percentage of the original loan amount to the original purchase value of the property securing the loan.Primary NIW by FICOFor the three months ended September 30,For the nine months ended September 30,20242023202420232023(In Millions)>= 760$6,615Â $6,261Â $18,300Â $18,431Â 740-7592,057Â 1,877Â 6,008Â 5,227Â 720-7391,529Â 1,556Â 4,286Â 4,204Â 700-7191,040Â 876Â 2,904Â 2,000Â 680-699652Â 623Â 1,817Â 1,378Â <=679325Â 141Â 804Â 306Â Total$12,218Â $11,334Â $34,119Â $31,546Â Weighted average FICO757Â 758Â 757Â 761Â Primary NIW by LTVFor the three months ended September 30,For the nine months ended September 30,20242023202420232023(In Millions)95.01% and above$1,568Â $1,362Â $4,398Â $2,723Â 90.01% to 95.00%5,720Â 5,414Â 15,779Â 14,822Â 85.01% to 90.00%3,584Â 3,525Â 10,254Â 10,650Â 85.00% and below1,346Â 1,033Â 3,688Â 3,351Â Total$12,218Â $11,334Â $34,119Â $31,546Â Weighted average LTV92.3Â %92.4Â %92.3Â %92.1Â %34Primary NIW by purchase/refinance mixFor the three months ended September 30,For the nine months ended September 30,20242023202420232023(In Millions)Purchase$11,708Â $11,143Â $33,122Â $30,870Â Refinance 510Â 191Â 997Â 676Â Total$12,218Â $11,334Â $34,119Â $31,546Â The tables below present our total primary IIF and RIF by FICO and LTV, and total primary RIF by loan type as of the dates indicated. Primary IIF by FICOAs of September 30,20242023($ Values In Millions)>= 760$103,764Â 50Â %$97,026Â 50Â %740-75936,830Â 18Â 34,394Â 18Â 720-73928,930Â 14Â 27,360Â 14Â 700-71919,654Â 10Â 18,484Â 9Â 680-69913,326Â 6Â 12,683Â 7Â <=6795,034Â 2Â 4,834Â 2Â Total$207,538Â 100Â %$194,781Â 100Â %Primary RIF by FICOAs of September 30,20242023($ Values In Millions)>= 760$27,396Â 50Â %$25,149Â 49Â %740-7599,850Â 18Â 9,067Â 18Â 720-7397,788Â 14Â 7,254Â 14Â 700-7195,337Â 10Â 4,938Â 10Â 680-6993,590Â 6Â 3,373Â 7Â <=679 1,292Â 2Â 1,230Â 2Â Total$55,253Â 100Â %$51,011Â 100Â %Primary IIF by LTVAs of September 30,20242023($ Values In Millions)95.01% and above$22,644Â 11Â %$19,007Â 10Â %90.01% to 95.00%101,872Â 49Â 93,908Â 48Â 85.01% to 90.00%63,568Â 31Â 59,371Â 30Â 85.00% and below19,454Â 9Â 22,495Â 12Â Total$207,538Â 100Â %$194,781Â 100Â %Primary RIF by LTVAs of September 30,20242023($ Values In Millions)95.01% and above$7,054Â 13Â %$5,876Â 12Â %90.01% to 95.00%30,100Â 54Â 27,741Â 54Â 85.01% to 90.00%15,777Â 29Â 14,704Â 29Â 85.00% and below2,322Â 4Â 2,690Â 5Â Total$55,253Â 100Â %$51,011Â 100Â %35Primary RIF by Loan TypeAs of September 30,20242023Fixed98Â %98Â %Adjustable rate mortgages:Less than five yearsâ€”Â â€”Â Five years and longer2Â 2Â Total100Â %100Â %The table below presents selected primary portfolio statistics, by book year, as of SeptemberÂ 30, 2024.As of September 30, 2024Book YearOriginal Insurance WrittenRemaining Insurance in Force% Remaining of Original InsurancePolicies Ever in ForceNumber of Policies in ForceNumber of Loans in Default# of Claims PaidIncurred Loss Ratio (Inception to Date) (1)Cumulative Default Rate (2)Current Default Rate (3)($ Values In Millions)2015 and prior$16,035Â $932Â 6Â %67,989Â 5,221Â 91Â 204Â 2.6Â %0.4Â %1.7Â %2016 21,187Â 1,666Â 8Â %83,626Â 9,061Â 163Â 180Â 1.7Â %0.4Â %1.8Â %201721,582Â 2,000Â 9Â %85,897Â 11,275Â 275Â 173Â 1.9Â %0.5Â %2.4Â %201827,295Â 2,562Â 9Â %104,043Â 13,766Â 3 as totalÂ claimsÂ incurred (paid and reserved) divided by cumulative premiums earned, net of reinsurance.(2)Â Â Â Â Calculated as the sum of the number of claims paid ever to date and number of loans in default divided by policies ever in force.(3)Â Â Â Â Calculated as the number of loans in default divided by number of policies in force.Geographic DispersionThe following table shows the distribution by state of our primary RIF as of the dates indicated. The distribution of our primary RIF as of SeptemberÂ 30, 2024 is not necessarily representative of the geographic distribution we expect in the future. Top 10 primary RIF by stateAs of September 30,20242023California10.1Â %10.3Â %Texas8.7Â 8.7Â Florida7.4Â 7.7Â Georgia4.1Â 4.1Â Washington3.9Â 4.0Â Illinois3.9Â 3.9Â Virginia3.8Â 4.0Â Pennsylvania3.4Â 3.4Â Ohio3.2Â 2.9Â North Carolina3.1Â 3.0Â Total51.6Â %52.0Â %36Insurance Claims and Claim ExpensesInsurance claims and claim expenses incurred represent estimated future payments on newly defaulted insured loans and any change in our claim estimates for previously existing defaults. Claims incurred are generally affected by a variety of factors, including the macroeconomic environment, national and regional unemployment trends, changes in housing values, borrower risk characteristics, LTV ratios and other loan level risk attributes, the size and type of loans insured, the percentage of coverage on insured loans, and the level of reinsurance coverage maintained against insured exposures.Reserves for claims and claim expenses are established for mortgage loans that are in default. A loan is considered to be in default as of the payment date at which a borrower has missed the preceding two or more consecutive monthly payments. We establish reserves for loans that have been reported to us in default by servicers, referred to as case reserves, and additional loans that we estimate (based on actuarial review and other factors) to be in default that have not yet been reported to us by servicers, referred to as IBNR. We also establish reserves for claim expenses, which represent the estimated cost of the claim administration process, including legal and other fees and other general expenses of administering the claim settlement process. Reserves are not established for future claims on insured loans which are not currently reported or which we estimate are not currently in default.Reserves are established by estimating the number of loans in default that will result in a claim payment, which is referred to as claim frequency, and the amount of the claim payment expected to be paid on each such loan in default, which is referred to as claim severity. Claim frequency and severity estimates are established

based on historical observed experience regarding certain loan factors, such as age of the default, cure rates, size of the loan and estimated change in property value. Reserves are released the month in which a loan in default is brought current by the borrower, which is referred to as a cure. Adjustments to reserve estimates are reflected in the period in which the adjustment is made. Reserves are also ceded to reinsurers under the QSR Transactions, ILN Transactions and XOL Transactions as applicable under each treaty. We have not yet ceded reserves under any of the ILN Transactions or XOL Transactions as incurred claims and claim expenses on each respective reference pool remain within our retained coverage layer for each transaction. Our reserve setting process considers the beneficial impact of forbearance, foreclosure moratorium and other assistance programs that may be made available to certain defaulted borrowers. The effectiveness of forbearance and other such assistance programs can be further enhanced by the availability of various repayment and loan modification options which typically allow borrowers to amortize or, in certain instances, outright defer payments otherwise missed during a period of dislocation over an extended length of time. We generally observe that forbearance, repayment and modification, and other assistance programs are an effective tool to bridge dislocated borrowers from a time of acute stress to a future date when they can resume timely payment of their mortgage obligations, and note higher cure rates on defaults benefitting from broad-based assistance programs than would otherwise be expected on similarly situated loans that did not benefit from such programs.In response to the COVID-19 pandemic, politicians, regulators, lenders, loan servicers and others offered extraordinary assistance to dislocated borrowers through, among other programs, the forbearance, foreclosure moratorium and other assistance programs codified under the Coronavirus Aid, Relief, and Economic Security Act (CARES Act). The FHFA and GSEs offered further assistance by introducing new repayment and loan modification options to assist borrowers with their transition out of forbearance programs and default status.The actual claims we incur as our portfolio matures are difficult to predict and depend on the specific characteristics of our current in-force book (including the credit score and DTI ratio of the borrower, the LTV ratio of the mortgage and geographic concentrations, among others), as well as the risk profile of new business we write in the future. In addition, claims experience will be affected by macroeconomic factors such as housing prices, interest rates, unemployment rates and other events, such as natural disasters or global pandemics, and any federal, state or local governmental response thereto.Macroeconomic factors, including persistent inflation, elevated interest rates, flagging consumer confidence and increasing jobless claims could have a pronounced impact on the housing market, the mortgage insurance industry and our business in future periods. A marked decline in housing demand, a significant and protracted decrease in house prices, or a sustained increase in unemployment could contribute to an increase in our future default and claims experience.37The following table provides a reconciliation of the beginning and ending gross reserve balances for primary insurance claims and claim expenses:For the three months ended September 30,For the nine months ended September 30,2024202320242023(In Thousands)Beginning balance$125,443Â $110,448Â $123,974Â $99,836Â Less reinsurance recoverables (1)(27,336)(24,023)(27,514)(21,587)Beginning balance, net of reinsurance recoverables98,107Â 86,425Â 96,460Â 78,249Â Add claims incurred:Claims and claim expenses incurred:Current year (2)21,160Â 16,117Â 71,532Â 60,987Â Prior years (3)(10,839)(11,305)(57,241)(46,601)Total claims and claim expenses incurred10,321Â 4,812Â 14,291Â 14,386Â Less claims paid:Claims and claim expenses paid:Current year (2)180Â 65Â 180Â 119Â Prior years (3)1,942Â 1,050Â 4,265Â 2,394Â Total claims and claim expenses paid2,122Â 1,115Â 4,445Â 2,513Â Reserve at end of period, net of reinsurance recoverables106,306Â 90,122Â 106,306Â 90,122Â Add reinsurance recoverables (1)29,214Â 25,956Â 29,214Â 25,956Â Ending balance$135,520Â $116,078Â $135,520Â $116,078Â (1)Â Â Â Â Related to ceded losses recoverable under the QSR Transactions. See Item 1, â€œFinancial Statements - Notes to Condensed Consolidated Financial Statements - Note 5, Reinsuranceâ€ for additional information.(2)Â Â Â Â Related to insured loans with their most recent defaults occurring in the current year. For example, if a loan defaulted in a prior year and subsequently cured and later re-defaulted in the current year, the default would be included in the current year. Amounts are presented net of reinsurance and included $63.2 million attributed to net case reserves and $7.0 million attributed to net IBNR reserves for the nine months ended SeptemberÂ 30, 2024 and $54.4Â million attributed to net case reserves and $5.8Â million attributed to net IBNR reserves for the nine months ended SeptemberÂ 30, 2023.(3)Â Â Â Â Related to insured loans with defaults occurring in prior years, which have been continuously in default before the start of the current year. Amounts are presented net of reinsurance and included $49.8 million attributed to net case reserves and $6.3 million attributed to net IBNR reserves for the nine months ended SeptemberÂ 30, 2024 and $41.1Â million attributed to net case reserves and $4.5Â million attributed to net IBNR reserves for the nine months ended SeptemberÂ 30, 2023.The â€œclaims incurredâ€ section of the table above shows claims and claim expenses incurred on defaults occurring in current and prior years, including IBNR reserves and is presented net of reinsurance. We may increase or decrease our claim estimates and reserves as we learn additional information about individual defaulted loans and continue to observe and analyze loss development trends in our portfolio. Gross reserves of $45.1 million related to prior year defaults remained as of SeptemberÂ 30, 2024.38The following table provides a reconciliation of the beginning and ending count of loans in default:For the three months ended September 30,For the nine months ended September 30,20242023202420232023Beginning default inventory4,904Â 4,349Â 5,099Â 4,449Â Plus: new defaults2,411Â 1,744Â 6,015Â 4,719Â Less: cures(1,529)(1,434)(5,215)(4,434)Less: claims paid(67)(62)(168)(129)Less: rescission and claims denied(7)(3)(19)(11)Ending default inventory5,712Â 4,594Â 5,712Â 4,594Â Ending default inventory increased from SeptemberÂ 30, 2023 to SeptemberÂ 30, 2024, primarily due to the growth and seasoning of our insured portfolio, partially offset by cure activity within our default population during the intervening period.The following table provides details of our claims paid, before giving effect to claims ceded under the QSR Transactions for the periods indicated:For the three months ended September 30,For the nine months ended September 30,20242023202420232023($ Values In Thousands)Number of claims paid (1)67Â 62Â 168Â 129Â Total amount paid for claims$2,692Â $1,402Â $5,714Â $3,132Â Average amount paid per claim $40Â $23Â $34Â $24Â Severity (2)64Â %46Â %58Â %51Â %(1)Â Â Â Â Count includes 21 and 56 claims settled without payment during the three and nine months ended SeptemberÂ 30, 2024, respectively, and 23 and 47 claims settled without payment during the three and nine months ended SeptemberÂ 30, 2023, respectively. (2)Â Â Â Â Severity represents the total amount of claims paid including claim expenses divided by the related RIF on the loan at the time the claim is perfected, and is calculated including claims settled without payment.We paid 67 and 168 claims during the three and nine months ended SeptemberÂ 30, 2024, respectively, and 62 and 129 claims during the three and nine months ended SeptemberÂ 30, 2023, respectively. The number of claims paid in each period was modest relative to the size of our insured portfolio and we generally observe that the borrowers of the loans we insure are well-situated with strong credit profiles, stable 30-year fixed rate mortgages, manageable debt service obligations and significant appreciated equity in their homes. An increase in the value of the homes collateralizing the mortgages we insure provides defaulted borrowers with alternative paths and incentives to cure their loan prior to the development of a claim.Our claims severity was 64% and 58% for the three and nine months ended SeptemberÂ 30, 2024, respectively, compared to 46% and 51% for the three and nine months ended SeptemberÂ 30, 2023, respectively. Our claims severity for each period was below long-term industry norms and benefited from the same broad national house price appreciation that supported our claims paid experience. An increase in the value of the homes collateralizing the mortgages we insure provides additional equity support to our risk exposure and raises the prospect of a third-party sale of a foreclosed property, which can mitigate the severity of our settled claims. The number of claims paid and our severity experience in future periods may be impacted if developing economic cycles impose financial strain on borrowers, and each could increase if house price declines serve to limit the alternative paths and incentives to cure delinquencies that are available to defaulted borrowers or erode the equity value of the homes collateralizing the mortgages we insure.39The following table provides detail on our average reserve per default, before giving effect to reserves ceded under the QSR Transactions, as of the dates indicated:Average reserve per default:As of September 30,20242023(In Thousands)Case (1)$21.8Â $23.4Â IBNR (1)(2)1.9Â 1.9Â Total $23.7Â $25.3Â (1)Â Â Â Â Defined as the gross reserve per insured loan in default.(2)Â Â Â Â Amount includes claims adjustment expenses.Average reserve per default decreased from SeptemberÂ 30, 2023 to SeptemberÂ 30, 2024, primarily due to changes in observed and forecasted housing market conditions and macroeconomic factors, as well as changes in the composition of our default inventory as measured by the size, vintage and current estimated LTV of defaulted loans between the measurement dates.GSE OversightAs an approved insurer, NMIC is subject to ongoing compliance with the PMIERs established by each of the GSEs (italicized terms have the same meaning that such terms have in the PMIERs, as described below). The PMIERs establish operational, business, remedial and financial requirements applicable to approved insurers. The PMIERs financial requirements prescribe a risk-based methodology whereby the amount of assets required to be held against each insured loan is determined based on certain loan-level risk characteristics, such as FICO, vintage (year of origination), performing vs. non-performing (i.e., current vs. delinquent), LTV ratio and other risk features. In general, higher quality loans carry lower asset charges.Under the PMIERs, approved insurers must maintain available assets that equal or exceed minimum required assets, which is an amount equal to the greater of (i) $400 million or (ii) a total risk-based required asset amount. The risk-based required asset amount is a function of the risk profile of an approved insurer's RIF, assessed on a loan-by-loan basis and considered against certain risk-based factors derived from tables set out in the PMIERs, which is then adjusted on an aggregate basis for reinsuranceÂ transactions approved by the GSEs, such as with respect to our ILN Transactions, XOL Transactions and QSR Transactions. The aggregate gross risk-based required asset amount for performing, primary insurance is subject to a floor of 5.6% of performing primary adjusted RIF.By April 15th of each year, NMIC must certify it met all PMIERs requirements as of December 31st of the prior year. We certified to the GSEs by April 15, 2024 that NMIC was in full compliance with the PMIERs as of December 31, 2023. NMIC also has an ongoing obligation to immediately notify the GSEs in writing upon discovery of a failure to meet one or more of the PMIERs requirements. We continuously monitor NMIC's compliance with the PMIERs.The following table provides a comparison of the PMIERs available assets and net risk-based required asset amount as reported by NMIC as of the dates indicated:As of September 30,20242023(In Thousands)Available assets$3,006,892Â $2,602,680Â Net risk-based required assets1,735,790Â 1,414,233Â Available assets were $3.0 billion at SeptemberÂ 30, 2024, compared to $2.6 billion at SeptemberÂ 30, 2023. The $404Â million increase in available assets between the dates presented was primarily driven by NMIC's positive cash flow from operations during the intervening period, partially offset by the payment of an ordinary course dividend from NMIC to NMIH in May 2024.Net risk-based required assets were $1.7 billion at SeptemberÂ 30, 2024, compared to $1.4 billion at SeptemberÂ 30, 2023. The $322 million increase in the risk-based required asset amount between the dates presented was primarily due to the growth in our gross RIF and aggregate gross risk-based required asset amount.40On August 21, 2024, the GSEs and FHFA updated PMIERs to revise the Available Asset credit mortgage insurers will receive for certain assets based on several factors, including asset class and credit rating. The updated PMIERs will take effect on a phased basis beginning March 31, 2025 and will be fully implemented on September 30, 2026. We do not expect the updated PMIERs to have a material impact on our available assets and risk-based required assets, and we expect to remain in full compliance with the existing and updated PMIERs, as applicable, prior to, on and after March 31, 2025.Consolidated Results of OperationsConsolidated statements of operationsFor the three months ended September 30,For the nine months ended September 30,20242023202420232023Revenues($ In Thousands, except for per share data)Net premiums earned$143,343Â $130,089Â $421,168Â $377,828Â Net investment income22,474Â 17,853Â 62,598Â 49,265Â Net realized investment losses(10)â€”Â (10)(33)Other revenues285Â 217Â 711Â 563Â Total revenues166,092Â 148,159Â 484,467Â 427,623Â ExpensesInsurance claims and claim expenses10,321Â 4,812Â 14,291Â 14,386Â Underwriting and operating expenses29,160Â 27,749Â 87,305Â 80,983Â Service expenses208Â 239Â 539Â 586Â Interest expense7,076Â 8,059Â 29,794Â 24,146Â Total expenses46,765Â 40,859Â 131,929Â 120,101Â Income before income taxes119,327Â 107,300Â 352,538Â 307,522Â Income tax expense 26,517Â 23,345Â 78,599Â 68,825Â Net income $92,810Â $83,955Â $273,939Â $238,697Â Earnings per share - Basic$1.17Â $1.02Â $3.42Â $2.88Â Earnings per share - Diluted$1.15Â $1.00Â $3.36Â $2.83Â Loss ratio (1)7.2Â %3.7Â %3.4Â %3.8Â %Expense ratio (2)20.3Â %21.3Â %20.7Â %21.4Â %Combined ratio27.5Â %25.0Â %24.1Â %25.2Â %For the three months ended September 30,For the nine months ended September 30,Non-GAAP financial measures (3)20242023202420232023($ In Thousands, except for per share data)Adjusted income before tax$119,337Â $107,300Â $359,514Â $307,555Â Adjusted net income92,818Â 83,955Â 279,450Â 238,723Â Adjusted diluted EPS1.151.003.432.83(1)Â Â Â Â Loss ratio is calculated by dividing insurance claims and claim expenses by net premiums earned.(2)Â Â Â Â Expense ratio is calculated by dividing underwriting and operating expenses by net premiums earned.(3)Â Â Â Â See â€œExplanation and Reconciliation of Our Use of Non-GAAP Financial Measures,â€ below.RevenuesNet premiums earned were $143.3 million and $421.2 million for the three and nine months ended SeptemberÂ 30, 2024, respectively, compared to $130.1 million and $377.8 million for the three and nine months ended SeptemberÂ 30, 2023, respectively. The year-on-year increase in net premiums earned in each respective period was primarily driven by growth in our monthly IIF and monthly pay premium receipts, as well as a decline in the total premiums ceded under our reinsurance treaties.41Net investment income was $22.5 million and $62.6 million for the three and nine months ended SeptemberÂ 30, 2024, respectively, compared to $17.9 million and $49.3 million for the three and nine months ended SeptemberÂ 30, 2023, respectively. The year-on-year increase in net investment income in each respective period was primarily driven by an increase in the book yield of our investment portfolio tied to the deployment of new cash flows and reinvestment of rolling maturities at incrementally higher rates, as well as growth in the size of our total invested asset base.Other revenues were $0.3 million and $0.7 million for the three and nine months ended SeptemberÂ 30, 2024, respectively, compared to $0.2 million and $0.6 million for the three and nine months ended SeptemberÂ 30, 2023, respectively. Other revenues represent underwriting fee revenue generated by our subsidiary, NMIS, which provides outsourced loan review services to mortgage loan originators. Changes in other revenues primarily reflect changes in NMIS' outsourced loan review volume. Amounts recognized in other revenues generally correspond with amounts incurred as service expenses for outsourced loan review activities in the same periods.ExpensesWe recognize insurance claims and claim expenses in connection with the loss experience of our insured portfolio and incur other underwriting and operating expenses, including employee compensation and benefits, policy acquisition costs, and technology, professional services and facilities expenses, in connection with the development and operation of our business. We also incur service expenses in connection with NMIS' outsourced loan review activities.Insurance claims and claim expenses were $10.3 million and $14.3 million for the three and nine months ended SeptemberÂ 30, 2024, respectively, compared to $4.8 million and $14.4 million for the three and nine months ended SeptemberÂ 30, 2023, respectively. The increase in insurance claims and claim expenses for the three months ended September 30, 2024 was primarily driven by the establishment of initial reserves on newly defaulted loans, as well as an increase in the average case reserve held against previously defaulted loans that have aged in their delinquency status, and was partially offset by the release of a portion of the reserves we established for anticipated claims payments in prior periods in connection with cure activity and ongoing analysis of recent loss development trends.Underwriting and operating expenses were $29.2 million and $87.3 million for the three and nine months ended SeptemberÂ 30, 2024, respectively, compared to $27.7 million and $81.0 million for the three and nine months ended SeptemberÂ 30, 2023, respectively. The increase in underwriting and operating expenses in each respective period primarily reflects an increase in employee compensation costs and an adjustment to the pace of amortization of certain deferred policy acquisition costs, partially offset by an increase in ceding commissions received under our QSR Transactions and a decline in certain technology expenses. Service expenses were $0.2 million and $0.5 million for the three and nine months ended SeptemberÂ 30, 2024, respectively, compared to $0.2 million and $0.6 million for the three and nine months ended SeptemberÂ 30, 2023, respectively. Service expenses represent third-party costs incurred by NMIS in connection with the services it provides. Changes in service expenses primarily reflect changes in NMIS' outsourced loan review volume. Amounts incurred as service expenses generally correspond with amounts recognized in other revenues in the same periods.Interest expense was $7.1 million and $29.8 million for the three and nine months ended SeptemberÂ 30, 2024, respectively, compared to $8.1 million and $24.1 million for the three and nine months ended SeptemberÂ 30, 2023, respectively. Interest expense for the three months ended September 30, 2024 reflects the lower interest rate achieved on the 2024 Notes as compared to the 2020 Notes they refinanced. Interest expense for the nine months ended SeptemberÂ 30, 2024 includes $7.0 million of non-recurring costs related to the refinancing of the 2020 Notes and 2021 Revolving Credit Facility. See Item 1, â€œFinancial Statements - Notes to Condensed Consolidated Financial Statements - Note 4, Debt.â€Income tax expense was $26.5 million and $78.6 million for the three and nine months ended SeptemberÂ 30, 2024, respectively, compared to $23.3 million and $68.8 million for the three and nine months ended SeptemberÂ 30, 2023, respectively. The increase in income tax expense in each respective period was primarily driven by growth in our pre-tax income. Our effective tax rate on pre-tax income was 22.2% and 22.3% for the three and nine months ended SeptemberÂ 30, 2024, respectively, compared to 21.8% and 22.4% for the three and nine months ended SeptemberÂ 30, 2023, respectively. As a U.S. taxpayer, we are subject to a statutory U.S. federal corporate income tax rate of 21%. Our provision for income taxes for interim periods is established based on our estimated annual effective tax rate for a given year and reflects the impact of discrete tax effects in the period in which they occur. Our effective tax rates for the three and nine months ended SeptemberÂ 30, 2024 and 2023 reflect the discrete tax effects of the vesting of RSUs and exercise of options. See Item 1, â€œFinancial Statements - Notes to Condensed Consolidated Financial Statements - Note 8, Income Taxes.â€42Net IncomeNet income was

$92.8 million and $273.9 million for the three and nine months ended SeptemberÂ 30, 2024, respectively, compared to $84.0 million and $238.7 million for the three and nine months ended SeptemberÂ 30, 2023, respectively. Adjusted net income was $92.8 million and $279.5 million for the three and nine months ended SeptemberÂ 30, 2024, respectively, compared to $84.0 million and $238.7 million for the three and nine months ended SeptemberÂ 30, 2023, respectively. Net income and adjusted net income increased in each respective period primarily due to growth in our total revenues, partially offset by increases in our income tax expense and underwriting and operating expenses. Net income for the nine months ended September 30, 2024 includes non-recurring costs incurred in connection with the refinancing of the 2020 Notes and 2021 Revolving Credit Facility; such amounts are excluded from the calculation of adjusted net income.Diluted EPS was $1.15 and $3.36 for the three and nine months ended SeptemberÂ 30, 2024, respectively, compared to $1.00 and $2.83 for the three and nine months ended SeptemberÂ 30, 2023, respectively. Adjusted diluted EPS was $1.15 and $3.43 for the three and nine months ended SeptemberÂ 30, 2024, respectively, compared to $1.00 and $2.83 for the three and nine months ended SeptemberÂ 30, 2023, respectively. Diluted and adjusted diluted EPS increased in each respective period primarily due to growth in our net income and adjusted net income, as well as a decline in the number of weighted average diluted shares outstanding tied to share repurchase activity. The non-GAP financial measures of adjusted income before tax, adjusted net income and adjusted diluted EPS are presented to enhance the comparability of financial results between periods.Non-GAAP Financial Measure ReconciliationsFor the three months ended September 30,For the nine months ended September 30,20242023202420232023As reported($ In Thousands, except for per share data)Income before income taxes$119,327Â $107,300Â $352,538Â $307,522Â Income tax expense26,517Â 23,345Â 78,599Â 68,825Â Net income$92,810Â $83,955Â $273,939Â $238,697Â AdjustmentsNet realized investment losses10Â â€”Â 10Â 33Â Capital markets transaction costsâ€”Â â€”Â 6,966Â â€”Â Adjusted income before tax$119,337Â $107,300Â $359,514Â $307,555Â Income tax expense on adjustments (1)2Â â€”Â 1,465Â 7Â Adjusted net income$92,818Â $83,955Â $279,450Â $238,723Â Weighted average diluted shares outstanding81,045Â 83,670Â 81,484Â 84,236Â Adjusted diluted EPS$1.15Â $1.00Â $3.43Â $2.83Â (1)Â Â Â Â Marginal tax impact of non-GAAP adjustments is calculated based on our statutory U.S. federal corporate income tax rate of 21%, except for those items that are not eligible for an income tax deduction.Explanation and Reconciliation of Our Use of Non-GAAP Financial MeasuresWe believe the use of the non-GAAP measures of adjusted income before tax, adjusted net income and adjusted diluted EPS enhances the comparability of our fundamental financial performance between periods, and provides relevant information to investors. These non-GAAP financial measures align with the way the company's business performance is evaluated by management. These measures are not prepared in accordance with GAAP and should not be viewed as alternatives to GAAP measures of performance. These measures have been presented to increase transparency and enhance the comparability of our fundamental operating trends across periods. Other companies may calculate these measures differently; their measures may not be comparable to those we calculate and present.Adjusted income before tax is defined as GAAP income before tax, excluding the pre-tax effects of net realized gains or losses from our investment portfolio, periodic costs incurred in connection with capital markets transactions, and other infrequent, unusual or non-operating items in the periods in which such items are incurred.43Adjusted net income is defined as GAAP net income, excluding the after-tax effects of net realized gains or losses from our investment portfolio, periodic costs incurred in connection with capital markets transactions, and other infrequent, unusual or non-operating items in the periods in which such items are incurred. Adjustments to components of pre-tax income are tax effected using the applicable federal statutory tax rate for the respective periods.Adjusted diluted EPS is defined as adjusted net income divided by adjusted weighted average diluted shares outstanding. Adjusted weighted average diluted shares outstanding is defined as weighted average diluted shares outstanding, adjusted for changes in the dilutive effect of non-vested shares that would otherwise have occurred had GAAP net income been calculated in accordance with adjusted net income. There will be no adjustment to weighted average diluted shares outstanding in the years that non-vested shares are anti-dilutive under GAAP.Although adjusted income before tax, adjusted net income and adjusted diluted EPS exclude certain items that have occurred in the past and are expected to occur in the future, the excluded items: (1) are not viewed as part of the operating performance of our primary activities; or (2) are impacted by market, economic or regulatory factors and are not necessarily indicative of operating trends, or both. These adjustments, and the reasons for their treatment, are described below.â€¢Net realized investment gains and losses. The recognition of the net realized investment gains or losses can vary significantly across periods as the timing is highly discretionary and is influenced by factors such as market opportunities, tax and capital profile, and overall market cycles that do not reflect our current period operating results.â€¢Capital markets transaction costs. Capital markets transaction costs result from activities that are undertaken to improve our debt profile or enhance our capital position through activities such as debt refinancing and capital markets reinsurance transactions that may vary in their size and timing due to factors such as market opportunities, tax and capital profile, and overall market cycles. â€¢Other infrequent, unusual or non-operating items. Items that are the result of unforeseen or uncommon events, and are not expected to recur with frequency in the future. Identification and exclusion of these items provides clarity about the impact special or rare occurrences may have on our current financial performance. Past adjustments under this category include infrequent, unusual or non-operating adjustments related to severance, restricted stock modification and other expenses incurred in connection with the CEO transition announced in September 2021 and the effects of the release of the valuation allowance recorded against our net federal and certain state net deferred tax assets in 2016 and the re-measurement of our net deferred tax assets in connection with tax reform in 2017. We believe such items are infrequent or non-recurring in nature, and are not indicative of the performance of, or ongoing trends in, our primary operating activities or business.44Consolidated balance sheetsSeptember 30, 2024December 31, 2023(In Thousands)Total investment portfolio$2,708,286Â $2,371,021Â Cash and cash equivalents133,319Â 96,689Â Premiums receivable78,454Â 76,456Â Deferred policy acquisition costs, net63,803Â 62,905Â Software and equipment, net27,251Â 30,252Â Reinsurance recoverable29,214Â 27,514Â Prepaid federal income taxes235,286Â 235,286Â Other assets 44,512Â 40,384Â Total assets$3,320,125Â $2,940,507Â Debt$414,694Â $397,595Â Unearned premiums71,592Â 92,295Â Accounts payable and accrued expenses110,968Â 86,189Â Reserve for insurance claims and claim expenses135,520Â 123,974Â Deferred tax liability, net380,879Â 301,573Â Other liabilities (1)11,286Â 12,877Â Total liabilities1,124,939Â 1,014,503Â Total shareholders' equity2,195,186Â 1,926,004Â Total liabilities and shareholders' equity$3,320,125Â $2,940,507Â (1)Â Â Â Â â€œReinsurance funds withheldâ€ has been reclassified as â€œOther liabilitiesâ€ in the prior period.Total cash and investments were $2.8 billion as of SeptemberÂ 30, 2024, compared to $2.5Â billion as of DecemberÂ 31, 2023. Cash and investments at SeptemberÂ 30, 2024 included $148.3 million held by NMIH. The increase in total cash and investments reflectsÂ the addition of incremental cash provided by operating activities and a decrease in the unrealized loss position of our fixed income portfolio primarily tied to changes in interest rates, partially offset by share repurchase activity during the nine months ended SeptemberÂ 30, 2024.Premiums receivable was $78.5 million as of SeptemberÂ 30, 2024, compared to $76.5 million as of DecemberÂ 31, 2023. Premiums receivable represents premiums due on our mortgage insurance policies and may fluctuate based on changes in our monthly premium policies in force, where premiums are generally paid one month in arrears, and the pace of settlement of previously outstanding receivables.Net deferred policy acquisition costs were $63.8 million as of SeptemberÂ 30, 2024, compared to $62.9 million as of DecemberÂ 31, 2023. The increase was primarily driven by the deferral of certain costs associated with the origination of new policies between the respective balance sheet dates, and was partially offset by the recognition of previously deferred policy acquisition costs.Reinsurance recoverable was $29.2 million as of SeptemberÂ 30, 2024, compared to $27.5 million as of DecemberÂ 31, 2023. The increase was driven by an increase in ceded losses recoverable under our QSR Transactions.Prepaid federal income taxes were $235.3 million as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023. Prepaid federal income taxes represent tax and loss bonds purchased in connection with our claimed tax deduction for our statutory contingency reserve position. See Item 1, â€œFinancial Statements - Notes to Condensed Consolidated Financial Statements - Note 8, Income Taxes.â€Other assets were $44.5 million as of SeptemberÂ 30, 2024, compared to $40.4 million as of DecemberÂ 31, 2023. The increase was primarily driven by an increase in accrued investment income and prepaid expenses, as well as the capitalization of deferred debt issuance costs incurred in connection with the establishment of the 2024 Revolving Credit Facility, partially offset by a reduction in our right-of-use assets tied to the amortization of the operating lease for our corporate headquarters.Debt was $414.7 million as of SeptemberÂ 30, 2024, compared to $397.6 million as of DecemberÂ 31, 2023. Debt as of SeptemberÂ 30, 2024 represented the carrying value of the $425 million aggregate principal amount 2024 Notes which issued in May 2024. Debt at DecemberÂ 31, 2023 represented the carrying value of the $400 million aggregate principal amount 2020 Notes, 45which were redeemed in full upon the completion of the 2024 Notes offering. For more information see Item 1, â€œFinancial Statements - Notes to Condensed Consolidated Financial Statements - Note 4, Debt.â€Unearned premiums were $71.6 million as of SeptemberÂ 30, 2024, compared to $92.3 million as of DecemberÂ 31, 2023. The decrease was driven by the amortization of existing unearned premiums through earnings in accordance with the expiration of risk on related single premium policies and the cancellations of other single premium policies, partially offset by single premium policy originations during the nine months ended September 30, 2024.Accounts payable and accrued expenses were $111.0 million as of SeptemberÂ 30, 2024, compared to $86.2 million as of DecemberÂ 31, 2023. The increase was primarily driven by an increase in unsettled trade payables related to the purchase of certain investment securities at September 30, 2024, as well as accrued and unpaid interest on the 2024 Notes, which is payable semi-annually beginning in February 2025, and was partially offset by the settlement of certain contractual payables and accrued expenses during the nine months ended September 30, 2024.Reserve for insurance claims and claim expenses was $135.5 million as of SeptemberÂ 30, 2024, compared to $124.0 million as of DecemberÂ 31, 2023. The increase was primarily driven by the establishment of initial reserves on newly defaulted loans during the nine months ended September 30, 2024, as well as an increase in the average case reserve held against previously defaulted loans that aged in their delinquent status. The increase in the reserves for insurance claims and claim expenses was partially offset by the release of a portion of the reserves we established for anticipated claims payments in prior periods (in connection with cure activity and ongoing analysis of recent loss development trends), as well as the payment of previously reserved claims during the period. See â€œInsurance Claims and Claim Expenses,â€ above for further details.Net deferred tax liability was $380.9 million as of SeptemberÂ 30, 2024, compared to $301.6 million as of DecemberÂ 31, 2023. The increase was primarily due to an increase in the claimed deductibility of our statutory contingency reserve, as well as the decrease in unrealized losses recorded in other comprehensive income. For further information regarding income taxes and their impact on our results of operations and financial position, see Item 1, â€œFinancial Statements - Notes to Condensed Consolidated Financial Statements - Note 8, Income Taxes.â€The following table summarizes our consolidated cash flows from operating, investing and financing activities:Consolidated cash flowsFor the nine months ended September 30,20242023Net cash provided by (used in):(In Thousands)Operating activities$357,783Â $312,566Â Investing activities(253,156)(117,908)Financing activities(67,997)(62,621)Net increase in cash and cash equivalents$36,630Â $132,037Â Net cash provided by operating activities was $357.8 million for the nine months ended SeptemberÂ 30, 2024, compared to $312.6 million for the nine months ended SeptemberÂ 30, 2023. Cash provided by operating activities increased during the nine months ended September 30, 2024, primarily due to an increase in our net premium receipts, growth in our investment income and a reduction in technology service costs paid under our long-term IT services agreement with Tata Consultancy Services, partially offset by an increase in taxes paid, short-term employee incentive payments and net claim settlement costs.Cash used in investing activities for the nine months ended SeptemberÂ 30, 2024 and 2023 reflects the purchase of fixed and short-term maturities with cash provided by operating activities, and the reinvestment of coupon payments, maturities and sale proceeds within our investment portfolio.Cash used in financing activities was $68.0 million for the nine months ended SeptemberÂ 30, 2024, compared to $62.6 million for the nine months ended SeptemberÂ 30, 2023. Cash used in financing activities primarily relates to the repurchase of common stock and taxes paid on the net share settlement of equity awards for certain employees. Cash used in financing activities for the nine months ended SeptemberÂ 30, 2024 further reflects the net impact of the redemption of the 2020 Notes and issuance of the 2024 Notes during the period.46Liquidity and Capital ResourcesNMIH serves as the holding company for our insurance subsidiaries and does not have any significant operations of its own. NMIH's principal liquidity demands include funds for (i) payment of certain corporate expenses; (ii) payment of certain reimbursable expenses of its insurance subsidiaries; (iii) payment of the interest related to the 2024 Notes and 2024 Revolving Credit Facility; (iv) tax payments to the Internal Revenue Service; (v) capital support for its subsidiaries; (vi) repurchase of its common stock; and (vii) payment of dividends, if any, on its common stock. NMIH is not subject to any limitations on its ability to pay dividends except those generally applicable to corporations that are incorporated in Delaware. Delaware law provides that dividends are only payable out of a corporation's surplus or recent net profits (subject to certain limitations).As of SeptemberÂ 30, 2024, NMIH had $148.3 million of cash and investments. NMIH's principal sources of net cash are dividends from its subsidiaries and investment income. NMIC paid a $96.3Â million ordinary course dividend to NMIH on May 30, 2024, representing its full ordinary course dividend capacity payable under Wisconsin insurance laws for the twelve-month period ending December 31, 2024. NMIH also has access to $250 million of undrawn revolving credit capacity under the 2024 Revolving Credit Facility. On February 10, 2022, our Board of Directors authorized a $125Â million share repurchase program (excluding associated costs and applicable taxes) effective through December 31, 2023. On July 31, 2023, our Board of Directors authorized a new $200Â million share repurchase program (excluding associated costs and applicable taxes) effective through December 31, 2025. Concurrent with the new authorization, our Board of Directors also approved an extension of our existing $125Â million share repurchase program through December 31, 2025 to align its remaining tenor with that of the new $200Â million program. The authorization provides NMIH the flexibility, based on market and business conditions, stock price and other factors, to repurchase stock from time to time through open market repurchases, privately negotiated transactions, or other means, including pursuant to Rule 10b5-1 trading plans. During the nine months ended SeptemberÂ 30, 2024, NMIH repurchased 2.1Â million shares of common stock at a total cost of $69.4Â million, including associated costs and applicable taxes. As of SeptemberÂ 30, 2024, NMIH had $108.1Â million of repurchase authority remaining.On May 21, 2024, NMIH completed the $425 million sale of the 2024 Notes, raising net proceeds of $414.1 million after giving effect to offering expenses and an initial underwriting discount. Net proceeds from the offering were primarily used to effect the redemption of the $400 million aggregate principal amount 2020 Notes. In June 2024, NMIH contributed remaining net proceeds of the offering to NMIC. For more information, see Item 1, â€œFinancial Statements - Notes to Condensed Consolidated Financial Statements - Note 4, Debt.â€NMIH has entered into tax and expense-sharing agreements with its subsidiaries which have been approved by the Wisconsin OCI, with such approvals subject to change or revocation at any time. Among such agreements, the Wisconsin OCI has approved the allocation of interest expense on the 2024 Notes and 2024 Revolving Credit Facility to NMIC, to the extent proceeds from such offering and facility are contributed to NMIC or used to repay, redeem or otherwise defease amounts raised by NMIC under prior credit arrangements that have previously been distributed to NMIC.The 2024 Notes mature on August 15, 2029 and bear interest at a rate of 6.00%, payable semi-annually on February 15 and August 15. The 2024 Revolving Credit Facility matures on May 21, 2029, and accrues interest at a variable rate equal to, at our discretion, (i) a Base Rate (as defined in the 2024 Revolving Credit Facility, subject to a floor of 1.00% per annum) plus a margin of 0.375% to 1.875% per annum, or (ii) the Adjusted Term SOFR Rate (as defined in the 2024 Revolving Credit Facility) plus a margin of 1.375% to 2.875% per annum, with the margin in each of (i) or (ii) based on our applicable corporate credit rating at the time. Borrowings under the 2024 Revolving Credit Facility may be used for general corporate purposes, including to support the growth of our new business production and operations.Under the 2024 Revolving Credit Facility, NMIH is required to pay a quarterly commitment fee on the average daily undrawn amount of 0.175% to 0.525%, based on the applicable corporate credit rating at the time. As of SeptemberÂ 30, 2024, the applicable commitment fee was 0.225%. We are subject to certain covenants under the 2024 Revolving Credit Facility, including: a maximum debt-to-total capitalization ratio of 35%, a minimum consolidated net worth requirement (as defined therein), and a requirement to maintain compliance with the financial standards prescribed by the PMIERs (subject to any GSE approved waivers). We were in compliance with all covenants at SeptemberÂ 30, 2024.NMIC and Re One are subject to certain capital and dividend rules and regulations prescribed by jurisdictions in which they are authorized to operate and by the GSEs. Under Wisconsin insurance laws, NMIC and Re One may pay dividends up to 47specified levels (i.e., â€œordinaryâ€ dividends) with 30 days' prior notice to the Wisconsin OCI. Dividends in larger amounts, or â€œextraordinaryâ€ dividends, are subject to the Wisconsin OCI's prior approval. Under Wisconsin insurance laws, an extraordinary dividend is defined as any payment or distribution that, together with other dividends and distributions made within the preceding twelve months, exceeds the lesser of (i) 10% of the insurer's statutory policyholders' surplus as of the preceding December 31 or (ii) adjusted statutory net income for the twelve-month period ending the preceding December 31. On May 30, 2024, NMIC paid a $96.3Â million ordinary course dividend to NMIH, representing its full ordinary course dividend capacity payable under Wisconsin insurance laws for the twelve-month period ending December 31, 2024.As an approved insurer under PMIERs, NMIC would generally be subject to additional restrictions on its ability to pay dividends to NMIH if it failed to meet the financial requirements prescribed by PMIERs. Approved insurers that fail to meet the prescribed PMIERs financial requirements are not permitted to pay dividends without prior approval from the GSEs.NMIH may require liquidity to fund the capital needs of its insurance subsidiaries. NMIC's capital needs depend on many factors including its ability to successfully write new business, establish premium rates at levels sufficient

to cover claims and operating costs, access the reinsurance markets and meet minimum required asset thresholds under the PMIERs and minimum state capital requirements (respectively, as defined therein).As an approved mortgage insurer and Wisconsin-domiciled carrier, NMIC is required to satisfy financial and/or capitalization requirements stipulated by each of the GSEs and the Wisconsin OCI. The financial requirements stipulated by the GSEs are outlined in the PMIERs. Under the PMIERs, NMIC must maintain available assets that are equal to or exceed a minimum risk-based required asset amount, subject to a minimum floor of $400 million.The risk-based required asset amount under PMIERs is determined at an individual policy-level based on the risk characteristics of each insured loan. Loans with higher risk factors, such as higher LTVs or lower borrower FICO scores, are assessed a higher charge. Non-performing loans that have missed two or more payments are generally assessed a significantly higher charge than performing loans, regardless of the underlying borrower or loan risk profile; however, special consideration is given under PMIERs to loans that are delinquent on homes located in an area declared by the Federal Emergency Management Agency to be a Major Disaster zone eligible for Individual Assistance.NMIC's PMIERs minimum risk-based required asset amount is also adjusted for its reinsurance transactions (as approved by the GSEs). Under NMIC's quota share reinsurance treaties, it receives credit for the PMIERs risk-based required asset amount on ceded RIF. As its gross PMIERs risk-based required asset amount on ceded RIF increases, the PMIERs credit for ceded RIF automatically increases as well (in an unlimited amount). Under NMIC's ILN and XOL Transactions, it generally receives credit for the PMIERs risk-based required asset amount on ceded RIF to the extent such requirement is within the subordinated coverage (excess of loss detachment threshold) afforded by the transaction.On August 21, 2024, the GSEs and FHFA updated PMIERs to revise the Available Asset credit mortgage insurers will receive for certain assets based on several factors, including asset class and credit rating. The updated PMIERs will take effect on a phased basis beginning March 31, 2025 and will be fully implemented on September 30, 2026. We do not expect the updated PMIERs to have a material impact on our available assets and risk-based required assets, and we expect to remain in full compliance with the existing and updated PMIERs, as applicable, prior to, on and after March 31, 2025.NMIC is also subject to state regulatory minimum capital requirements based on its RIF. Formulations of this minimum capital vary by state, however, the most common measure allows for a maximum ratio of RIF to statutory capital (commonly referred to as RTC) of 25:1. The RTC calculation does not assess a different charge or impose a different threshold RTC limit based on the underlying risk characteristics of the insured portfolio. Non-performing loans are treated the same as performing loans under the RTC framework. As such, the PMIERs generally imposes a stricter financial requirement than the state RTC standard.As of SeptemberÂ 30, 2024, NMIC had a RTC ratio of 12.6:1 with $35.0 billion of performing primary RIF, net of reinsurance, and $2.8Â billion of total statutory capital, including contingency reserves. Re One has no risk in force remaining and no longer reports a RTC ratio.NMIC's principal sources of liquidity include (i) premium receipts on its insured portfolio and new business production, (ii) interest income on its investment portfolio and principal repayments on maturities therein, and (iii) existing cash and cash equivalent holdings. At SeptemberÂ 30, 2024, NMIC had $2.7Â billion of cash and investments, including $92.8Â million of cash and cash equivalents. NMIC's principal liquidity demands include funds for the payment of (i) reimbursable holding company expenses, (ii) premiums ceded under our reinsurance transactions (iii) claims payments, and (iv) taxes as due or otherwise deferred through the purchase of tax and loss bonds. NMIC's cash inflow is generally significantly in excess of its cash outflow in any given period. During the twelve-month period ended SeptemberÂ 30, 2024, NMIC generated $370Â million of cash flow from 48operations and received an additional $214Â million of cash flow on the maturity and redemption of securities held in its investment portfolio. NMIC is not a party to any contracts (derivative or otherwise) that require it to post an increasing amount of collateral to any counterparty and NMIC's principal liquidity demands (other than claims payments) generally develop along a scheduled path (i.e., are of a contractually predetermined amount and due at a contractually predetermined date). NMIC's only use of cash with the potential to develop along an unscheduled path is claims payments. Given the relatively small size of our current population of defaulted policies, the generally extended duration of the default-to-foreclosure-to-claim cycle, and the potential availability of forbearance, foreclosure moratorium and other borrower assistance programs (which serve to further extend the default-to-foreclosure-to-claim cycle timeline), we do not expect NMIC to use a meaningful amount of cash to settle claims in the near-term.Debt and Financial Strength RatingsNMIC's financial strength is rated â€œA-â€ by Fitch Ratings (Fitch) and â€œA3â€ by Moody's. In October 2024, S&P upgraded NMIC's financial strength rating from â€œBBB+â€ to â€œA-â€. NMIH's 2024 Notes are rated â€œBBB-â€ by Fitch and â€œBaa3â€ by Moody's. The outlook for all ratings provided by Fitch, Moody's and S&P is stable.Consolidated Investment PortfolioThe primary objectives of our investment activity are to generate investment income and preserve capital, while maintaining sufficient liquidity to cover our operating needs. We aim to achieve diversification by type, quality, maturity, and industry. We have adopted an investment policy that defines, among other things, eligible and ineligible investments; concentration limits for asset types, industry sectors, single issuers, and certain credit ratings; and benchmarks for asset duration. Our investment portfolio is comprised entirely of fixed maturity instruments. As of SeptemberÂ 30, 2024, the fair value of our investment portfolio was $2.7 billion and we held an additional $133.3Â million of cash and cash equivalents. Pre-tax book yield on the investment portfolio for the nine months ended SeptemberÂ 30, 2024 was 3.0%. Book yield is calculated as period-to-date net investment income divided by the average amortized cost of the investment portfolio. The yield on our investment portfolio is likely to change over time based on movements in interest rates, credit spreads, the duration or mix of our holdings and other factors.The following tables present a breakdown of our investment portfolio and cash and cash equivalents by investment type and credit rating: Percentage of portfolio's fair valueSeptember 30, 2024December 31, 2023Corporate debt securities64Â %61Â %Municipal debt securities22Â 25Â Cash, cash equivalents, and short-term investments8Â 5Â U.S. Treasury securities and obligations of U.S. government agencies4Â 7Â Asset-backed securities2Â 2Â Total100Â %100Â %Investment portfolio ratings at fair value (1)September 30, 2024December 31, 2023AAA (2)10Â %9Â %AA (3)34Â 34Â A (3)45Â 44Â BBB (3)11Â 13Â BB (4)â€”Â â€”Â Total100Â %100Â %(1)Â Â Â Â Excluding certain operating cash accounts.(2)Â Â Â Â Includes short-term securities rated A-1+.(3)Â Â Â Â Includes +/â€“ ratings.(4)Â Â Â Â We held one security with a BB+ rating at SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, which is not identifiable in the table due to rounding. All of our investments are rated by one or more nationally recognized statistical rating organizations. If three or more ratings are available, we assign the middle rating for classification purposes, otherwise we assign the lowest rating.49Investment Securities - Allowance for credit lossesWe did not recognize an allowance for credit loss for any security in the investment portfolio as of SeptemberÂ 30, 2024 or DecemberÂ 31, 2023, and we did not record any provision for credit loss for investment securities during the three or nine month periods ended SeptemberÂ 30, 2024 or 2023. As of SeptemberÂ 30, 2024, the investment portfolio had gross unrealized losses of $128.0Â million, of which $127.5Â million were associated with securities that had been in an unrealized loss position for a period of twelve months or longer. As of DecemberÂ 31, 2023, the investment portfolio had gross unrealized losses of $184.3Â million, of which $183.1 million were associated with securities that had been in an unrealized loss position for a period of twelve months or longer. We evaluated the securities in an unrealized loss position as of SeptemberÂ 30, 2024, assessing their credit ratings as well as any adverse conditions specifically related to the security. Based upon our assessment of the amount and timing of cash flows to be collected over the remaining life of each instrument, we believe the unrealized losses as of SeptemberÂ 30, 2024 are not indicative of the ultimate collectability of the current amortized cost of the securities. Rather, the unrealized losses on securities held as of SeptemberÂ 30, 2024 were primarily driven by fluctuations in interest rates, and to a lesser extent, movements in credit spreads following the purchase of those securities.Critical Accounting EstimatesWe use accounting principles and methods that conform to GAAP. We are required to apply significant judgment and make material estimates in the preparation of our financial statements and with regard to various accounting, reporting and disclosure matters. Assumptions and estimates are required to apply these principles where actual measurement is not possible or practical. On an ongoing basis, we evaluate our estimates and assumptions. Our actual results may differ from these estimates under different assumptions or conditions.We believe that the assumptions and estimates associated with revenue recognition, our investment portfolio, deferred policy acquisition costs, premium deficiency reserves, and reserves for insurance claims and claim expenses have the greatest potential impact on our consolidated financial statements. Therefore, we consider these to be our critical accounting estimates. There have not been any material changes to our critical accounting policies and estimates as compared to the critical accounting policies and estimates described in our 2023 10-K.50Item 3. Quantitative and Qualitative Disclosures About Market Risk We own and manage a large investment portfolio of various holdings, types and maturities. NMIH's principal source of operating cash is investment income. The assets within the investment portfolio are exposed to the same factors that affect overall financial market performance.We manage market risk via a defined investment policy implemented by our treasury function with oversight from our Board's Risk Committee. Important drivers of our market risk exposure monitored and managed by us include but are not limited to:â€¢Changes to the level of interest rates. Increasing interest rates may reduce the value of certain fixed-rate bonds held in the investment portfolio. Higher rates may cause variable rate assets to generate additional income. Decreasing rates will have the reverse impact. Significant changes in interest rates can also affect persistency and claim rates of our insurance portfolio, and as a result we may determine that our investment portfolio needs to be restructured to better align it with future liabilities and claim payments. Such restructuring may cause investments to be liquidated when market conditions are adverse. Additionally, the changes in SOFR based interest rates affect the interest expense related to the Company's debt.â€¢Changes to the term structure of interest rates. Rising or falling rates typically change by different amounts along the yield curve. These changes may have unforeseen impacts on the value of certain assets. â€¢Market volatility/changes in the real or perceived credit quality of investments. Deterioration in the quality of investments, identified through changes to our own or third-party (e.g., rating agency or investment advisors) assessments, will reduce the value and potentially the liquidity of investments.â€¢Concentration risk. If the investment portfolio is highly concentrated in one asset, or in multiple assets whose values are highly correlated, the value of the total portfolio may be greatly affected by the change in value of just one asset or a group of highly correlated assets.â€¢Prepayment risk. Bonds may have call provisions that permit debtors to repay prior to maturity when it is to their advantage. This typically occurs when rates fall below the interest rate of the debt.The carrying value of our investment portfolio as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023 was $2.7 billion and $2.4 billion, respectively, of which 100% was invested in fixed maturity securities. The primary market risk to our investment portfolio is interest rate risk associated with investments in fixed maturity securities. We mitigate the market risk associated with our fixed maturity securities portfolio by matching the duration of our fixed maturity securities with the expected duration of the liabilities that those securities are intended to support.As of SeptemberÂ 30, 2024, the duration of our fixed income portfolio, including cash and cash equivalents, was 3.73 years, which means that an instantaneous parallel shift (movement up or down) in the yield curve of 100 basis points would result in a change of 3.73% in fair value of our fixed income portfolio. Excluding cash, our fixed income portfolio duration was 3.76 years, which means that an instantaneous parallel shift (movement up or down) in the yield curve of 100 basis points would result in a change of 3.76% in fair value of our fixed income portfolio.We are also subject to market risk related to the 2024 Revolving Credit Facility and the ILN Transactions. As discussed in Item 1, â€œFinancial Statements - Notes to Condensed Consolidated Financial Statements - Note 4, Debtâ€ the 2024 Revolving Credit Facility bears interest at a variable rate and, as a result, increases in market interest rates would generally result in increased interest expense on any outstanding drawn balance.The risk premium amounts under the ILN Transactions are calculated by multiplying the outstanding reinsurance coverage amount at the beginning of any payment period by a coupon rate, which is the sum of one-month SOFR, as applicable, and a risk margin, and then subtracting actual investment income earned on the trust balance during that payment period. An increase in one-month SOFR, as applicable, would generally increase the risk premium payments, while an increase to money market rates, which directly affect investment income earned on the trust balance, would generally decrease them. Although we expect the two rates to move in tandem, to the extent they do not, it could increase or decrease the risk premium payments that otherwise would be due.51Item 4. Controls and ProceduresDisclosure Controls and ProceduresWe maintain disclosure controls and procedures designed to ensure that information required to be disclosed in the reports we file or submit under the Exchange Act is recorded, processed, summarized and reported within the time periods specified in the SEC's rules and forms, and that such information is accumulated and communicated to our management, including our Chief Executive Officer and Chief Financial Officer, as appropriate, to allow timely decisions regarding required disclosure.Our management, including our Chief Executive Officer and Chief Financial Officer, conducted an evaluation of the effectiveness of our disclosure controls and procedures (as defined in Rule 13a-15(e) of the Exchange Act) as of SeptemberÂ 30, 2024, pursuant to Rule 13a-15(e) under the Exchange Act. Management applied its judgment in assessing the costs and benefits of such controls and procedures, which by their nature, can provide only reasonable assurance regarding management's control objectives. Management does not expect that our disclosure controls and procedures will prevent or detect all errors and fraud. A control system, irrespective of how well it is designed and operated, can only provide reasonable assurance and cannot guarantee that it will succeed in its stated objectives.Based upon that evaluation, our Chief Executive Officer and Chief Financial Officer concluded that, as of SeptemberÂ 30, 2024, our disclosure controls and procedures were effective to provide reasonable assurance that the information required to be disclosed by us in the reports we file or submit under the Exchange Act is recorded, processed, summarized, and reported within the time periods specified in the SEC's rules and forms.Internal Control Over Financial ReportingThere was no change in our internal control over financial reporting that occurred during the period covered by this report that has materially affected, or is reasonably likely to materially affect, our internal control over financial reporting.52PART IIItem 1. Legal ProceedingsCertain lawsuits and claims arising in the ordinary course of business may be filed or pending against us or our affiliates from time to time. In accordance with applicable accounting guidance, we establish accruals for all lawsuits, claims and expected settlements when we believe it is probable that a loss has been incurred and the amount of the loss is reasonably estimable. When a loss contingency is not both probable and estimable, we do not establish an accrual. Any such loss estimates are inherently uncertain, based on currently available information and are subject to management's judgment and various assumptions. Due to the inherent subjectivity of these estimates and unpredictability of outcomes of legal proceedings, any amounts accrued may not represent the ultimate resolution of such matters.To the extent we believe any potential loss relating to such lawsuits and claims may have a material impact on our liquidity, consolidated financial position, results of operations, and/or our business as a whole and is reasonably possible but not probable, we will disclose information relating to any such potential loss, whether in excess of any established accruals or where there is no established accrual. We will also disclose information relating to any material potential loss that is probable but not reasonably estimable. Where reasonably practicable, we will provide an estimate of loss or range of potential loss. No disclosures are generally made for any loss contingencies that are deemed to be remote.As we have previously disclosed, we were named as a defendant in one litigation case that involves refunds of mortgage insurance premiums under the Homeowners Protection Act. In September 2023, the United States District Court for the Eastern District of Virginia granted our motion to dismiss the case. Subsequently, the plaintiff filed a notice of appeal in October 2023, appealing the District Courtâ€™s decision to the United States Court of Appeals for the Fourth Circuit. The appeal is currently pending. Based upon information available to us and our review of lawsuits and claims filed or pending against us to date, we have not recognized a material accrual liability for these matters, nor do we currently expect it is reasonably possible that these matters will result in a material liability to the Company. However, the outcome of litigation and other legal and regulatory matters is inherently uncertain, and it is possible that one or more of such matters currently pending or threatened could have an unanticipated material adverse effect on our liquidity, consolidated financial position, results of operations, and/or our business as a whole, in the future.Item 1A. Risk FactorsRisk factors that affect our business and financial results are discussed in Part I, Item 1A of our 2023 10-K. As of the date of this report, we are not aware of any material changes in our risk factors from the risk factors disclosed in our 2023 10-K. You should carefully consider the risks and uncertainties described herein and in our 2023 10-K, which have the potential to affect our business, financial condition, results of operations, cash flows or prospects in a material and adverse manner. The risks described herein and in our 2023 10-K are not the only risks we face, as there are additional risks and uncertainties not currently known to us or that we currently deem to be immaterial which may in the future adversely affect our business, financial condition and/or operating results.53Item 2. Unregistered Sales of Equity Securities and Use of ProceedsIssuer Purchases of Equity Securities The following table provides information about purchases of NMI Holdings, Inc. common stock by us during the three months ended SeptemberÂ 30, 2024.($ In Thousands, except for per share data)Total Number of Shares PurchasedAverage Price Paid per ShareTotal Number of Shares Purchased as Part of Publicly Announced Plans or Programs (1)Approximate Dollar Value of Shares That May Yet Be Purchased Under the Plans or Program (1)Period:7/1/2024 to 7/31/202491,238Â $34.35Â 91,238Â $121,787Â 8/1/2024 to 8/31/2024220,606Â 37.90Â 220,606Â 113,426Â 9/1/2024 to 9/30/2024131,523Â 40.82Â 131,523Â 108,056Â Total443,367Â 443,367Â (1)Â Â Â Â On February 10, 2022, our Board of Directors approved a $125Â million share repurchase program effective through December 31, 2023, excluding associated costs and applicable taxes. On July 31, 2023, our Board of Directors approved an extension of the $125 million repurchase program through December 31, 2025. On July 31, 2023, the Board also approved a new $200 million share repurchase program (excluding associated costs and applicable taxes) effective through December 31, 2025. As of SeptemberÂ 30, 2024, no repurchase authority remained available under the February 2022 share repurchase program and $108.1 million repurchase authority remained under the July 2023 share repurchase program. See Part I, Item 1, â€œFinancial Statements - Notes to Condensed Consolidated

Financial Statements - Note 9, Stockholder's Equityâ€ for additional information.54Item 6. ExhibitsExhibit NumberDescription1.1Underwriting Agreement, dated May 7, 2024, among the Company, RBC Capital Markets, LLC, Goldman Sachs & Co. LLC, BMO Capital Markets Corp., Citigroup Global Markets Inc. and Truist Securities, Inc. acting as representatives of several underwriters named therein (incorporated herein by reference to Exhibit 1.1 to our Form 8-K, filed on May 8, 2024)3.1Third Amended and Restated Certificate of Incorporation (incorporated herein by reference to Exhibit 3.1 to our Form 8-K, filed on May 10, 2024) 3.2Fifth Amended and Restated Bylaws (incorporated herein by reference to Exhibit 3.2 to our Form 8-K, filed on May 10, 2024)4.1Indenture, dated as of May 21, 2024, by and between NMI Holdings, Inc. and The Bank of New York Mellon Trust Company, N.A. as Trustee (incorporated herein by reference to Exhibit 4.1 to our Form 8-K, filed on May 21, 2024)4.2Supplemental Indenture, dated as of May 21, 2024, by and between NMI Holdings, Inc. and The Bank of New York Mellon Trust Company, N.A. as Trustee (including the form of the Notes) (incorporated herein by reference to Exhibit 4.2 to our Form 8-K, filed on May 21, 2024)4.3Description of Securities (incorporated herein by reference to Exhibit 4.4 to our Form 10-Q, filed on July 31, 2024)10.1 ~NMI Holdings, Inc. 2012 Stock Incentive Plan (incorporated herein by reference to Exhibit 10.1 to our Form S-1 Registration Statement (Registration No. 333-191635), filed on October 9, 2013)10.2 ~Form of NMI Holdings, Inc. 2012 Stock Incentive Plan Nonqualified Stock Option Award Agreement (For CEO and CFO) (incorporated herein by reference to Exhibit 10.5 to our Form S-1 Registration Statement (Registration No. 333-191635), filed on October 9, 2013)10.3 ~Form of NMI Holdings, Inc. 2012 Stock Incentive Plan Nonqualified Stock Option Award Agreement (For Management) (incorporated herein by reference to Exhibit 10.6 to our Form S-1 Registration Statement (Registration No. 333-191635), filed on October 9, 2013)10.4 ~Form of NMI Holdings, Inc. 2012 Stock Incentive Plan Nonqualified Stock Option Award Agreement (For Non-Employee Directors) (incorporated herein by reference to Exhibit 10.7 to our Form S-1 Registration Statement (Registration No. 333-191635), filed on October 9, 2013)10.5 ~Form of NMI Holdings, Inc. 2012 Stock Incentive Plan Nonqualified Stock Option Award Agreement (For CEO/CFO) (incorporated herein by reference to Exhibit 10.8 to our Form 10-K, filed on February 17, 2017)10.6 ~Form of NMI Holdings, Inc. 2012 Stock Incentive Plan Nonqualified Stock Option Award Agreement (For Employees) (incorporated herein by reference to Exhibit 10.9 to our Form 10-K, filed on February 17, 2017)10.7 ~Form of NMI Holdings, Inc. 2012 Stock Incentive Plan Nonqualified Stock Option Agreement (For Employees) (incorporated herein by reference to Exhibit 10.32 to our Form 10-Q, filed on May 2, 2019)10.8 ~NMI Holdings, Inc. Amended and Restated 2014 Omnibus Incentive Plan (incorporated herein by reference to Appendix A to our 2022 Annual Proxy Statement, filed on March 29, 2022)10.9 ~Form of NMI Holdings, Inc. Amended and Restated 2014 Omnibus Incentive Plan Nonqualified Stock Option Award Agreement (For CEO) (incorporated herein by reference to Exhibit 10.23 to our Form 10-Q filed on August 1, 2017)10.10 ~Form of NMI Holdings, Inc. Amended and Restated 2014 Omnibus Incentive Plan Nonqualified Stock Option Award Agreement (For Executive Officers and Employees) (incorporated herein by reference to Exhibit 10.24 to our Form 10-Q filed on August 1, 2017)10.11 ~Form of NMI Holdings, Inc. Amended and Restated 2014 Omnibus Incentive Plan Restricted Stock Unit Award Agreement (Performance Based) (incorporated herein by reference to Exhibit 10.38 to our Form 10-Q, filed on May 7, 2020)10.12 ~Form of NMI Holdings, Inc. Amended and Restated 2014 Omnibus Incentive Plan Restricted Stock Unit Award Agreement (For Independent Directors) (incorporated herein by reference to Exhibit 10.20 to our Form 10-K, filed on February 15, 2024)10.13 ~Form of NMI Holdings, Inc. Amended and Restated 2014 Omnibus Incentive Plan Restricted Stock Unit Award Agreement (For Employees) (incorporated herein by reference to Exhibit 10.34 to our Form 10-Q, filed on May 2, 2019)10.14 ~Form of NMI Holdings, Inc. Amended and Restated 2014 Omnibus Incentive Plan Restricted Stock Unit Award Agreement (For Executives) (incorporated herein by reference to Exhibit 10.22 to our Form 10-K, filed on February 15, 2024)5510.15 ~Form of NMI Holdings, Inc. Amended and Restated 2014 Omnibus Incentive Plan Restricted Stock Unit Award Agreement (For Employees) (incorporated herein by reference to Exhibit 10.23 to our Form 10-K, filed on February 15, 2024)10.16 ~Form of NMI Holdings, Inc. Amended and Restated 2014 Omnibus Incentive Plan Restricted Stock Unit Award Agreement (Performance Based)) (incorporated herein by reference to Exhibit 10.24 to our Form 10-K, filed on February 15, 2024)10.17 ~Form of NMI Holdings, Inc. Amended and Restated 2014 Omnibus Incentive Plan Nonqualified Stock Option Agreement (For Employees) (incorporated herein by reference to Exhibit 10.35 to our Form 10-Q, filed on May 2, 2019)10.18 ~Form of Indemnification Agreement between NMI Holdings, Inc. and its directors and certain executive officers (incorporated herein by reference to Exhibit 10.1 to our Form 8-K, filed on November 25, 2014) 10.19 ~NMI Holdings, Inc. Severance Benefit Plan (incorporated herein by reference to Exhibit 10.1 to our Form 8-K, filed on February 17, 2016)10.20 ~NMI Holdings, Inc. Amended and Restated Change in Control Severance Benefit Plan (incorporated herein by reference to Exhibit 10.30 to our Form 10-Q, filed on October 30, 2018)10.21 ~NMI Holdings, Inc. Clawback Policy (incorporated herein by reference to Exhibit 10.2 to our Form 8-K, filed on February 23, 2017)10.22 ~Offer Letter by and between NMI Holdings, Inc. and William Leatherberry, dated July 11, 2014 (incorporated herein by reference to Exhibit 10.10 to our Form 10-Q, filed on April 28, 2016)10.23 ~Employment Letter by and between NMI Holdings, Inc. and Bradley M. Shuster, effective as of January 1, 2019 (incorporated herein by reference to Exhibit 10.1 to our Form 8-K, filed on December 28, 2018)10.24 ~Offer Letter by and between NMI Holdings, Inc. and Adam Pollitzer, dated September 9, 2021 (incorporated herein by reference to Exhibit 10.1 to our Form 8-K, filed on September 9, 2021)10.25 ~Offer letter by and between NMI Holdings, Inc. and Ravi Mallela, dated December 20, 2021 (incorporated herein by reference to Exhibit 10.1 to our Form 8-K, filed on December 21, 2021)10.26 ~Offer Letter by and between NMI Holdings, Inc. and Aurora Swithenbank, dated March 1, 2024 (incorporated herein by reference to Exhibit 10.1 to our Form 8-K, filed on March 4, 2024)10.27 ~Separation Agreement by and between NMI Holdings, Inc. and Ravi Mallela, dated March 1, 2024 (incorporated herein by reference to Exhibit 10.2 to our Form 8-K, filed on March 4, 2024)10.28 +Commitment Letter dated July 12, 2013 for Bulk Fannie Mae-Paid Loss-on-Sale Mortgage Insurance on the Portfolio of approximately $5.46 billion Purchased by Fannie Mae and Identified by Fannie Mae as Deal No. 2013 MIRT 01 and by the Company as Policy No. P-0001-01 (incorporated herein by reference to Exhibit 10.14 to our Form S-1 Registration Statement (Registration No. 333-191635), filed on October 9, 2013)10.29Credit Agreement, dated as of April 29, 2024, by and among the Company, the lenders party hereto, and Royal Bank of Canada, as the Agent (incorporated herein by reference to Exhibit 10.31 to our Form 10-Q, filed on May 1, 2024)21.1Subsidiaries of NMI Holdings, Inc. (incorporated herein by reference to Exhibit 21.1 to our Form 10-Q, filed on October 30, 2015)31.1Principal Executive Officer's Certification Pursuant to Section 302 of the Sarbanes-Oxley Act of 200231.2Principal Financial Officer's Certification Pursuant to Section 302 of the Sarbanes-Oxley Act of 200232.1 #Certifications of CEO and CFO Pursuant to 18 U.S.C. Section 1350, as Adopted Pursuant to Section 906 of the Sarbanes-Oxley Act of 200297.1NMI Holdings, Inc. Compensation Recovery Policy, Effective September 13, 2023 (incorporated herein by reference to Exhibit 97.1 to our Form 10-K, filed on February 15, 2024) 101The following financial information from NMI Holdings, Inc.'s Quarterly Report on Form 10-Q for the quarter ended September 30, 2024 (Unaudited) formatted in XBRL (eXtensible Business Reporting Language):(i) Condensed Consolidated Balance Sheets as of September 30, 2024 (Unaudited) and December 31, 2023; (ii) Condensed Consolidated Statements of Operations and Comprehensive Income for the three and nine months ended September 30, 2024 and 2023 (Unaudited);(iii) Condensed Consolidated Statements of Changes in Shareholders' Equity for the three months ended March 31, June 30, and September 2024 and 2023 (Unaudited);(iv) Condensed Consolidated Statements of Cash Flows for the nine months ended September 30, 2024 and 2023 (Unaudited); and56(v)Â Notes to Condensed Consolidated Financial Statements (Unaudited). The instance document does not appear in the Interactive Data File because XBRL tags are embedded within the Inline XBRL document.104The cover page from NMI Holdings, Inc.'s Quarterly Report on Form 10-Q for the quarter ended September 30, 2024 (formatted as Inline XBRL and contained in Exhibit 101).*Filed herewith~Indicates a management contract or compensatory plan or contract.+Confidential treatment granted as to certain portions, which portions have been filed separately with the SEC.#In accordance with Item 601(b)(32)(ii)Â of Regulation S-K and SEC Release No.Â 34-47986, the certifications furnished in Exhibit 32.1 hereto are deemed to accompany this FormÂ 10-Q and will not be deemed "filed" for purposes of SectionÂ 18 of the Exchange Act or deemed to be incorporated by reference into any filing under the Exchange Act or the Securities Act except to the extent that the registrant specifically incorporates it by reference.57SIGNATURESPursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.NMI HOLDINGS, INC.Date: November 6, 2024By:Â /s/ Aurora Swithenbank Â Name: Aurora Swithenbank Title: Chief Financial Officer and Duly Authorized Signatory58 EX-31.1 2 ex311q32024.htm EX-31.1 DocumentEXHIBIT 31.1PRINCIPAL EXECUTIVE OFFICERâ€™S CERTIFICATION PURSUANT TOSECTION 302 OF THE SARBANES-OXLEY ACT OF 2002I, Adam S. Pollitzer, certify that:1.I have reviewed this quarterly report on Form 10-Q of NMI Holdings, Inc.;2.Based on my knowledge, this report does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this report;3.Based on my knowledge, the financial statements, and other financial information included in this report, fairly present in all material respects the financial condition, results of operations and cash flows of the registrant as of, and for, the periods presented in this report;4.The registrantâ€™s other certifying officer(s) and I are responsible for establishing and maintaining disclosure controls and procedures (as defined in Exchange Act Rules 13a-15(e) and 15d-15(e)) and internal control over financial reporting (as defined in Exchange Act Rules 13a-15(f) and 15d-15(f)) for the registrant and have:a)Designed such disclosure controls and procedures, or caused such disclosure controls and procedures to be designed under our supervision, to ensure that material information relating to the registrant, including its consolidated subsidiaries, is made known to us by others within those entities, particularly during the period in which this report is being prepared;b)Designed such internal control over financial reporting, or caused such internal control over financial reporting to be designed under our supervision, to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles;c)Evaluated the effectiveness of the registrantâ€™s disclosure controls and procedures and presented in this report our conclusions about the effectiveness of the disclosure controls and procedures, as of the end of the period covered by this report based on such evaluation; andd)Disclosed in this report any change in the registrantâ€™s internal control over financial reporting that occurred during the registrantâ€™s most recent fiscal quarter (the registrantâ€™s fourth fiscal quarter in the case of an annual report) that has materially affected, or is reasonably likely to materially affect, the registrantâ€™s internal control over financial reporting; and5.The registrantâ€™s other certifying officer(s) and I have disclosed, based on our most recent evaluation of internal control over financial reporting, to the registrantâ€™s auditors and the audit committee of the registrantâ€™s board of directors (or persons performing the equivalent functions):a)All significant deficiencies and material weaknesses in the design or operation of internal control over financial reporting which are reasonably likely to adversely affect the registrantâ€™s ability to record, process, summarize and report financial information; andb)Any fraud, whether or not material, that involves management or other employees who have a significant role in the registrantâ€™s internal control over financial reporting.November 6, 2024/s/ Adam S. Pollitzer Adam S. PollitzerChief Executive Officer(Principal Executive Officer) EX-31.2 3 ex312q32024.htm EX-31.2 DocumentEXHIBIT 31.2PRINCIPAL FINANCIAL OFFICERâ€™S CERTIFICATION PURSUANT TOSECTION 302 OF THE SARBANES-OXLEY ACT OF 2002I, Aurora Swithenbank, certify that:1.I have reviewed this quarterly report on Form 10-Q of NMI Holdings, Inc.;2.Based on my knowledge, this report does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this report;3.Based on my knowledge, the financial statements, and other financial information included in this report, fairly present in all material respects the financial condition, results of operations and cash flows of the registrant as of, and for, the periods presented in this report;4.The registrantâ€™s other certifying officer(s) and I are responsible for establishing and maintaining disclosure controls and procedures (as defined in Exchange Act Rules 13a-15(e) and 15d-15(e)) for the registrant and have:a)Designed such disclosure controls and procedures, or caused such disclosure controls and procedures to be designed under our supervision, to ensure that material information relating to the registrant, including its consolidated subsidiaries, is made known to us by others within those entities, particularly during the period in which this report is being prepared;b)Designed such internal control over financial reporting, or caused such internal control over financial reporting to be designed under our supervision, to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles;c)Evaluated the effectiveness of the registrantâ€™s disclosure controls and procedures and presented in this report our conclusions about the effectiveness of the disclosure controls and procedures, as of the end of the period covered by this report based on such evaluation; andd)Disclosed in this report any change in the registrantâ€™s internal control over financial reporting that occurred during the registrantâ€™s most recent fiscal quarter (the registrantâ€™s fourth fiscal quarter in the case of an annual report) that has materially affected, or is reasonably likely to materially affect, the registrantâ€™s internal control over financial reporting; and5.The registrantâ€™s other certifying officer(s) and I have disclosed, based on our most recent evaluation of internal control over financial reporting, to the registrantâ€™s auditors and the audit committee of the registrantâ€™s board of directors (or persons performing the equivalent functions):a)All significant deficiencies and material weaknesses in the design or operation of internal control over financial reporting which are reasonably likely to adversely affect the registrantâ€™s ability to record, process, summarize and report financial information; andb)Any fraud, whether or not material, that involves management or other employees who have a significant role in the registrantâ€™s internal control over financial reporting.November 6, 2024/s/ Aurora Swithenbank Aurora SwithenbankChief Financial Officer(Principal Financial Officer) EX-32.1 4 ex321q32024.htm EX-32.1 DocumentEXHIBIT 32.1 CERTIFICATION OF CEO AND CFO PURSUANT TO18 U.S.C. SECTION 1350,AS ADOPTED PURSUANT TOSECTION 906 OF THE SARBANES-OXLEY ACT OF 2002In connection with the Quarterly Report of NMI Holdings, Inc. (the "Company") on Form 10-Q for the quarter ended September 30, 2024, as filed with the Securities and Exchange Commission on the date hereof (the "Report"), each of the undersigned officers of the Company certifies pursuant to 18 U.S.C. Section 1350, as adopted pursuant to Section 906 of the Sarbanes-Oxley Act of 2002, that, to the best of such officer's knowledge:The Report fully complies with the requirements of Section 13(a) or 15(d) of the Securities Exchange Act of 1934; andThe information contained in the Report fairly presents, in all material respects, the financial condition and results of operations of the Company.November 6, 2024/s/ Adam S. PollitzerÂ Adam S. PollitzerChief Executive Officer(Principal Executive Officer)November 6, 2024/s/ Aurora Swithenbank Aurora SwithenbankChief Financial Officer(Principal Financial Officer)A signed original of this written statement required by Section 906, or other document authenticating, acknowledging, or otherwise adopting the signatures that appear in typed form within the electronic version of this written statement required by Section 906, has been provided to NMI Holdings, Inc. and will be retained by NMI Holdings, Inc. and furnished to the Securities and Exchange Commission or its staff upon request. EX-101.SCH 5 nmih-20240930.xsd XBRL TAXONOMY EXTENSION SCHEMA DOCUMENT 0000001 - Document - Cover link:presentationLink link:calculationLink link:definitionLink 9952151 - Statement - CONDENSED CONSOLIDATED BALANCE SHEETS (UNAUDITED) link:presentationLink link:calculationLink link:definitionLink 9952152 - Statement - CONDENSED CONSOLIDATED BALANCE SHEETS (UNAUDITED) (Parenthetical) link:presentationLink link:calculationLink link:definitionLink 9952153 - Statement - CONDENSED CONSOLIDATED STATEMENTS OF OPERATIONS AND COMPREHENSIVE INCOME (UNAUDITED) link:presentationLink link:calculationLink link:definitionLink 9952154 - Statement - CONDENSED CONSOLIDATED STATEMENTS OF OPERATIONS AND COMPREHENSIVE INCOME (UNAUDITED) (Parenthetical) link:presentationLink link:calculationLink link:definitionLink 9952155 - Statement - CONDENSED CONSOLIDATED STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY (UNAUDITED) link:presentationLink link:calculationLink link:definitionLink 9952156 - Statement - CONDENSED CONSOLIDATED STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY (UNAUDITED) (Parenthetical) link:presentationLink link:calculationLink link:definitionLink 9952157 - Statement - CONDENSED CONSOLIDATED STATEMENTS OF CASH FLOWS (UNAUDITED) link:presentationLink link:calculationLink link:definitionLink 9952158 - Disclosure - Organization, Basis of Presentation and Summary of Accounting Principles link:presentationLink link:calculationLink link:definitionLink 9952159 - Disclosure - Investments link:presentationLink link:calculationLink link:definitionLink 9952160 - Disclosure - Fair Value of Financial Instruments link:presentationLink link:calculationLink link:definitionLink 9952161 - Disclosure - Debt link:presentationLink link:calculationLink link:definitionLink 9952162 - Disclosure - Reinsurance link:presentationLink link:calculationLink link:definitionLink 9952163 - Disclosure - Reserves for Insurance Claims and Claim Expenses link:presentationLink link:calculationLink link:definitionLink 9952164 - Disclosure - Earnings per Share (EPS) link:presentationLink link:calculationLink link:definitionLink 9952165 - Disclosure - Income Taxes link:presentationLink link:calculationLink link:definitionLink 9952166 - Disclosure - Stockholders' Equity link:presentationLink link:calculationLink link:definitionLink 9952167 - Disclosure - Litigation link:presentationLink link:calculationLink link:definitionLink 9952168 - Disclosure - Premiums Receivable link:presentationLink link:calculationLink link:definitionLink 9952169 - Disclosure - Regulatory Information link:presentationLink link:calculationLink link:definitionLink 9952170 - Disclosure - Subsequent Events link:presentationLink link:calculationLink link:definitionLink 9954471 - Disclosure - Organization, Basis of Presentation and Summary of Accounting Principles (Policies) link:presentationLink link:calculationLink link:definitionLink 9954472 - Disclosure - Investments (Tables) link:presentationLink link:calculationLink link:definitionLink 9954473 - Disclosure - Fair Value of Financial Instruments (Tables) link:presentationLink link:calculationLink link:definitionLink 9954474 - Disclosure - Reinsurance (Tables)

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Disclosure - Investments - Schedule of Investments by Maturity (Details) link:presentationLink link:calculationLink link:definitionLink 9954483 - Disclosure - Investments - Schedule of Aging of Unrealized Losses (Details) link:presentationLink link:calculationLink link:definitionLink 9954484 - Disclosure - Investments - Schedule of Net Investment Income (Details) link:presentationLink link:calculationLink link:definitionLink 9954485 - Disclosure - Investments - Schedule of Net Realized Investment Losses (Details) link:presentationLink link:calculationLink link:definitionLink 9954486 - Disclosure - Fair Value of Financial Instruments - Schedule of Fair Value Measurements of Financial Instruments (Details) link:presentationLink link:calculationLink link:definitionLink 9954487 - Disclosure - Fair Value of Financial Instruments - Narrative (Details) link:presentationLink link:calculationLink link:definitionLink 9954488 - Disclosure - Debt (Details) link:presentationLink link:calculationLink link:definitionLink 9954489 - Disclosure - Reinsurance - Schedule of Effect of Reinsurance Agreements on Premiums Written and Earned (Details) link:presentationLink link:calculationLink link:definitionLink 9954490 - Disclosure - Reinsurance - Narrative (Details) link:presentationLink link:calculationLink link:definitionLink 9954490 - Disclosure - Reinsurance - Narrative (Details) link:presentationLink link:calculationLink link:definitionLink 9954491 - Disclosure - Reinsurance - Schedule of ILN Transactions and XOL Transactions (Details) link:presentationLink link:calculationLink link:definitionLink 9954491 - Disclosure - Reinsurance - Schedule of ILN Transactions and XOL Transactions (Details) link:presentationLink link:calculationLink link:definitionLink 9954492 - Disclosure - Reinsurance - Schedule of Amounts Related to QSR Transactions (Details) link:presentationLink link:calculationLink link:definitionLink 9954493 - Disclosure - Reserves for Insurance Claims and Claim Expenses - Narrative (Details) link:presentationLink link:calculationLink link:definitionLink 9954493 - Disclosure - Reserves for Insurance Claims and Claim Expenses - Narrative (Details) link:presentationLink link:calculationLink link:definitionLink 9954494 - Disclosure - Reserves for Insurance Claims and Claim Expenses - Reconciliation of Reserve Balances for Insurance Claims and Claim Expense (Details) link:presentationLink link:calculationLink link:definitionLink 9954495 - Disclosure - Earnings per Share (EPS) - Schedule of Earnings Per Share, Basic and Diluted (Details) link:presentationLink link:calculationLink link:definitionLink 9954496 - Disclosure - Income Taxes (Details) link:presentationLink link:calculationLink link:definitionLink 9954497 - Disclosure - Stockholders' Equity (Details) link:presentationLink link:calculationLink link:definitionLink 9954498 - Disclosure - Premiums Receivable (Details) link:presentationLink link:calculationLink link:definitionLink 9954499 - Disclosure - Regulatory Information - Narrative (Details) link:presentationLink link:calculationLink link:definitionLink 9954500 - Disclosure - Regulatory Information - Schedule of Statutory Net Income (loss), Surplus, Contingency Reserve and Risk-to-Capital Ratio (Details) link:presentationLink link:calculationLink link:definitionLink 9954501 - Disclosure - Subsequent Events (Details) link:presentationLink link:calculationLink link:definitionLink 9954501 - Disclosure - Subsequent Events (Details) link:presentationLink link:calculationLink link:definitionLink EX-101.CAL 6 nmih-20240930_cal.xml XBRL TAXONOMY EXTENSION CALCULATION LINKBASE DOCUMENT EX-101.DEF 7 nmih-20240930_def.xml XBRL TAXONOMY EXTENSION DEFINITION LINKBASE DOCUMENT EX-101.LAB 8 nmih-20240930_lab.xml XBRL TAXONOMY EXTENSION LABEL LINKBASE DOCUMENT Adjustments to reconcile net income to net cash provided by operating activities: Adjustments to Reconcile Net Income (Loss) to Cash Provided by (Used in) Operating Activities [Abstract] Current year IBNR Current Year Claims and Claims Adjustment Expense, Incurred but Not Reported Current Year Claims and Claims Adjustment Expense, Incurred but Not Reported Statistical Measurement [Domain] Statistical Measurement [Domain] Remaining authorized repurchase amount Share Repurchase Program, Remaining Authorized, Amount Gross Unrealized, Losses Debt Securities, Available-for-Sale, Accumulated Gross Unrealized Loss, before Tax Cover page. Cover [Abstract] Net increase in cash, cash equivalents and restricted cash Cash, Cash Equivalents, Restricted Cash, and Restricted Cash Equivalents, Period Increase (Decrease), Including Exchange Rate Effect Schedule of Deferred Compensation Arrangement with Individual, Excluding Share-based Payments and Postretirement Benefits, by Title of Individual and by Type of Deferred Compensation [Table] Deferred Compensation Arrangement with Individual, Excluding Share-Based Payment and Postretirement Benefit [Table] Prior year, IBNR Prior Year Claims and Claims Adjustment Expense, Incurred but Not Reported Prior Year Claims and Claims Adjustment Expense, Incurred but Not Reported Trading Symbol Trading Symbol Debt Instrument, Redemption, Period [Axis] Debt Instrument, Redemption, Period [Axis] Schedule of Earnings Per Share, Basic and Diluted Schedule of Earnings Per Share, Basic and Diluted [Table Text Block] Income taxes paid Income Taxes Paid, Net Short-term investments Short-Term Investments [Member] Debt Instrument, Redemption, Period [Domain] Debt Instrument, Redemption, Period [Domain] Earnings per Share (EPS) Earnings Per Share, Policy [Policy Text Block] Intangible assets and goodwill Intangible Assets, Net (Including Goodwill) Number of covered claims included in number of claims paid | claim Liability for Paid Claims and Claims Adjustment Expense, Number of Covered Claims Included In Number of Paid Claims Liability for Paid Claims and Claims Adjustment Expense, Number of Covered Claims Included In Number of Paid Claims Due in one year or less Debt Securities, Available-for-Sale, Maturity, Allocated and Single Maturity Date, Rolling within One Year, Amortized Cost Fair Value of Financial Instruments Fair Value Disclosures [Text Block] Unrealized gains (losses) in accumulated other comprehensive loss, net of tax expense (benefit) of $18,441 and $(6,980) for the three months ended SeptemberÂ 30, 2024 and 2023, and $15,300 and $(2,467) for the nine months ended SeptemberÂ 30, 2024 and 2023, respectively OCI, Debt Securities, Available-for-Sale, Unrealized Holding Gain (Loss), before Adjustment, after Tax Total number of policies in-force Liability For Unpaid Claims And Claims Adjustment Expense, Incurred But Not Reported (IBNR) Claims, Total Policies In-Force Liability For Unpaid Claims And Claims Adjustment Expense, Incurred But Not Reported (IBNR) Claims, Total Policies In-Force Common stock, outstanding (in shares) Beginning balance (in shares) Ending balance (in shares) Common Stock, Shares, Outstanding Corporate debt securities as component of total (percent) Debt Securities, Corporate, Component Of Total, Percentage Debt Securities, Corporate, Component Of Total, Percentage Debt Securities By Industry [Domain] Industry Sector [Domain] Gross realized investment losses Debt Securities, Available-for-Sale, Realized Loss Dilutive effect of issuable shares (in shares) Weighted Average Number of Shares Outstanding, Diluted, Adjustment Entity Tax Identification Number Entity Tax Identification Number Liability for Claims and Claims Adjustment Expense [Table] Liability for Claims and Claims Adjustment Expense [Table] Repurchased shares (in shares) Treasury Stock, Shares, Acquired Debt Secured Debt Current First Layer Retained Loss Current First Layer Retained Loss Utilities Utilities, Industry Group [Member] Utilities, Industry Group [Member] Net cash provided by operating activities Net Cash Provided by (Used in) Operating Activities Deferred policy acquisition costs, net Deferred Policy Acquisition Cost Cash flows from operating activities Net Cash Provided by (Used in) Operating Activities [Abstract] Treasury Stock, At Cost Treasury Stock, Common [Member] Component of claims paid covered under QSR Transaction Liability for Unpaid Claims and Claims Adjustment Expense, Claims Paid Including Amounts Covered By Insurance, Amount Under QSR Transaction Component of total amount of payments to settle insured claims and pay costs incurred in the claims settlement process, including amount covered by insurance, covered under QSR transaction. Secured Debt Secured Debt [Member] Underwriting and operating expenses Other Cost and Expense, Operating Equity Components [Axis] Equity Components [Axis] Variable rate floor (in percent) Debt Instrument, Variable Interest Rate Floor Debt Instrument, Variable Interest Rate Floor Fixed maturities, available-for-sale, at fair value (amortized cost of $2,806,886 and $2,542,862 as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, respectively) Fair Value Fair Value Fair value of securities Debt Securities, Available-for-Sale Measurement Frequency [Axis] Measurement Frequency [Axis] Entity Common Stock, Shares Outstanding (in shares) Entity Common Stock, Shares Outstanding Municipal debt securities Municipal debt securities US States and Political Subdivisions Debt Securities [Member] Total expenses Costs and Expenses Reinsurance coverage amount Reinsurance Retention Policy, Ceded Aggregate Premiums Reinsurance Retention Policy, Ceded Aggregate Premiums Direct Direct Premiums Earned Number of states in which the entity operates Number of States in which Entity Operates Change in unrealized investment gains/losses, net of tax (benefit) expense Other Comprehensive Income (Loss), Available-for-Sale Securities Adjustment, Net of Tax, Portion Attributable to Parent Entity Small Business Entity Small Business Premiums receivable Premiums Receivable, Net Payments of debt issuance costs Payments of Debt Issuance Costs Investment income Investment Income, Interest and Dividend Significant Unobservable Inputs (Level 3) Fair Value, Inputs, Level 3 [Member] Reinsurance recoverable Increase (Decrease) in Reinsurance Recoverable Debt Securities, Available-for-sale [Line Items] Debt Securities, Available-for-Sale [Line Items] Anti-dilutive shares (in shares) Antidilutive Securities Excluded from Computation of Earnings Per Share, Amount Unsettled trade payables Payable For Unsettled Trade Transactions Payable For Unsettled Trade Transactions Prior years Liability for Unpaid Claims and Claims Adjustment Expense, Claims Paid, Prior Years NMIC and Re One combined NMIC and Re One Combined [Member] NMIC and Re One Combined Senior 2020 Notes Senior 2020 Notes [Member] Senior 2020 Notes Fair Value Debt Securities, Available-for-Sale, Unrealized Loss Position Credit Facility [Domain] Credit Facility [Domain] Cash and cash equivalents (including restricted cash of $88 and $1,338 as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, respectively) Cash, cash equivalents and restricted cash, beginning of period Cash, cash equivalents and restricted cash, end of period Cash, Cash Equivalents, Restricted Cash, and Restricted Cash Equivalents Net accretion of discount on investment securities Accretion (Amortization) of Discounts and Premiums, Investments Reserve for insurance claims and claim expenses Total gross liability for unpaid claims and claim adjustment expenses Beginning balance Ending balance Liability for Claims and Claims Adjustment Expense Fair Value of Financial Instruments Fair Value of Financial Instruments, Policy [Policy Text Block] Taxes paid related to net share settlement of equity awards Payment, Tax Withholding, Share-Based Payment Arrangement Repurchase authorization Share Repurchase Program, Authorized, Amount Treasury stock, common shares (in shares) Treasury Stock, Common, Shares Debt Securities, Available-for-sale [Table] Debt Securities, Available-for-Sale [Table] Fair Value Disclosures [Abstract] Fair Value Disclosures [Abstract] Prior years Prior Year Claims and Claims Adjustment Expense Comprehensive income Comprehensive Income (Loss), Net of Tax, Attributable to Parent Direct Direct Premiums Written Security Exchange Name Security Exchange Name Basis spread on variable rate (in percent) Debt Instrument, Basis Spread on Variable Rate Schedule of Investments by Maturity Investments Classified by Contractual Maturity Date [Table Text Block] Corporate debt securities Corporate debt securities Corporate Debt Securities [Member] Claims paid, including amounts covered by insurance Liability for Unpaid Claims and Claims Adjustment Expense, Claims Paid Including Amounts Covered By Insurance Amount of payments to settle insured claims and pay costs incurred in the claims settlement process, including amount covered by insurance. Ceded Credit Risk [Line Items] Ceded Credit Risk [Line Items] Software and equipment, net Property, Plant and Equipment, Net Repayments of debt Repayments of Debt Total liabilities Liabilities Number of excess-of-loss reinsurance agreements Number of Excess-of-Loss Reinsurance Agreements Number of Excess-of-Loss Reinsurance Agreements Amortized Cost Debt Securities, Available-for-Sale, Maturity, Allocated and Single Maturity Date, Amortized Cost [Abstract] Comprehensive income: Comprehensive Income (Loss), Net of Tax, Attributable to Parent [Abstract] Common stock, par value (in dollars per share) Common Stock, Par or Stated Value Per Share Schedule of Fair Values and Gross Unrealized Gains and Losses Debt Securities, Available-for-Sale [Table Text Block] Revolving Credit Facility Revolving Credit Facility [Member] Cash flows from investing activities Net Cash Provided by (Used in) Investing Activities [Abstract] Ceded Credit Risk, Reinsurer [Axis] Reinsurer, Name [Axis] Primary loans in default Liability For Unpaid Claims And Claims Adjustment Expense, Incurred But Not Reported (IBNR) Claims, Number Of Primary Loans In Default Liability For Unpaid Claims And Claims Adjustment Expense, Incurred But Not Reported (IBNR) Claims, Number Of Primary Loans In Default Common stock, issued (in shares) Common Stock, Shares, Issued Common stock: shares issued under stock plans, net of shares withheld for employee taxes Stock Issued During Period, Value, Employee Stock Purchase Plan, Net of Tax Withholdings Stock Issued During Period, Value, Employee Stock Purchase Plan, Net of Tax Withholdings Entity [Domain] Entity [Domain] Credit facility borrowing capacity Line of Credit Facility, Maximum Borrowing Capacity Ceding commission earned Reinsurance Ceding Commission Earned Reinsurance Ceding Commission Earned Gross realized investment gains Debt Securities, Available-for-Sale, Realized Gain Unrealized loss position, accumulated loss Unrealized Losses Debt Securities, Available-for-Sale, Unrealized Loss Position, Accumulated Loss Commitment fees in interest expense Line of Credit Facility, Commitment Fee Amount Subsequent Event [Line Items] Subsequent Event [Line Items] Reserve for insurance claims and claim expenses Increase (Decrease) in Liability for Claims and Claims Adjustment Expense Reserve Debt Instrument [Line Items] Debt Instrument [Line Items] Other assets Other Assets Common stock, authorized (in shares) Common Stock, Shares Authorized Basis of Presentation Basis of Accounting, Policy [Policy Text Block] Insurance [Abstract] Insurance [Abstract] Diluted (in shares) Dilutive weighted average shares outstanding (in shares) Weighted Average Number of Shares Outstanding, Diluted Contingency reserve Statutory Accounting Practices, Contingency Reserve Contingency reserve recorded under Statutory Accounting Principles is a liability to protect against loss during periods of extreme contraction. Other comprehensive income (loss), net of tax: Other Comprehensive Income (Loss), Net of Tax, Portion Attributable to Parent [Abstract] Statutory Accounting Practices [Line Items] Statutory Accounting Practices [Line Items] Reinsurance coverage amount amortized (as a percent) Reinsurance Agreement, Optional Termination Right, Percent Of Reinsurance Coverage Threshold Reinsurance Agreement, Optional Termination Right, Percent Of Reinsurance Coverage Threshold Premium receivable, allowance for credit loss, uncollected Premium Receivable, Allowance for Credit Loss, Writeoff Ceded Credit Risk [Table] Ceded Credit Risk [Table] Long-term Debt, Type [Axis] Long-Term Debt, Type [Axis] Total shareholders' equity Beginning balance Ending balance Equity, Attributable to Parent Interest expense Interest Expense, Nonoperating Net investment income Investment Income, Net Asset-backed securities Debt Securities, Available-for-Sale, Maturity, without Single Maturity Date, Amortized Cost Proceeds from maturities of short-term investments Proceeds from Sale of Short-Term Investments Other comprehensive income (loss), net of tax Other Comprehensive Income (Loss), Net of Tax, Portion Attributable to Parent Recurring Fair Value, Recurring [Member] Fair value, 12 months or greater Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, 12 Months or Longer Carried cost Long-Term Debt Schedule of Fair Value Measurements of Financial Instruments Fair Value Measurements, Recurring and Nonrecurring [Table Text Block] Document Fiscal Period Focus Document Fiscal Period Focus Assets Assets [Abstract] Document Type Document Type Effective interest rate (in percent) Debt Instrument, Interest Rate, Effective Percentage Investment Income [Table] Investment Income [Table] Shares repurchased, average price per share (in dollars per share) Shares Acquired, Average Cost Per Share Investment expenses Investment Income, Investment Expense Beginning balance, net of reinsurance recoverables Reserve at end of period, net of reinsurance recoverables Liability for Unpaid Claims and Claims Adjustment Expense, Net Debt securities, amortized cost Amortized Cost Debt Securities, Available-for-Sale, Amortized Cost Depreciation and amortization Depreciation, Amortization and Accretion, Net Subsequent Event [Table] Subsequent Event [Table] Maximum Maximum [Member] Schedule of XOL Transactions Schedule Of Respective Coverages And Retentions Of The XOL Transactions [Table Text Block] Schedule Of Respective Coverages And Retentions Of The XOL Transactions 2021 Revolving Credit Facility Secured Revolving Credit Facility 2021 [Member] Secured Revolving Credit Facility 2021 Schedule of Reconciliation of Liability for Insurance Claims and Claim Expenses Schedule of Liability for Unpaid Claims and Claims Adjustment Expense [Table Text Block] Liabilities Liabilities [Abstract] Revenues Revenues [Abstract] Reinsurance Reinsurance [Text Block] Current Fiscal Year End Date Current Fiscal Year End Date Accrued investment income Accrued Investment Income Receivable Due in one year or less Debt Securities, Available-for-Sale, Maturity, Allocated and Single Maturity Date, Rolling within One Year, Fair Value Statistical Measurement [Axis] Statistical Measurement [Axis] Anticipated payment related to annual operating expenses Anticipated Operating Expense Payments, Annual Amount of anticipated payments related to operating expenses of counterparty. 2024 Revolving Credit Facility 2024 Revolving Credit Facility [Member] 2024 Revolving Credit Facility Income before income taxes Income (Loss) from Continuing Operations before Income Taxes, Noncontrolling Interest Common stock issued (in shares) Shares Issued, Shares, Share-Based Payment Arrangement, after Forfeiture Claims and claim expenses paid: Liability for Unpaid Claims and Claims Adjustment Expense, Claims Paid [Abstract] Additional Paid-in Capital Additional Paid-in Capital [Member] Subsequent Event Type [Domain] Subsequent Event Type [Domain] Class of Stock [Line Items] Class of Stock [Line Items] Redemption price (in percent) Debt Instrument, Redemption Price, Percentage Recent Accounting Pronouncements - Not Yet Adopted New Accounting Pronouncements, Policy [Policy Text Block] 2026 XOL Transaction 2026 XOL Transaction [Member] 2026 XOL Transaction Diluted (in dollars per share) Diluted earnings per share (in dollars per share) Earnings Per Share, Diluted Fair Value Debt Securities, Available-for-Sale, Maturity, Allocated and Single Maturity Date, Fair Value [Abstract] Counterparty Name [Domain] Counterparty Name [Domain] Entity Interactive Data Current Entity Interactive Data Current Reserves for Insurance Claims and Claim Expenses Liability for Future Policy Benefits and Unpaid Claims Disclosure [Text Block] Cash and investments held with various state insurance departments Cash, Cash Equivalents, and Short-Term Investments Insurance claims and claim expenses Policyholder Benefits and Claims Incurred, Net Debt instrument covenant, maximum debt-to-total capitalization ratio Debt Instrument, Covenant Terms, Debt to Total Capitalization Ratio, Maximum Debt Instrument, Covenant Terms, Debt to Total Capitalization Ratio, Maximum Statement of Financial Position [Abstract]

Statement of Financial Position [Abstract] Asset-backed securities Asset-backed securities Asset-Backed Securities [Member] Share-based compensation expense Share-Based Payment Arrangement, Noncash Expense Regulatory Information Insurance Disclosure [Text Block] Income tax expense Income Tax Expense (Benefit) Stated interest rate (in percent) Debt Instrument, Interest Rate, Stated Percentage Due after ten years Debt Securities, Available-for-Sale, Maturity, Allocated and Single Maturity Date, Rolling after 10 Years, Fair Value Repayments of senior secured notes Repayments of Senior Debt Changes in operating assets and liabilities: Increase (Decrease) in Other Operating Assets and Liabilities, Net [Abstract] Ceded Ceded Premiums Written Supplemental disclosures of cash flow information Supplemental Cash Flow Information [Abstract] Initial First Layer Retained Loss Initial First Layer Retained Loss Initial First Layer Retained Loss Consumer Consumer, Industry Group [Member] Consumer, Industry Group [Member] Net income - diluted Net Income (Loss) Available to Common Stockholders, Diluted Effective income tax rate on pre-tax income or loss Effective Income Tax Rate Reconciliation, Percent Net cash used in investing activities Net Cash Provided by (Used in) Investing Activities Net premiums written Premiums Written, Net [Abstract] Variable Rate [Domain] Variable Rate [Domain] Risk premiums paid Reinsurance Retention, Risk Premiums Paid Reinsurance Retention, Risk Premiums Paid Total liabilities and shareholders' equity Liabilities and Equity Subsequent Events Subsequent Events [Text Block] Ceded Ceded premiums earned Ceded Premiums Earned Fair Value Hierarchy and NAV [Axis] Fair Value Hierarchy and NAV [Axis] Due after five through ten years Debt Securities, Available-for-Sale, Maturity, Allocated and Single Maturity Date, Rolling after 5 through 10 Years, Fair Value Other assets Increase (Decrease) in Prepaid Expense and Other Assets Additional paid-in capital Additional Paid in Capital Commitments and Contingencies Disclosure [Abstract] Legal Entity [Axis] Legal Entity [Axis] Unearned premiums Increase (Decrease) in Unearned Premiums Technology Technology, Industry Group [Member] Technology, Industry Group [Member] Debt Securities By Industry [Axis] Industry Sector [Axis] Prior year case reserves Prior Year Claims and Claims Adjustment Expense, Case Reserves Prior Year Claims and Claims Adjustment Expense, Case Reserves Common stock - $0.01 par value; 87,901,225 shares issued and 79,320,863 shares outstanding as of SeptemberÂ 30, 2024 and 87,334,138 shares issued and 80,881,280 shares outstanding as of DecemberÂ 31, 2023 (250,000,000 shares authorized) Common Stock, Value, Outstanding Reinsurance Policy, Type [Axis] Reinsurance Contract [Axis] Accumulated Other Comprehensive Loss AOCI Attributable to Parent [Member] Restricted cash Restricted Cash Industrial Industrial, Industry Group [Member] Industrial, Industry Group [Member] Long-term Debt, Type [Domain] Long-Term Debt, Type [Domain] Entity Address, State or Province Entity Address, State or Province Statement [Line Items] Statement [Line Items] Change in unrealized investment gains/losses, tax expense (benefit) OCI, Debt Securities, Available-for-Sale, Gain (Loss), after Adjustment, Tax Percent of premiums earned under QSR Transaction Percent of premiums earned under QSR transaction Premiums Earned, Percent Of Risk Premiums Earned, Percent Of Risk Investment Income, Net [Abstract] Investment Income, Net [Abstract] Financial Instruments [Domain] Financial Instruments [Domain] Basic EPS Net Income (Loss) Available to Common Stockholders, Basic, Operations [Abstract] Unamortized debt issuance costs and original issuance discount Original issuance discount Debt Instrument, Unamortized Discount (Premium) and Debt Issuance Costs, Net Minimum Minimum [Member] Net investment income Net Investment Income Reinsurance Disclosures [Abstract] Reinsurance Disclosures [Abstract] Senior 2024 Notes Senior 2024 Notes [Member] Senior 2024 Notes Earnings per Share (EPS) Earnings Per Share [Text Block] Premiums Receivable Premiums Receivable Note [Text Block] Subsequent Event Subsequent Event [Member] Expenses Costs and Expenses [Abstract] Shareholders' equity Equity, Attributable to Parent [Abstract] Fair value, less than 12 months Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, Less than 12 Months Net realized investment losses Gain (Loss) on Investments Current year Liability for Unpaid Claims and Claims Adjustment Expense, Claims Paid, Current Year Other revenues Other Income Risk-to-capital Risk To Capital Ratio Regulatory Actual This concept represents an entity's ratio of net risk in force (excludes risk ceded through reinsurance contracts and risk in force on defaulted loans) to the amount of statutory capital (defined as the sum of statutory policyholders' surplus plus statutory contingency reserves). Debt instrument term (years) Debt Instrument, Term Third-party Reinsurers Third-Party Reinsurers [Member] Third-Party Reinsurers [Member] Premiums receivable Increase (Decrease) in Premiums Receivable Variable Rate [Axis] Variable Rate [Axis] Income Tax Disclosure [Abstract] Income Tax Disclosure [Abstract] Statement of Stockholders' Equity [Abstract] Statement of Stockholders' Equity [Abstract] Deferred Compensation Arrangement with Individual, Excluding Share-based Payments and Postretirement Benefits [Line Items] Deferred Compensation Arrangement with Individual, Excluding Share-Based Payments and Postretirement Benefits [Line Items] Reclassification adjustment for realized losses included in net income, net of tax benefit Other Comprehensive Income (Loss), Reclassification Adjustment from AOCI for Sale of Securities, Tax Liability for Claims and Claims Adjustment Expense [Line Items] Liability for Claims and Claims Adjustment Expense [Line Items] Debt issuance costs Debt Issuance Costs, Line of Credit Arrangements, Gross Gross Unrealized, Gains Debt Securities, Available-for-Sale, Accumulated Gross Unrealized Gain, before Tax Interest payable Interest Payable Proceeds from issuance of common stock related to employee equity plans Proceeds, Issuance of Shares, Share-Based Payment Arrangement, Including Option Exercised Current year case reserves Current Year Claims and Claims Adjustment Expense, Case Reserves Current Year Claims and Claims Adjustment Expense, Case Reserves Treasury Stock, at cost: 8,580,362 and 6,452,858 common shares as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, respectively Treasury Stock, Common, Value Commitment fee (in percent) Line of Credit Facility, Unused Capacity, Commitment Fee Percentage Claims and claim expenses incurred: Liability for Unpaid Claims and Claims Adjustment Expense, Incurred Claims [Abstract] Ordinary course dividend paid Payments of Ordinary Dividends Cash, cash equivalents and short-term investments Cash and Cash Equivalents, Fair Value Disclosure Due after one through five years Debt Securities, Available-for-Sale, Maturity, Allocated and Single Maturity Date, Rolling after One Through Five Years, Fair Value Statutory capital Statutory capital Statutory Accounting Practices, Statutory Capital and Surplus Including Contingency Reserve Statutory Accounting Practices, Statutory Capital and Surplus Including Contingency Reserve Proceeds from senior unsecured notes Proceeds from Issuance of Senior Long-Term Debt 2022 Extended Share Repurchase Program 2022 Extended Share Repurchase Program [Member] 2022 Extended Share Repurchase Program Local Phone Number Local Phone Number Deferred tax liability, net Deferred Income Tax Liabilities, Net Remaining deferred issuance costs, net of accumulated amortization Debt Issuance Costs, Line of Credit Arrangements, Net Number of securities, total Debt Securities, Available-for-Sale, Unrealized Loss Position, Number of Positions Reinsurance coverage, term of underlying mortgage amortization (in years) Reinsurance Retention Policy, Term Of Underlying Mortgage Amortization Reinsurance Retention Policy, Term Of Underlying Mortgage Amortization July 2023 Share Repurchase Program July 2023 Share Repurchase Program [Member] July 2023 Share Repurchase Program Secured Overnight Financing Rate (SOFR) Secured Overnight Financing Rate (SOFR) [Member] Earnings per share Earnings Per Share, Basic And Diluted EPS [Abstract] Earnings Per Share, Basic And Diluted EPS Senior notes Senior Notes Reinsurance recoverable Reinsurance Recoverables, Gross Share Repurchase Program [Domain] Share Repurchase Program [Domain] Proceeds from maturities and redemptions of fixed-maturity investments, available-for-sale Proceeds from Sale and Maturity of Debt Securities, Available-for-Sale Litigation Commitments and Contingencies Disclosure [Text Block] Debt Disclosure [Abstract] Debt Disclosure [Abstract] Common Stock Common stock Common Stock [Member] Prepaid federal income taxes Prepaid Federal Income Taxes Prepaid Federal Income Taxes Accrued investment income Increase (Decrease) in Accrued Investment Income Receivable Unearned premiums Unearned Premiums Aggregate dividend capacity Statutory Accounting Practices, Statutory Amount Available for Dividend Payments Schedule of Effect of Reinsurance Agreements on Premiums Written and Earned Effects of Reinsurance [Table Text Block] Net premiums earned Premiums Earned, Net [Abstract] Number of securities,12 months or greater Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, 12 Months or Longer, Number of Positions Entity Emerging Growth Company Entity Emerging Growth Company Schedule of ILN Transactions Schedule Of Respective Coverages And Retentions Of The ILN Transactions [Table Text Block] Schedule of respective coverages and retentions of the ILN transactions [Table Text Block] Entity Central Index Key Entity Central Index Key Total claims and claim expenses incurred Liability for Unpaid Claims and Claims Adjustment Expense, Incurred Claims Schedule of Statutory Net Income (loss), Surplus, Contingency Reserve and Risk-to-Capital Ratio Statutory Accounting Practices Disclosure [Table Text Block] Ceded Credit Risk, Reinsurer [Domain] Reinsurer, Name [Domain] Stockholders' Equity Equity [Text Block] Accounts payable and accrued expenses Increase (Decrease) in Accounts Payable and Accrued Liabilities Equity Component [Domain] Equity Component [Domain] Financial Instrument [Axis] Financial Instrument [Axis] Reinsurance recoverable on unpaid claims Less reinsurance recoverables Add reinsurance recoverables Reinsurance Recoverable for Paid and Unpaid Claims and Claims Adjustments Share-based compensation expense APIC, Share-Based Payment Arrangement, Increase for Cost Recognition Entity Shell Company Entity Shell Company Entity Incorporation, State or Country Code Entity Incorporation, State or Country Code Percentage of ceding commission received Ceded Credit Risk, Commission Earned, Percentage Ceded Credit Risk, Commission Earned, Percentage Unsecured Debt Unsecured Debt [Member] Statement [Table] Statement [Table] Accounts payable and accrued expenses Accounts Payable and Accrued Liabilities Counterparty Name [Axis] Counterparty Name [Axis] Measurement Frequency [Domain] Measurement Frequency [Domain] City Area Code City Area Code Total bonds Bonds [Member] Interest paid Interest Paid, Excluding Capitalized Interest, Operating Activities Purchase of short-term investments Payments to Acquire Short-Term Investments Quoted Prices in Active Markets for Identical Assets (Level 1) Fair Value, Inputs, Level 1 [Member] Threshold for loss ratio on loans to qualify for profit commission Ceded Credit Risk, Profit Commission, Loss Ratio On Loans Threshold Ceded Credit Risk, Profit Commission, Loss Ratio On Loans Threshold Statement of Cash Flows [Abstract] Statement of Cash Flows [Abstract] Senior Notes Senior Notes [Member] Repurchases of common stock Payments for Repurchase of Common Stock Schedule of Net Investment Income Investment Income [Table Text Block] Schedule of Long-term Debt Instruments [Table] Schedule of Long-Term Debt Instruments [Table] Net income amount Statutory Accounting Practices, Statutory Net Income Amount Subsequent Event Type [Axis] Subsequent Event Type [Axis] Favorable development on prior year defaults Prior Year Claims and Claims Adjustment Expense, Favorable Development on Prior Year Defaults Prior Year Claims and Claims Adjustment Expense, Favorable Development on Prior Year Defaults Total claims and claim expenses paid Liability for Unpaid Claims and Claims Adjustment Expense, Claims Paid Income Taxes Income Tax Disclosure [Text Block] Earnings Per Share [Abstract] Earnings Per Share [Abstract] Equity [Abstract] Deferred policy acquisition costs, net Increase (Decrease) in Deferred Policy Acquisition Costs Retained earnings Retained Earnings (Accumulated Deficit) Re One Re One [Member] Re One Ceded risk-in-force Risk In Force, Ceded Risk In Force, Ceded Repurchase of common stock (in shares) Stock Repurchased and Retired During Period, Shares Premiums Receivable Premiums Receivable, Basis of Accounting, Policy [Policy Text Block] Net Investment Income [Line Items] Net Investment Income [Line Items] Debt issuance costs Debt Issuance Costs, Gross Deferred income taxes Deferred Income Taxes and Tax Credits Organization, Consolidation and Presentation of Financial Statements [Abstract] Organization, Consolidation and Presentation of Financial Statements [Abstract] Net cash used in financing activities Net Cash Provided by (Used in) Financing Activities Investments Investments in Debt and Marketable Equity Securities (and Certain Trading Assets) Disclosure [Text Block] Percentage of population with production prior to period start date Reinsurance Coverage, Percentage Of Population With Production Prior to Period Start Date Reinsurance Coverage, Percentage Of Population With Production Prior to Period Start Date Credit Facility [Axis] Credit Facility [Axis] Amendment Flag Amendment Flag Fair value of long term debt Long-Term Debt, Fair Value Entity Registrant Name Entity Registrant Name Common stock: shares issued under stock plans, net of shares withheld for employee taxes (in shares) Stock Issued During Period, Shares, Employee Stock Purchase Plans, Net of Shares For Tax Withholdings Stock Issued During Period, Shares, Employee Stock Purchase Plans, Net of Shares For Tax Withholdings Number of securities, less than 12 months Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, Less than 12 Months, Number of Positions Subsequent Events [Abstract] Unamortized debt issuance cost Debt Issuance Costs, Net Significant Other Observable Inputs (Level 2) Fair Value, Inputs, Level 2 [Member] Debt Debt Disclosure [Text Block] Fair Value Hierarchy and NAV [Domain] Fair Value Hierarchy and NAV [Domain] Schedule of Corporate Debt Securities by Industry Group Investments Classified By Issuer Industry Group [Table Text Block] Investments Classified By Issuer Industry Group [Table Text Block] Debt instrument face amount Debt Instrument, Face Amount Unsettled trade receivables Unbilled Contracts Receivable Due after ten years Debt Securities, Available-for-Sale, Maturity, Allocated and Single Maturity Date, Rolling after 10 Years, Amortized Cost Entity Address, Postal Zip Code Entity Address, Postal Zip Code Premium receivable, write-off period Premium Receivable, Write-off Period Premium Receivable, Write-off Period Title of 12(b) Security Title of 12(b) Security Primary insured portfolio, loan default rate Liability For Unpaid Claims And Claims Adjustment Expense, Incurred But Not Reported (IBNR) Claims, Number Of Primary Loans In Default, Percent Of Total Policies In-Force Liability For Unpaid Claims And Claims Adjustment Expense, Incurred But Not Reported (IBNR) Claims, Number Of Primary Loans In Default, Percent Of Total Policies In-Force Number of claims paid Liability for Paid Claims and Claims Adjustment Expense, Number of Paid Claims Liability for Paid Claims and Claims Adjustment Expense, Number of Paid Claims Due after one through five years Debt Securities, Available-for-Sale, Maturity, Allocated and Single Maturity Date, Rolling after One Through Five Years, Amortized Cost Liability for Unpaid Claims and Claims Adjustment Expense [Roll Forward] Liability for Unpaid Claims and Claims Adjustment Expense [Roll Forward] Loss on extinguishment of debt Loss on redemption of debt Gain (Loss) on Extinguishment of Debt Cash flows from financing activities Net Cash Provided by (Used in) Financing Activities [Abstract] Cash and Cash Equivalents [Domain] Cash and Cash Equivalents [Domain] Statutory Accounting Practices [Table] Statutory Accounting Practices [Table] Basic (in dollars per share) Basic earnings per share (in dollars per share) Earnings Per Share, Basic Cash and Cash Equivalents Cash and Cash Equivalents [Member] Communications Communications, Industry Group [Member] Communications, Industry Group [Member] Net income - basic Net Income (Loss) Available to Common Stockholders, Basic Schedule of Aging Unrealized Losses Debt Securities, Available-for-Sale, Unrealized Loss Position, Fair Value [Table Text Block] Schedule of Stock by Class [Table] Stock, Class of Stock [Table] Share Repurchase Program [Axis] Share Repurchase Program [Axis] Total assets Assets Borrowings outstanding Long-Term Line of Credit U.S. Treasury securities and obligations of U.S. government agencies U.S. Treasury securities and obligations of U.S. government agencies U.S. Treasury securities and obligations of U.S. government agencies US Treasury and Government [Member] Additions to software and equipment Payments to Acquire Property, Plant, and Equipment Commitments and contingencies Commitments and Contingencies Statutory surplus Statutory Accounting Practices, Statutory Capital and Surplus, Balance Reclassification adjustment for realized losses included in net income, net of tax benefit of $2 and $0 for the three months ended SeptemberÂ 30, 2024 and 2023, and $2 and $7 for the nine months ended SeptemberÂ 30, 2024 and 2023, respectively Other Comprehensive Income (Loss), Reclassification Adjustment from AOCI for Sale of Securities, Net of Tax Due after five through ten years Debt Securities, Available-for-Sale, Maturity, Allocated and Single Maturity Date, Rolling after 5 through 10 Years, Amortized Cost Organization, Basis of Presentation and Summary of Accounting Principles Business Description and Basis of Presentation [Text Block] Number of quota share reinsurance treaties Number of Quota Share Reinsurance Treaties Number of Quota Share Reinsurance Treaties Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Total revenues Revenues On or After July 15, 2029 On or After July 15, 2029 [Member] On or After July 15, 2029 Other liabilities Other Liabilities Entity Address, City or Town Entity Address, City or Town 2025 XOL Transaction 2025 XOL Transaction [Member] 2025 XOL Transaction Debt Instrument [Axis] Debt Instrument [Axis] Net income Net income Net income Net Income (Loss) Attributable to Parent Investments, Debt and Equity Securities [Abstract] Investments, Debt and Equity Securities [Abstract] Net premiums written Premiums Written, Net Entity File Number Entity File Number Reserve for prior year insurance claims and claim expenses Liability for Prior Year Claims and Claims Adjustment Expense Liability for Prior Year Claims and Claims Adjustment Expense Cash and Cash Equivalents [Axis] Cash and Cash Equivalents [Axis] Schedule of Net Realized Investment Losses Realized Gain (Loss) on Investments [Table Text Block] Document Fiscal Year Focus Document Fiscal Year Focus Service expenses Other Nonoperating Expense Income Statement [Abstract] Income Statement [Abstract] Entity Address, Address Line One Entity Address, Address Line One Current Reinsurance Coverage Current Reinsurance Coverage Current Reinsurance Coverage Repurchase of common stock Treasury Stock, Value, Acquired, Cost Method Weighted average common shares outstanding Weighted Average Number of Shares Outstanding Reconciliation [Abstract] Debt Instrument, Name [Domain] Debt Instrument, Name [Domain] Total assets Assets, Fair Value Disclosure Document Period End Date Document Period End Date Reinsurance retention policy excess of loss reinsurance coverages Reinsurance Retention Policy Excess Of Loss Reinsurance Coverages Reinsurance Retention Policy Excess Of Loss Reinsurance Coverages Base rate Base Rate [Member] Asset-backed securities Debt Securities, Available-for-Sale, Maturity, without Single Maturity Date, Fair Value Number of days to be written off Premium Receivable, Number of Days to be Written Off Premium Receivable, Number of Days to be Written Off Reinsurance balances, net Increase (Decrease) in Reinsurance Assets and Liabilities Increase (Decrease) in Reinsurance Assets and Liabilities Document Transition Report Document Transition Report Document Quarterly Report Document Quarterly Report Current year Current Year Claims and Claims Adjustment Expense Ceded claims and claim expenses Reinsurance Ceded Claims and Claims (Benefits) Expenses Reinsurance Ceded Claims and Claims (Benefits) Expenses Fair Value, Recurring and Nonrecurring [Table] Fair Value, Recurring and Nonrecurring [Table] Accumulated other comprehensive loss, net of tax Accumulated Other Comprehensive Income (Loss), Net of Tax Entity Current Reporting Status Entity Current Reporting Status Initial Reinsurance Coverage Initial Reinsurance Coverage Initial Reinsurance Coverage Financial Financial, Industry Group [Member] Financial, Industry Group [Member] Retained Earnings Retained Earnings [Member] Profit commission Reinsurance Profit Commission Reinsurance Profit Commission Basic (in shares) Basic weighted average

shares outstanding (in shares) Weighted Average Number of Shares Outstanding, Basic Unrealized gains (losses) in accumulated other comprehensive loss , net of tax (expense) benefit OCI, Debt Securities, Available-for-Sale, Unrealized Holding Gain (Loss), before Adjustment, Tax Net premiums earned Net premiums earned Premiums Earned, Net Unrealized loss position, 12 months or greater Unrealized loss position, 12 months or greater Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, 12 Months or Longer, Accumulated Loss Amortization of debt discount and debt issuance costs Amortization of Debt Issuance Costs and Discounts Net realized investment loss Net realized investment losses Debt Securities, Available-for-Sale, Realized Gain (Loss) Increase (Decrease) in Stockholders' Equity [Roll Forward] Increase (Decrease) in Stockholders' Equity [Roll Forward] Unrealized losses, less than 12 months Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, Less than 12 Months, Accumulated Loss Entity Filer Category Entity Filer Category Purchase of fixed-maturity investments, available-for-sale Payments to Acquire Debt Securities, Available-for-Sale EX-101.PRE 9 nmih-20240930_pre.xml XBRL TAXONOMY EXTENSION PRESENTATION LINKBASE DOCUMENT XML 11 R1.htm IDEA: XBRL DOCUMENT v3.24.3 Cover - shares 9 Months Ended Sep. 30, 2024 Nov. 01, 2024 Cover [Abstract] Â Â Document Type 10-Q Â Document Quarterly Report true Â Document Period End Date Sep. 30, 2024 Â Document Transition Report false Â Entity File Number 001-36174 Â Entity Registrant Name NMI Holdings, Inc. Â Entity Incorporation, State or Country Code DE Â Entity Tax Identification Number 45-4914248 Â Entity Address, Address Line One 2100 Powell Street Â Entity Address, City or Town Emeryville Â Entity Address, State or Province CA Â Entity Address, Postal Zip Code 94608 Â City Area Code 855 Â Local Phone Number 530-6642 Â Title of 12(b) Security Common Stock, par value $0.01 Â Trading Symbol NMIH Â Security Exchange Name NASDAQ Â Entity Current Reporting Status Yes Â Entity Interactive Data Current Yes Â Entity Filer Category Large Accelerated Filer Â Entity Small Business false Â Entity Emerging Growth Company false Â Entity Shell Company false Â Entity Common Stock, Shares Outstanding (in shares) Â 79,132,002 Entity Central Index Key 0001547903 Â Current Fiscal Year End Date --12-31 Â Document Fiscal Year Focus 2024 Â Document Fiscal Period Focus Q3 Â Amendment Flag false Â X - DefinitionBoolean flag that is true when the XBRL content amends previously-filed or accepted submission. + ReferencesNo definition available. + Details Name: dei_AmendmentFlag Namespace Prefix: dei_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - DefinitionArea code of city + ReferencesNo definition available. + Details Name: dei_CityAreaCode Namespace Prefix: dei_ Data Type: xbrli:normalizedStringItemType Balance Type: na Period Type: duration X - DefinitionCover page. + ReferencesNo definition available. + Details Name: dei_CoverAbstract Namespace Prefix: dei_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionEnd date of current fiscal year in the format --MM-DD. + ReferencesNo definition available. + Details Name: dei_CurrentFiscalYearEndDate Namespace Prefix: dei_ Data Type: xbrli:gMonthDayItemType Balance Type: na Period Type: duration X - DefinitionFiscal period values are FY, Q1, Q2, and Q3. 1st, 2nd and 3rd quarter 10-Q or 10-QT statements have value Q1, Q2, and Q3 respectively, with 10-K, 10-KT or other fiscal year statements having FY. + ReferencesNo definition available. + Details Name: dei_DocumentFiscalPeriodFocus Namespace Prefix: dei_ Data Type: dei:fiscalPeriodItemType Balance Type: na Period Type: duration X - DefinitionThis is focus fiscal year of the document report in YYYY format. For a 2006 annual report, which may also provide financial information from prior periods, fiscal 2006 should be given as the fiscal year focus. Example: 2006. + ReferencesNo definition available. + Details Name: dei_DocumentFiscalYearFocus Namespace Prefix: dei_ Data Type: xbrli:gYearItemType Balance Type: na Period Type: duration X - DefinitionFor the EDGAR submission types of Form 8-K: the date of the report, the date of the earliest event reported; for the EDGAR submission types of Form N-1A: the filing date; for all other submission types: the end of the reporting or transition period. The format of the date is YYYY-MM-DD. + ReferencesNo definition available. + Details Name: dei_DocumentPeriodEndDate Namespace Prefix: dei_ Data Type: xbrli:dateItemType Balance Type: na Period Type: duration X - DefinitionBoolean flag that is true only for a form used as an quarterly report. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Form 10-Q -Number 240 -Section 308 -Subsection a + Details Name: dei_DocumentQuarterlyReport Namespace Prefix: dei_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - DefinitionBoolean flag that is true only for a form used as a transition report. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Forms 10-K, 10-Q, 20-F -Number 240 -Section 13 -Subsection a-1 + Details Name: dei_DocumentTransitionReport Namespace Prefix: dei_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - DefinitionThe type of document being provided (such as 10-K, 10-Q, 485BPOS, etc). The document type is limited to the same value as the supporting SEC submission type, or the word 'Other'. + ReferencesNo definition available. + Details Name: dei_DocumentType Namespace Prefix: dei_ Data Type: dei:submissionTypeItemType Balance Type: na Period Type: duration X - DefinitionAddress Line 1 such as Attn, Building Name, Street Name + ReferencesNo definition available. + Details Name: dei_EntityAddressAddressLine1 Namespace Prefix: dei_ Data Type: xbrli:normalizedStringItemType Balance Type: na Period Type: duration X - DefinitionName of the City or Town + ReferencesNo definition available. + Details Name: dei_EntityAddressCityOrTown Namespace Prefix: dei_ Data Type: xbrli:normalizedStringItemType Balance Type: na Period Type: duration X - DefinitionCode for the postal or zip code + ReferencesNo definition available. + Details Name: dei_EntityAddressPostalZipCode Namespace Prefix: dei_ Data Type: xbrli:normalizedStringItemType Balance Type: na Period Type: duration X - DefinitionName of the state or province. + ReferencesNo definition available. + Details Name: dei_EntityAddressStateOrProvince Namespace Prefix: dei_ Data Type: dei:stateOrProvinceItemType Balance Type: na Period Type: duration X - DefinitionA unique 10-digit SEC-issued value to identify entities that have filed disclosures with the SEC. It is commonly abbreviated as CIK. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b-2 + Details Name: dei_EntityCentralIndexKey Namespace Prefix: dei_ Data Type: dei:centralIndexKeyItemType Balance Type: na Period Type: duration X - DefinitionIndicate number of shares or other units outstanding of each of registrant's classes of capital or common stock or other ownership interests, if and as stated on cover of related periodic report. Where multiple classes or units exist define each class/interest by adding class of stock items such as Common Class A [Member], Common Class B [Member] or Partnership Interest [Member] onto the Instrument [Domain] of the Entity Listings, Instrument. + ReferencesNo definition available. + Details Name: dei_EntityCommonStockSharesOutstanding Namespace Prefix: dei_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionIndicate 'Yes' or 'No' whether registrants (1) have filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that registrants were required to file such reports), and (2) have been subject to such filing requirements for the past 90 days. This information should be based on the registrant's current or most recent filing containing the related disclosure. + ReferencesNo definition available. + Details Name: dei_EntityCurrentReportingStatus Namespace Prefix: dei_ Data Type: dei:yesNoItemType Balance Type: na Period Type: duration X - DefinitionIndicate if registrant meets the emerging growth company criteria. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b-2 + Details Name: dei_EntityEmergingGrowthCompany Namespace Prefix: dei_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - DefinitionCommission file number. The field allows up to 17 characters. The prefix may contain 1-3 digits, the sequence number may contain 1-8 digits, the optional suffix may contain 1-4 characters, and the fields are separated with a hyphen. + ReferencesNo definition available. + Details Name: dei_EntityFileNumber Namespace Prefix: dei_ Data Type: dei:fileNumberItemType Balance Type: na Period Type: duration X - DefinitionIndicate whether the registrant is one of the following: Large Accelerated Filer, Accelerated Filer, Non-accelerated Filer. Definitions of these categories are stated in Rule 12b-2 of the Exchange Act. This information should be based on the registrant's current or most recent filing containing the related disclosure. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b-2 + Details Name: dei_EntityFilerCategory Namespace Prefix: dei_ Data Type: dei:filerCategoryItemType Balance Type: na Period Type: duration X - DefinitionTwo-character EDGAR code representing the state or country of incorporation. + ReferencesNo definition available. + Details Name: dei_EntityIncorporationStateCountryCode Namespace Prefix: dei_ Data Type: dei:edgarStateCountryItemType Balance Type: na Period Type: duration X - DefinitionBoolean flag that is true when the registrant has submitted electronically every Interactive Data File required to be submitted pursuant to Rule 405 of Regulation S-T during the preceding 12 months (or for such shorter period that the registrant was required to submit such files). + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Regulation S-T -Number 232 -Section 405 + Details Name: dei_EntityInteractiveDataCurrent Namespace Prefix: dei_ Data Type: dei:yesNoItemType Balance Type: na Period Type: duration X - DefinitionThe exact name of the entity filing the report as specified in its charter, which is required by forms filed with the SEC. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b-2 + Details Name: dei_EntityRegistrantName Namespace Prefix: dei_ Data Type: xbrli:normalizedStringItemType Balance Type: na Period Type: duration X - DefinitionBoolean flag that is true when the registrant is a shell company as defined in Rule 12b-2 of the Exchange Act. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b-2 + Details Name: dei_EntityShellCompany Namespace Prefix: dei_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - DefinitionIndicates that the company is a Smaller Reporting Company (SRC). + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b-2 + Details Name: dei_EntitySmallBusiness Namespace Prefix: dei_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - DefinitionThe Tax Identification Number (TIN), also known as an Employer Identification Number (EIN), is a unique 9-digit value assigned by the IRS. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b-2 + Details Name: dei_EntityTaxIdentificationNumber Namespace Prefix: dei_ Data Type: dei:employerIdItemType Balance Type: na Period Type: duration X - DefinitionLocal phone number for entity. + ReferencesNo definition available. + Details Name: dei_LocalPhoneNumber Namespace Prefix: dei_ Data Type: xbrli:normalizedStringItemType Balance Type: na Period Type: duration X - DefinitionTitle of a 12(b) registered security. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b + Details Name: dei_Security12bTitle Namespace Prefix: dei_ Data Type: dei:securityTitleItemType Balance Type: na Period Type: duration X - DefinitionName of the Exchange on which a security is registered. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection d1-1 + Details Name: dei_SecurityExchangeName Namespace Prefix: dei_ Data Type: dei:edgarExchangeCodeItemType Balance Type: na Period Type: duration X - DefinitionTrading symbol of an instrument as listed on an exchange. + ReferencesNo definition available. + Details Name: dei_TradingSymbol Namespace Prefix: dei_ Data Type: dei:tradingSymbolItemType Balance Type: na Period Type: duration XML 12 R2.htm IDEA: XBRL DOCUMENT v3.24.3 CONDENSED CONSOLIDATED BALANCE SHEETS (UNAUDITED) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Assets Â Â Fixed maturities, available-for-sale, at fair value (amortized cost of $2,806,886 and $2,542,862 as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, respectively) $ 2,708,286 $ 2,371,021 Cash and cash equivalents (including restricted cash of $88 and $1,338 as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, respectively) 133,319 96,689 Premiums receivable 78,454 76,456 Accrued investment income 21,634 19,785 Deferred policy acquisition costs, net 63,803 62,905 Software and equipment, net 27,251 30,252 Intangible assets and goodwill 3,634 3,634 Reinsurance recoverable 29,214 27,514 Prepaid federal income taxes 235,286 235,286 Other assets 19,244 16,965 Total assets 3,320,125 2,940,507 Liabilities Â Â Debt 414,694 397,595 Unearned premiums 71,592 92,295 Accounts payable and accrued expenses 110,968 86,189 Reserve for insurance claims and claim expenses 135,520 123,974 Deferred tax liability, net 380,879 301,573 Other liabilities [1] 11,286 12,877 Total liabilities 1,124,939 1,014,503 Commitments and contingencies Shareholders' equity Â Â Common stock - $0.01 par value; 87,901,225 shares issued and 79,320,863 shares outstanding as of SeptemberÂ 30, 2024 and 87,334,138 shares issued and 80,881,280 shares outstanding as of DecemberÂ 31, 2023 (250,000,000 shares authorized) 879 873 Additional paid-in capital 997,570 990,816 Treasury Stock, at cost: 8,580,362 and 6,452,858 common shares as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, respectively (218,364) (148,921) Accumulated other comprehensive loss, net of tax (81,991) (139,917) Retained earnings 1,497,092 1,223,153 Total shareholders' equity 2,195,186 1,926,004 Total liabilities and shareholders' equity $ 3,320,125 $ 2,940,507 [1] â€œReinsurance funds withheldâ€ has been reclassified as â€œOther liabilitiesâ€ in the prior period. X - DefinitionPrepaid Federal Income Taxes + ReferencesNo definition available. + Details Name: nmih_PrepaidFederalIncomeTaxes Namespace Prefix: nmih_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionSum of the carrying values as of the balance sheet date of obligations incurred through that date, including liabilities incurred and payable to vendors for goods and services received, taxes, interest, rent and utilities, compensation costs, payroll taxes and fringe benefits (other than pension and postretirement obligations), contractual rights and obligations, and statutory obligations. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(15)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(15)(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1 + Details Name: us-gaap_AccountsPayableAndAccruedLiabilitiesCurrentAndNoncurrent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionInterest, dividends, rents, ancillary and other revenues earned but not yet received by the entity on its investments. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(10)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(3)(a)(4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_AccruedInvestmentIncomeReceivable Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount, after tax, of accumulated increase (decrease) in equity from transaction and other event and circumstance from nonowner source. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 220 -SubTopic 10 -Section 45 -Paragraph 14A -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-14AReference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-11Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(2)(ii) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480016/944-40-65-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (h)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480016/944-40-65-2Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(30)(a)(4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(23)(a)(3)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 7: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 220 -SubTopic 10 -Section 45 -Paragraph 14 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-14 + Details Name: us-gaap_AccumulatedOtherComprehensiveIncomeLossNetOfTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of excess of issue price over par or stated value of stock and from other transaction involving stock or stockholder. Includes, but is not limited to, additional paid-in capital (APIC) for common and preferred stock. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481372/852-10-55-10Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(18)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(30)(a)(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_AdditionalPaidInCapital Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of asset recognized for present right to economic benefit. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 48 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482785/280-10-55-48Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 49 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482785/280-10-55-49Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 270 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -

Paragraph 1 -Subparagraph (i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482964/270-10-50-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (ee) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 5: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-22Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (bb) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481203/810-10-50-3Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 25 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481231/810-10-45-25Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481687/323-10-50-3Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI 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(SX 210.13-01(a)(4)(iii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 23: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards 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http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 28: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481404/852-10-50-7Reference 29: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 30 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-30Reference 30: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(11)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1 + Details Name: us-gaap_Assets Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_AssetsAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 103 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-103Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 100 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-100Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name 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Codification -Section 50 -Paragraph 2 -Subparagraph (aa) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 8: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481830/320-10-45-1Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(6)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479130/326-30-45-1 + Details Name: us-gaap_AvailableForSaleSecuritiesDebtSecurities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of cash and cash equivalents, and cash and cash equivalents restricted to withdrawal or usage. Excludes amount for disposal group and discontinued operations. Cash includes, but is not limited to, currency on hand, demand deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits. Cash equivalents include, but are not limited to, short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482913/230-10-50-8Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 24 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-24Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-4 + Details Name: us-gaap_CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalents Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionRepresents the caption on the face of the balance sheet to indicate that the entity has entered into (1) purchase or supply arrangements that will require expending a portion of its resources to meet the terms thereof, and (2) is exposed to potential losses or, less frequently, gains, arising from (a) possible claims against a company's resources due to future performance under contract terms, and (b) possible losses or likely gains from uncertainties that will ultimately be resolved when one or more future events that are deemed likely to occur do occur or fail to occur. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(17)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(25)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(19)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(15)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1 + Details Name: us-gaap_CommitmentsAndContingencies Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionValue of common shares held by shareholders. Excludes common shares repurchased and held as treasury shares. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(16)(a)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1 + Details Name: us-gaap_CommonStockValueOutstanding Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount, after deferred tax asset, of deferred tax liability attributable to taxable differences with jurisdictional netting. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(15)(b)(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482525/740-10-45-4Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482525/740-10-45-6 + Details Name: us-gaap_DeferredIncomeTaxLiabilitiesNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of deferred policy acquisition cost capitalized on contract remaining in force. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480016/944-40-65-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 2B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479432/944-30-50-2BReference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 944 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479401/944-30-55-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(7)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section 45 -Paragraph 1 -SubTopic 825 -Topic 944 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478219/944-825-45-1Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 2B -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479432/944-30-50-2B + Details Name: us-gaap_DeferredPolicyAcquisitionCosts Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount, after impairment and amortization, of goodwill, indefinite-lived, and finite-lived intangible assets. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 350 -SubTopic 10 -Name Accounting Standards Codification -Section S45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480265/350-10-S45-1 + Details Name: us-gaap_IntangibleAssetsNetIncludingGoodwill Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of liability recognized for present obligation requiring transfer or otherwise providing economic benefit to others. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(22)) -SubTopic 10 -Topic 210 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(20)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(24)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(19)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 5: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(25)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 6: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(26)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 7: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(23)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 8: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(21)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481203/810-10-50-3Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 25 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481231/810-10-45-25Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (bb) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481203/810-10-50-3Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481687/323-10-50-3Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28Reference 15: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479168/946-830-55-12Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(14)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1Reference 17: http://www.xbrl.org/2003/role/disclosureRef -

Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 18: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 23: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(B)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 26: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 27: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481404/852-10-50-7Reference 28: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481404/852-10-50-7Reference 29: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 30 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-30 + Details Name: us-gaap_Liabilities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_LiabilitiesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of liabilities and equity items, including the portion of equity attributable to noncontrolling interests, if any. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481372/852-10-55-10Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(25)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481687/323-10-50-3Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28Reference 6: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(23)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 7: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(32)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_LiabilitiesAndStockholdersEquity Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionThe amount needed to reflect the estimated ultimate cost of settling claims relating to insured events that have occurred on or before the balance sheet date, whether or not reported to the insurer at that date. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 55 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480046/944-40-55-7Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 55 -Paragraph 9E -Publisher FASB -URI https://asc.fasb.org/1943274/2147480046/944-40-55-9EReference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (cc) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480081/944-40-50-3Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(13)(a)(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1 + Details Name: us-gaap_LiabilityForClaimsAndClaimsAdjustmentExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of assets classified as other. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 49 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482785/280-10-55-49Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(10)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479168/946-830-55-12Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(10)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(17)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_OtherAssets Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of liabilities classified as other. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(15)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(15)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479168/946-830-55-12Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(12)(b)(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(12)(b)(3)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1Reference 6: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(12)(b)(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1Reference 7: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(17)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1 + Details Name: us-gaap_OtherLiabilities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionThe carrying amount as of the balance sheet date due the entity from (a) agents and insureds, (b) uncollected premiums and (c) others, net of the allowance for doubtful accounts. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(5)(a)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(5)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(5)(c)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1 + Details Name: us-gaap_PremiumsReceivableAtCarryingValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount after accumulated depreciation, depletion and amortization of physical assets used in the normal conduct of business to produce goods and services and not intended for resale. Examples include, but are not limited to, land, buildings, machinery and equipment, office equipment, and furniture and fixtures. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 1 -SubTopic 10 -Topic 360 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482099/360-10-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 7A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478964/842-20-50-7AReference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481372/852-10-55-10Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(8)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 360 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478451/942-360-50-1 + Details Name: us-gaap_PropertyPlantAndEquipmentNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount before valuation allowance recoverable under reinsurance contracts. Examples include, but are not limited to, settled and unsettled claims, incurred but not reported losses, loss adjustment expense, premium paid, policy benefits and policy reserves. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7A -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-7AReference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479838/944-20-50-5Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(6)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 310 -Name Accounting Standards Codification -Section 45 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org/1943274/2147477409/944-310-45-5Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 14 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-14 + Details Name: us-gaap_ReinsuranceRecoverablesGross Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of accumulated undistributed earnings (deficit). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(30)(a)(3)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481372/852-10-55-10Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(2)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480016/944-40-65-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (h)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480016/944-40-65-2Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480990/946-20-50-11Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(23)(a)(4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(17)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1Reference 8: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.3-04) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480008/505-10-S99-1 + Details Name: us-gaap_RetainedEarningsAccumulatedDeficit Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionCarrying value as of the balance sheet date, including the current and noncurrent portions, of collateralized debt obligations (with maturities initially due after one year or beyond the operating cycle, if longer). Such obligations include mortgage loans, chattel loans, and any other borrowings secured by assets of the borrower. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(22)) -SubTopic 10 -Topic 210 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(16)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(16)(a)(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1 + Details Name: us-gaap_SecuredDebt Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of equity (deficit) attributable to parent. Excludes temporary equity and equity attributable to noncontrolling interest. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(30)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(31)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 4: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481372/852-10-55-10Reference 5: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479168/946-830-55-12Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(19)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.6-05(4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-2Reference 8: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(4)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(6)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(7)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 11: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 12: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 323 -SubTopic 10 -Name Accounting

Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481687/323-10-50-3Reference 13: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28Reference 14: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SAB Topic 4.E) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480418/310-10-S99-2 + Details Name: us-gaap_StockholdersEquity Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_StockholdersEquityAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount allocated to previously issued common shares repurchased by the issuing entity and held in treasury. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(30)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 505 -SubTopic 30 -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481520/505-30-50-4Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 505 -SubTopic 30 -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481549/505-30-45-1 + Details Name: us-gaap_TreasuryStockCommonValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionCarrying amount of premiums written on insurance contracts that have not been earned as of the balance sheet date. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(13)(a)(2)) -SubTopic 210 -Topic 944 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1 + Details Name: us-gaap_UnearnedPremiums Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant XML 13 R3.htm IDEA: XBRL DOCUMENT v3.24.3 CONDENSED CONSOLIDATED BALANCE SHEETS (UNAUDITED) (Parenthetical) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Statement of Financial Position [Abstract] Â Â Debt securities, amortized cost $ 2,806,886 $ 2,542,862 Restricted cash $ 88 $ 1,338 Common stock, par value (in dollars per share) $ 0.01 $ 0.01 Common stock, issued (in shares) 87,901,225 87,334,138 Common stock, outstanding (in shares) 79,320,863 80,881,280 Common stock, authorized (in shares) 250,000,000 250,000,000 Treasury stock, common shares (in shares) 8,580,362 6,452,858 X - DefinitionAmortized cost of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479130/326-30-45-1 + Details Name: us-gaap_AvailableForSaleDebtSecuritiesAmortizedCostBasis Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFace amount or stated value per share of common stock. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_CommonStockParOrStatedValuePerShare Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: instant X - DefinitionThe maximum number of common shares permitted to be issued by an entity's charter and bylaws. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(16)(a)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1 + Details Name: us-gaap_CommonStockSharesAuthorized Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionTotal number of common shares of an entity that have been sold or granted to shareholders (includes common shares that were issued, repurchased and remain in the treasury). These shares represent capital invested by the firm's shareholders and owners, and may be all or only a portion of the number of shares authorized. Shares issued include shares outstanding and shares held in the treasury. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_CommonStockSharesIssued Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionNumber of shares of common stock outstanding. Common stock represent the ownership interest in a corporation. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2 -SubTopic 10 -Topic 505 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.6-05(4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-2Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(4)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(16)(a)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1Reference 6: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(7)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3 + Details Name: us-gaap_CommonStockSharesOutstanding Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionAmount of cash restricted as to withdrawal or usage. Cash includes, but is not limited to, currency on hand, demand deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482913/230-10-50-8Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(1)(a)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1 + Details Name: us-gaap_RestrictedCash Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_StatementOfFinancialPositionAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionNumber of previously issued common shares repurchased by the issuing entity and held in treasury. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 505 -SubTopic 30 -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481549/505-30-45-1 + Details Name: us-gaap_TreasuryStockCommonShares Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant XML 14 R4.htm IDEA: XBRL DOCUMENT v3.24.3 CONDENSED CONSOLIDATED STATEMENTS OF OPERATIONS AND COMPREHENSIVE INCOME (UNAUDITED) - USD ($) shares in Thousands, $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Revenues Â Â Â Â Net premiums earned $ 143,343 $ 130,089 $ 421,168 $ 377,828 Net investment income 22,474 17,853 62,598 49,265 Net realized investment losses (10) 0 (10) (33) Other revenues 285 217 711 563 Total revenues 166,092 148,159 484,467 427,623 Expenses Â Â Â Â Insurance claims and claim expenses 10,321 4,812 14,291 14,386 Underwriting and operating expenses 29,160 27,749 87,305 80,983 Service expenses 208 239 539 586 Interest expense 7,076 8,059 29,794 24,146 Total expenses 46,765 40,859 131,929 120,101 Income before income taxes 119,327 107,300 352,538 307,522 Income tax expense 26,517 23,345 78,599 68,825 Net income $ 92,810 $ 83,955 $ 273,939 $ 238,697 Earnings per share Â Â Â Â Basic (in dollars per share) $ 1.17 $ 1.02 $ 3.42 $ 2.88 Diluted (in dollars per share) $ 1.15 $ 1.00 $ 3.36 $ 2.83 Weighted average common shares outstanding Â Â Â Â Basic (in shares) 79,549 82,096 80,129 82,879 Diluted (in shares) 81,045 83,670 81,484 84,236 Comprehensive income: Â Â Â Â Net income $ 92,810 $ 83,955 $ 273,939 $ 238,697 Other comprehensive income (loss), net of tax: Â Â Â Â Unrealized gains (losses) in accumulated other comprehensive loss, net of tax expense (benefit) of $18,441 and $(6,980) for the three months ended SeptemberÂ 30, 2024 and 2023, and $15,300 and $(2,467) for the nine months ended SeptemberÂ 30, 2024 and 2023, respectively 69,372 (26,257) 57,918 (9,280) Reclassification adjustment for realized losses included in net income, net of tax benefit of $2 and $0 for the three months ended SeptemberÂ 30, 2024 and 2023, and $2 and $7 for the nine months ended SeptemberÂ 30, 2024 and 2023, respectively 8 0 8 26 Other comprehensive income (loss), net of tax 69,380 (26,257) 57,926 (9,254) Comprehensive income $ 162,190 $ 57,698 $ 331,865 $ 229,443 X - DefinitionEarnings Per Share, Basic And Diluted EPS + ReferencesNo definition available. + Details Name: nmih_EarningsPerShareBasicAndDilutedEPSAbstract Namespace Prefix: nmih_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount after tax of increase (decrease) in equity from transactions and other events and circumstances from net income and other comprehensive income, attributable to parent entity. Excludes changes in equity resulting from investments by owners and distributions to owners. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(24)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(26)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(22)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1AReference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1BReference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(20)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 7: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 220 -SubTopic 10 -Section 45 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-5 + Details Name: us-gaap_ComprehensiveIncomeNetOfTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_ComprehensiveIncomeNetOfTaxAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionTotal costs of sales and operating expenses for the period. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2 + Details Name: us-gaap_CostsAndExpenses Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_CostsAndExpensesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe amount of net income (loss) for the period per each share of common stock or unit outstanding during the reporting period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 52 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482635/260-10-55-52Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 323 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478666/740-323-65-2Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting 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been outstanding assuming the issuance of common shares or units for all dilutive potential common shares or units outstanding during the reporting period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 52 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482635/260-10-55-52Reference 3:

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https://asc.fasb.org/1943274/2147482689/260-10-45-7 + Details Name: us-gaap_EarningsPerShareDiluted Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: duration X - DefinitionAmount of realized and unrealized gain (loss) on investment. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(9)(a)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(7)(c)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 3: http://www.xbrl.org/2003/role/recommendedDisclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28 + Details Name: us-gaap_GainLossOnInvestments Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of income (loss) from continuing operations, including income (loss) from equity method investments, before deduction of income tax expense (benefit), and income (loss) attributable to noncontrolling interest. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-22Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 48 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482785/280-10-55-48Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 280 -SubTopic 10 -Name Accounting Standards 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210.5-03(10)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 12: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(15)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraordinaryItemsNoncontrollingInterest Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of current income tax expense (benefit) and deferred income tax expense (benefit) pertaining to continuing operations. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 270 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482964/270-10-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (ee) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482685/740-10-50-12Reference 4: http://www.xbrl.org/2003/role/exampleRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 231 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482663/740-10-55-231Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-9Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards 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https://asc.fasb.org/1943274/2147482810/280-10-50-22Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2 + Details Name: us-gaap_InterestExpenseNonoperating Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe portion of profit or loss for the period, net of income taxes, which is attributable to the parent. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Publisher FASB -URI 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https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481687/323-10-50-3Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482765/220-10-50-6Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-3Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-1Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480175/815-40-65-1Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-8Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-4Reference 17: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479168/946-830-55-10Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479105/946-220-45-7Reference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(18)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-07(9)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-1Reference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(1)(d)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 23: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 26: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 27: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 28: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 29: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(B)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 30: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 31: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 32: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-60BReference 33: http://www.xbrl.org/2003/role/disclosureRef -Topic 205 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483499/205-20-50-7Reference 34: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 35: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1AReference 36: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1BReference 37:

http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(22)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_NetIncomeLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount, after investment expense, of income earned from investments in securities and real estate. Includes, but is not limited to, real estate investment, policy loans, dividends, and interest. Excludes realized gain (loss) on investments. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479168/946-830-55-10Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(2)(d)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-07(4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section 45 -Paragraph 5 -SubTopic 220 -Topic 946 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479105/946-220-45-5 + Details Name: us-gaap_NetInvestmentIncome Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount after tax of other comprehensive income (loss) attributable to parent entity. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 19 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481231/810-10-45-19Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 20 -SubTopic 10 -Topic 810 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481231/810-10-45-20Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 1A -Subparagraph (c)(3) -SubTopic 10 -Topic 810 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481203/810-10-50-1AReference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1BReference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1A + Details Name: us-gaap_OtherComprehensiveIncomeLossNetOfTaxPortionAttributableToParent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_OtherComprehensiveIncomeLossNetOfTaxPortionAttributableToParentAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount after tax of reclassification adjustment from accumulated other comprehensive income for unrealized gain (loss) realized upon the sale of available-for-sale securities. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 15 -SubTopic 10 -Topic 220 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-15Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-11Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-9Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 17A -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-17A + Details Name: us-gaap_OtherComprehensiveIncomeLossReclassificationAdjustmentFromAOCIForSaleOfSecuritiesNetOfTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount, after tax and before adjustment, of unrealized holding gain (loss) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). Excludes unrealized gain (loss) on investment in debt security measured at amortized cost (held-to-maturity) from transfer to available-for-sale. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-9Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10A -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-10AReference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-11 + Details Name: us-gaap_OtherComprehensiveIncomeUnrealizedHoldingGainLossOnSecuritiesArisingDuringPeriodNetOfTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe total amount of other operating cost and expense items that are associated with the entity's normal revenue producing operation. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 48 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482785/280-10-55-48Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(3)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(7)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1 + Details Name: us-gaap_OtherCostAndExpenseOperating Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of revenue and income classified as other. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 6 -Subparagraph (SX 210.12-14(Column E)(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-6Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 6 -Subparagraph (SX 210.12-14(Column E)(Footnote 4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-6Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 6 -Subparagraph (SX 210.12-14(Column E)(Footnote 6)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-6Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-07(1)(c)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-1 + Details Name: us-gaap_OtherIncome Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of expense related to nonoperating activities, classified as other. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(9)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2 + Details Name: us-gaap_OtherNonoperatingExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount, after effects of policies assumed or ceded, of expense related to the provision for policy benefits and costs incurred. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1 + Details Name: us-gaap_PolicyholderBenefitsAndClaimsIncurredNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount, after premiums ceded to other entities and premiums assumed by the entity, of premiums earned. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 235 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.12-17(Column E)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477965/944-235-S99-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 605 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479032/944-605-50-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(13)(c)) -SubTopic 220 -Topic 942 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(1)) -SubTopic 220 -Topic 944 -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1 + Details Name: us-gaap_PremiumsEarnedNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of revenue recognized from goods sold, services rendered, insurance premiums, or other activities that constitute an earning process. Includes, but is not limited to, investment and interest income before deduction of interest expense when recognized as a component of revenue, and sales and trading gain (loss). + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 48 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482785/280-10-55-48Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 41 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-41Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 270 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482964/270-10-50-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (ee) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 5: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 6: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards 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Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(B)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 30 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-30Reference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 42 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-42Reference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-22Reference 23: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 40 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-40Reference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-22Reference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 235 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-05(b)(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477314/942-235-S99-1Reference 26: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2 + Details Name: us-gaap_Revenues Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_RevenuesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe average number of shares or units issued and outstanding that are used in calculating diluted EPS or earnings per unit (EPU), determined based on the timing of issuance of shares or units in the period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 16 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-16 + Details Name: us-gaap_WeightedAverageNumberOfDilutedSharesOutstanding Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionNumber of [basic] shares or units, after adjustment for contingently issuable shares or units and other shares or units not deemed outstanding, determined by relating the portion of time within a reporting period that common shares or units have been outstanding to the total time in that period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-10 + Details Name: us-gaap_WeightedAverageNumberOfSharesOutstandingBasic Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_WeightedAverageNumberOfSharesOutstandingDilutedDisclosureItemsAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 15 R5.htm IDEA: XBRL DOCUMENT v3.24.3 CONDENSED CONSOLIDATED STATEMENTS OF OPERATIONS AND COMPREHENSIVE INCOME (UNAUDITED) (Parenthetical) - USD ($) $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Income Statement [Abstract] Â Â Â Â Unrealized gains (losses) in accumulated other comprehensive loss , net of tax (expense) benefit $ 18,441 $ (6,980) $ 15,300 $ (2,467) Reclassification adjustment for realized losses included in net income, net of tax benefit $ 2 $ 0 $ 2 $ 7 X

- ReferencesNo definition available. + Details Name: us-gaap_IncomeStatementAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of tax expense (benefit) of reclassification adjustment from accumulated other comprehensive income for unrealized gain (loss) realized upon the sale of available-for-sale securities. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 12 -SubTopic 10 -Topic 220 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-12 + Details Name: us-gaap_OtherComprehensiveIncomeLossReclassificationAdjustmentFromAOCIForSaleOfSecuritiesTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount, before adjustment, of tax expense (benefit) for unrealized holding gain (loss) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). Excludes tax expense (benefit) for unrealized gain (loss) on investment in debt security measured at amortized cost (held-to-maturity) from transfer to available-for-sale. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 12 -SubTopic 10 -Topic 220 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-12Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10A -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-10A + Details Name: us-gaap_OtherComprehensiveIncomeUnrealizedHoldingGainLossOnSecuritiesArisingDuringPeriodTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration XML 16 R6.htm IDEA: XBRL DOCUMENT v3.24.3 CONDENSED CONSOLIDATED STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY (UNAUDITED) - USD ($) $ in Thousands Total Common Stock Additional Paid-in Capital Treasury Stock, At Cost Accumulated Other Comprehensive Loss Retained Earnings Beginning balance (in shares) at Dec. 31, 2022 Â 83,550,000 Â Â Â Â Beginning balance at Dec. 31, 2022 $ 1,613,727 $ 865 $ 972,717 $ (56,575) $ (204,323) $ 901,043 Increase (Decrease) in Stockholders' Equity [Roll Forward] Â Â Â Â Â Â Common stock: shares issued under stock plans, net of shares withheld for employee taxes (in shares) Â 396,000 Â Â Â Â Common stock: shares issued under stock plans, net of shares withheld for employee taxes (2,606) $ 4 (2,610) Â Â Â Repurchase of common stock (in shares) Â (666,000) Â Â Â Â Repurchase of common stock (14,862) Â Â (14,862) Â Â Share-based compensation expense 3,492 Â 3,492 Â Â Â Change in unrealized investment gains/losses, net of tax (benefit) expense 32,502 Â Â Â 32,502 Â Net income 74,458 Â Â Â Â 74,458 Ending balance (in shares) at Mar. 31, 2023 Â 83,280,000 Â Â Â Â Ending balance at Mar. 31, 2023 1,706,711 $ 869 973,599 (71,437) (171,821) 975,501 Beginning balance (in shares) at Dec. 31, 2022 Â 83,550,000 Â Â Â Â Beginning balance at Dec. 31, 2022 1,613,727 $ 865 972,717 (56,575) (204,323) 901,043 Increase (Decrease) in Stockholders' Equity [Roll Forward] Â Â Â Â Â Â Net income 238,697 Â Â Â Â Â Ending balance (in shares) at Sep. 30, 2023 Â 81,630,000 Â Â Â Â Ending balance at Sep. 30, 2023 1,790,961 $ 870 981,044 (117,116) (213,577) 1,139,740 Beginning balance (in shares) at Mar. 31, 2023 Â 83,280,000 Â Â Â Â Beginning balance at Mar. 31, 2023 1,706,711 $ 869 973,599 (71,437) (171,821) 975,501 Increase (Decrease) in Stockholders' Equity [Roll Forward] Â Â Â Â Â Â Common stock: shares issued under stock plans, net of shares withheld for employee taxes (in shares) Â 56,000 Â Â Â Â Common stock: shares issued under stock plans, net of shares withheld for employee taxes 21 $ 1 20 Â Â Â Repurchase of common stock (in shares) Â (1,046,000) Â Â Â Â Repurchase of common stock (26,238) Â Â (26,238) Â Â Share-based compensation expense 3,676 Â 3,676 Â Â Â Change in unrealized investment gains/losses, net of tax (benefit) expense (15,499) Â Â Â (15,499) Â Net income 80,284 Â Â Â Â 80,284 Ending balance (in shares) at Jun. 30, 2023 Â 82,290,000 Â Â Â Â Ending balance at Jun. 30, 2023 1,748,955 $ 870 977,295 (97,675) (187,320) 1,055,785 Increase (Decrease) in Stockholders' Equity [Roll Forward] Â Â Â Â Â Â Common stock: shares issued under stock plans, net of shares withheld for employee taxes (in shares) Â 15,000 Â Â Â Â Common stock: shares issued under stock plans, net of shares withheld for employee taxes 9 Â 9 Â Â Â Repurchase of common stock (in shares) Â (675,000) Â Â Â Â Repurchase of common stock (19,441) Â Â (19,441) Â Â Share-based compensation expense 3,740 Â 3,740 Â Â Â Change in unrealized investment gains/losses, net of tax (benefit) expense (26,257) Â Â Â (26,257) Â Net income 83,955 Â Â Â Â 83,955 Ending balance (in shares) at Sep. 30, 2023 Â 81,630,000 Â Â Â Â Ending balance at Sep. 30, 2023 $ 1,790,961 $ 870 981,044 (117,116) (213,577) 1,139,740 Beginning balance (in shares) at Dec. 31, 2023 80,881,280 80,881,000 Â Â Â Â Beginning balance at Dec. 31, 2023 $ 1,926,004 $ 873 990,816 (148,921) (139,917) 1,223,153 Increase (Decrease) in Stockholders' Equity [Roll Forward] Â Â Â Â Â Â Common stock: shares issued under stock plans, net of shares withheld for employee taxes (in shares) Â 505,000 Â Â Â Â Common stock: shares issued under stock plans, net of shares withheld for employee taxes (5,579) $ 5 (5,584) Â Â Â Repurchase of common stock (in shares) Â (840,000) Â Â Â Â Repurchase of common stock (25,306) Â Â (25,306) Â Â Share-based compensation expense 4,117 Â 4,117 Â Â Â Change in unrealized investment gains/losses, net of tax (benefit) expense (9,905) Â Â Â (9,905) Â Net income 89,050 Â Â Â Â 89,050 Ending balance (in shares) at Mar. 31, 2024 Â 80,546,000 Â Â Â Â Ending balance at Mar. 31, 2024 $ 1,978,381 $ 878 989,349 (174,227) (149,822) 1,312,203 Beginning balance (in shares) at Dec. 31, 2023 80,881,280 80,881,000 Â Â Â Â Beginning balance at Dec. 31, 2023 $ 1,926,004 $ 873 990,816 (148,921) (139,917) 1,223,153 Increase (Decrease) in Stockholders' Equity [Roll Forward] Â Â Â Â Â Â Net income $ 273,939 Â Â Â Â Â Ending balance (in shares) at Sep. 30, 2024 79,320,863 79,321,000 Â Â Â Â Ending balance at Sep. 30, 2024 $ 2,195,186 $ 879 997,570 (218,364) (81,991) 1,497,092 Beginning balance (in shares) at Mar. 31, 2024 Â 80,546,000 Â Â Â Â Beginning balance at Mar. 31, 2024 1,978,381 $ 878 989,349 (174,227) (149,822) 1,312,203 Increase (Decrease) in Stockholders' Equity [Roll Forward] Â Â Â Â Â Â Common stock: shares issued under stock plans, net of shares withheld for employee taxes (in shares) Â 62,000 Â Â Â Â Common stock: shares issued under stock plans, net of shares withheld for employee taxes (319) $ 1 (320) Â Â Â Repurchase of common stock (in shares) Â (844,000) Â Â Â Â Repurchase of common stock (27,096) Â Â (27,096) Â Â Share-based compensation expense 4,114 Â 4,114 Â Â Â Change in unrealized investment gains/losses, net of tax (benefit) expense (1,549) Â Â Â (1,549) Â Net income 92,079 Â Â Â Â 92,079 Ending balance (in shares) at Jun. 30, 2024 Â 79,764,000 Â Â Â Â Ending balance at Jun. 30, 2024 2,045,610 $ 879 993,143 (201,323) (151,371) 1,404,282 Increase (Decrease) in Stockholders' Equity [Roll Forward] Â Â Â Â Â Â Common stock: shares issued under stock plans, net of shares withheld for employee taxes (12) Â (12) Â Â Â Repurchase of common stock (in shares) Â (443,000) Â Â Â Â Repurchase of common stock (17,041) Â Â (17,041) Â Â Share-based compensation expense 4,439 Â 4,439 Â Â Â Change in unrealized investment gains/losses, net of tax (benefit) expense 69,380 Â Â Â Â 69,380 Â Net income $ 92,810 Â Â Â Â 92,810 Ending balance (in shares) at Sep. 30, 2024 79,320,863 79,321,000 Â Â Â Â Ending balance at Sep. 30, 2024 $ 2,195,186 $ 879 $ 997,570 $ (218,364) $ (81,991) $ 1,497,092 X - DefinitionStock Issued During Period, Shares, Employee Stock Purchase Plans, Net of Shares For Tax Withholdings + ReferencesNo definition available. + Details Name: nmih_StockIssuedDuringPeriodSharesEmployeeStockPurchasePlansNetofSharesForTaxWithholdings Namespace Prefix: nmih_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionStock Issued During Period, Value, Employee Stock Purchase Plan, Net of Tax Withholdings + ReferencesNo definition available. + Details Name: nmih_StockIssuedDuringPeriodValueEmployeeStockPurchasePlanNetofTaxWithholdings Namespace Prefix: nmih_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of increase to additional paid-in capital (APIC) for recognition of cost for award under share-based payment arrangement. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 35 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480483/718-10-35-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 718 -SubTopic 20 -Section 55 -Paragraph 13 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481089/718-20-55-13Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 718 -SubTopic 20 -Section 55 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481089/718-20-55-12 + Details Name: us-gaap_AdjustmentsToAdditionalPaidInCapitalSharebasedCompensationRequisiteServicePeriodRecognitionValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionNumber of shares of common stock outstanding. Common stock represent the ownership interest in a corporation. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2 -SubTopic 10 -Topic 505 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.6-05(4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-2Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(4)(b)) -Publisher FASB 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xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe portion of profit or loss for the period, net of income taxes, which is attributable to the parent. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-9Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 323 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478666/740-323-65-2Reference 5: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(20)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481687/323-10-50-3Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482765/220-10-50-6Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-3Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-1Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480175/815-40-65-1Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-8Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-4Reference 17: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479168/946-830-55-10Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479105/946-220-45-7Reference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(18)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-07(9)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-1Reference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(1)(d)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 23: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 26: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 27: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 28: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 29: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(B)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 30: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 31: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 32: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-60BReference 33: http://www.xbrl.org/2003/role/disclosureRef -Topic 205 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483499/205-20-50-7Reference 34: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 35: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1AReference 36: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1BReference 37: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(22)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_NetIncomeLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount, after tax and reclassification adjustment, of gain (loss) in value of unsold investment in debt security measured at fair value with change in fair value

recognized in other comprehensive income (available-for-sale), attributable to parent. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 19 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481231/810-10-45-19Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 20 -SubTopic 10 -Topic 810 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481231/810-10-45-20Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 1A -Subparagraph (c)(3) -SubTopic 10 -Topic 810 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481203/810-10-50-1A + Details Name: us-gaap_OtherComprehensiveIncomeAvailableforsaleSecuritiesAdjustmentNetOfTaxPortionAttributableToParent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionNumber of shares that have been repurchased and retired during the period. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2 -SubTopic 10 -Topic 505 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(28)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.3-04) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480008/505-10-S99-1 + Details Name: us-gaap_StockRepurchasedAndRetiredDuringPeriodShares Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionAmount of equity (deficit) attributable to parent. Excludes temporary equity and equity attributable to noncontrolling interest. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(30)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(31)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 4: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481372/852-10-55-10Reference 5: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479168/946-830-55-12Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(19)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.6-05(4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-2Reference 8: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(4)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(6)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(7)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 11: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 12: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481687/323-10-50-3Reference 13: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28Reference 14: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SAB Topic 4.E) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480418/310-10-S99-2 + Details Name: us-gaap_StockholdersEquity Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionEquity impact of the cost of common and preferred stock that were repurchased during the period. Recorded using the cost method. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2 -SubTopic 10 -Topic 505 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.3-04) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480008/505-10-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 505 -SubTopic 30 -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481549/505-30-45-1 + Details Name: us-gaap_TreasuryStockValueAcquiredCostMethod Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration XML 17 R7.htm IDEA: XBRL DOCUMENT v3.24.3 CONDENSED CONSOLIDATED STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY (UNAUDITED) (Parenthetical) - USD ($) shares in Thousands, $ in Thousands 3 Months Ended Sep. 30, 2024 Jun. 30, 2024 Mar. 31, 2024 Sep. 30, 2023 Jun. 30, 2023 Mar. 31, 2023 Change in unrealized investment gains/losses, tax expense (benefit) $ 18,443 $ (412) $ (2,729) $ (6,980) $ (4,120) $ 8,640 Common stock, par value (in dollars per share) $ 0.01 Â Â Â Â Â Common stock Â Â Â Â Â Â Common stock issued (in shares) 337 Â Â 15,430 Â Â Common stock, par value (in dollars per share) $ 0.01 Â Â $ 0.01 Â Â X - DefinitionFace amount or stated value per share of common stock. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_CommonStockParOrStatedValuePerShare Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: instant X - DefinitionAmount, after adjustment, of tax expense (benefit) for unrealized gain (loss) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale) and tax expense (benefit) for unrealized gain (loss) on investment in debt security measured at amortized cost (held-to-maturity) from transfer to available-for-sale. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10A -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-10AReference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10A -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-10AReference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-12 + Details Name: us-gaap_OtherComprehensiveIncomeLossAvailableForSaleSecuritiesTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionNumber, after forfeiture, of shares or units issued under share-based payment arrangement. Excludes shares or units issued under employee stock ownership plan (ESOP). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2 -SubTopic 10 -Topic 505 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(28)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.3-04) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480008/505-10-S99-1 + Details Name: us-gaap_StockIssuedDuringPeriodSharesShareBasedCompensation Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_StatementEquityComponentsAxis=us-gaap_CommonStockMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 18 R8.htm IDEA: XBRL DOCUMENT v3.24.3 CONDENSED CONSOLIDATED STATEMENTS OF CASH FLOWS (UNAUDITED) - USD ($) $ in Thousands 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Cash flows from operating activities Â Â Net income $ 273,939 $ 238,697 Adjustments to reconcile net income to net cash provided by operating activities: Â Â Net realized investment loss 10 33 Depreciation and amortization 8,970 8,516 Net accretion of discount on investment securities (229) (55) Loss on extinguishment of debt 6,966 0 Amortization of debt discount and debt issuance costs 1,630 1,460 Deferred income taxes 64,005 65,764 Share-based compensation expense 12,670 10,908 Changes in operating assets and liabilities: Â Â Premiums receivable (1,998) (3,701) Accrued investment income (1,849) (3,828) Deferred policy acquisition costs, net (898) (3,631) Reinsurance recoverable (1,700) (4,369) Other assets (1,619) (1,092) Unearned premiums (20,703) (24,824) Reserve for insurance claims and claim expenses 11,546 16,242 Reinsurance balances, net (601) (432) Accounts payable and accrued expenses 7,644 12,878 Net cash provided by operating activities 357,783 312,566 Cash flows from investing activities Â Â Purchase of short-term investments (142,414) (152,716) Purchase of fixed-maturity investments, available-for-sale (355,894) (352,469) Proceeds from maturities of short-term investments 83,700 289,920 Proceeds from maturities and redemptions of fixed-maturity investments, available-for-sale 166,960 105,256 Additions to software and equipment (5,508) (7,899) Net cash used in investing activities (253,156) (117,908) Cash flows from financing activities Â Â Proceeds from issuance of common stock related to employee equity plans 4,281 2,872 Taxes paid related to net share settlement of equity awards (10,191) (5,448) Proceeds from senior unsecured notes 419,705 0 Repayments of senior secured notes (405,080) 0 Payments of debt issuance costs (7,785) 0 Repurchases of common stock (68,927) (60,045) Net cash used in financing activities (67,997) (62,621) Net increase in cash, cash equivalents and restricted cash 36,630 132,037 Cash, cash equivalents and restricted cash, beginning of period 96,689 44,426 Cash, cash equivalents and restricted cash, end of period 133,319 176,463 Supplemental disclosures of cash flow information Â Â Interest paid 0 14,750 Income taxes paid $ 9,387 $ 21 X - DefinitionIncrease (Decrease) in Reinsurance Assets and Liabilities + ReferencesNo definition available. + Details Name: nmih_IncreaseDecreaseinReinsuranceAssetsandLiabilities Namespace Prefix: nmih_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe sum of the periodic adjustments of the differences between securities' face values and purchase prices that are charged against earnings. This is called accretion if the security was purchased at a discount and amortization if it was purchased at premium. As a noncash item, this element is an adjustment to net income when calculating cash provided by or used in operations using the indirect method. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28 + Details Name: us-gaap_AccretionAmortizationOfDiscountsAndPremiumsInvestments Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_AdjustmentsToReconcileNetIncomeLossToCashProvidedByUsedInOperatingActivitiesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of amortization expense attributable to debt discount (premium) and debt issuance costs. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69E -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69EReference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69F -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69FReference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1F -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1FReference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482925/835-30-45-3 + Details Name: us-gaap_AmortizationOfFinancingCostsAndDiscounts Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of cash and cash equivalents, and cash and cash equivalents restricted to withdrawal or usage. Excludes amount for disposal group and discontinued operations. Cash includes, but is not limited to, currency on hand, demand deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits. Cash equivalents include, but are not limited to, short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482913/230-10-50-8Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 24 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-24Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-4 + Details Name: us-gaap_CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalents Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of increase (decrease) in cash, cash equivalents, and cash and cash equivalents restricted to withdrawal or usage; including effect from exchange rate change. Cash includes, but is not limited to, currency on hand, demand deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits. Cash equivalents include, but are not limited to, short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 24 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-24Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 1 -SubTopic 230 -Topic 830 -Publisher FASB -URI https://asc.fasb.org/1943274/2147477401/830-230-45-1 + Details Name: us-gaap_CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalentsPeriodIncreaseDecreaseIncludingExchangeRateEffect Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of realized gain (loss) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-9 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleRealizedGainLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of deferred income tax expense (benefit) and income tax credits. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28 + Details Name: us-gaap_DeferredIncomeTaxesAndTaxCredits Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe aggregate net amount of depreciation, amortization, and accretion recognized during an accounting period. As a noncash item, the net amount is added back to net income when calculating cash provided by or used in operations using the indirect method. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (b) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28 + Details Name: us-gaap_DepreciationAmortizationAndAccretionNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionDifference between the fair value of payments made and the carrying amount of debt which is extinguished prior to maturity. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (b) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 470 -SubTopic 50 -Section 40 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481303/470-50-40-2Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 470 -SubTopic 50 -Section 40 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481303/470-50-40-4 + Details Name: us-

gaap_GainsLossesOnExtinguishmentOfDebt Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount, after refund, of cash paid to foreign, federal, state, and local jurisdictions as income tax. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2A -Publisher FASB -URI https://asc.fasb.org/1943274/2147482913/230-10-50-2AReference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 23 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482685/740-10-50-23Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482685/740-10-50-22Reference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482913/230-10-50-2 + Details Name: us-gaap_IncomeTaxesPaidNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe increase (decrease) during the reporting period in the amounts payable to vendors for goods and services received and the amount of obligations and expenses incurred but not paid. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28 + Details Name: us-gaap_IncreaseDecreaseInAccountsPayableAndAccruedLiabilities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe increase (decrease) during the reporting period in investment income that has been earned but not yet received in cash. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28 + Details Name: us-gaap_IncreaseDecreaseInAccruedInvestmentIncomeReceivable Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe increase (decrease) during the reporting period in the balance sheet value of capitalized sales costs that are associated with acquiring a new insurance customers. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28 + Details Name: us-gaap_IncreaseDecreaseInDeferredPolicyAcquisitionCosts Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of increase (decrease) in liability to reflect the estimated ultimate cost of settling claims relating to insured events that have occurred on or before the balance sheet date, whether or not reported to the insurer at that date. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28 + Details Name: us-gaap_IncreaseDecreaseInLiabilityForClaimsAndClaimsAdjustmentExpenseReserve Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_IncreaseDecreaseInOtherOperatingAssetsAndLiabilitiesNetAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe change in the premium receivable balance on the balance sheet. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28 + Details Name: us-gaap_IncreaseDecreaseInPremiumsReceivable Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of increase (decrease) in prepaid expenses, and assets classified as other. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28 + Details Name: us-gaap_IncreaseDecreaseInPrepaidDeferredExpenseAndOtherAssets Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe increase (decrease) during the reporting period in the amount of benefits the ceding insurer expects to recover on insurance policies ceded to other insurance entities as of the balance sheet date for all guaranteed benefit types. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28 + Details Name: us-gaap_IncreaseDecreaseInReinsuranceRecoverable Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of increase (decrease) unearned premiums written. Excludes portion of unearned premiums amortized into income. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28 + Details Name: us-gaap_IncreaseDecreaseInUnearnedPremiums Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of cash paid for interest, excluding capitalized interest, classified as operating activity. Includes, but is not limited to, payment to settle zero-coupon bond for accreted interest of debt discount and debt instrument with insignificant coupon interest rate in relation to effective interest rate of borrowing attributable to accreted interest of debt discount. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 17 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-17Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 25 -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-25Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482913/230-10-50-2 + Details Name: us-gaap_InterestPaidNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of cash inflow (outflow) from financing activities, including discontinued operations. Financing activity cash flows include obtaining resources from owners and providing them with a return on, and a return of, their investment; borrowing money and repaying amounts borrowed, or settling the obligation; and obtaining and paying for other resources obtained from creditors on long-term credit. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 24 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-24 + Details Name: us-gaap_NetCashProvidedByUsedInFinancingActivities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_NetCashProvidedByUsedInFinancingActivitiesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of cash inflow (outflow) from investing activities, including discontinued operations. Investing activity cash flows include making and collecting loans and acquiring and disposing of debt or equity instruments and property, plant, and equipment and other productive assets. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 24 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-24 + Details Name: us-gaap_NetCashProvidedByUsedInInvestingActivities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_NetCashProvidedByUsedInInvestingActivitiesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of cash inflow (outflow) from operating activities, including discontinued operations. Operating activity cash flows include transactions, adjustments, and changes in value not defined as investing or financing activities. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 24 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-24Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 25 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-25 + Details Name: us-gaap_NetCashProvidedByUsedInOperatingActivities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_NetCashProvidedByUsedInOperatingActivitiesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe portion of profit or loss for the period, net of income taxes, which is attributable to the parent. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-9Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 323 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478666/740-323-65-2Reference 5: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(20)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481687/323-10-50-3Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482765/220-10-50-6Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-3Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-1Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting 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https://asc.fasb.org/1943274/2147479134/946-220-S99-1Reference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(1)(d)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 23: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 26: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 27: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 28: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 29: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(B)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 30: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 31: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 32: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-60BReference 33: http://www.xbrl.org/2003/role/disclosureRef -Topic 205 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483499/205-20-50-7Reference 34: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 35: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1AReference 36: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1BReference 37: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(22)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_NetIncomeLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe cash outflow to reacquire common stock during the period. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 15 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-15 + Details Name: us-gaap_PaymentsForRepurchaseOfCommonStock Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe cash outflow paid to third parties in connection with debt origination, which will be amortized over the remaining maturity period of the associated long-term debt. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 15 -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-15 + Details Name: us-gaap_PaymentsOfDebtIssuanceCosts Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of cash outflow to satisfy grantee's tax withholding obligation for award under share-based payment arrangement. + ReferencesReference 1:

http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 15 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-15 + Details Name: us-gaap_PaymentsRelatedToTaxWithholdingForShareBasedCompensation Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of cash outflow to acquire investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481830/320-10-45-11Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 13 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-13Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-11 + Details Name: us-gaap_PaymentsToAcquireAvailableForSaleSecuritiesDebt Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe cash outflow associated with the acquisition of long-lived, physical assets that are used in the normal conduct of business to produce goods and services and not intended for resale; includes cash outflows to pay for construction of self-constructed assets. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 13 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-13 + Details Name: us-gaap_PaymentsToAcquirePropertyPlantAndEquipment Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe cash outflow for securities or other assets acquired, which qualify for treatment as an investing activity and are to be liquidated, if necessary, within the current operating cycle. Includes cash flows from securities classified as trading securities that were acquired for reasons other than sale in the short-term. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 13 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-13 + Details Name: us-gaap_PaymentsToAcquireShortTermInvestments Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe cash inflow from a borrowing with the highest claim on the assets of the entity in case of bankruptcy or liquidation (with maturities initially due after one year or beyond the operating cycle, if longer). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 14 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-14 + Details Name: us-gaap_ProceedsFromIssuanceOfSeniorLongTermDebt Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of cash inflow from issuance of shares under share-based payment arrangement. Includes, but is not limited to, option exercised. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 14 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-14Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2A -Subparagraph (a) -SubTopic 10 -Topic 718 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2A + Details Name: us-gaap_ProceedsFromIssuanceOfSharesUnderIncentiveAndShareBasedCompensationPlansIncludingStockOptions Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of cash inflow from sale, maturity, prepayment and call of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481830/320-10-45-11Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-11Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 12 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-12 + Details Name: us-gaap_ProceedsFromSaleAndMaturityOfAvailableForSaleSecurities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe cash inflow from sales of all investments, including securities and other assets, having ready marketability and intended by management to be liquidated, if necessary, within the current operating cycle. Includes cash flows from securities classified as trading securities that were acquired for reasons other than sale in the short-term. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-12 + Details Name: us-gaap_ProceedsFromSaleOfShortTermInvestments Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe cash outflow for a long-term debt where the holder has highest claim on the entity's asset in case of bankruptcy or liquidation during the period. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 15 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-15 + Details Name: us-gaap_RepaymentsOfSeniorDebt Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of noncash expense for share-based payment arrangement. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28 + Details Name: us-gaap_ShareBasedCompensation Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_SupplementalCashFlowInformationAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 19 R9.htm IDEA: XBRL DOCUMENT v3.24.3 Organization, Basis of Presentation and Summary of Accounting Principles 9 Months Ended Sep. 30, 2024 Organization, Consolidation and Presentation of Financial Statements [Abstract] Â Organization, Basis of Presentation and Summary of Accounting Principles Organization, Basis of Presentation and Summary of Accounting PrinciplesNMI Holdings, Inc. (NMIH) is a Delaware corporation, incorporated in May 2011 to provide private mortgage guaranty insurance (which we refer to as mortgage insurance or MI) through its wholly-owned insurance subsidiaries, National Mortgage Insurance Corporation (NMIC) and National Mortgage Reinsurance Inc One (Re One). Our common stock is listed on the Nasdaq exchange under the ticker symbol â€œNMIH.â€NMIC, our primary insurance subsidiary, issued its first mortgage insurance policy in April 2013. NMIC is licensed to write mortgage insurance in all 50 states and the District of Columbia (D.C.). Re One historically provided reinsurance coverage to NMIC in accordance with certain statutory risk retention requirements. Such requirements have been repealed and the reinsurance coverage provided by Re One to NMIC has been commuted. Re One remains a wholly-owned, licensed insurance subsidiary; however, it does not currently have active insurance exposures. In August 2015, NMIH capitalized a wholly-owned subsidiary, NMI Services, Inc. (NMIS), through which we offer outsourced loan review services to mortgage loan originators. We operate as a single segment for the purposes of assessing performance and making operating decisions.Basis of PresentationThe accompanying unaudited condensed consolidated financial statements, which include the results of NMIH and its wholly-owned subsidiaries, have been prepared in accordance with the instructions to Form 10-Q as prescribed by the SEC for interim reporting and include other information and disclosures required by accounting principles generally accepted in the U.S. (GAAP). Our accounts are maintained in U.S. dollars. These statements should be read in conjunction with our consolidated financial statements and notes thereto for the year ended DecemberÂ 31, 2023, included in our 2023 10-K. All intercompany transactions have been eliminated. Certain reclassifications to previously reported financial information have been made to conform to our current period presentation. The preparation of financial statements in accordance with GAAP requires management to make estimates and assumptions that affect reported amounts of assets and liabilities, as well as disclosure of contingent assets and liabilities as of the balance sheet date. Estimates also affect the reported amounts of income and expenses for the reporting period. Actual results could differ from those estimates. In the opinion of management, these unaudited condensed consolidated financial statements include all adjustments (including normal recurring adjustments) that are necessary to present a fair statement of financial position, results of operations and cash flows for the periods presented. The results of operations for the interim period may not be indicative of the results that may be expected for the full year ending DecemberÂ 31, 2024.Significant Accounting PrinciplesThere have been no changes to our significant accounting principles as described in Item 8, â€œFinancial Statements and Supplementary Data - Notes to Consolidated Financial Statements - Note 2 - Summary of Accounting Principlesâ€ of our 2023 10-K.Recent Accounting Pronouncements â€“ Not Yet AdoptedIn November 2023, the FASB issued ASU 2023-07, Segment Reporting (Topic 280). The update expands annual and interim disclosure requirements for reportable segments, primarily through enhanced disclosures about significant segment expenses. The standard will take effect for all public business entities, including those that have only a single reportable segment for fiscal years beginning after December 15, 2023, and interim periods beginning after December 31, 2024. We are currently evaluating the impact the adoption of this ASU will have and will include enhanced disclosures in our fiscal year-end 2024 annual consolidated financial statements, as applicable.In December 2023, the FASB issued ASU 2023-09, Income Taxes (Topic 740). The update enhances the disclosure requirements related to tax rate reconciliations and income taxes paid. The standard will take effect for public business entities for fiscal years beginning after December 15, 2024. Early adoption is permitted. We are currently evaluating the impact the adoption of this ASU will have, if any, on our consolidated financial statements. X - DefinitionThe entire disclosure for the business description and basis of presentation concepts. Business description describes the nature and type of organization including but not limited to organizational structure as may be applicable to holding companies, parent and subsidiary relationships, business divisions, business units, business segments, affiliates and information about significant ownership of the reporting entity. Basis of presentation describes the underlying basis used to prepare the financial statements (for example, US Generally Accepted Accounting Principles, Other Comprehensive Basis of Accounting, IFRS). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 235 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/235/tableOfContentReference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 275 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/275/tableOfContentReference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 205 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/205/tableOfContent + Details Name: us-gaap_BusinessDescriptionAndBasisOfPresentationTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_OrganizationConsolidationAndPresentationOfFinancialStatementsAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 20 R10.htm IDEA: XBRL DOCUMENT v3.24.3 Investments 9 Months Ended Sep. 30, 2024 Investments, Debt and Equity Securities [Abstract] Â Investments InvestmentsWe hold all investments on an available-for-sale basis at fair value on our condensed consolidated balance sheets and evaluate each position quarterly for impairment. We recognize an impairment on a security through the statement of operations if (i) we intend to sell the impaired security; or (ii) it is more likely than not that we will be required to sell the impaired security prior to recovery of its amortized cost basis. If a sale is intended or likely to be required, we recognize an impairment loss equivalent to the difference of the amortized cost basis of the security and its fair value through the condensed consolidated statements of operations and comprehensive income as a â€œNet Realized Investment Loss.â€ In the event of an impairment of a security that we intend to and have the ability to hold to maturity, we evaluate the drivers of the impairment to determine the portion that is credit related and the portion that is non-credit related. The portion of impairment loss that is attributed to credit related factors is recognized through the statement of operations as a provision for credit loss and the portion that is attributed to non-credit related factors is recognized in other comprehensive income, net of taxes. Fair Values and Gross Unrealized Gains and Losses on InvestmentsAmortizedCostGross UnrealizedFairValueGainsLossesAs of September 30, 2024(In Thousands)U.S. Treasury securities and obligations of U.S. government agencies$123,868Â $4,047Â (310)127,605Â Municipal debt securities675,239Â 3,984Â (39,752)639,471Â Corporate debt securities1,876,170Â 21,268Â (85,841)1,811,597Â Asset-backed securities47,240Â â€”Â (2,066)45,174Â Total bonds2,722,517Â 29,299Â (127,969)2,623,847Â Short-term investments84,369Â 73Â (3)84,439Â Total investments$2,806,886Â $29,372Â $(127,972)$2,708,286Â AmortizedCostGross UnrealizedFairValueGainsLossesAs of December 31, 2023(In Thousands)U.S. Treasury securities and obligations of U.S. government agencies$164,278Â $3,374Â $(1,264)$166,388Â Municipal debt securities678,339Â 1,253Â (58,462)621,130Â Corporate debt securities1,624,187Â 7,868Â (120,576)1,511,479Â Asset-backed securities52,242Â 1Â (4,032)48,211Â Total bonds2,519,046Â 12,496Â (184,334)2,347,208Â Short-term investments23,816Â 2Â (5)23,813Â Total investments$2,542,862Â $12,498Â $(184,339)$2,371,021Â We did not own any mortgage-backed securities in our asset-backed securities portfolio at SeptemberÂ 30, 2024 or DecemberÂ 31, 2023. We periodically recognize unsettled trade receivables or payables in connection with our investing activity. Unsettled trade receivables represent funds due but not yet received for the sale or maturity of investments at period end. Unsettled trade payables represent funds due but not yet paid for investments purchased at period end. â€œAccounts Payable and Accrued Expensesâ€ on our condensed consolidated balance sheets included $16.2Â million of unsettled trade payables related to the purchase of certain investment securities at SeptemberÂ 30, 2024. No unsettled trade receivables were outstanding at SeptemberÂ 30, 2024. No unsettled trade receivables or payables were outstanding at DecemberÂ 31, 2023.The following table presents a breakdown of the fair value of our corporate debt securities by issuer industry group as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023: September 30, 2024December 31, 2023Financial38Â %35Â %Consumer26Â 26Â Utilities12Â 13Â Industrial9Â 9Â Technology8Â 8Â Communications7Â 9Â Total100Â %100Â %As of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, approximately $5.4Â million and $5.3Â million, respectively, of our cash and investments were held in the form of U.S. Treasury securities on deposit with various state insurance departments to satisfy regulatory requirements.Scheduled MaturitiesThe amortized cost and fair value of available-for-sale securities as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, by contractual maturity, are shown below. Expected maturities will differ from contractual maturities because issuers may have the right to call or prepay obligations with or without call or prepayment penalties. Because most asset-backed securities provide for periodic payments throughout their lives, they are listed below in a separate category.As of September 30, 2024AmortizedCostFairValue(In Thousands)Due in one year or less$257,186Â $255,510Â Due after one through five years1,498,388Â 1,452,426Â Due after five through ten years968,671Â 918,468Â Due after ten years35,401Â 36,708Â Asset-backed securities47,240Â 45,174Â Total investments$2,806,886Â $2,708,286Â As of December 31, 2023AmortizedCostFairValue(In Thousands)Due in one year or less$191,375Â $189,729Â Due after one through five years1,237,192Â 1,162,259Â Due after five through ten years1,050,989Â 959,633Â Due after ten years11,064Â 11,189Â Asset-backed securities52,242Â 48,211Â Total investments$2,542,862Â $2,371,021Â Aging of Unrealized LossesAs of SeptemberÂ 30, 2024, the investment portfolio had gross unrealized losses of $128.0Â million, of which $127.5Â million were associated with securities that had been in an unrealized loss position for a period of twelve months or longer. As of DecemberÂ 31, 2023, the investment portfolio had gross unrealized losses of $184.3Â million, of which $183.1Â million were associated with securities that had been in an unrealized loss position for a period of twelve months or longer. For those securities in an unrealized loss position, the length of time the securities were in such a position is as follows:Less Than Twelve MonthsTwelve Months or GreaterTotal# of SecuritiesFair ValueUnrealized Losses# of SecuritiesFair ValueUnrealized Losses# of SecuritiesFair ValueUnrealized LossesAs of September 30, 2024($ In Thousands)U.S. Treasury securities and obligations of U.S. government agencies2Â $231Â $(4)10Â $18,978Â $(306)12Â $19,209Â $(310)Municipal debt securities3Â 4,428Â (335)221Â 484,805Â (39,417)224Â 489,233Â (39,752)Corporate debt securities9Â 43,949Â (171)228Â 1,076,814Â (85,670)237Â 1,120,763Â (85,841)Asset-backed securitiesâ€”Â â€”Â â€”Â 21Â 44,701Â (2,066)21Â 44,701Â (2,066)Short-term investments2Â 21,146Â (3)â€”Â â€”Â â€”Â 2Â 21,146Â (3)Total 16Â $69,754Â $(513)480Â $1,625,298Â $(127,459)496Â $1,695,052Â $(127,972)Less Than Twelve MonthsTwelve Months or GreaterTotal# of SecuritiesFair ValueUnrealized Losses# of SecuritiesFair ValueUnrealized Losses# of SecuritiesFair ValueUnrealized LossesAs of December 31, 2023($ In Thousands)U.S. Treasury securities and obligations of U.S. government agencies8Â $5,022Â $(62)17Â $72,003Â $(1,202)25Â $77,025Â $(1,264)Municipal debt securities14Â 56,280Â (502)217Â 467,098Â (57,960)231Â 523,378Â (58,462)Corporate debt securities13Â 56,039Â (705)266Â 1,150,662Â (119,871)279Â 1,206,701Â (120,576)Asset-backed securitiesâ€”Â â€”Â â€”Â 23Â 47,426Â (4,032)23Â 47,426Â (4,032)Short-term investments1Â 9,925Â (5)â€”Â â€”Â â€”Â 1Â 9,925Â (5)Total36Â $127,266Â $(1,274)523Â $1,737,189Â $(183,065)559Â $1,864,455Â $(184,339)Allowance for Credit LossesAs of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, we did not recognize an allowance for credit loss for any security in the investment portfolio and we did not record any provision for credit loss for investment securities during the three or nine months ended SeptemberÂ 30, 2024 or 2023.We evaluated the securities in an unrealized loss position as of SeptemberÂ 30, 2024, assessing their credit ratings as well as any adverse conditions specifically related to the security. Based upon our assessment of the amount and timing of cash flows to be collected over the remaining

life of each instrument, we believe the unrealized losses as of SeptemberÂ 30, 2024 are not indicative of the ultimate collectability of the current amortized cost of the securities. Rather, the unrealized losses on securities held as of SeptemberÂ 30, 2024 were primarily driven by fluctuations in interest rates, and to a lesser extent, movements in credit spreads following the purchase of those securities. Net Investment IncomeThe following table presents the components of net investment income:For the three months ended September 30,For the nine months ended September 30,20242023202420232(In Thousands)Investment income (1)$22,772Â $18,037Â $63,423Â $49,802Â Investment expenses(298)(184)(825)(537)Net investment income$22,474Â $17,853Â $62,598Â $49,265Â (1)Â Â Â Â Includes interest income recognized on cash and cash equivalents of $1.3 million and $4.2Â million during the three and nine months ended SeptemberÂ 30, 2024, respectively, and $0.8 million and $1.4 million during the three and nine months ended SeptemberÂ 30, 2023, respectively.The following table presents the components of net realized investment losses:For the three months ended September 30,For the nine months ended September 30,20242023202420232(In Thousands)Gross realized investment gains$â€”Â $â€”Â $â€”Â $â€”Â Gross realized investment losses(10)â€”Â (10)(33)Net realized investment losses(10)â€”Â (10)(33) X - ReferencesNo definition available. + Details Name: us-gaap_InvestmentsDebtAndEquitySecuritiesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for investments in certain debt and equity securities. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 940 -SubTopic 320 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/940-320/tableOfContentReference 2: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1403 -Paragraph b -Publisher SECReference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/320/tableOfContentReference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 10 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-10Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6B -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6BReference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6B -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6BReference 7: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/942-320/tableOfContent + Details Name: us-gaap_InvestmentsInDebtAndMarketableEquitySecuritiesAndCertainTradingAssetsDisclosureTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 21 R11.htm IDEA: XBRL DOCUMENT v3.24.3 Fair Value of Financial Instruments 9 Months Ended Sep. 30, 2024 Fair Value Disclosures [Abstract] Â Fair Value of Financial Instruments Fair Value of Financial InstrumentsThe following describes the valuation techniques used by us to determine the fair value of our financial instruments:We established a fair value hierarchy by prioritizing the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under this standard are described below:Level 1 - Fair value measurements based on quoted prices in active markets that we have the ability to access for identical assets or liabilities. Market price data generally is obtained from exchange or dealer markets. We do not adjust the quoted price for such instruments.Level 2 - Fair value measurements based on inputs other than quoted prices included in Level 1 that are observable for the asset or liability, either directly or indirectly. Level 2 inputs include quoted prices for similar assets and liabilities in active markets, quoted prices for identical or similar assets or liabilities in markets that are not active, and inputs other than quoted prices that are observable for the asset or liability, such as interest rates and yield curves that are observable at commonly quoted intervals.Level 3 - Fair value measurements based on valuation techniques that use significant inputs that are unobservable. Both observable and unobservable inputs may be used to determine the fair values of positions classified in Level 3. The circumstances for using these measurements include those in which there is little, if any, market activity for the asset or liability. Therefore, we must make certain assumptions, which require significant management judgment or estimation about the inputs a hypothetical market participant would use to value that asset or liability.In certain cases, the inputs used to measure fair value may fall into different levels of the fair value hierarchy. In such cases, the level in the fair value hierarchy is determined based on the lowest level input that is significant to the fair value measurement in its entirety.Assets Classified as Level 1 and Level 2To determine the fair value of securities available-for-sale in Level 1 and Level 2 of the fair value hierarchy, independent pricing sources have been utilized. One price is provided per security based on observable market data. To ensure securities are appropriately classified in the fair value hierarchy, we review the pricing techniques and methodologies of the independent pricing sources and believe that their policies adequately consider market activity, either based on specific transactions for the issue valued or based on modeling of securities with similar credit quality, duration, yield and structure that were recently traded. A variety of inputs are utilized by the independent pricing sources including benchmark yields, reported trades, non-binding broker/dealer quotes, issuer spreads, two sided markets, benchmark securities, bids, offers and reference data including data published in market research publications. Inputs may be weighted differently for any security, and not all inputs are used for each security evaluation. Market indicators, industry and economic events are also considered. This information is evaluated using a multidimensional pricing model. Quality controls are performed by the independent pricing sources throughout this process, which include reviewing tolerance reports, trading information and data changes, and directional moves compared to market moves. This model combines all inputs to arrive at a value assigned to each security. We have not made any adjustments to the prices obtained from the independent pricing sources.The following tables present the level within the fair value hierarchy at which our financial instruments were measured:Fair Value Measurements UsingQuoted Prices inActive Markets forIdentical Assets(Level 1)Significant OtherObservable Inputs(Level 2)SignificantUnobservableInputs(Level 3)Fair ValueAs of September 30, 2024(In Thousands)U.S. Treasury securities and obligations of U.S. government agencies$127,605Â $â€”Â $â€”Â $127,605Â Municipal debt securitiesâ€”Â 639,471Â â€”Â 639,471Â Corporate debt securitiesâ€”Â 1,811,597Â â€”Â 1,811,597Â Asset-backed securitiesâ€”Â 45,174Â â€”Â 45,174Â Cash, cash equivalents and short-term investments217,758Â â€”Â â€”Â 217,758Â Total assets$345,363Â $2,496,242Â $â€”Â $2,841,605Â Fair Value Measurements UsingQuoted Prices inActive Markets forIdentical Assets(Level 1)Significant OtherObservable Inputs(Level 2)SignificantUnobservableInputs(Level 3)Fair ValueAs of December 31, 2023(In Thousands)U.S. Treasury securities and obligations of U.S. government agencies$166,388Â $â€”Â $â€”Â $166,388Â Municipal debt securitiesâ€”Â 621,130Â â€”Â 621,130Â Corporate debt securitiesâ€”Â 1,511,479Â â€”Â 1,511,479Â Asset-backed securitiesâ€”Â 48,211Â â€”Â 48,211Â Cash, cash equivalents and short-term investments120,502Â â€”Â â€”Â 120,502Â Total assets$286,890Â $2,180,820Â $â€”Â $2,467,710Â There were no transfers between Level 2 and Level 3 of the fair value hierarchy during the nine months ended SeptemberÂ 30, 2024 or the year ended DecemberÂ 31, 2023. Financial Instruments Not Measured at Fair ValueOn May 21, 2024, we issued $425Â million aggregate principal amount of senior unsecured notes that mature on August 15, 2029 (the 2024 Notes). Proceeds from the 2024 Notes offering were primarily used to repay our then outstanding $400Â million senior secured notes (the 2020 Notes). At SeptemberÂ 30, 2024, the 2024 Notes were carried at a cost of $414.7Â million, net of unamortized debt issuance costs and an original issue discount totaling $10.3Â million, and had a fair value of $437.9Â million as assessed under our Level 2 hierarchy. At DecemberÂ 31, 2023, the 2020 Notes were carried at a cost of $397.6Â million, net of unamortized debt issuance costs of $2.4Â million, and had a fair value of $401.9Â million. X - ReferencesNo definition available. + Details Name: us-gaap_FairValueDisclosuresAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for the fair value of financial instruments (as defined), including financial assets and financial liabilities (collectively, as defined), and the measurements of those instruments as well as disclosures related to the fair value of non-financial assets and liabilities. Such disclosures about the financial instruments, assets, and liabilities would include: (1) the fair value of the required items together with their carrying amounts (as appropriate); (2) for items for which it is not practicable to estimate fair value, disclosure would include: (a) information pertinent to estimating fair value (including, carrying amount, effective interest rate, and maturity, and (b) the reasons why it is not practicable to estimate fair value; (3) significant concentrations of credit risk including: (a) information about the activity, region, or economic characteristics identifying a concentration, (b) the maximum amount of loss the entity is exposed to based on the gross fair value of the related item, (c) policy for requiring collateral or other security and information as to accessing such collateral or security, and (d) the nature and brief description of such collateral or security; (4) quantitative information about market risks and how such risks are managed; (5) for items measured on both a recurring and nonrecurring basis information regarding the inputs used to develop the fair value measurement; and (6) for items presented in the financial statement for which fair value measurement is elected: (a) information necessary to understand the reasons for the election, (b) discussion of the effect of fair value changes on earnings, (c) a description of [similar groups] items for which the election is made and the relation thereof to the balance sheet, the aggregate carrying value of items included in the balance sheet that are not eligible for the election; (7) all other required (as defined) and desired information. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 107 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-107Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 100 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-100Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6AReference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2E -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2EReference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6A -Subparagraph (h) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6AReference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6A -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6AReference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6A -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6AReference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6A -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6AReference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (h) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 940 -SubTopic 820 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478119/940-820-50-1 + Details Name: us-gaap_FairValueDisclosuresTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 22 R12.htm IDEA: XBRL DOCUMENT v3.24.3 Debt 9 Months Ended Sep. 30, 2024 Debt Disclosure [Abstract] Â Debt Debt Senior Unsecured NotesAt SeptemberÂ 30, 2024, we had $425 million aggregate principal amount of senior unsecured notes outstanding. The 2024 Notes were issued pursuant to an indenture dated May 21, 2024 and bear interest at a rate of 6.00%, payable semi-annually on February 15 and August 15. Proceeds from the 2024 Notes offering were primarily used to repay the $400 million aggregate principal amount outstanding and associated amounts due on the redemption of the 2020 Notes. Remaining proceeds are available for general corporate purposes. The 2024 Notes mature on August 15, 2029. We may elect to redeem the 2024 Notes in whole or in part at any time prior to July 15, 2029 at a price equal to the greater of (1) the aggregate principal balance outstanding plus the present value of all future interest payments due through July 15, 2029, and (2) the aggregate principal balance due plus any accrued and unpaid interest. We may elect to redeem the 2024 Notes in whole or in part at any time on or after July 15, 2029 at a price equal to 100% of the aggregate principal amount of the 2024 Notes to be redeemed plus accrued and unpaid interest thereon.In connection with the 2024 Notes offering, we recorded capitalized debt issuance costs and an original issue discount of $10.9Â million. Such amounts will be amortized over the contractual life of the 2024 Notes using the effective interest method. The effective interest rate on the 2024 Notes is 6.583%. At SeptemberÂ 30, 2024, $10.3Â million of unamortized debt issuance costs and original issue discounts remained. At DecemberÂ 31, 2023, $2.4Â million of unamortized debt issuance costs remained related to the 2020 Notes.During the nine months ended SeptemberÂ 30, 2024, we recorded a $6.8Â million loss related to the redemption of the 2020 Notes in â€œInterest Expenseâ€ on our condensed consolidated statements of operations and comprehensive income.At SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, $9.2 million and $2.5Â million, respectively, of accrued and unpaid interest was included in â€œAccounts Payable and Accrued Expensesâ€ on our condensed consolidated balance sheets.Â Â Â Â Revolving Credit FacilityOn April 29, 2024, we entered into a new $250Â million five-year unsecured revolving credit facility (the 2024 Revolving Credit Facility) to replace our then outstanding $250Â million four-year secured revolving credit facility (the 2021 Revolving Credit Facility). The 2024 Revolving Credit Facility matures on May 21, 2029. Borrowings under the 2024 Revolving Credit Facility may be used for general corporate purposes, including to support growth, new business production and operations, and accrue interest at a variable rate equal to, at our discretion, (i) a Base Rate (as defined in the 2024 Revolving Credit Facility) subject to a floor of 1.00% per annum plus a margin of 0.375% to 1.875% per annum, or (ii) the Adjusted Term Secured Overnight Financing Rate (SOFR) (as defined in the 2024 Revolving Credit Facility) plus a margin of 1.375% to 2.875% per annum, with the margin in each of (i) or (ii) based on our applicable corporate credit rating at the time. As of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, no amounts were drawn under the 2024 or 2021 Revolving Credit Facilities, respectively.Under the 2024 Revolving Credit Facility, we are required to pay a quarterly commitment fee on the average daily undrawn amount of 0.175% to 0.525%, based on the applicable corporate credit rating at the time. As of SeptemberÂ 30, 2024, the applicable commitment fee was 0.225%. For the three and nine months ended SeptemberÂ 30, 2024, we recorded $0.1 million and $0.4Â million, respectively, of commitment fees in interest expense.We incurred debt issuance costs of $2.1Â million in connection with the 2024 Revolving Credit Facility and had $0.6Â million of unamortized debt issuance costs associated with the 2021 Revolving Credit Facility remaining at the time of its replacement. Combined unamortized debt issuance costs are amortized through interest expense on a straight-line basis over the contractual life of the 2024 Revolving Credit Facility. At SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, unamortized deferred debt issuance costs of $2.5 million and $0.8Â million, respectively, were recorded in â€œOther Assetsâ€ on our condensed consolidated balance sheets.Under the 2024 Revolving Credit Facility we are subject to certain covenants, including a maximum debt-to-total capitalization ratio of 35%, a minimum consolidated net worth requirement (as defined therein), and a requirement to maintain compliance with the financial standards prescribed by the PMIERs (subject to any GSE approved waivers). We were in compliance with all covenants at SeptemberÂ 30, 2024. X - ReferencesNo definition available. + Details Name: us-gaap_DebtDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for information about short-term and long-term debt arrangements, which includes amounts of borrowings under each line of credit, note payable, commercial paper issue, bonds indenture, debenture issue, own-share lending arrangements and any other contractual agreement to repay funds, and about the underlying arrangements, rationale for a classification as long-term, including repayment terms, interest rates, collateral provided, restrictions on use of assets and activities, whether or not in compliance with debt covenants, and other matters important to users of the financial statements, such as the effects of refinancing and noncompliance with debt covenants. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481544/470-10-50-6Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481544/470-10-50-6Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 405 -SubTopic 40 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477092/405-40-50-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 405 -SubTopic 40 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477092/405-40-50-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 405 -SubTopic 40 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477092/405-40-50-1Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 405 -SubTopic 40 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477092/405-40-50-1Reference 7:

http://www.xbrl.org/2003/role/disclosureRef -Topic 405 -SubTopic 40 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477092/405-40-50-1Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (h) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(c)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 10: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 470 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/470/tableOfContentReference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482925/835-30-45-2Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1C -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1CReference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1C -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1CReference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1C -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1CReference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1E -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1EReference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1I -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1IReference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1I -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1IReference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1I -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1I + Details Name: us-gaap_DebtDisclosureTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 23 R13.htm IDEA: XBRL DOCUMENT v3.24.3 Reinsurance 9 Months Ended Sep. 30, 2024 Reinsurance Disclosures [Abstract] Â Reinsurance ReinsuranceWe enter into third-party reinsurance transactions to actively manage our risk, ensure compliance with PMIERs, state regulatory and other applicable capital requirements, (respectively, as defined therein), and support the growth of our business. The Wisconsin Office of the Commissioner of Insurance (Wisconsin OCI) has approved and the GSEs have indicated their non-objection to all such transactions (subject to certain conditions and ongoing review).The effect of our reinsurance agreements on premiums written and earned is as follows:For the three months ended September 30,For the nine months ended September 30,202420232024202 3(In Thousands)Net premiums writtenDirect$170,541Â $157,956Â $499,931Â $458,880Â Ceded (1)(33,860)(34,688)(99,191)(105,492)Net premiums written$136,681Â $123,268Â $400,740Â $353,388Â Net premiums earnedDirect$177,283Â $164,813Â $520,634Â $483,705Â Ceded (1)(33,940)(34,724)(99,466)(105,877)Net premiums earned$143,343Â $130,089Â $421,168Â $377,828Â (1)Â Â Â Â Net of profit commission.Excess-of-loss ReinsuranceInsurance-Linked NotesNMIC is a party to reinsurance agreements with Oaktown Re V Ltd., Oaktown Re VI Ltd., and Oaktown Re VII Ltd. (special purpose reinsurance entities collectively referred to as the Oaktown Re Vehicles) effective October 29, 2020, April 27, 2021, and October 26, 2021, respectively. Each agreement provides NMIC with aggregate excess-of-loss reinsurance coverage on a defined portfolio of mortgage insurance policies. Under each agreement, NMIC retains a first layer of aggregate loss exposure on covered policies and the respective Oaktown Re Vehicle then provides second layer loss protection up to a defined reinsurance coverage amount. NMIC then retains losses in excess of the respective reinsurance coverage amounts. NMIC makes risk premium payments to the Oaktown Re Vehicles for the applicable outstanding reinsurance coverage amount and pays an additional amount for anticipated operating expenses (capped at $250 thousand per year). NMIC ceded aggregate premiums to the Oaktown Re Vehicles of $4.3 million and $16.1Â million during the three and nine months ended SeptemberÂ 30, 2024, respectively, and $6.9 million and $24.8 million during the three and nine months ended SeptemberÂ 30, 2023, respectively.NMIC applies claims paid on covered policies against its first layer aggregate retained loss exposure under each excess-of-loss agreement. NMIC did not cede any incurred losses on covered policies to the Oaktown Re Vehicles during the three and nine months ended SeptemberÂ 30, 2024 and 2023, as the aggregate first layer risk retention for each applicable agreement was not exhausted during such periods. Under the terms of each excess-of-loss reinsurance agreement, the Oaktown Re Vehicles are required to fully collateralize their outstanding reinsurance coverage amount to NMIC with funds deposited into segregated reinsurance trusts. Such trust funds are required to be invested in short-term U.S. Treasury money market funds at all times. Each Oaktown Re Vehicle financed its respective collateral requirement through the issuance of mortgage insurance-linked notes to unaffiliated investors. Such insurance-linked notes mature ten-years (in the case of the notes issued by Oaktown Re V Ltd.) and 12.5 years (in the case of the notes issued by Oaktown Re VI Ltd. and Oaktown Re VII Ltd.) from the inception date of their associated reinsurance agreement. We refer to NMICâ€™s reinsurance agreements with and the insurance-linked note issuances by Oaktown Re Vehicles individually as the 2020-2 ILN Transaction, 2021-1 ILN Transaction, and 2021-2 ILN Transaction, and collectively as the ILN Transactions.The respective reinsurance coverage amounts provided by the Oaktown Re Vehicles decrease (over a ten-year period in the case of Oaktown Re V Ltd. and 12.5-year period in the case of Oaktown Re VI Ltd. and Oaktown Re VII Ltd.) as the underlying insured mortgages are amortized or repaid, and/or the mortgage insurance coverage is canceled. As the reinsurance coverage decreases, a prescribed amount of collateral held in trust by the Oaktown Re Vehicles is distributed to ILN Transaction noteholders as amortization of the outstanding insurance-linked note principal balances. The outstanding reinsurance coverage amounts stop amortizing, and the distribution of collateral assets to ILN Transaction noteholders and amortization of insurance-linked note principal is suspended if certain credit enhancement or delinquency thresholds, as defined in each agreement, are triggered (each, a Lock-Out Event).NMIC holds optional termination rights under each ILN Transaction, including, among others, an optional call feature which provides NMIC the discretion to terminate the transaction on or after a prescribed date, and a clean-up call if the outstanding reinsurance coverage amount amortizes to 10% or less of the reinsurance coverage amount at inception or if NMIC reasonably determines that changes to GSE or rating agency asset requirements would cause a material and adverse effect on the capital treatment afforded to NMIC under a given agreement. In addition, there are certain events that trigger mandatory termination of an agreement, including NMIC's failure to pay premiums or consent to reductions in a trust account to make principal payments to noteholders, among others.Effective July 25, 2024, NMIC exercised its optional call to terminate a reinsurance agreement with and the associated insurance-linked notes issued by Oaktown Re III Ltd. In connection with the termination, NMICâ€™s excess of loss reinsurance agreement with Oaktown Re III Ltd. was commuted and the insurance-linked notes issued by Oaktown Re III Ltd. were redeemed in full with a distribution of remaining collateral assets.The following table presents the inception date, covered production period, initial and current reinsurance coverage amount, and initial and current first layer retained aggregate loss under each outstanding ILN Transaction. Current amounts are presented as of SeptemberÂ 30, 2024.($ values in thousands)Inception DateCovered ProductionInitial Reinsurance Coverage Current Reinsurance CoverageInitial First Layer Retained LossCurrent First Layer Retained Loss (1)2020-2 ILN TransactionOctober 29, 20204/1/2020 â€“ 9/30/2020 (2) $242,351Â $28,149Â $121,777Â $120,990Â 2021-1 ILN Transaction April 27, 202110/1/2020 â€“ 3/31/2021 (3)367,238Â 163,033Â 163,708Â 163,217Â 2021-2 ILN TransactionOctober 26, 20214/1/2021 â€“ 9/30/2021 (4)363,596Â 256,166Â 146,229Â 145,312Â (1)Â Â Â Â NMIC applies claims paid on covered policies against its first layer aggregate retained loss exposure and cedes reserves for incurred claims and claim expenses to each applicable ILN Transaction and recognizes a reinsurance recoverable if such incurred claims and claim expenses exceed its current first layer retained loss. (2)Â Â Â Â Approximately 1% of the production covered by the 2020-2 ILN Transaction has coverage reporting dates between July 1, 2019 and March 31, 2020.(3)Â Â Â Â Approximately 1% of the production covered by the 2021-1 ILN Transaction has coverage reporting dates between July 1, 2019 and September 30, 2020.(4)Â Â Â Â Approximately 2% of the production covered by the 2021-2 ILN Transaction has coverage reporting dates between July 1, 2019 and March 31, 2021.Under the terms of our ILN Transactions, we are required to maintain a certain level of restricted funds in premium deposit accounts with Bank of New York Mellon until the respective notes have been redeemed in full. â€œCash and Cash Equivalentsâ€ on our condensed consolidated balance sheets includes restricted amounts of $0.1 million and $1.3 million as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, respectively. The restricted balances required under these transactions will decline over time as the outstanding principal balance of the respective insurance-linked notes are amortized.Traditional Reinsurance NMIC is party to six excess-of-loss reinsurance agreements with broad panels of third-party reinsurers â€“ the 2022-1 XOL Transaction, effective April 1, 2022, the 2022-2 XOL Transaction, effective July 1, 2022, the 2022-3 XOL Transaction, effective October 1, 2022, the 2023-1 XOL Transaction, effective January 1, 2023, the 2023-2 XOL Transaction, effective July 1, 2023, and the 2024 XOL Transaction, effective January 1, 2024 â€“ which we refer to collectively as the XOL Transactions. Each XOL Transaction provides NMIC with aggregate excess-of-loss reinsurance coverage on a defined portfolio of mortgage insurance policies. Under each agreement, NMIC retains a first layer of aggregate loss exposure on covered policies and the reinsurers then provide second layer loss protection up to a defined reinsurance coverage amount. The reinsurance coverage amount of each XOL Transaction is set to approximate the PMIERs minimum required assets of its reference pool and decreases from its peak over a ten-year period in the event the PMIERs minimum required assets of the pool declines. NMIC retains losses in excess of the outstanding reinsurance coverage amount.Under the terms of the XOL Transactions, NMIC makes risk premium payments to its third-party reinsurance providers for the outstanding reinsurance coverage amount and ceded aggregate premiums of $9.8 million and $28.4 million during the three and nine months ended SeptemberÂ 30, 2024, respectively, and $8.0Â million and $22.9Â million during the three and nine months ended SeptemberÂ 30, 2023, respectively. NMIC applies claims paid on covered policies against its first layer aggregate retained loss exposure under each agreement. NMIC did not cede any incurred losses on covered policies under the XOL Transactions during the three and nine months ended SeptemberÂ 30, 2024 and 2023, as the aggregate first layer risk retention for each agreement was not exhausted during such periods.NMIC holds optional termination rights which provide it the discretion to terminate each XOL Transaction on or after a specified date. NMIC may also elect to terminate the XOL Transactions at any point if the outstanding reinsurance coverage amount amortizes to 10% or less of the reinsurance coverage amount provided at inception, or if it determines that it will no longer be able to take full PMIERs asset credit for the coverage. Additionally, under the terms of the treaties, NMIC may selectively terminate its engagement with individual reinsurers under certain circumstances. Such selective termination rights arise when, among other reasons, a reinsurer experiences a deterioration in its capital position below a prescribed threshold, and/or a reinsurer breaches (and fails to cure) its collateral posting obligation.Each of the third-party reinsurance providers that is party to the XOL Transactions has an insurer financial strength rating of A- or better by S&P Global Ratings (S&P), A.M. Best Company Inc. (A.M. Best) or both. The following table presents the inception date, covered production period, initial and current reinsurance coverage amount, and initial and current first layer retained aggregate loss under each outstanding XOL Transaction. Current amounts are presented as of SeptemberÂ 30, 2024.($ values in thousands)Inception DateCovered ProductionInitial Reinsurance Coverage Current Reinsurance CoverageInitial First Layer Retained Loss Current First Layer Retained Loss (1) 2022-1 XOL TransactionApril 1, 202210/1/2021 â€“ 3/31/2022 (2)$289,741Â $208,904Â $133,366Â $132,545Â 2022-2 XOL TransactionJuly 1, 20224/1/2022 â€“ 6/30/2022 (3)154,306Â 129,230Â 78,906Â 78,073Â 2022-3 XOL TransactionOctober 1, 20227/1/2022 â€“ 9/30/202296,779Â 84,988Â 106,265Â 105,817Â 2023-1 XOL TransactionJanuary 1, 202310/1/2022 â€“ 6/30/202389,864Â 87,819Â 146,513Â 146,146Â 2023-2 XOL TransactionJuly 1, 20237/1/2023 â€“ 12/31/2023100,777Â 100,777Â 136,875Â 136,875Â 2024 XOL Transaction (4)January 1, 20241/1/2024 â€“ 12/31/2024132,685Â 132,685Â 235,279Â 235,279Â (1)Â Â Â Â NMIC applies claims paid on covered policies against its first layer aggregate retained loss exposure and cedes reserves for incurred claims and claim expenses to each applicable XOL Transaction and recognizes a reinsurance recoverable if such incurred claims and claim expenses exceed its current first layer retained loss.(2)Â Â Â Â Approximately 1% of the production covered by the 2022-1 XOL Transaction has coverage reporting dates between October 21, 2019 and September 30, 2021. (3)Â Â Â Â Approximately 1% of the production covered by the 2022-2 XOL Transaction has coverage reporting dates between January 4, 2021 and March 31, 2022.(4)Â Â Â Â The initial reinsurance coverage, current reinsurance coverage, initial first layer retained loss and current first layer retained loss for the 2024 XOL Transaction will increase as incremental covered production is ceded under the transaction through December 31, 2024.Quota Share ReinsuranceNMIC is party to eight quota share reinsurance treaties â€“ the 2016 QSR Transaction, effective September 1, 2016 and as modified April 1, 2019, the 2018 QSR Transaction, effective January 1, 2018, the 2020 QSR Transaction, effective April 1, 2020 and as amended January 1, 2024, the 2021 QSR Transaction, effective January 1, 2021, the 2022 QSR Transaction, effective October 1, 2021, the 2022 Seasoned QSR Transaction, effective July 1, 2022, the 2023 QSR Transaction, effective January 1, 2023 and the 2024 QSR Transaction, effective January 1, 2024 â€“ which we refer to collectively as the QSR Transactions. Under each of the QSR Transactions, NMIC cedes a proportional share of its risk on eligible policies to panels of third-party reinsurance providers. Each of the third-party reinsurance providers that is party to the QSR Transactions has an insurer financial strength rating of A- or better by S&P, A.M. Best or both.Under the terms of the 2016 QSR Transaction, NMIC cedes premiums written related to 20.5% of the risk on eligible primary policies written for all periods through December 31, 2017 and 100% of the risk under our pool agreement with Fannie Mae. The 2016 QSR Transaction is scheduled to terminate on December 31, 2027, except with respect to the ceded pool risk, which expired on August 31, 2023. NMIC has the option, based on certain conditions and subject to a termination fee, to terminate the agreement as of December 31, 2020, or at the end of any calendar quarter thereafter, which could result in NMIC recapturing the related risk.Under the terms of the 2018 QSR Transaction, NMIC cedes premiums earned related toÂ 25%Â of the risk on eligible policies written in 2018 andÂ 20%Â of the risk on eligible policies written in 2019. The 2018 QSR Transaction is scheduled to terminate on December 31, 2029. NMIC has the option, based on certain conditions and subject to a termination fee, to terminate the agreement as of December 31, 2022, or at the end of any calendar quarter thereafter, which could result in NMIC recapturing the related risk.Under the terms of the 2020 QSR Transaction, NMIC cedes premiums earned related to 21% of the risk on eligible policies written between April 1, 2020 and December 31, 2020. The 2020 QSR Transaction is scheduled to terminate on December 31, 2030. NMIC has the option, based on certain conditions and subject to a termination fee, to terminate the agreement as of December 31, 2025, or at the end of any calendar quarter thereafter, which could result in NMIC recapturing the related risk.Under the terms of the 2021 QSR Transaction, NMIC cedes premiums earned related to 22.5% of the risk on eligible policies written from January 1, 2021 to October 30, 2021. The 2021 QSR Transaction is scheduled to terminate on December 31, 2031. NMIC has the option, based on certain conditions and subject to a termination fee, to terminate the agreement as of December 31, 2024, or at the end of any calendar quarter thereafter, which could result in NMIC recapturing the related risk. Under the terms of the 2022 QSR Transaction, NMIC cedes premiums earned related to 20% of the risk on eligible policies written primarily between October 30, 2021 and December 31, 2022. The 2022 QSR Transaction is scheduled to terminate on December 31, 2032. NMIC has the option, based on certain conditions and subject to a termination fee, to terminate the agreement as of December 31, 2024 or semi-annually thereafter, which could result in NMIC recapturing the related risk.Under the terms of the 2022 Seasoned QSR Transaction, NMIC cedes premiums earned related to 95% of the net risk on eligible policies primarily for a seasoned pool of mortgage insurance policies that had previously been covered under the retired Oaktown Re Ltd. and Oaktown Re IV Ltd. reinsurance transactions, after the consideration of coverage provided by other QSR Transactions. The 2022 Seasoned QSR Transaction is scheduled to terminate on June 30, 2032. NMIC has the option, based on certain conditions, to terminate the agreement as of June 30, 2025 or quarterly thereafter through December 31, 2027 with the payment of a termination fee, and as of March 31, 2028 or quarterly thereafter without the payment of a termination fee. Such termination could result in NMIC recapturing the related risk.Under the terms of the 2023 QSR Transaction, NMIC cedes premiums earned related to 20% of the risk on eligible policies written in 2023. The 2023 QSR Transaction is scheduled to terminate on December 31, 2033. NMIC has the option, based on certain conditions and subject to a termination fee, to terminate the agreement as of December 31, 2025 or semi-annually thereafter, which could result in NMIC recapturing the related risk. Under the terms of the 2024 QSR Transaction, NMIC cedes premiums earned related toÂ 20%Â of the risk on eligible policies written in 2024. The 2024 QSR Transaction is scheduled to terminate on December 31, 2034. NMIC has the option, based on certain conditions and subject to a termination fee, to terminate the agreement as of December 31, 2027, or at the end of any

calendar quarter thereafter, which could result in NMIC recapturing the related risk.NMIC may terminate any or all of the QSR Transactions without penalty if, due to a change in PMIERs requirements, it is no longer able to take full PMIERs asset credit for the risk-in-force (RIF) ceded under the respective agreements. Additionally, under the terms of the QSR Transactions, NMIC may elect to selectively terminate its engagement with individual reinsurers on a run-off basis (i.e., reinsurers continue providing coverage on all risk ceded prior to the termination date, with no new cessions going forward) or cut-off basis (i.e., the reinsurance arrangement is completely terminated with NMIC recapturing all previously ceded risk) under certain circumstances.Â Such selective termination rights arise when, among other reasons, a reinsurer experiences a deterioration in its capital position below a prescribed threshold and/or a reinsurer breaches (and fails to cure) its collateral posting obligations under the relevant agreement.The following table shows amounts related to the QSR Transactions:As of and for the three months endedAs of and for the nine months endedSeptember 30, 2024September 30, 2023September 30, 2024September 30, 2023(In Thousands)Ceded risk-in-force$12,968,039Â $12,753,261Â $12,968,039Â $12,753,261Â Ceded premiums earned(41,761)(42,015)(124,585)(126,113)Ceded claims and claim expenses2,449Â 2,221Â 2,970Â 4,989Â Ceding commission earned10,152Â 9,808Â 30,666Â 29,650Â Profit commission21,883Â 22,184Â 69,641Â 67,949Â Ceded premiums written under the 2016 QSR Transaction are recorded as prepaid reinsurance premiums in â€œOther Assetsâ€ on our consolidated balance sheets and amortized to ceded premiums earned in a manner consistent with the recognition of revenue on direct premiums. Under all other QSR Transactions, premiums are ceded on an earned basis as defined in the agreement. NMIC receives a 20% ceding commission for premiums ceded under the QSR Transactions, except with respect to the 2022 Seasoned QSR Transaction under which it receives a 35% ceding commission and the 2020 QSR Transaction under which it receives a 36% ceding commission. NMIC also receives a profit commission under each of the QSR Transactions, provided that the loss ratios on loans covered under the 2016, 2018, 2020, 2021, 2022, 2022 Seasoned, 2023 and 2024 QSR Transactions, generally remain below 60%, 61%, 50%, 57.5%, 62%, 55%, 62% and 56%, respectively, as measured annually. Ceded claims and claim expenses under each of the QSR Transactions reduce the respective profit commission received by NMIC on a dollar-for-dollar basis. In accordance with the terms of the 2016 QSR Transaction, rather than making a cash payment or transferring investments for ceded premiums written, NMIC established a funds withheld liability, which also includes amounts due to NMIC for ceding and profit commissions. Any loss recoveries and any potential profit commission to NMIC are realized from this account until exhausted. NMICâ€™s reinsurance recoverable balance is further supported by trust accounts established and maintained by each reinsurer in accordance with the PMIERs funding requirements for risk ceded to non-affiliates. The reinsurance recoverable on loss reserves related to the 2016 QSR Transaction was $1.2Â million and $1.7Â million as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, respectively. In accordance with the terms of the 2018, 2020, 2021, 2022, 2022 Seasoned, 2023 and 2024 QSR Transactions, cash payments for ceded premiums earned are settled on a quarterly basis, offset by amounts due to NMIC for ceding and profit commissions. Any loss recoveries and any potential profit commission to NMIC are also recognized quarterly. NMIC's reinsurance recoverable balance is supported by trust accounts established and maintained by each reinsurer in accordance with the PMIERs funding requirements for risk ceded to non-affiliates. The aggregate reinsurance recoverable on loss reserves related to the 2018, 2020, 2021, 2022, 2022 Seasoned, 2023, and 2024 QSR Transactions was $28.0Â million and $25.8Â million as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, respectively.We remain directly liable for all claim payments if we are unable to collect the recoverables due from our reinsurers and, as such, we actively monitor and manage our counterparty credit exposure to our reinsurance providers. We establish an allowance for expected credit loss against our reinsurance recoverable if we do not expect to recover amounts due from one or more of our reinsurance counterparties, and report our reinsurance recoverable net of such allowance, if any. We actively monitor the counterparty credit profiles of our reinsurers and each is required to partially collateralize its obligations under the terms of the QSR Transactions. The allowance for credit loss established against our reinsurance recoverable was deemed immaterial as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023. X - ReferencesNo definition available. + Details Name: us-gaap_ReinsuranceDisclosuresAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure pertaining to the existence, magnitude and information about insurance that has been ceded to or assumed from another insurance company, including the methodologies and assumptions used in determining recorded amounts. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479838/944-20-50-3Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479838/944-20-50-4Reference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 944 -SubTopic 605 -Name Accounting Standards Codification -Section 55 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147477548/944-605-55-12Reference 4: http://www.xbrl.org/2003/role/exampleRef -Topic 944 -SubTopic 605 -Name Accounting Standards Codification -Section 55 -Paragraph 15 -Publisher FASB -URI https://asc.fasb.org/1943274/2147477548/944-605-55-15 + Details Name: us-gaap_ReinsuranceTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 24 R14.htm IDEA: XBRL DOCUMENT v3.24.3 Reserves for Insurance Claims and Claim Expenses 9 Months Ended Sep. 30, 2024 Insurance [Abstract] Â Reserves for Insurance Claims and Claim Expenses Reserves for Insurance Claims and Claim ExpensesWe hold gross reserves in an amount equal to the estimated liability for insurance claims and claim expenses related to defaults on insured mortgage loans. A loan is considered to be in â€œdefaultâ€ as of the payment date at which a borrower has missed the preceding two or more consecutive monthly payments. We establish reserves for loans that have been reported to us in default by servicers, referred to as case reserves, and additional loans that we estimate (based on actuarial review and other factors) to be in default that have not yet been reported to us by servicers, referred to as incurred but not reported (IBNR) reserves. We also establish reserves for claim expenses, which represent the estimated cost of the claim administration process, including legal and other fees, as well as other general expenses of administering the claim settlement process. As of SeptemberÂ 30, 2024, we held gross reserves for insurance claims and claim expenses of $135.5Â million. During the nine months ended September 30, 2024, we paid 168 claims totaling $5.7 million, including 162 claims covered under the QSR Transactions representing $1.3 million of ceded claims and claim expenses.We had 5,712 loans in default in our primary insured portfolio as of SeptemberÂ 30, 2024, which represented a 0.87% default rate against 654,374 total policies in-force and 5,099 loans in default in our primary portfolio as of DecemberÂ 31, 2023, which represented a 0.81% default rate against 629,690 total policies in-force. The size of the reserve we establish for each defaulted loan (and by extension our aggregate reserve for claims and claim expenses) reflects our best estimate of the future claim payment to be made for each individual loan in default. Our future claims exposure is a function of the number of defaulted loans that progress to claim payment (which we refer to as frequency) and the amount to be paid to settle such claims (which we refer to as severity). Our estimates of claims frequency and severity are not formulaic, rather they are broadly synthesized based on historical observed experience for similarly situated loans and assumptions about future macroeconomic factors. The following table provides a reconciliation of the beginning and ending gross reserve balances for primary insurance claims and claim expenses:For the nine months ended September 30,20242023(In Thousands)Beginning balance$123,974Â $99,836Â Less reinsurance recoverables (1)(27,514)(21,587)Beginning balance, net of reinsurance recoverables96,460Â 78,249Â Add claims incurred:Claims and claim expenses incurred:Current year (2)71,532Â 60,987Â Prior years (3)(57,241)(46,601)Total claims and claim expenses incurred14,291Â 14,386Â Less claims paid:Claims and claim expenses paid:Current year (2)180Â 119Â Prior years (3)4,265Â 2,394Â Total claims and claim expenses paid4,445Â 2,513Â Reserve at end of period, net of reinsurance recoverables106,306Â 90,122Â Add reinsurance recoverables (1)29,214Â 25,956Â Ending balance$135,520Â $116,078Â (1)Â Â Â Â Related to ceded losses recoverable under the QSR Transactions. See Note 5, â€œReinsuranceâ€ for additional information.(2)Â Â Â Â Related to insured loans with their most recent defaults occurring in the current year. For example, if a loan defaulted in a prior year and subsequently cured and later re-defaulted in the current year, the default would be included in the current year. Amounts are presented net of reinsurance and included $63.2 million attributed to net case reserves and $7.0 million attributed to net IBNR reserves for the nine months ended SeptemberÂ 30, 2024 and $54.4Â million attributed to net case reserves and $5.8Â million attributed to net IBNR reserves for the nine months ended SeptemberÂ 30, 2023.(3)Â Â Â Â Related to insured loans with defaults occurring in prior years, which have been continuously in default before the start of the current year. Amounts are presented net of reinsurance and included $49.8 million attributed to net case reserves and $6.3 million attributed to net IBNR reserves for the nine months ended SeptemberÂ 30, 2024 and $41.1Â million attributed to net case reserves and $4.5Â million attributed to net IBNR reserves for the nine months ended SeptemberÂ 30, 2023.The â€œclaims incurredâ€ section of the table above shows claims and claim expenses incurred on defaults occurring in current and prior years, including IBNR reserves, and is presented net of reinsurance. The amount of claims incurred relating to current year defaults increased during the nine months ended SeptemberÂ 30, 2024, compared to the same period in the prior year, primarily due to an increase in the total number of new delinquencies emerging during the period tied to the growth and natural seasoning of our portfolio, partially offset by a decrease in the average case reserve established against newly defaulted loans. Our provision for claims and claim expenses during both the nine months ended SeptemberÂ 30, 2024 and 2023 benefited from favorable development on prior year defaults. We recognized $57.2Â million and $46.6 million of favorable prior year development during the nine months ended SeptemberÂ 30, 2024 and 2023, respectively, primarily due to cure activity and ongoing analysis of recent loss development trends. We may increase or decrease our claim estimates and reserves as we learn additional information about individual defaulted loans, and continue to observe and analyze loss development trends in our portfolio. Gross reserves of $45.1 million related to prior year defaults remained as of SeptemberÂ 30, 2024. X - ReferencesNo definition available. + Details Name: us-gaap_InsuranceAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for liabilities related to future policy benefits and unpaid claims and claim adjustments. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480081/944-40-50-3Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/944-40/tableOfContent + Details Name: us-gaap_LiabilityForFuturePolicyBenefitsAndUnpaidClaimsDisclosureTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 25 R15.htm IDEA: XBRL DOCUMENT v3.24.3 Earnings per Share (EPS) 9 Months Ended Sep. 30, 2024 Earnings Per Share [Abstract] Â Earnings per Share (EPS) Earnings per Share (EPS) Basic EPS is based on the weighted average number of shares of common stock outstanding. Diluted EPS is based on the weighted average number of shares of common stock outstanding and common stock equivalents that would be issuable upon the vesting of service-based and performance and service-based restricted stock units (RSUs), and the exercise of vested and unvested stock options.The following table reconciles the net income and the weighted average shares of common stock outstanding used in the computations of basic and diluted EPS of common stock:For the three months ended September 30,For the nine months ended September 30,20242023202420232023(In Thousands, except for per share data)Net income â€“ basic and diluted$92,810Â $83,955Â $273,939Â $238,697Â Basic weighted average shares outstanding79,549Â 82,096Â 80,129Â 82,879Â Dilutive effect of issuable shares1,496Â 1,574Â 1,355Â 1,357Â Diluted weighted average shares outstanding81,045Â 83,670Â 81,484Â 84,236Â Earnings per shareBasic$1.17Â $1.02Â $3.42Â $2.88Â Diluted$1.15Â $1.00Â $3.36Â $2.83Â Anti-dilutive sharesâ€”Â 1Â 7Â 2Â X - ReferencesNo definition available. + Details Name: us-gaap_EarningsPerShareAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for earnings per share. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/260/tableOfContentReference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-3 + Details Name: us-gaap_EarningsPerShareTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 26 R16.htm IDEA: XBRL DOCUMENT v3.24.3 Income Taxes 9 Months Ended Sep. 30, 2024 Income Tax Disclosure [Abstract] Â Income Taxes Income TaxesWe are a U.S. taxpayer and are subject to a statutory U.S. federal corporate income tax rate of 21%. Taxable income is reported on our consolidated U.S. federal and various state income tax returns, filed by NMIH on behalf of itself and its subsidiaries. Our effective tax rate on pre-tax income was 22.2% and 22.3% for the three and nine months ended SeptemberÂ 30, 2024, respectively, compared to 21.8% and 22.4% for the three and nine months ended SeptemberÂ 30, 2023, respectively. Our provision for income taxes for interim reporting periods is established based on our estimated annual effective tax rate for a given year. Our effective tax rate may fluctuate between interim periods due to the impact of discrete items not included in our estimated annual effective tax rate, including the tax effects associated with the vesting of RSUs and exercise of options. Such items are treated on a discrete basis in the reporting period in which they occur.As a mortgage guaranty insurance company, we are eligible to claim a tax deduction for our statutory contingency reserve balance, subject to certain limitations outlined under IRC Section 832(e), and only to the extent we acquire tax and loss bonds in an amount equal to the tax benefit derived from the claimed deduction, which is our intent. As a result, our interim provision for income taxes for the three and nine months ended SeptemberÂ 30, 2024 and 2023 primarily represents a change in our net deferred tax liability. As of SeptemberÂ 30, 2024 and December 31, 2023, we held $235.3Â million of tax and loss bonds in â€œPrepaid Federal Income Taxesâ€ on our condensed consolidated balance sheets. X - ReferencesNo definition available. + Details Name: us-gaap_IncomeTaxDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for income tax. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482685/740-10-50-12Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 231 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482663/740-10-55-231Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 12C -Publisher FASB -URI https://asc.fasb.org/1943274/2147482685/740-10-50-12CReference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 12B -Publisher FASB -URI https://asc.fasb.org/1943274/2147482685/740-10-50-12BReference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 270 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147477891/740-270-50-1Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SAB Topic 6.I.5.Q1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479360/740-10-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480990/946-20-50-13Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(h)(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/740/tableOfContentReference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 14 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482685/740-10-50-14Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 21 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482685/740-10-50-21Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 17 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482685/740-10-50-17Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SAB Topic 11.C) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479360/740-10-S99-2Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482603/740-30-50-2 + Details Name: us-gaap_IncomeTaxDisclosureTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 27 R17.htm IDEA: XBRL DOCUMENT v3.24.3 Stockholders' Equity 9 Months Ended Sep. 30, 2024 Equity [Abstract] Â Stockholders' Equity Stockholders' EquityOn February 10, 2022, our Board of Directors authorized a $125Â million share repurchase program (excluding associated costs and applicable taxes) effective through December 31, 2023. On July 31, 2023, our Board of Directors authorized a new $200Â million share repurchase program (excluding associated costs and

applicable taxes) effective through December 31, 2025. Concurrent with the new authorization, our Board of Directors also approved an extension of our initial $125Â million share repurchase program through December 31, 2025 to align its remaining tenor with that of the $200Â million program. The authorization provides us the flexibility, based on market and business conditions, stock price and other factors, to repurchase stock from time to time through open market purchases, privately negotiated transactions, or other means, including pursuant to Rule 10b5-1 trading plans. During the nine months ended SeptemberÂ 30, 2024, we repurchased 2.1Â million shares at an average price of $32.38 per share (excluding associated costs and applicable taxes). During the year ended DecemberÂ 31, 2023, we repurchased 3.5Â million shares at an average price of $25.93 per share (excluding associated costs and applicable taxes). As of SeptemberÂ 30, 2024, we had $108.1Â million of repurchase authority remaining under our program. X - ReferencesNo definition available. + Details Name: us-gaap_EquityAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for equity. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-13Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (h) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-13Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 14 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-14Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 235 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477968/946-235-50-2Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 235 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477968/946-235-50-2Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478448/946-505-50-6Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480237/815-40-50-6Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.3-04) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480008/505-10-S99-1Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(e)(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 10: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 505 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/505/tableOfContentReference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-13Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-13Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-13Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 14 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-14Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 14 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-14Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 16 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-16Reference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 18 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-18Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 18 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-18Reference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 18 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-18 + Details Name: us-gaap_StockholdersEquityNoteDisclosureTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 28 R18.htm IDEA: XBRL DOCUMENT v3.24.3 Litigation 9 Months Ended Sep. 30, 2024 Commitments and Contingencies Disclosure [Abstract] Â Litigation Litigation We record a litigation liability when we determine that it is probable a litigation loss will be incurred and the amount of such anticipated loss can be reasonably estimated. In the event we determine that a litigation loss is reasonably possible (though not probable), we disclose an estimate of the possible loss if such estimate can be reasonably established or disclose the matter with no estimate if such estimate cannot be reasonably made. We evaluate litigation and other legal developments that could affect our accrual for probable losses or our estimated disclosure of possible losses and make ongoing adjustments to our accruals and disclosures as appropriate. Significant judgment is required to determine both the likelihood and the estimated amount of potential losses related to such matters.We are currently named as a defendant in a litigation proceeding pertaining to the refund of certain mortgage insurance premiums under the Homeowners Protection Act. The case was dismissed in September 2023 and is currently pending appeal. We do not currently expect that we will incur a material loss in connection with the case and have not recorded a litigation liability for this matter. X - ReferencesNo definition available. + Details Name: us-gaap_CommitmentsAndContingenciesDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for commitments and contingencies. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 405 -SubTopic 30 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/405-30/tableOfContentReference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 440 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482648/440-10-50-4Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 450 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/450/tableOfContentReference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 954 -SubTopic 440 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478522/954-440-50-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 440 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482648/440-10-50-4Reference 6: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 440 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/440/tableOfContent + Details Name: us-gaap_CommitmentsAndContingenciesDisclosureTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 29 R19.htm IDEA: XBRL DOCUMENT v3.24.3 Premiums Receivable 9 Months Ended Sep. 30, 2024 Insurance [Abstract] Â Premiums Receivable Premiums Receivable Premiums receivable consists of premiums due on our mortgage insurance policies. If a mortgage insurance premium is unpaid for more than 120 days, the associated receivable is written off against earned premium and the related insurance policy is canceled. Premiums receivable may be written off prior to 120 days in the ordinary course of business for non-credit events including, but not limited to, the modification or refinancing of an underlying insured loan. We established a $2.0Â million and $2.7Â million reserve for premium write-offs at SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, respectively.We separately recognize an allowance for credit losses for premiums receivable based on credit losses expected to arise over the life of the receivable. Due to the nature of our insurance policies (a necessary precondition for access to mortgage credit for covered borrowers) and the short duration of the related receivables, we do not typically experience credit losses against our premium receivables and the allowance for credit loss established on premium receivable was deemed immaterial at SeptemberÂ 30, 2024 and DecemberÂ 31, 2023. X - ReferencesNo definition available. + Details Name: us-gaap_InsuranceAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for premium amounts receivable by an insurance entity. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 310 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/944-310/tableOfContent + Details Name: us-gaap_PremiumsReceivableNote Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 30 R20.htm IDEA: XBRL DOCUMENT v3.24.3 Regulatory Information 9 Months Ended Sep. 30, 2024 Insurance [Abstract] Â Regulatory Information Regulatory InformationÂ Â Â Â Statutory RequirementsOur insurance subsidiaries, NMIC and Re One, file financial statements in conformity with statutory accounting principles (SAP) prescribed or permitted by the Wisconsin OCI, NMIC's principal regulator. Prescribed SAP includes state laws, regulations and general administrative rules, as well as a variety of publications of the National Association of Insurance Commissioners (NAIC). The Wisconsin OCI recognizes only statutory accounting practices prescribed or permitted by the state of Wisconsin for determining and reporting the financial condition and results of operations of an insurance company and for determining its solvency under Wisconsin insurance laws.NMIC and Re One generated combined statutory net income of $20.0 million and $90.7 million for the three and nine months ended SeptemberÂ 30, 2024, respectively, compared to $30.1Â million and $80.0Â million for the three and nine months ended SeptemberÂ 30, 2023, respectively.The Wisconsin OCI has imposed a prescribed accounting practice for the treatment of statutory contingency reserves that differs from the treatment promulgated by the NAIC. Under Wisconsin OCI's prescribed practice mortgage guaranty insurers are required to reflect changes in their contingency reserves through statutory income. Such approach contrasts with the NAIC's treatment, which records changes to contingency reserves directly to unassigned funds. As a Wisconsin-domiciled insurer, NMIC's statutory net income reflects an expense associated with the change in its contingency reserve. While such treatment impacts NMIC's statutory net income, it does not have an effect on NMIC's statutory capital position.The following table presents NMIC's statutory surplus, contingency reserve, statutory capital and risk-to-capital (RTC) ratio as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023.September 30, 2024December 31, 2023(In Thousands)Statutory surplus$964,469Â $963,085Â Contingency reserve1,821,661Â 1,573,360Â Statutory capital (1)$2,786,130Â $2,536,445Â Risk-to-capital 12.6:111.4:1(1)Â Â Â Â Represents the total of the statutory surplus and contingency reserve.Re One had $2.1Â million and $2.0Â million of statutory capital at SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, respectively.NMIH is not subject to any limitations on its ability to pay dividends except those generally applicable to corporations that are incorporated in Delaware. Delaware law provides that dividends are only payable out of a corporation's capital surplus or, subject to certain limitations, recent net profits. NMIC and Re One are subject to certain rules and regulations prescribed by jurisdictions in which they are authorized to operate and the GSEs that may restrict their ability to pay dividends to NMIH. NMIC has the capacity to pay $96.3Â million of aggregate ordinary dividends to NMIH during the twelve-month period ending December 31, 2024, and on May 30, 2024, NMIC paid a $96.3Â million ordinary course dividend to NMIH. X - ReferencesNo definition available. + Details Name: us-gaap_InsuranceAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for the types of coverages and products sold, and the assets, obligations, recorded liabilities, revenues and expenses arising therefrom, and the amounts of and methodologies and assumptions used in determining the amounts of such items. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479838/944-20-50-7Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/944/tableOfContentReference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 310 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c)(4)(ii) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477363/944-310-50-3Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 310 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c)(4)(iv) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477363/944-310-50-3 + Details Name: us-gaap_InsuranceDisclosureTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 31 R21.htm IDEA: XBRL DOCUMENT v3.24.3 Subsequent Events 9 Months Ended Sep. 30, 2024 Subsequent Events [Abstract] Â Subsequent Events Subsequent EventsIn October 2024, NMIC entered into three sequential quota share reinsurance treaties that will provide coverage for mortgage insurance policies to be written in 2025, 2026 and 2027 (the â€œ2025 QSR Transaction,â€ â€œ2026 QSR Transactionâ€ and â€œ2027 QSR Transactionâ€, respectively). Under the terms of the 2025 and 2026 QSR Transactions, NMIC will cede premiums earned related to 20% of the risk on eligible policies written between January 1, 2025 and December 31, 2026, in exchange for reimbursement of ceded claims and claims expenses on covered policies, a 20% ceding commission, and a profit commission of up to 62% that varies directly and inversely with ceded claims. Under the terms of the 2027 QSR Transaction, NMIC will cede premiums earned related to 12% of the risk on eligible policies written between January 1, 2027 and December 31, 2027, in exchange for reimbursement of ceded claims and claims expenses on covered policies, a 20% ceding commission, and a profit commission of up to 61% that varies directly and inversely with ceded claims.In October 2024, NMIC entered into two sequential excess-of-loss reinsurance treaties that will provide aggregate coverage for mortgage insurance policies to be written in 2025 and 2026 (the â€œ2025 XOL Transactionâ€ and â€œ2026 XOL Transactionâ€, respectively). Under the terms of each agreement, NMIC will retain a first layer of aggregate loss exposure on covered policies and its reinsurance counterparties will then provide second layer loss protection up to a defined reinsurance coverage amount (of $283.8Â million for the 2025 XOL Transaction and $164.2Â million for the 2026 XOL Transaction). NMIC retains losses in excess of the respective reinsurance coverage amounts. X - ReferencesNo definition available. + Details Name: us-gaap_SubsequentEventsAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for significant events or transactions that occurred after the balance sheet date through the date the financial statements were issued or the date the financial statements were available to be issued. Examples include: the sale of a capital stock issue, purchase of a business, settlement of litigation, catastrophic loss, significant foreign exchange rate changes, loans to insiders or affiliates, and transactions not in the ordinary course of business. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 855 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/855/tableOfContentReference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 855 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483399/855-10-50-2 + Details Name: us-gaap_SubsequentEventsTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 32 R22.htm IDEA: XBRL DOCUMENT v3.24.3 Organization, Basis of Presentation and Summary of Accounting Principles (Policies) 9 Months Ended Sep. 30, 2024 Organization, Consolidation and Presentation of Financial Statements [Abstract] Â Basis of Presentation Basis of PresentationThe accompanying unaudited condensed consolidated financial statements, which include the results of NMIH and its wholly-owned subsidiaries, have been prepared in accordance with the instructions to Form 10-Q as prescribed by the SEC for interim reporting and include other information and disclosures required by accounting principles generally accepted in the U.S. (GAAP). Our accounts are maintained in U.S. dollars. These statements should be read in conjunction with our consolidated financial statements and notes thereto for the year ended DecemberÂ 31, 2023, included in our 2023 10-K. All intercompany transactions have been eliminated. Certain reclassifications to previously reported financial information have been made to conform to our current period presentation. The preparation of financial statements in accordance with GAAP requires management to make estimates and assumptions that affect reported amounts of assets and liabilities, as well as disclosure of contingent assets and liabilities as of the balance sheet date. Estimates also affect the reported amounts of income and expenses for the reporting period. Actual results could differ from those estimates. In the opinion of management, these unaudited condensed consolidated financial statements include all adjustments (including normal recurring adjustments) that are necessary to present a fair statement of financial position, results of operations and cash flows for the periods presented. The results of operations for the interim period may not be indicative of the results that may be expected for the full year ending DecemberÂ 31, 2024. Recent Accounting Pronouncements - Not Yet Adopted Recent Accounting Pronouncements â€“ Not Yet AdoptedIn November 2023, the FASB issued ASU 2023-07, Segment Reporting (Topic 280). The update expands annual and interim disclosure requirements for reportable segments, primarily through enhanced disclosures about significant segment expenses. The standard will take effect for all public business entities, including those that have only a single reportable segment for fiscal years beginning after December 15, 2023, and interim periods beginning after December 31, 2024. We are currently evaluating the impact the adoption of this ASU will have and will include enhanced disclosures in our fiscal year-end 2024 annual consolidated financial statements, as applicable.In December 2023, the FASB issued ASU 2023-09, Income Taxes (Topic 740). The update enhances the disclosure requirements related to tax rate reconciliations and income taxes paid. The standard will take effect for public business entities for fiscal years beginning after December 15, 2024. Early adoption is permitted. We are currently evaluating the impact the adoption of this ASU will have, if any, on our consolidated financial statements. Fair Value of Financial Instruments The following describes the valuation techniques used by us to determine the fair value of our financial instruments:We

established a fair value hierarchy by prioritizing the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under this standard are described below:Level 1 - Fair value measurements based on quoted prices in active markets that we have the ability to access for identical assets or liabilities. Market price data generally is obtained from exchange or dealer markets. We do not adjust the quoted price for such instruments.Level 2 - Fair value measurements based on inputs other than quoted prices included in Level 1 that are observable for the asset or liability, either directly or indirectly. Level 2 inputs include quoted prices for similar assets and liabilities in active markets, quoted prices for identical or similar assets or liabilities in markets that are not active, and inputs other than quoted prices that are observable for the asset or liability, such as interest rates and yield curves that are observable at commonly quoted intervals.Level 3 - Fair value measurements based on valuation techniques that use significant inputs that are unobservable. Both observable and unobservable inputs may be used to determine the fair values of positions classified in Level 3. The circumstances for using these measurements include those in which there is little, if any, market activity for the asset or liability. Therefore, we must make certain assumptions, which require significant management judgment or estimation about the inputs a hypothetical market participant would use to value that asset or liability.In certain cases, the inputs used to measure fair value may fall into different levels of the fair value hierarchy. In such cases, the level in the fair value hierarchy is determined based on the lowest level input that is significant to the fair value measurement in its entirety.Assets Classified as Level 1 and Level 2To determine the fair value of securities available-for-sale in Level 1 and Level 2 of the fair value hierarchy, independent pricing sources have been utilized. One price is provided per security based on observable market data. To ensure securities are appropriately classified in the fair value hierarchy, we review the pricing techniques and methodologies of the independent pricing sources and believe that their policies adequately consider market activity, either based on specific transactions for the issue valued or based on modeling of securities with similar credit quality, duration, yield and structure that were recently traded. A variety of inputs are utilized by the independent pricing sources including benchmark yields, reported trades, non-binding broker/dealer quotes, issuer spreads, two sided markets, benchmark securities, bids, offers and reference data including data published in market research publications. Inputs may be weighted differently for any security, and not all inputs are used for each security evaluation. Market indicators, industry and economic events are also considered. This information is evaluated using a multidimensional pricing model. Quality controls are performed by the independent pricing sources throughout this process, which include reviewing tolerance reports, trading information and data changes, and directional moves compared to market moves. This model combines all inputs to arrive at a value assigned to each security. We have not made any adjustments to the prices obtained from the independent pricing sources. Earnings per Share (EPS) Basic EPS is based on the weighted average number of shares of common stock outstanding. Diluted EPS is based on the weighted average number of shares of common stock outstanding and common stock equivalents that would be issuable upon the vesting of service-based and performance and service-based restricted stock units (RSUs), and the exercise of vested and unvested stock options. Premiums Receivable Premiums receivable consists of premiums due on our mortgage insurance policies. If a mortgage insurance premium is unpaid for more than 120 days, the associated receivable is written off against earned premium and the related insurance policy is canceled. Premiums receivable may be written off prior to 120 days in the ordinary course of business for non-credit events including, but not limited to, the modification or refinancing of an underlying insured loan. We established a $2.0Â million and $2.7Â million reserve for premium write-offs at SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, respectively.We separately recognize an allowance for credit losses for premiums receivable based on credit losses expected to arise over the life of the receivable. Due to the nature of our insurance policies (a necessary precondition for access to mortgage credit for covered borrowers) and the short duration of the related receivables, we do not typically experience credit losses against our premium receivables and the allowance for credit loss established on premium receivable was deemed immaterial at SeptemberÂ 30, 2024 and DecemberÂ 31, 2023. X - DefinitionDisclosure of accounting policy for basis of accounting, or basis of presentation, used to prepare the financial statements (for example, US Generally Accepted Accounting Principles, Other Comprehensive Basis of Accounting, IFRS). + ReferencesNo definition available. + Details Name: us-gaap_BasisOfAccountingPolicyPolicyTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionDisclosure of accounting policy for computing basic and diluted earnings or loss per share for each class of common stock and participating security. Addresses all significant policy factors, including any antidilutive items that have been excluded from the computation and takes into account stock dividends, splits and reverse splits that occur after the balance sheet date of the latest reporting period but before the issuance of the financial statements. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 260 -SubTopic 10 -Section 50 -Paragraph 1 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 260 -SubTopic 10 -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-2 + Details Name: us-gaap_EarningsPerSharePolicyTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionDisclosure of accounting policy for determining the fair value of financial instruments. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 1 -SubTopic 10 -Topic 825 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-1 + Details Name: us-gaap_FairValueOfFinancialInstrumentsPolicy Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionDisclosure of accounting policy pertaining to new accounting pronouncements that may impact the entity's financial reporting. Includes, but is not limited to, quantification of the expected or actual impact. + ReferencesNo definition available. + Details Name: us-gaap_NewAccountingPronouncementsPolicyPolicyTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_OrganizationConsolidationAndPresentationOfFinancialStatementsAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionDisclosure of accounting policy for determining the gross carrying amount of premiums due from policyholders, insureds, and other insurance entities. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 310 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/944-310/tableOfContent + Details Name: us-gaap_PremiumsReceivableBasisOfAccountingPolicy Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 33 R23.htm IDEA: XBRL DOCUMENT v3.24.3 Investments (Tables) 9 Months Ended Sep. 30, 2024 Investments, Debt and Equity Securities [Abstract] Â Schedule of Fair Values and Gross Unrealized Gains and Losses Fair Values and Gross Unrealized Gains and Losses on InvestmentsAmortizedCostGross UnrealizedFairValueGainsLossesAs of September 30, 2024(In Thousands)U.S. Treasury securities and obligations of U.S. government agencies$123,868Â $4,047Â (310)127,605Â Municipal debt securities675,239Â 3,984Â (39,752)639,471Â Corporate debt securities1,876,170Â 21,268Â (85,841)1,811,597Â Asset-backed securities47,240Â â€”Â (2,066)45,174Â Total bonds2,722,517Â 29,299Â (127,969)2,623,847Â Short-term investments84,369Â 73Â (3)84,439Â Total investments$2,806,886Â $29,372Â $(127,972)$2,708,286Â AmortizedCostGross UnrealizedFairValueGainsLossesAs of December 31, 2023(In Thousands)U.S. Treasury securities and obligations of U.S. government agencies$164,278Â $3,374Â $(1,264)$166,388Â Municipal debt securities678,339Â 1,253Â (58,462)621,130Â Corporate debt securities1,624,187Â 7,868Â (120,576)1,511,479Â Asset-backed securities52,242Â 1Â (4,032)48,211Â Total bonds2,519,046Â 12,496Â (184,334)2,347,208Â Short-term investments23,816Â 2Â (5)23,813Â Total investments$2,542,862Â $12,498Â $(184,339)$2,371,021Â Schedule of Corporate Debt Securities by Industry Group The following table presents a breakdown of the fair value of our corporate debt securities by issuer industry group as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023: September 30, 2024December 31, 2023Financial38Â %35Â %Consumer26Â 26Â Utilities12Â 13Â Industrial9Â 9Â Technology8Â 8Â Communications7Â 9Â Total100Â %100Â % Schedule of Investments by Maturity The amortized cost and fair value of available-for-sale securities as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, by contractual maturity, are shown below. Expected maturities will differ from contractual maturities because issuers may have the right to call or prepay obligations with or without call or prepayment penalties. Because most asset-backed securities provide for periodic payments throughout their lives, they are listed below in a separate category.As of September 30, 2024AmortizedCostFairValue(In Thousands)Due in one year or less$257,186Â $255,510Â Due after one through five years1,498,388Â 1,452,426Â Due after five through ten years968,671Â 918,468Â Due after ten years35,401Â 36,708Â Asset-backed securities47,240Â 45,174Â Total investments$2,806,886Â $2,708,286Â As of December 31, 2023AmortizedCostFairValue(In Thousands)Due in one year or less$191,375Â $189,729Â Due after one through five years1,237,192Â 1,162,259Â Due after five through ten years1,050,989Â 959,633Â Due after ten years11,064Â 11,189Â Asset-backed securities52,242Â 48,211Â Total investments$2,542,862Â $2,371,021Â Schedule of Aging Unrealized Losses For those securities in an unrealized loss position, the length of time the securities were in such a position is as follows:Less Than Twelve MonthsTwelve Months or GreaterTotal# of SecuritiesFair ValueUnrealized Losses# of SecuritiesFair ValueUnrealized Losses# of SecuritiesFair ValueUnrealized LossesAs of September 30, 2024($ In Thousands)U.S. Treasury securities and obligations of U.S. government agencies2Â $231Â $(4)10Â $18,978Â $(306)12Â $19,209Â $(310)Municipal debt securities3Â 4,428Â (335)221Â 484,805Â (39,417)224Â 489,233Â (39,752)Corporate debt securities9Â 43,949Â (171)228Â 1,076,814Â (85,670)237Â 1,120,763Â (85,841)Asset-backed securitiesâ€”Â â€”Â â€”Â 21Â 44,701Â (2,066)21Â 44,701Â (2,066)Short-term investments2Â 21,146Â (3)â€”Â â€”Â â€”Â 2Â 21,146Â (3)Total 16Â $69,754Â $(513)480Â $1,625,298Â $(127,459)496Â $1,695,052Â $(127,972)Less Than Twelve MonthsTwelve Months or GreaterTotal# of SecuritiesFair ValueUnrealized Losses# of SecuritiesFair ValueUnrealized Losses# of SecuritiesFair ValueUnrealized LossesAs of December 31, 2023($ In Thousands)U.S. Treasury securities and obligations of U.S. government agencies8Â $5,022Â $(62)17Â $72,003Â $(1,202)25Â $77,025Â $(1,264)Municipal debt securities14Â 56,280Â (502)217Â 467,098Â (57,960)231Â 523,378Â (58,462)Corporate debt securities13Â 56,039Â (705)266Â 1,150,662Â (119,871)279Â 1,206,701Â (120,576)Asset-backed securitiesâ€”Â â€”Â â€”Â 23Â 47,426Â (4,032)23Â 47,426Â (4,032)Short-term investments1Â 9,925Â (5)â€”Â â€”Â â€”Â 1Â 9,925Â (5)Total36Â $127,266Â $(1,274)523Â $1,737,189Â $(183,065)559Â $1,864,455Â $(184,339) Schedule of Net Investment Income The following table presents the components of net investment income:For the three months ended September 30,For the nine months ended September 30,2024202320242023(In Thousands)Investment income (1)$22,772Â $18,037Â $63,423Â $49,802Â Investment expenses(298)(184)(825)(537)Net investment income$22,474Â $17,853Â $62,598Â $49,265Â (1)Â Â Â Â Includes interest income recognized on cash and cash equivalents of $1.3 million and $4.2Â million during the three and nine months ended SeptemberÂ 30, 2024, respectively, and $0.8 million and $1.4 million during the three and nine months ended SeptemberÂ 30, 2023, respectively. Schedule of Net Realized Investment Losses The following table presents the components of net realized investment losses:For the three months ended September 30,For the nine months ended September 30,2024202320242023(In Thousands)Gross realized investment gainsâ€”Â â€”Â $â€”Â $â€”Â $â€”Â Gross realized investment losses(10)â€”Â (10)(33)Net realized investment losses(10)â€”Â (10)(33) X - DefinitionInvestments Classified By Issuer Industry Group [Table Text Block] + ReferencesNo definition available. + Details Name: nmih_InvestmentsClassifiedByIssuerIndustryGroupTableTextBlock Namespace Prefix: nmih_ Data Type: dtr-types1:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-9Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 6: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (aa) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 7: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (aaa) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 8: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 9: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3Reference 10: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3Reference 11: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3Reference 12: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of fair value of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in unrealized loss position, without allowance for credit loss. Includes beneficial interest in securitized financial asset. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479081/326-30-55-8Reference 2: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-6Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479106/326-30-50-4 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleUnrealizedLossPositionFairValueTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of investment income, including, but not limited to, interest and dividend income and amortization of discount (premium) derived from debt and equity securities. Excludes realized and unrealized gain (loss) on investments. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(8)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(7)(a)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(7)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(9)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1 + Details Name: us-gaap_InvestmentIncomeTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of maturities of an entity's investments as well as any other information pertinent to the investments. + ReferencesNo definition available. + Details Name: us-gaap_InvestmentsClassifiedByContractualMaturityDateTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_InvestmentsDebtAndEquitySecuritiesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of realized gains and losses on investments reported in the statement of income. + ReferencesNo definition available. + Details Name: us-gaap_RealizedGainLossOnInvestmentsTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType

Balance Type: na Period Type: duration XML 34 R24.htm IDEA: XBRL DOCUMENT v3.24.3 Fair Value of Financial Instruments (Tables) 9 Months Ended Sep. 30, 2024 Fair Value Disclosures [Abstract] Â Schedule of Fair Value Measurements of Financial Instruments The following tables present the level within the fair value hierarchy at which our financial instruments were measured:Fair Value Measurements UsingQuoted Prices inActive Markets forIdentical Assets(Level 1)Significant OtherObservable Inputs(Level 2)SignificantUnobservableInputs(Level 3)Fair ValueAs of September 30, 2024(In Thousands)U.S. Treasury securities and obligations of U.S. government agencies$127,605Â $â€”Â $â€”Â $127,605Â Municipal debt securitiesâ€”Â 639,471Â â€”Â 639,471Â Corporate debt securitiesâ€”Â 1,811,597Â â€”Â 1,811,597Â Asset-backed securitiesâ€”Â 45,174Â â€”Â 45,174Â Cash, cash equivalents and short-term investments217,758Â â€”Â â€”Â 217,758Â Total assets$345,363Â $2,496,242Â $â€”Â $2,841,605Â Fair Value Measurements UsingQuoted Prices inActive Markets forIdentical Assets(Level 1)Significant OtherObservable Inputs(Level 2)SignificantUnobservableInputs(Level 3)Fair ValueAs of December 31, 2023(In Thousands)U.S. Treasury securities and obligations of U.S. government agencies$166,388Â $â€”Â $â€”Â $166,388Â Municipal debt securitiesâ€”Â 621,130Â â€”Â 621,130Â Corporate debt securitiesâ€”Â 1,511,479Â â€”Â 1,511,479Â Asset-backed securitiesâ€”Â 48,211Â â€”Â 48,211Â Cash, cash equivalents and short-term investments120,502Â â€”Â â€”Â 120,502Â Total assets$286,890Â $2,180,820Â $â€”Â $2,467,710Â X - DefinitionTabular disclosure of financial instrument measured at fair value on recurring or nonrecurring basis. Includes, but is not limited to, instrument classified in shareholders' equity. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 100 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-100Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-3 + Details Name: us-gaap_FairValueAssetsAndLiabilitiesMeasuredOnRecurringAndNonrecurringBasisTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_FairValueDisclosuresAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 35 R25.htm IDEA: XBRL DOCUMENT v3.24.3 Reinsurance (Tables) 9 Months Ended Sep. 30, 2024 Reinsurance Disclosures [Abstract] Â Schedule of Effect of Reinsurance Agreements on Premiums Written and Earned The effect of our reinsurance agreements on premiums written and earned is as follows:For the three months ended September 30,For the nine months ended September 30,20242023202420232023(In Thousands)Net premiums writtenDirect$170,541Â $157,956Â $499,931Â $458,880Â Ceded (1)(33,860)(34,688)(99,191)(105,492)Net premiums written$136,681Â $123,268Â $400,740Â $353,388Â Net premiums earnedDirect$177,283Â $164,813Â $520,634Â $483,705Â Ceded (1)(33,940)(34,724)(99,466)(105,877)Net premiums earned$143,343Â $130,089Â $421,168Â $377,828Â (1)Â Â Â Â Â Net of profit commission.The following table shows amounts related to the QSR Transactions:As of and for the three months endedAs of and for the nine months endedSeptember 30, 2024September 30, 2023September 30, 2024September 30, 2023(In Thousands)Ceded risk-in-force$12,968,039Â $12,753,261Â $12,968,039Â $12,753,261Â Ceded premiums earned(41,761)(42,015)(124,585)(126,113)Ceded claims and claim expenses2,449Â 2,221Â 2,970Â 4,989Â Ceding commission earned10,152Â 9,808Â 30,666Â 29,650Â Profit commission21,883Â 22,184Â 69,641Â 67,949Â Schedule of ILN Transactions The following table presents the inception date, covered production period, initial and current reinsurance coverage amount, and initial and current first layer retained aggregate loss under each outstanding ILN Transaction. Current amounts are presented as of SeptemberÂ 30, 2024.($ values in thousands)Inception DateCovered ProductionInitial Reinsurance Coverage Current Reinsurance CoverageInitial First Layer Retained LossCurrent First Layer Retained Loss (1)2020-2 ILN TransactionOctober 29, 20204/1/2020 â€“ 9/30/2020 (2)$242,351Â $28,149Â $121,777Â $120,990Â 2021-1 ILN Transaction April 27, 202110/1/2020 â€“ 3/31/2021 (3)367,238Â 163,033Â 163,708Â 163,217Â 2021-2 ILN TransactionOctober 26, 20214/1/2021 â€“ 9/30/2021 (4)363,596Â 256,166Â 146,229Â 145,312Â (1)Â Â Â Â Â NMIC applies claims paid on covered policies against its first layer aggregate retained loss exposure and cedes reserves for incurred claims and claim expenses to each applicable ILN Transaction and recognizes a reinsurance recoverable if such incurred claims and claim expenses exceed its current first layer retained loss.(2)Â Â Â Â Â Approximately 1% of the production covered by the 2020-2 ILN Transaction has coverage reporting dates between July 1, 2019 and March 31, 2020.(3)Â Â Â Â Â Approximately 1% of the production covered by the 2021-1 ILN Transaction has coverage reporting dates between July 1, 2019 and September 30, 2020.(4)Â Â Â Â Â Approximately 2% of the production covered by the 2021-2 ILN Transaction has coverage reporting dates between July 1, 2019 and March 31, 2021. Schedule of XOL Transactions The following table presents the inception date, covered production period, initial and current reinsurance coverage amount, and initial and current first layer retained aggregate loss under each outstanding XOL Transaction. Current amounts are presented as of SeptemberÂ 30, 2024.($ values in thousands)Inception DateCovered ProductionInitial Reinsurance Coverage Current Reinsurance CoverageInitial First Layer Retained Loss Current First Layer Retained Loss (1) 2022-1 XOL TransactionApril 1, 202210/1/2021 â€“ 3/31/2022 (2)$289,741Â $208,904Â $133,366Â $132,545Â 2022-2 XOL TransactionJuly 1, 20224/1/2022 â€“ 6/30/2022 (3)154,306Â 129,230Â 78,906Â 78,073Â 2022-3 XOL TransactionOctober 1, 20227/1/2022 â€“ 9/30/202296,779Â 84,988Â 106,265Â 105,817Â 2023-1 XOL TransactionJanuary 1, 202310/1/2022 â€“ 6/30/202389,864Â 87,819Â 146,513Â 146,146Â 2023-2 XOL TransactionJuly 1, 20237/1/2023 â€“ 12/31/2023100,777Â 100,777Â 136,875Â 136,875Â 2024 XOL Transaction (4)January 1, 20241/1/2024 â€“ 12/31/2024132,685Â 132,685Â 235,279Â 235,279Â (1)Â Â Â Â Â NMIC applies claims paid on covered policies against its first layer aggregate retained loss exposure and cedes reserves for incurred claims and claim expenses to each applicable XOL Transaction and recognizes a reinsurance recoverable if such incurred claims and claim expenses exceed its current first layer retained loss.(2)Â Â Â Â Â Approximately 1% of the production covered by the 2022-1 XOL Transaction has coverage reporting dates between October 21, 2019 and September 30, 2021.(3)Â Â Â Â Â Approximately 1% of the production covered by the 2022-2 XOL Transaction has coverage reporting dates between January 4, 2021 and March 31, 2022.(4)Â Â Â Â Â The initial reinsurance coverage, current reinsurance coverage, initial first layer retained loss and current first layer retained loss for the 2024 XOL Transaction will increase as incremental covered production is ceded under the transaction through December 31, 2024. X - DefinitionSchedule of respective coverages and retentions of the ILN transactions [Table Text Block] + ReferencesNo definition available. + Details Name: nmih_ScheduleOfRespectiveCoveragesAndRetentionsOfTheILNTransactionsTableTextBlock Namespace Prefix: nmih_ Data Type: dtr-types1:textBlockItemType Balance Type: na Period Type: duration X - DefinitionSchedule Of Respective Coverages And Retentions Of The XOL Transactions + ReferencesNo definition available. + Details Name: nmih_ScheduleOfRespectiveCoveragesAndRetentionsOfTheXOLTransactionsTableTextBlock Namespace Prefix: nmih_ Data Type: dtr-types1:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of the effects of reinsurance, for example, but not limited to, disclosure of direct, assumed, and ceded insurance. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 1 -SubTopic 605 -Topic 944 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479032/944-605-50-1 + Details Name: us-gaap_EffectsOfReinsuranceTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_ReinsuranceDisclosuresAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 36 R26.htm IDEA: XBRL DOCUMENT v3.24.3 Reserves for Insurance Claims and Claim Expenses (Tables) 9 Months Ended Sep. 30, 2024 Insurance [Abstract] Â Schedule of Reconciliation of Liability for Insurance Claims and Claim Expenses The following table provides a reconciliation of the beginning and ending gross reserve balances for primary insurance claims and claim expenses:For the nine months ended September 30,20242023(In Thousands)Beginning balance$123,974Â $99,836Â Less reinsurance recoverables (1)(27,514)(21,587)Beginning balance, net of reinsurance recoverables96,460Â 78,249Â Add claims incurred:Claims and claim expenses incurred:Current year (2)71,532Â 60,987Â Prior years (3)(57,241)(46,601)Total claims and claim expenses incurred14,291Â 14,386Â Less claims paid:Claims and claim expenses paid:Current year (2)180Â 119Â Prior years (3)4,265Â 2,394Â Total claims and claim expenses paid4,445Â 2,513Â Reserve at end of period, net of reinsurance recoverables106,306Â 90,122Â Add reinsurance recoverables (1)29,214Â 25,956Â Ending balance$135,520Â $116,078Â (1)Â Â Â Â Â Related to ceded losses recoverable under the QSR Transactions. See Note 5, â€œReinsuranceâ€ for additional information.(2)Â Â Â Â Â Related to insured loans with their most recent defaults occurring in the current year. For example, if a loan defaulted in a prior year and subsequently cured and later re-defaulted in the current year, the default would be included in the current year. Amounts are presented net of reinsurance and included $63.2 million attributed to net case reserves and $7.0 million attributed to net IBNR reserves for the nine months ended SeptemberÂ 30, 2024 and $54.4Â million attributed to net case reserves and $5.8Â million attributed to net IBNR reserves for the nine months ended SeptemberÂ 30, 2023.(3)Â Â Â Â Â Related to insured loans with defaults occurring in prior years, which have been continuously in default before the start of the current year. Amounts are presented net of reinsurance and included $49.8 million attributed to net case reserves and $6.3 million attributed to net IBNR reserves for the nine months ended SeptemberÂ 30, 2024 and $41.1Â million attributed to net case reserves and $4.5Â million attributed to net IBNR reserves for the nine months ended SeptemberÂ 30, 2023. X - ReferencesNo definition available. + Details Name: us-gaap_InsuranceAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of the activity in the reserve for settling insured claims and expenses incurred in the claims settlement process for the period. The estimated liability includes the amount of money that will be required for future payments of (a) claims that have been reported to the insurer, (b) claims related to insured events that have occurred but that have not been reported to the insurer as of the date the liability is estimated, and (c) claim adjustment expenses. Claim adjustment expenses include costs incurred in the claim settlement process such as legal fees; outside adjuster fees; and costs to record, process, and adjust claims. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480081/944-40-50-3 + Details Name: us-gaap_ScheduleOfLiabilityForUnpaidClaimsAndClaimsAdjustmentExpense Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 37 R27.htm IDEA: XBRL DOCUMENT v3.24.3 Earnings per Share (EPS) (Tables) 9 Months Ended Sep. 30, 2024 Earnings Per Share [Abstract] Â Schedule of Earnings Per Share, Basic and Diluted The following table reconciles the net income and the weighted average shares of common stock outstanding used in the computations of basic and diluted EPS of common stock:For the three months ended September 30,For the nine months ended September 30,20242023202420232023(In Thousands, except for per share data)Net income â€” basic and diluted$92,810Â $83,955Â $273,939Â $238,697Â Basic weighted average shares outstanding79,549Â 82,096Â 80,129Â 82,879Â Dilutive effect of issuable shares1,496Â 1,574Â 1,355Â 1,357Â Diluted weighted average shares outstanding81,045Â 83,670Â 81,484Â 84,236Â Earnings per shareBasic$1.17Â $1.02Â $3.42Â $2.88Â Diluted$1.15Â $1.00Â $3.36Â $2.83Â Anti-dilutive sharesâ€”Â 1Â 7Â 2Â X - ReferencesNo definition available. + Details Name: us-gaap_EarningsPerShareAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of an entity's basic and diluted earnings per share calculations, including a reconciliation of numerators and denominators of the basic and diluted per-share computations for income from continuing operations. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1 + Details Name: us-gaap_ScheduleOfEarningsPerShareBasicAndDilutedTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 38 R28.htm IDEA: XBRL DOCUMENT v3.24.3 Regulatory Information (Tables) 9 Months Ended Sep. 30, 2024 Insurance [Abstract] Â Schedule of Statutory Net Income (loss), Surplus, Contingency Reserve and Risk-to-Capital Ratio The following table presents NMIC's statutory surplus, contingency reserve, statutory capital and risk-to-capital (RTC) ratio as of SeptemberÂ 30, 2024 and DecemberÂ 31, 2023.September 30, 2024December 31, 2023(In Thousands)Statutory surplus$964,469Â $963,085Â Contingency reserve1,821,661Â 1,573,360Â Statutory capital (1)$2,786,130Â $2,536,445Â Risk-to-capital 12.6:111.4:1(1)Â Â Â Â Represents the total of the statutory surplus and contingency reserve. X - ReferencesNo definition available. + Details Name: us-gaap_InsuranceAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of how the entity's reporting under GAAP as of the balance sheet date differs from the results based on prescribed and permitted accounting practices of the state or country of domicile in which a relevant statutory filing is made, or differences in results based on the National Association of Insurance Commissioners (NAIC) prescribed practices, or a combination thereof. Describes the accounting practices used and the related monetary effect on statutory surplus, net income, and risk-based capital. If an insurance enterprise's risk-based capital would have triggered a regulatory event had it not used a permitted practice, that fact is disclosed in the financial statements. Permitted statutory accounting practices include practices not prescribed but allowed by the domiciliary state insurance department regulatory authority. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(23)(c)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 944 -SubTopic 505 -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147477908/944-505-50-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 944 -SubTopic 505 -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147477908/944-505-50-6Reference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 944 -SubTopic 505 -Section 55 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478420/944-505-55-2Reference 5: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 944 -SubTopic 505 -Section 55 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478420/944-505-55-1Reference 6: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 944 -SubTopic 505 -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147477908/944-505-50-3 + Details Name: us-gaap_StatutoryAccountingPracticesDisclosureTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 39 R29.htm IDEA: XBRL DOCUMENT v3.24.3 Organization, Basis of Presentation and Summary of Accounting Principles (Details) Sep. 30, 2024 state Organization, Consolidation and Presentation of Financial Statements [Abstract] Â Number of states in which the entity operates 50 X - DefinitionThe number of states the entity operates in as of the balance sheet date. + ReferencesNo definition available. + Details Name: us-gaap_NumberOfStatesInWhichEntityOperates Namespace Prefix: us-gaap_ Data Type: xbrli:integerItemType Balance Type: na Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_OrganizationConsolidationAndPresentationOfFinancialStatementsAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 40 R30.htm IDEA: XBRL DOCUMENT v3.24.3 Investments - Schedule of Fair Values and Gross Unrealized Gains and Losses (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Debt Securities, Available-for-sale [Line Items] Â Â Amortized Cost $ 2,806,886 $ 2,542,862 Gross Unrealized, Gains 29,372 12,498 Gross Unrealized, Losses (127,972) (184,339) Fair Value 2,708,286 2,371,021 U.S. Treasury securities and obligations of U.S. government agencies Â Â Debt Securities, Available-for-sale [Line Items] Â Â Amortized Cost 123,868 164,278 Gross Unrealized, Gains 4,047 3,374 Gross Unrealized, Losses (310) (1,264) Fair Value 127,605 166,388 Municipal debt securities Â Â Debt Securities, Available-for-sale [Line Items] Â Â Amortized Cost 675,239 678,339 Gross Unrealized, Gains 3,984 1,253 Gross Unrealized, Losses (39,752) (58,462) Fair Value 639,471 621,130 Corporate debt securities Â Â Debt Securities, Available-for-sale [Line Items] Â Â Amortized Cost 1,876,170 1,624,187 Gross Unrealized, Gains 21,268 7,868 Gross Unrealized, Losses (85,841) (120,576) Fair Value 1,811,597 1,511,479 Asset-backed securities Â Â Debt Securities, Available-for-sale [Line Items] Â Â Amortized Cost 47,240 52,242 Gross Unrealized, Gains 0 1 Gross Unrealized, Losses (2,066) (4,032) Fair Value 45,174 48,211 Total bonds Â Â Debt Securities, Available-for-sale [Line Items] Â Â Amortized Cost 2,722,517 2,519,046 Gross Unrealized, Gains 29,299 12,496 Gross Unrealized, Losses (127,969) (184,334) Fair Value 2,623,847 2,347,208 Short-term investments Â Â Debt Securities, Available-for-sale [Line Items] Â Â Amortized Cost 84,369 23,816 Gross Unrealized, Gains 73 2 Gross Unrealized, Losses (3) (5) Fair Value $ 84,439 $ 23,813 X - DefinitionAmount, before tax, of unrealized gain in accumulated other comprehensive income (AOCI) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2 + Details Name: us-gaap_AvailableForSaleDebtSecuritiesAccumulatedGrossUnrealizedGainBeforeTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type:

instant X - DefinitionAmount, before tax, of unrealized loss in accumulated other comprehensive income (AOCI) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2 + Details Name: us-gaap_AvailableForSaleDebtSecuritiesAccumulatedGrossUnrealizedLossBeforeTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmortized cost of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479130/326-30-45-1 + Details Name: us-gaap_AvailableForSaleDebtSecuritiesAmortizedCostBasis Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 103 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-103Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 100 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-100Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (aa) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 8: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481830/320-10-45-1Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(6)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479130/326-30-45-1 + Details Name: us-gaap_AvailableForSaleSecuritiesDebtSecurities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (aa) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (aaa) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3 + Details Name: us-gaap_ScheduleOfAvailableForSaleSecuritiesLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_USTreasuryAndGovernmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_USStatesAndPoliticalSubdivisionsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_CorporateDebtSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_AssetBackedSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_BondsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_ShortTermInvestmentsMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 41 R31.htm IDEA: XBRL DOCUMENT v3.24.3 Investments - Schedule of Corporate Debt Securities by Industry Group (Details) Sep. 30, 2024 Dec. 31, 2023 Debt Securities, Available-for-sale [Line Items] Â Â Corporate debt securities as component of total (percent) 100.00% 100.00% Financial Â Â Debt Securities, Available-for-sale [Line Items] Â Â Corporate debt securities as component of total (percent) 38.00% 35.00% Consumer Â Â Debt Securities, Available-for-sale [Line Items] Â Â Corporate debt securities as component of total (percent) 26.00% 26.00% Utilities Â Â Debt Securities, Available-for-sale [Line Items] Â Â Corporate debt securities as component of total (percent) 12.00% 13.00% Industrial Â Â Debt Securities, Available-for-sale [Line Items] Â Â Corporate debt securities as component of total (percent) 9.00% 9.00% Technology Â Â Debt Securities, Available-for-sale [Line Items] Â Â Corporate debt securities as component of total (percent) 8.00% 8.00% Communications Â Â Debt Securities, Available-for-sale [Line Items] Â Â Corporate debt securities as component of total (percent) 7.00% 9.00% X - DefinitionDebt Securities, Corporate, Component Of Total, Percentage + ReferencesNo definition available. + Details Name: nmih_DebtSecuritiesCorporateComponentOfTotalPercentage Namespace Prefix: nmih_ Data Type: dtr-types1:percentItemType Balance Type: na Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (aa) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (aaa) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3 + Details Name: us-gaap_ScheduleOfAvailableForSaleSecuritiesLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_EquitySecuritiesByIndustryAxis=nmih_FinancialIndustryGroupMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_EquitySecuritiesByIndustryAxis=nmih_ConsumerIndustryGroupMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_EquitySecuritiesByIndustryAxis=nmih_UtilitiesIndustryGroupMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_EquitySecuritiesByIndustryAxis=nmih_IndustrialIndustryGroupMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_EquitySecuritiesByIndustryAxis=nmih_TechnologyIndustryGroupMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_EquitySecuritiesByIndustryAxis=nmih_CommunicationsIndustryGroupMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 42 R32.htm IDEA: XBRL DOCUMENT v3.24.3 Investments - Narrative (Details) - USD ($) Sep. 30, 2024 Dec. 31, 2023 Debt Securities, Available-for-sale [Line Items] Â Â Unsettled trade receivables $ 0 $ 0 Unsettled trade payables 16,200,000 0 Unrealized loss position, accumulated loss 127,972,000 184,339,000 Unrealized loss position, 12 months or greater 127,459,000 183,065,000 U.S. Treasury securities and obligations of U.S. government agencies Â Â Debt Securities, Available-for-sale [Line Items] Â Â Cash and investments held with various state insurance departments 5,400,000 5,300,000 Unrealized loss position, accumulated loss 310,000 1,264,000 Unrealized loss position, 12 months or greater $ 306,000 $ 1,202,000 X - DefinitionPayable For Unsettled Trade Transactions + ReferencesNo definition available. + Details Name: nmih_PayableForUnsettledTradeTransactions Namespace Prefix: nmih_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionCash includes currency on hand as well as demand deposits with banks or financial institutions. It also includes other kinds of accounts that have the general characteristics of demand deposits in that the customer may deposit additional funds at any time and effectively may withdraw funds at any time without prior notice or penalty. Cash equivalents, excluding items classified as marketable securities, include short-term, highly liquid Investments that are both readily convertible to known amounts of cash, and so near their maturity that they present minimal risk of changes in value because of changes in interest rates. Generally, only investments with original maturities of three months or less qualify under that definition. Original maturity means original maturity to the entity holding the investment. For example, both a three-month US Treasury bill and a three-year Treasury note purchased three months from maturity qualify as cash equivalents. However, a Treasury note purchased three years ago does not become a cash equivalent when its remaining maturity is three months. Short-term investments, exclusive of cash equivalents, generally consist of marketable securities intended to be sold within one year (or the normal operating cycle if longer) and may include trading securities, available-for-sale securities, or held-to-maturity securities (if maturing within one year), as applicable. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(9)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_CashCashEquivalentsAndShortTermInvestments Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of accumulated unrealized loss on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in continuous unrealized loss position for 12 months or longer, without allowance for credit loss. Includes beneficial interest in securitized financial asset. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-7Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479106/326-30-50-5 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPosition12MonthsOrLongerAccumulatedLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of accumulated unrealized loss on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in unrealized loss position, without allowance for credit loss. Includes beneficial interest in securitized financial asset. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-6Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479106/326-30-50-4 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleUnrealizedLossPositionAccumulatedLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (aa) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (aaa) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3Reference 10:

http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3 + Details Name: us-gaap_ScheduleOfAvailableForSaleSecuritiesLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionUnbilled amounts due for services rendered or to be rendered, actions taken or to be taken, or a promise to refrain from taking certain actions in accordance with the terms of a legally binding agreement between the entity and, at a minimum, one other party. An example would be amounts associated with contracts or programs where the recognized revenue for performance thereunder exceeds the amounts billed under the terms thereof as of the date of the balance sheet. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 912 -SubTopic 310 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478345/912-310-45-2 + Details Name: us-gaap_UnbilledContractsReceivable Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_USTreasuryAndGovernmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 43 R33.htm IDEA: XBRL DOCUMENT v3.24.3 Investments - Schedule of Investments by Maturity (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Amortized Cost Â Â Due in one year or less $ 257,186 $ 191,375 Due after one through five years 1,498,388 1,237,192 Due after five through ten years 968,671 1,050,989 Due after ten years 35,401 11,064 Asset-backed securities 47,240 52,242 Amortized Cost 2,806,886 2,542,862 Fair Value Â Â Due in one year or less 255,510 189,729 Due after one through five years 1,452,426 1,162,259 Due after five through ten years 918,468 959,633 Due after ten years 36,708 11,189 Asset-backed securities 45,174 48,211 Fair Value $ 2,708,286 $ 2,371,021 X - DefinitionAmortized cost of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479130/326-30-45-1 + Details Name: us-gaap_AvailableForSaleDebtSecuritiesAmortizedCostBasis Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmortized cost of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), with single maturity date and allocated without single maturity date, maturing in next rolling fiscal year following latest fiscal year. For interim and annual periods when interim period is reported on rolling approach, from latest statement of financial position date. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3 + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesNextRollingTwelveMonthsAmortizedCostBasis Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFair value of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), with single maturity date and allocated without single maturity date, maturing in next rolling fiscal year following latest fiscal year. For interim and annual periods when interim period is reported on rolling approach, from latest statement of financial position date. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3 + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesNextRollingTwelveMonthsFairValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmortized cost of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), with single maturity date and allocated without single maturity date, maturing after rolling tenth fiscal year following latest fiscal year. For interim and annual periods when interim period is reported on rolling approach, from latest statement of financial position date. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3 + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesRollingAfterYearTenAmortizedCostBasis Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFair value of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), with single maturity date and allocated without single maturity date, maturing after rolling tenth fiscal year following latest fiscal year. For interim and annual periods when interim period is reported on rolling approach, from latest statement of financial position date. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3 + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesRollingAfterYearTenFairValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmortized cost of investment in debt security, measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), with single maturity date and allocated without single maturity date, maturing in rolling sixth through tenth fiscal year following latest fiscal year. For interim and annual periods when interim period is reported on rolling approach, from latest statement of financial position date. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3 + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesRollingYearSixThroughTenAmortizedCostBasis Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFair value of investment in debt security, measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), with single maturity date and allocated without single maturity date, maturing in rolling sixth through tenth fiscal year following latest fiscal year. For interim and annual periods when interim period is reported on rolling approach, from latest statement of financial position date. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3 + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesRollingYearSixThroughTenFairValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmortized cost of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), with single maturity date and allocated without single maturity date, maturing in next rolling fiscal year through fifth year following latest fiscal year. For interim and annual periods when interim period is reported on rolling approach, from latest statement of financial position date. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3 + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesRollingYearTwoThroughFiveAmortizedCostBasis Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFair value of investment in debt security, measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), with single maturity date and allocated without single maturity date, maturing in next rolling fiscal year through fifth year following latest fiscal year. For interim and annual periods when interim period is reported on rolling approach, from latest statement of financial position date. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3 + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesRollingYearTwoThroughFiveFairValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesSingleMaturityDateAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesSingleMaturityDateAmortizedCostBasisAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmortized cost of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), without single maturity date and not allocated over maturity grouping. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2 + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesWithoutSingleMaturityDateAmortizedCost Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFair value of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), without single maturity date and not allocated over maturity grouping. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3A -Publisher FASB -URI https://asc.fasb.org/1943274/2147477268/942-320-50-3A + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesWithoutSingleMaturityDateFairValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 103 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-103Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 100 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-100Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (aa) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 8: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481830/320-10-45-1Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(6)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479130/326-30-45-1 + Details Name: us-gaap_AvailableForSaleSecuritiesDebtSecurities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant XML 44 R34.htm IDEA: XBRL DOCUMENT v3.24.3 Investments - Schedule of Aging of Unrealized Losses (Details) $ in Thousands Sep. 30, 2024 USD ($) security Dec. 31, 2023 USD ($) security Debt Securities, Available-for-sale [Line Items] Â Â Number of securities, less than 12 months | security 16 36 Fair value, less than 12 months $ 69,754 $ 127,266 Unrealized losses, less than 12 months $ (513) $ (1,274) Number of securities,12 months or greater | security 480 523 Fair value, 12 months or greater $ 1,625,298 $ 1,737,189 Unrealized loss position, 12 months or greater $ (127,459) $ (183,065) Number of securities, total | security 496 559 Fair Value $ 1,695,052 $ 1,864,455 Unrealized Losses $ (127,972) $ (184,339) U.S. Treasury securities and obligations of U.S. government agencies Â Â Debt Securities, Available-for-sale [Line Items] Â Â Number of securities, less than 12 months | security 2 8 Fair value, less than 12 months $ 231 $ 5,022 Unrealized losses, less than 12 months $ (4) $ (62) Number of securities,12 months or greater | security 10 17 Fair value, 12 months or greater $ 18,978 $ 72,003 Unrealized loss position, 12 months or greater $ (306) $ (1,202) Number of securities, total | security 12 25 Fair Value $ 19,209 $ 77,025 Unrealized Losses $ (310) $ (1,264) Municipal debt securities Â Â Debt Securities, Available-for-sale [Line Items] Â Â Number of securities, less than 12 months | security 3 14 Fair value, less than 12 months $ 4,428 $ 56,280 Unrealized losses, less than 12 months $ (335) $ (502) Number of securities,12 months or greater | security 221 217 Fair value, 12 months or greater $ 484,805 $ 467,098 Unrealized loss position, 12 months or greater $ (39,417) $ (57,960) Number of securities, total | security 224 231 Fair Value $ 489,233 $ 523,378 Unrealized Losses $ (39,752) $ (58,462) Corporate debt securities Â Â Debt Securities, Available-for-sale [Line Items] Â Â Number of securities, less than 12 months | security 9 13 Fair value, less than 12 months $ 43,949 $ 56,039 Unrealized losses, less than 12 months $ (171) $ (705) Number of securities,12 months or greater | security 228 266 Fair value, 12 months or greater $ 1,076,814 $ 1,150,662 Unrealized loss position, 12 months or greater $ (85,670) $ (119,871) Number of securities, total | security 237 279 Fair Value $ 1,120,763 $ 1,206,701 Unrealized Losses $ (85,841) $ (120,576) Asset-backed securities Â Â Debt Securities, Available-for-sale [Line Items] Â Â Number of securities, less than 12 months | security 0 0 Fair value, less than 12 months $ 0 $ 0 Unrealized losses, less than 12 months $ 0 $ 0 Number of securities,12 months or greater | security 21 23 Fair value, 12 months or greater $ 44,701 $ 47,426 Unrealized loss position, 12 months or greater $ (2,066) $ (4,032) Number of securities, total | security 21 23 Fair Value $ 44,701 $ 47,426 Unrealized Losses $ (2,066) $ (4,032) Short-term investments Â Â Debt Securities, Available-for-sale [Line Items] Â Â Number of securities, less than 12 months | security 2 1 Fair value, less than 12 months $ 21,146 $ 9,925 Unrealized losses, less than 12 months $ (3) $ (5) Number of securities,12 months or greater | security 0 0 Fair value, 12 months or greater $ 0 $ 0 Unrealized loss position, 12 months or greater $ 0 $ 0 Number of securities, total | security 2 1 Fair Value $ 21,146 $ 9,925 Unrealized Losses $ (3) $ (5) X - DefinitionAmount of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in continuous unrealized loss position for more than 12 months, without allowance for credit loss. Includes beneficial interest in securitized financial asset. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479081/326-30-55-8Reference 2: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-7Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479106/326-30-50-5 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPosition12MonthsOrLonger Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of accumulated unrealized loss on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in continuous unrealized loss position for 12 months or longer, without allowance for credit loss. Includes beneficial interest in securitized financial asset. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-7Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479106/326-30-50-5 + Details Name: us-

gaap_DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPosition12MonthsOrLongerAccumulatedLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionNumber of investments in debt securities measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in continuous unrealized loss position for 12 months or longer, without an allowance for credit loss. Includes beneficial interest in securitized financial asset. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (b)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479106/326-30-50-4 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPosition12MonthsOrLongerNumberOfPositions Namespace Prefix: us-gaap_ Data Type: xbrli:integerItemType Balance Type: na Period Type: instant X - DefinitionAmount of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in continuous unrealized loss position for less than 12 months, without allowance for credit loss. Includes beneficial interest in securitized financial asset. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479081/326-30-55-8Reference 2: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-7Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479106/326-30-50-5 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPositionLessThan12Months Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of accumulated unrealized loss on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in continuous unrealized loss position for less than 12 months, without allowance for credit loss. Includes beneficial interest in securitized financial asset. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-7Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479106/326-30-50-5 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPositionLessThan12MonthsAccumulatedLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionNumber of investments in debt securities measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in continuous unrealized loss position for less than 12 months, without an allowance for credit loss. Includes beneficial interest in securitized financial asset. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (b)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479106/326-30-50-4 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPositionLessThan12MonthsNumberOfPositions Namespace Prefix: us-gaap_ Data Type: xbrli:integerItemType Balance Type: na Period Type: instant X - DefinitionAmount of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in unrealized loss position without allowance for credit loss. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479081/326-30-55-8Reference 2: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-6Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479106/326-30-50-4 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleUnrealizedLossPosition Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of accumulated unrealized loss on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in unrealized loss position, without allowance for credit loss. Includes beneficial interest in securitized financial asset. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-6Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479106/326-30-50-4 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleUnrealizedLossPositionAccumulatedLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionNumber of investments in debt securities measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in unrealized loss position, without allowance for credit loss. Includes beneficial interest in securitized financial asset. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (b)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-6Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (b)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479106/326-30-50-4 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleUnrealizedLossPositionNumberOfPositions Namespace Prefix: us-gaap_ Data Type: xbrli:integerItemType Balance Type: na Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (aa) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (aaa) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-3 + Details Name: us-gaap_ScheduleOfAvailableForSaleSecuritiesLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_USTreasuryAndGovernmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_USStatesAndPoliticalSubdivisionsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_CorporateDebtSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_AssetBackedSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_ShortTermInvestmentsMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 45 R35.htm IDEA: XBRL DOCUMENT v3.24.3 Investments - Schedule of Net Investment Income (Details) - USD ($) $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Investment Income, Net [Abstract] Â Â Â Â Investment income $ 22,772 $ 18,037 $ 63,423 $ 49,802 Investment expenses (298) (184) (825) (537) Net investment income 22,474 17,853 62,598 49,265 Cash and Cash Equivalents Â Â Â Â Investment Income, Net [Abstract] Â Â Â Â Investment income $ 1,300 $ 800 $ 4,200 $ 1,400 X - DefinitionAmount before accretion (amortization) of purchase discount (premium) of interest income and dividend income on nonoperating securities. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(7)(a)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(7)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2 + Details Name: us-gaap_InvestmentIncomeInterestAndDividend Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of expenses related to the generation of investment income. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(9)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479168/946-830-55-10Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(2)(c)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1 + Details Name: us-gaap_InvestmentIncomeInvestmentExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount after accretion (amortization) of discount (premium), and investment expense, of interest income and dividend income on nonoperating securities. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(8)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(7)(a)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(7)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2 + Details Name: us-gaap_InvestmentIncomeNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_InvestmentIncomeNetAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_CashAndCashEquivalentsAxis=us-gaap_CashAndCashEquivalentsMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 46 R36.htm IDEA: XBRL DOCUMENT v3.24.3 Investments - Schedule of Net Realized Investment Losses (Details) - USD ($) $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Investments, Debt and Equity Securities [Abstract] Â Â Â Â Gross realized investment gains $ 0 $ 0 $ 0 $ 0 Gross realized investment losses (10) 0 (10) (33) Net realized investment losses $ (10) $ 0 $ (10) $ (33) X - DefinitionAmount of realized gain on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-9 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleRealizedGain Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of realized gain (loss) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-9 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleRealizedGainLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of realized loss on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-9 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleRealizedLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_InvestmentsDebtAndEquitySecuritiesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 47 R37.htm IDEA: XBRL DOCUMENT v3.24.3 Fair Value of Financial Instruments -Schedule of Fair Value Measurements of Financial Instruments (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Â Â Fair value of securities $ 2,708,286 $ 2,371,021 U.S. Treasury securities and obligations of U.S. government agencies Â Â Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Â Â Fair value of securities 127,605 166,388 Municipal debt securities Â Â Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Â Â Fair value of securities 639,471 621,130 Corporate debt securities Â Â Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Â Â Fair value of securities 1,811,597 1,511,479 Asset-backed securities Â Â Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Â Â Fair value of securities 45,174 48,211 Recurring Â Â Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Â Â Cash, cash equivalents and short-term investments 217,758 120,502 Total assets 2,841,605 2,467,710 Recurring | U.S. Treasury securities and obligations of U.S. government agencies Â Â Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Â Â Fair value of securities 127,605 166,388 Recurring | Municipal debt securities Â Â Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Â Â Fair value of securities 639,471 621,130 Recurring | Corporate debt securities Â Â Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Â Â Fair value of securities 1,811,597 1,511,479 Recurring | Asset-backed securities Â Â Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Â Â Fair value of securities 45,174 48,211 Recurring | Quoted Prices in Active Markets for Identical Assets (Level 1) Â Â Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Â Â Cash, cash equivalents and short-term investments 217,758 120,502 Total assets 345,363 286,890 Recurring | Quoted Prices in Active Markets for Identical Assets (Level 1) | U.S. Treasury securities and obligations of U.S. government agencies Â Â Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Â Â Fair value of securities 127,605 166,388 Recurring | Quoted Prices in Active Markets for Identical Assets (Level 1) | Municipal debt securities Â Â Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Â Â Fair value of securities 0 0 Recurring | Quoted Prices in Active Markets for Identical Assets (Level 1) | Corporate debt securities Â Â Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Â Â Fair value of securities 0 0 Recurring | Quoted Prices in Active Markets for Identical Assets (Level 1) | Asset-backed securities Â Â Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Â Â Fair value of securities 0 0 Recurring | Significant Other Observable Inputs (Level 2) Â Â Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Â Â Cash, cash equivalents and short-term investments 0 0 Total assets 2,496,242 2,180,820 Recurring | Significant Other Observable Inputs (Level 2) | U.S. Treasury securities and obligations of U.S. government agencies Â Â Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Â Â Fair value of securities 0 0 Recurring | Significant Other Observable Inputs (Level 2) | Municipal debt securities Â Â Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Â Â Fair value of securities 639,471 621,130 Recurring | Significant Other Observable Inputs (Level 2) | Corporate debt securities

Â Â Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Â Â Fair value of securities 1,811,597 1,511,479 Recurring | Significant Other Observable Inputs (Level 2) | Asset-backed securities Â Â Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Â Â Fair value of securities 45,174 48,211 Recurring | Significant Unobservable Inputs (Level 3) Â Â Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Â Â Cash, cash equivalents and short-term investments 0 0 Total assets 0 0 Recurring | Significant Unobservable Inputs (Level 3) | U.S. Treasury securities and obligations of U.S. government agencies Â Â Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Â Â Fair value of securities 0 0 Recurring | Significant Unobservable Inputs (Level 3) | Municipal debt securities Â Â Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Â Â Fair value of securities 0 0 Recurring | Significant Unobservable Inputs (Level 3) | Corporate debt securities Â Â Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Â Â Fair value of securities 0 0 Recurring | Significant Unobservable Inputs (Level 3) | Asset-backed securities Â Â Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Â Â Fair value of securities $ 0 $ 0 X - DefinitionFair value portion of asset recognized for present right to economic benefit. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 100 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-100Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2 + Details Name: us-gaap_AssetsFairValueDisclosure Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 103 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-103Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 100 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-100Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (aa) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 8: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481830/320-10-45-1Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(6)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479130/326-30-45-1 + Details Name: us-gaap_AvailableForSaleSecuritiesDebtSecurities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFair value portion of currency on hand as well as demand deposits with banks or financial institutions. Includes other kinds of accounts that have the general characteristics of demand deposits. Also includes short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2 + Details Name: us-gaap_CashAndCashEquivalentsFairValueDisclosure Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 100 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-100Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-3 + Details Name: us-gaap_FairValueAssetsAndLiabilitiesMeasuredOnRecurringAndNonrecurringBasisLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_USTreasuryAndGovernmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_USStatesAndPoliticalSubdivisionsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_CorporateDebtSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_AssetBackedSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FairValueByMeasurementFrequencyAxis=us-gaap_FairValueMeasurementsRecurringMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FairValueByFairValueHierarchyLevelAxis=us-gaap_FairValueInputsLevel1Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FairValueByFairValueHierarchyLevelAxis=us-gaap_FairValueInputsLevel2Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FairValueByFairValueHierarchyLevelAxis=us-gaap_FairValueInputsLevel3Member Namespace Prefix: Data Type: na Balance Type: Period Type: XML 48 R38.htm IDEA: XBRL DOCUMENT v3.24.3 Fair Value of Financial Instruments - Narrative (Details) - USD ($) Sep. 30, 2024 May 21, 2024 Dec. 31, 2023 Senior 2024 Notes | Unsecured Debt Â Â Â Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Â Â Â Debt instrument face amount Â $ 425,000,000 Â Carried cost $ 414,700,000 Â Â Unamortized debt issuance costs and original issuance discount 10,300,000 10,900,000 Â Senior 2024 Notes | Unsecured Debt | Significant Other Observable Inputs (Level 2) Â Â Â Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Â Â Â Fair value of long term debt $ 437,900,000 Â Â Senior 2020 Notes | Secured Debt Â Â Â Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Â Â Â Debt instrument face amount Â $ 400,000,000 Â Carried cost Â Â $ 397,600,000 Unamortized debt issuance costs and original issuance discount Â Â 2,400,000 Debt issuance costs Â Â 2,400,000 Senior 2020 Notes | Secured Debt | Significant Other Observable Inputs (Level 2) Â Â Â Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Â Â Â Fair value of long term debt Â Â $ 401,900,000 X - DefinitionFace (par) amount of debt instrument at time of issuance. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482949/835-30-55-8Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69B -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69BReference 4: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69C -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69CReference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482900/835-30-50-1Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482925/835-30-45-2 + Details Name: us-gaap_DebtInstrumentFaceAmount Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of unamortized debt discount (premium) and debt issuance costs. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482949/835-30-55-8Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69B -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69BReference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69C -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69CReference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1D -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1DReference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482900/835-30-50-1Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482925/835-30-45-2Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-4Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Publisher FASB -URI https://asc.fasb.org/1943274/2147482925/835-30-45-1A + Details Name: us-gaap_DebtInstrumentUnamortizedDiscountPremiumAndDebtIssuanceCostsNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount, before accumulated amortization, of debt issuance costs. Includes, but is not limited to, legal, accounting, underwriting, printing, and registration costs. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482925/835-30-45-2Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482900/835-30-50-1 + Details Name: us-gaap_DeferredFinanceCostsGross Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 100 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-100Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-3 + Details Name: us-gaap_FairValueAssetsAndLiabilitiesMeasuredOnRecurringAndNonrecurringBasisLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount, after deduction of unamortized premium (discount) and debt issuance cost, of long-term debt. Excludes lease obligation. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(22)) -SubTopic 10 -Topic 210 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482949/835-30-55-8Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(16)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 4: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69B -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69BReference 5: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69C -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69CReference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1D -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1DReference 7: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(16)(a)(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (b)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-4 + Details Name: us-gaap_LongTermDebt Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionThe fair value amount of long-term debt whether such amount is presented as a separate caption or as a parenthetical disclosure. Additionally, this element may be used in connection with the fair value disclosures required in the footnote disclosures to the financial statements. The element may be used in both the balance sheet and disclosure in the same submission. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2 + Details Name: us-gaap_LongTermDebtFairValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - Details Name: us-gaap_DebtInstrumentAxis=nmih_Senior2024NotesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_LongtermDebtTypeAxis=us-gaap_UnsecuredDebtMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FairValueByFairValueHierarchyLevelAxis=us-gaap_FairValueInputsLevel2Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_DebtInstrumentAxis=nmih_Senior2020NotesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_LongtermDebtTypeAxis=us-gaap_SecuredDebtMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 49 R39.htm IDEA: XBRL DOCUMENT v3.24.3 Debt (Details) - USD ($) 3 Months Ended 9 Months Ended May 21, 2024 Apr. 29, 2024 Sep. 30, 2024 Sep. 30, 2024 Sep. 30, 2023 Dec. 31, 2023 Debt Instrument [Line Items] Â Â Â Â Â Â Â Loss on redemption of debt Â Â Â $ 6,966,000 $ 0 Â Revolving Credit Facility Â Â Â Â Â Â Â Debt Instrument [Line Items] Â Â Â Â Â Â Â Commitment fees in interest expense Â Â $ 100,000 400,000 Â Â Unsecured Debt | On or After July 15, 2029 Â Â Â Â Â Â Â Debt Instrument [Line Items] Â Â Â Â Â Â Â Redemption price (in percent) 100.00% Â Â Â Â Â Â Senior Notes Â Â Â Â Â Â Â Debt Instrument [Line Items] Â Â Â Â Â Â Â Interest payable Â Â 9,200,000 9,200,000 Â $ 2,500,000 Senior 2024 Notes | Unsecured Debt Â Â Â Â Â Â Â Debt Instrument [Line Items] Â Â Â Â Â Â Â Senior notes Â Â 425,000,000 425,000,000 Â Â Stated interest rate (in percent) 6.00% Â Â Â Â Â Â Original issuance discount $ 10,900,000 Â 10,300,000 10,300,000 Â Â Effective interest rate (in percent) 6.583% Â Â

Â Â Â Senior 2020 Notes | Secured Debt Â Â Â Â Â Â Â Debt Instrument [Line Items] Â Â Â Â Â Â Â Repayments of debt $ 400,000,000 Â Â Â Â Â Original issuance discount Â Â Â Â Â 2,400,000 Loss on redemption of debt Â Â Â 6,800,000 Â Â 2024 Revolving Credit Facility Â Â Â Â Â Â Â Debt Instrument [Line Items] Â Â Â Â Â Â Â Debt issuance costs Â $ 2,100,000 Â Â Â Â 2024 Revolving Credit Facility | Revolving Credit Facility Â Â Â Â Â Â Â Debt Instrument [Line Items] Â Â Â Â Â Â Â Credit facility borrowing capacity Â $ 250,000,000 Â Â Â Â Debt instrument term (years) Â 5 years Â Â Â Â Borrowings outstanding Â Â 0 $ 0 Â 0 Commitment fee (in percent) Â Â Â 0.225% Â Â Debt instrument covenant, maximum debt-to-total capitalization ratio Â Â Â 35.00% Â Â 2024 Revolving Credit Facility | Revolving Credit Facility | Minimum Â Â Â Â Â Â Â Debt Instrument [Line Items] Â Â Â Â Â Â Â Commitment fee (in percent) Â 0.175% Â Â Â Â 2024 Revolving Credit Facility | Revolving Credit Facility | Maximum Â Â Â Â Â Â Â Debt Instrument [Line Items] Â Â Â Â Â Â Â Commitment fee (in percent) Â 0.525% Â Â Â Â 2024 Revolving Credit Facility | Revolving Credit Facility | Base rate Â Â Â Â Â Â Â Debt Instrument [Line Items] Â Â Â Â Â Â Â Variable rate floor (in percent) Â 1.00% Â Â Â Â 2024 Revolving Credit Facility | Revolving Credit Facility | Base rate | Minimum Â Â Â Â Â Â Â Debt Instrument [Line Items] Â Â Â Â Â Â Â Basis spread on variable rate (in percent) Â 0.375% Â Â Â Â 2024 Revolving Credit Facility | Revolving Credit Facility | Base rate | Maximum Â Â Â Â Â Â Â Debt Instrument [Line Items] Â Â Â Â Â Â Â Basis spread on variable rate (in percent) Â 1.875% Â Â Â Â 2024 Revolving Credit Facility | Revolving Credit Facility | Secured Overnight Financing Rate (SOFR) | Minimum Â Â Â Â Â Â Â Debt Instrument [Line Items] Â Â Â Â Â Â Â Basis spread on variable rate (in percent) Â 1.375% Â Â Â Â 2024 Revolving Credit Facility | Revolving Credit Facility | Secured Overnight Financing Rate (SOFR) | Maximum Â Â Â Â Â Â Â Debt Instrument [Line Items] Â Â Â Â Â Â Â Basis spread on variable rate (in percent) Â 2.875% Â Â Â Â 2021 Revolving Credit Facility Â Â Â Â Â Â Â Debt Instrument [Line Items] Â Â Â Â Â Â Â Unamortized debt issuance cost Â $ 600,000 Â Â Â Â 2021 Revolving Credit Facility | Revolving Credit Facility Â Â Â Â Â Â Â Debt Instrument [Line Items] Â Â Â Â Â Â Â Credit facility borrowing capacity Â $ 250,000,000 Â Â Â Â Debt instrument term (years) Â 4 years Â Â Â Â Borrowings outstanding Â Â 0 $ 0 Â 0 Remaining deferred issuance costs, net of accumulated amortization Â Â $ 2,500,000 $ 2,500,000 Â $ 800,000 X - DefinitionDebt Instrument, Covenant Terms, Debt to Total Capitalization Ratio, Maximum + ReferencesNo definition available. + Details Name: nmih_DebtInstrumentCovenantTermsDebtToTotalCapitalizationRatioMaximum Namespace Prefix: nmih_ Data Type: dtr-types1:percentItemType Balance Type: na Period Type: duration X - DefinitionDebt Instrument, Variable Interest Rate Floor + ReferencesNo definition available. + Details Name: nmih_DebtInstrumentVariableInterestRateFloor Namespace Prefix: nmih_ Data Type: dtr-types1:percentItemType Balance Type: na Period Type: duration X - DefinitionPercentage points added to the reference rate to compute the variable rate on the debt instrument. + ReferencesNo definition available. + Details Name: us-gaap_DebtInstrumentBasisSpreadOnVariableRate1 Namespace Prefix: us-gaap_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: duration X - DefinitionEffective interest rate for the funds borrowed under the debt agreement considering interest compounding and original issue discount or premium. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482949/835-30-55-8Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(22)(a)(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482900/835-30-50-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482925/835-30-45-2Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-6 + Details Name: us-gaap_DebtInstrumentInterestRateEffectivePercentage Namespace Prefix: us-gaap_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: instant X - DefinitionContractual interest rate for funds borrowed, under the debt agreement. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(22)(a)(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1B + Details Name: us-gaap_DebtInstrumentInterestRateStatedPercentage Namespace Prefix: us-gaap_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482949/835-30-55-8Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(f)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.12-04(a)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-3Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 5: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69B -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69BReference 6: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69C -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69CReference 7: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69E -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69EReference 8: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69F -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69FReference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 11: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (h) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1D -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1DReference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1D -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1DReference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1D -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1DReference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1E -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1EReference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1E -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1EReference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1E -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1EReference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1F -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1FReference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1F -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1FReference 23: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1F -Subparagraph (b)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1FReference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1F -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1FReference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1I -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1IReference 26: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482925/835-30-45-2Reference 27: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482900/835-30-50-1 + Details Name: us-gaap_DebtInstrumentLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionPercentage price of original principal amount of debt at which debt can be redeemed by the issuer. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 470 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477734/942-470-50-3 + Details Name: us-gaap_DebtInstrumentRedemptionPricePercentage Namespace Prefix: us-gaap_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: duration X - DefinitionPeriod of time between issuance and maturity of debt instrument, in PnYnMnDTnHnMnS' format, for example, 'P1Y5M13D' represents the reported fact of one year, five months, and thirteen days. + ReferencesNo definition available. + Details Name: us-gaap_DebtInstrumentTerm Namespace Prefix: us-gaap_ Data Type: xbrli:durationItemType Balance Type: na Period Type: duration X - DefinitionAmount of unamortized debt discount (premium) and debt issuance costs. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482949/835-30-55-8Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69B -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69BReference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69C -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69CReference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1D -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1DReference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482900/835-30-50-1Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482925/835-30-45-2Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-4Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Publisher FASB -URI https://asc.fasb.org/1943274/2147482925/835-30-45-1A + Details Name: us-gaap_DebtInstrumentUnamortizedDiscountPremiumAndDebtIssuanceCostsNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount, before accumulated amortization, of debt issuance costs related to line of credit arrangements. Includes, but is not limited to, legal, accounting, underwriting, printing, and registration costs. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section S45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479359/835-30-S45-1 + Details Name: us-gaap_DebtIssuanceCostsLineOfCreditArrangementsGross Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount, after accumulated amortization, of debt issuance costs related to line of credit arrangements. Includes, but is not limited to, legal, accounting, underwriting, printing, and registration costs. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section S45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479359/835-30-S45-1 + Details Name: us-gaap_DebtIssuanceCostsLineOfCreditArrangementsNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount, after accumulated amortization, of debt issuance costs. Includes, but is not limited to, legal, accounting, underwriting, printing, and registration costs. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Publisher FASB -URI https://asc.fasb.org/1943274/2147482925/835-30-45-1AReference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482925/835-30-45-2Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482900/835-30-50-1Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1D -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1D + Details Name: us-gaap_DeferredFinanceCostsNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionDifference between the fair value of payments made and the carrying amount of debt which is extinguished prior to maturity. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (b) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 470 -SubTopic 50 -Section 40 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481303/470-50-40-2Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 470 -SubTopic 50 -Section 40 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481303/470-50-40-4 + Details Name: us-gaap_GainsLossesOnExtinguishmentOfDebt Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of interest payable on debt, including, but not limited to, trade payables. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(15)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(15)(a)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1 + Details Name: us-gaap_InterestPayableCurrentAndNoncurrent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionThe carrying value as of the balance sheet date of the current and noncurrent portions of long-term obligations drawn from a line of credit, which is a bank's commitment to make loans up to a specific amount. Examples of items that might be included in the application of this element may consist of letters of credit, standby letters of credit, and revolving credit arrangements, under which borrowings can be made up to a maximum amount as of any point in time conditional on satisfaction of specified terms before, as of and after the date of drawdowns on the line. Includes short-term obligations that would normally be classified as current liabilities but for which (a) postbalance sheet date issuance of a long term obligation to refinance the short term obligation on a long term basis, or (b) the enterprise has entered into a financing agreement that clearly permits the enterprise to refinance the short-term obligation on a long term basis and the following conditions are met (1) the agreement does not expire within 1 year and is not cancelable by the lender except for violation of an objectively determinable provision, (2) no violation exists at the BS date, and (3) the lender has entered into the financing agreement is expected to be financially capable of honoring the agreement. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(22)) -SubTopic 10 -Topic 210 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic

210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(16)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(16)(a)(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1 + Details Name: us-gaap_LineOfCredit Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of the fee for available but unused credit capacity under the credit facility. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481544/470-10-50-6Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(22)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(19)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_LineOfCreditFacilityCommitmentFeeAmount Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionMaximum borrowing capacity under the credit facility without consideration of any current restrictions on the amount that could be borrowed or the amounts currently outstanding under the facility. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(22)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(19)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_LineOfCreditFacilityMaximumBorrowingCapacity Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionThe fee, expressed as a percentage of the line of credit facility, for available but unused credit capacity under the credit facility. + ReferencesNo definition available. + Details Name: us-gaap_LineOfCreditFacilityUnusedCapacityCommitmentFeePercentage Namespace Prefix: us-gaap_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: duration X - DefinitionAmount of cash outflow for short-term and long-term debt. Excludes payment of lease obligation. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 15 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-15 + Details Name: us-gaap_RepaymentsOfDebt Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionIncluding the current and noncurrent portions, carrying value as of the balance sheet date of Notes with the highest claim on the assets of the issuer in case of bankruptcy or liquidation (with maturities initially due after one year or beyond the operating cycle if longer). Senior note holders are paid off in full before any payments are made to junior note holders. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(16)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(16)(a)(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1 + Details Name: us-gaap_SeniorNotes Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - Details Name: us-gaap_CreditFacilityAxis=us-gaap_RevolvingCreditFacilityMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_LongtermDebtTypeAxis=us-gaap_UnsecuredDebtMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_DebtInstrumentRedemptionPeriodAxis=nmih_OnOrAfterJuly152029Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_LongtermDebtTypeAxis=us-gaap_SeniorNotesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_DebtInstrumentAxis=nmih_Senior2024NotesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_DebtInstrumentAxis=nmih_Senior2020NotesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_LongtermDebtTypeAxis=us-gaap_SecuredDebtMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_DebtInstrumentAxis=nmih_A2024RevolvingCreditFacilityMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_RangeAxis=srt_MinimumMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_RangeAxis=srt_MaximumMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_VariableRateAxis=us-gaap_BaseRateMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_VariableRateAxis=us-gaap_SecuredOvernightFinancingRateSofrMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_DebtInstrumentAxis=nmih_SecuredRevolvingCreditFacility2021Member Namespace Prefix: Data Type: na Balance Type: Period Type: XML 50 R40.htm IDEA: XBRL DOCUMENT v3.24.3 Reinsurance - Schedule of Effect of Reinsurance Agreements on Premiums Written and Earned (Details) - USD ($) $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Net premiums written Â Â Â Â Direct $ 170,541 $ 157,956 $ 499,931 $ 458,880 Ceded (33,860) (34,688) (99,191) (105,492) Net premiums written 136,681 123,268 400,740 353,388 Net premiums earned Â Â Â Â Direct 177,283 164,813 520,634 483,705 Ceded (33,940) (34,724) (99,466) (105,877) Net premiums earned $ 143,343 $ 130,089 $ 421,168 $ 377,828 X - DefinitionAmount of earned premiums ceded to other entities. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 235 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.12-17(Column C)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477965/944-235-S99-2Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 605 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479032/944-605-50-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 605 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478832/944-605-45-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 605 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479032/944-605-50-1Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 605 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479032/944-605-50-1 + Details Name: us-gaap_CededPremiumsEarned Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of written premiums ceded to other entities. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 944 -SubTopic 605 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479032/944-605-50-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 944 -SubTopic 605 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479032/944-605-50-1 + Details Name: us-gaap_CededPremiumsWritten Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount, before premiums ceded to other entities and premiums assumed by the entity, of premiums earned. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 235 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.12-17(Column B)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477965/944-235-S99-2Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 605 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479032/944-605-50-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 605 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479032/944-605-50-1 + Details Name: us-gaap_DirectPremiumsEarned Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount, before premiums ceded to other entities and premiums assumed by the entity, of premiums written. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 605 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479032/944-605-50-1 + Details Name: us-gaap_DirectPremiumsWritten Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount, after premiums ceded to other entities and premiums assumed by the entity, of premiums earned. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 235 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.12-17(Column E)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477965/944-235-S99-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 605 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479032/944-605-50-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(13)(c)) -SubTopic 220 -Topic 942 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(1)) -SubTopic 220 -Topic 944 -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1 + Details Name: us-gaap_PremiumsEarnedNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount, after premiums ceded to other entities and premiums assumed by the entity, of premiums written. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(1) -SubTopic 605 -Topic 944 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479032/944-605-50-1Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(1) -SubTopic 605 -Topic 944 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479032/944-605-50-1 + Details Name: us-gaap_PremiumsWrittenNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_PremiumsWrittenNetConsolidatedAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_ReinsurancePremiumsForInsuranceCompaniesByProductSegmentNetAmountAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 51 R41.htm IDEA: XBRL DOCUMENT v3.24.3 Reinsurance - Narrative (Details) $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 USD ($) quota_share_agreement reinsuranceAgreement Sep. 30, 2023 USD ($) Sep. 30, 2024 USD ($) quota_share_agreement reinsuranceAgreement Sep. 30, 2023 USD ($) Dec. 31, 2023 USD ($) Dec. 31, 2022 USD ($) Ceded Credit Risk [Line Items] Â Â Â Â Â Â Reinsurance coverage amount amortized (as a percent) 10.00% Â 10.00% Â Â Â Restricted cash $ 88 Â $ 88 Â $ 1,338 Â Number of excess-of-loss reinsurance agreements | reinsuranceAgreement 6 Â 6 Â Â Â Reinsurance coverage amount $ 9,800 $ 8,000 $ 28,400 $ 22,900 Â Â Number of quota share reinsurance treaties | quota_share_agreement 8 Â 8 Â Â Â Reinsurance recoverable on unpaid claims $ 29,214 25,956 $ 29,214 25,956 27,514 $ 21,587 Minimum Â Â Â Â Â Â Ceded Credit Risk [Line Items] Â Â Â Â Â Â Reinsurance coverage, term of underlying mortgage amortization (in years) Â Â 10 years Â Â Â Reinsurance Policy, Type [Axis]: QSR Transactions | Third-party Reinsurers Â Â Â Â Â Â Ceded Credit Risk [Line Items] Â Â Â Â Â Â Percentage of ceding commission received Â Â 20.00% Â Â Â Reinsurance Policy, Type [Axis]: 2016 QSR Transaction | Third-party Reinsurers Â Â Â Â Â Â Ceded Credit Risk [Line Items] Â Â Â Â Â Â Threshold for loss ratio on loans to qualify for profit commission Â Â 60.00% Â Â Â Reinsurance recoverable on unpaid claims 1,200 Â $ 1,200 Â 1,700 Â Reinsurance Policy, Type [Axis]: 2016 QSR Transaction, Eligible Primary Policies | Third-party Reinsurers Â Â Â Â Â Â Ceded Credit Risk [Line Items] Â Â Â Â Â Â Percent of premiums earned under QSR Transaction Â Â 20.50% Â Â Â Reinsurance Policy, Type [Axis]: 2016 QSR Transaction, Pool Agreement with Fannie Mae | Third-party Reinsurers Â Â Â Â Â Â Ceded Credit Risk [Line Items] Â Â Â Â Â Â Percent of premiums earned under QSR Transaction Â Â 100.00% Â Â Â Reinsurance Policy, Type [Axis]: 2018 QSR Transaction | Third-party Reinsurers Â Â Â Â Â Â Ceded Credit Risk [Line Items] Â Â Â Â Â Â Percent of premiums earned under QSR Transaction Â Â 25.00% Â Â Â Threshold for loss ratio on loans to qualify for profit commission Â Â 61.00% Â Â Â Reinsurance Policy, Type [Axis]: 2019 QSR Transaction | Third-party Reinsurers Â Â Â Â Â Â Ceded Credit Risk [Line Items] Â Â Â Â Â Â Percent of premiums earned under QSR Transaction Â Â 20.00% Â Â Â Reinsurance Policy, Type [Axis]: 2020 Amended QSR Transaction | Third-party Reinsurers Â Â Â Â Â Â Ceded Credit Risk [Line Items] Â Â Â Â Â Â Threshold for loss ratio on loans to qualify for profit commission Â Â 50.00% Â Â Â Reinsurance Policy, Type [Axis]: 2020 QSR Transaction | Third-party Reinsurers Â Â Â Â Â Â Ceded Credit Risk [Line Items] Â Â Â Â Â Â Percent of premiums earned under QSR Transaction Â Â 21.00% Â Â Â Reinsurance Policy, Type [Axis]: 2020 Seasoned QSR Transaction | Third-party Reinsurers Â Â Â Â Â Â Ceded Credit Risk [Line Items] Â Â Â Â Â Â Percentage of ceding commission received Â Â 36.00% Â Â Â Reinsurance Policy, Type [Axis]: 2021 QSR Transaction | Third-party Reinsurers Â Â Â Â Â Â Ceded Credit Risk [Line Items] Â Â Â Â Â Â Percent of premiums earned under QSR Transaction Â Â 22.50% Â Â Â Threshold for loss ratio on loans to qualify for profit commission Â Â 57.50% Â Â Â Reinsurance Policy, Type [Axis]: 2022 QSR Transaction | Third-party Reinsurers Â Â Â Â Â Â Ceded Credit Risk [Line Items] Â Â Â Â Â Â Percent of premiums earned under QSR Transaction Â Â 20.00% Â Â Â Threshold for loss ratio on loans to qualify for profit commission Â Â 62.00% Â Â Â Reinsurance Policy, Type [Axis]: 2022 Seasoned QSR Transaction | Third-party Reinsurers Â Â Â Â Â Â Ceded Credit Risk [Line Items] Â Â Â Â Â Â Percent of premiums earned under QSR Transaction Â Â 95.00% Â Â Â Percentage of ceding commission received Â Â 35.00% Â Â Â Threshold for loss ratio on loans to qualify for profit commission Â Â 55.00% Â Â Â Reinsurance Policy, Type [Axis]: 2023 QSR Transaction | Third-party Reinsurers Â Â Â Â Â Â Ceded Credit Risk [Line Items] Â Â Â Â Â Â Percent of premiums earned under QSR Transaction Â Â 20.00% Â Â Â Threshold for loss ratio on loans to qualify for profit commission Â Â 62.00% Â Â Â Reinsurance Policy, Type [Axis]: 2024 Seasoned QSR Transaction | Third-party Reinsurers Â Â Â Â Â Â Ceded Credit Risk [Line Items] Â Â Â Â Â Â Percent of premiums earned under QSR Transaction Â Â 20.00% Â Â Â Threshold for loss ratio on loans to qualify for profit commission Â Â 56.00% Â Â Â Reinsurance Policy, Type [Axis]: Oaktown Re Vehicles Â Â Â Â Â Â Ceded Credit Risk [Line Items] Â Â Â Â Â Â Reinsurance coverage, term of underlying mortgage amortization (in years) Â Â 10 years Â Â Â Reinsurance Policy, Type [Axis]: Oaktown Re Vehicles | Maximum Â Â Â Â Â Â Ceded Credit Risk [Line Items] Â Â Â Â Â Â Reinsurance coverage, term of underlying mortgage amortization (in years) Â Â 12 years 6 months Â Â Â Reinsurance Policy, Type [Axis]: Oaktown Re Vehicles | Third-party Reinsurers Â Â Â Â Â Â Ceded Credit Risk [Line Items] Â Â Â Â Â Â Risk premiums paid 4,300 $ 6,900 $ 16,100 $ 24,800 Â Â Reinsurance Policy, Type [Axis]: Oaktown Re Vehicles | Third-party Reinsurers | Maximum Â Â Â Â Â Â Ceded Credit Risk [Line Items] Â Â Â Â Â Â Anticipated payment related to annual operating expenses Â Â 250 Â Â Â Reinsurance Policy, Type [Axis]: QSR Transactions Â Â Â Â Â Â Ceded Credit Risk [Line Items] Â Â Â Â Â Â Reinsurance recoverable on unpaid claims $ 28,000 Â $ 28,000 Â $ 25,800 Â X - DefinitionAmount of anticipated payments related to operating expenses of counterparty. + ReferencesNo definition available. + Details Name: nmih_AnticipatedOperatingExpensePaymentsAnnual Namespace Prefix: nmih_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionCeded Credit Risk, Commission Earned, Percentage + ReferencesNo definition available. + Details Name: nmih_CededCreditRiskCommissionEarnedPercentage Namespace Prefix: nmih_ Data Type: dtr-types1:percentItemType Balance Type: na Period Type: duration X - DefinitionCeded Credit Risk, Profit Commission, Loss Ratio On Loans Threshold + ReferencesNo definition available. + Details Name: nmih_CededCreditRiskProfitCommissionLossRatioOnLoansThreshold Namespace Prefix: nmih_ Data Type: dtr-types1:percentItemType Balance Type: na Period Type: duration X - DefinitionNumber of Excess-of-Loss Reinsurance Agreements + ReferencesNo definition available. + Details Name: nmih_NumberOfExcessOfLossReinsuranceAgreements Namespace Prefix: nmih_ Data Type: xbrli:integerItemType Balance Type: na Period Type: instant X - DefinitionNumber of Quota Share Reinsurance Treaties + ReferencesNo definition available. + Details Name: nmih_NumberOfQuotaShareReinsuranceTreaties Namespace Prefix: nmih_ Data Type: xbrli:integerItemType Balance Type: na Period Type: instant X - DefinitionPremiums Earned, Percent Of Risk + ReferencesNo definition available. + Details Name: nmih_PremiumsEarnedPercentOfRisk Namespace Prefix: nmih_ Data Type: dtr-types1:percentItemType Balance Type: na Period Type: duration X - DefinitionReinsurance Agreement, Optional Termination Right, Percent Of Reinsurance Coverage Threshold + ReferencesNo definition available. + Details Name: nmih_ReinsuranceAgreementOptionalTerminationRightPercentOfReinsuranceCoverageThreshold Namespace Prefix: nmih_ Data Type: dtr-types1:percentItemType Balance Type: na Period Type: instant X - DefinitionReinsurance Retention Policy, Ceded Aggregate Premiums + ReferencesNo definition available. + Details Name: nmih_ReinsuranceRetentionPolicyCededAggregatePremiums Namespace Prefix: nmih_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X -

DefinitionReinsurance Retention Policy, Term Of Underlying Mortgage Amortization + ReferencesNo definition available. + Details Name: nmih_ReinsuranceRetentionPolicyTermOfUnderlyingMortgageAmortization Namespace Prefix: nmih_ Data Type: xbrli:durationItemType Balance Type: na Period Type: duration X - DefinitionReinsurance Retention, Risk Premiums Paid + ReferencesNo definition available. + Details Name: nmih_ReinsuranceRetentionRiskPremiumsPaid Namespace Prefix: nmih_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 825 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Publisher FASB -URI https://asc.fasb.org/1943274/2147477351/944-825-50-1B + Details Name: us-gaap_CededCreditRiskLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount, after valuation allowance, recoverable under reinsurance contracts. Examples include, but are not limited to, settled and unsettled claims, incurred but not reported losses, loss adjustment expense, policy benefits and policy reserves. Excludes premiums paid under reinsurance contracts. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 310 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147477363/944-310-50-2Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479838/944-20-50-5Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 310 -Name Accounting Standards Codification -Section 45 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org/1943274/2147477409/944-310-45-5Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 310 -Name Accounting Standards Codification -Section 45 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147477409/944-310-45-6Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 825 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477351/944-825-50-1B + Details Name: us-gaap_ReinsuranceRecoverablesOnPaidAndUnpaidLosses Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of cash restricted as to withdrawal or usage. Cash includes, but is not limited to, currency on hand, demand deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482913/230-10-50-8Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(1)(a)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1 + Details Name: us-gaap_RestrictedCash Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - Details Name: srt_RangeAxis=srt_MinimumMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis= QSR Transactions Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_CededCreditRiskAxis=nmih_ThirdPartyReinsurersMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis=2016 QSR Transaction Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis=2016 QSR Transaction, Eligible Primary Policies Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis=2016 QSR Transaction, Pool Agreement with Fannie Mae Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis=2018 QSR Transaction Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis=2019 QSR Transaction Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis=2020 Amended QSR Transaction Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis=2020 QSR Transaction Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis=2020 Seasoned QSR Transaction Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis=2021 QSR Transaction Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis=2022 QSR Transaction Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis=2022 Seasoned QSR Transaction Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis=2023 QSR Transaction Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis=2024 Seasoned QSR Transaction Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis=Oaktown Re Vehicles Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_RangeAxis=srt_MaximumMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis=QSR Transactions Namespace Prefix: Data Type: na Balance Type: Period Type: XML 52 R42.htm IDEA: XBRL DOCUMENT v3.24.3 Reinsurance - Schedule of ILN Transactions and XOL Transactions (Details) - USD ($) $ in Thousands Sep. 30, 2024 Jan. 01, 2024 Jul. 01, 2023 Jan. 01, 2023 Oct. 01, 2022 Jul. 01, 2022 Apr. 01, 2022 Oct. 26, 2021 Apr. 27, 2021 Oct. 29, 2020 Reinsurance Policy, Type [Axis]: 2020-2 ILN Â Â Â Â Â Â Â Â Â Â Deferred Compensation Arrangement with Individual, Excluding Share-based Payments and Postretirement Benefits [Line Items] Â Â Â Â Â Â Â Â Â Â Percentage of population with production prior to period start date 1.00% Â Â Â Â Â Â Â Â Â Â Reinsurance Policy, Type [Axis]: 2020-2 ILN transaction Â Â Â Â Â Â Â Â Â Â Deferred Compensation Arrangement with Individual, Excluding Share-based Payments and Postretirement Benefits [Line Items] Â Â Â Â Â Â Â Â Â Â Initial Reinsurance Coverage Â Â Â Â Â Â Â Â Â $ 242,351 Current Reinsurance Coverage $ 28,149 Â Â Â Â Â Â Â Â Â Initial First Layer Retained Loss Â Â Â Â Â Â Â Â Â Â $ 121,777 Current First Layer Retained Loss $ 120,990 Â Â Â Â Â Â Â Â Â Â Reinsurance Policy, Type [Axis]: 2021-1 ILN Â Â Â Â Â Â Â Â Â Â Deferred Compensation Arrangement with Individual, Excluding Share-based Payments and Postretirement Benefits [Line Items] Â Â Â Â Â Â Â Â Â Â Percentage of population with production prior to period start date 1.00% Â Â Â Â Â Â Â Â Â Â Reinsurance Policy, Type [Axis]: 2021-1 ILN Transaction Â Â Â Â Â Â Â Â Â Â Deferred Compensation Arrangement with Individual, Excluding Share-based Payments and Postretirement Benefits [Line Items] Â Â Â Â Â Â Â Â Â Â Initial Reinsurance Coverage Â Â Â Â Â Â Â Â Â $ 367,238 Â Current Reinsurance Coverage $ 163,033 Â Â Â Â Â Â Â Â Â Â Initial First Layer Retained Loss Â Â Â Â Â Â Â Â Â $ 163,708 Â Current First Layer Retained Loss $ 163,217 Â Â Â Â Â Â Â Â Â Â Reinsurance Policy, Type [Axis]: 2021-2 ILN Â Â Â Â Â Â Â Â Â Â Deferred Compensation Arrangement with Individual, Excluding Share-based Payments and Postretirement Benefits [Line Items] Â Â Â Â Â Â Â Â Â Â Percentage of population with production prior to period start date 2.00% Â Â Â Â Â Â Â Â Â Â Reinsurance Policy, Type [Axis]: 2021-2 ILN Transaction Â Â Â Â Â Â Â Â Â Â Deferred Compensation Arrangement with Individual, Excluding Share-based Payments and Postretirement Benefits [Line Items] Â Â Â Â Â Â Â Â Â Â Initial Reinsurance Coverage Â Â Â Â Â Â Â $ 363,596 Â Â Current Reinsurance Coverage $ 256,166 Â Â Â Â Â Â Â Â Â Initial First Layer Retained Loss Â Â Â Â Â Â Â $ 146,229 Â Â Current First Layer Retained Loss 145,312 Â Â Â Â Â Â Â Â Â Â Reinsurance Policy, Type [Axis]: 2022-1 XOL Transaction Â Â Â Â Â Â Â Â Â Â Deferred Compensation Arrangement with Individual, Excluding Share-based Payments and Postretirement Benefits [Line Items] Â Â Â Â Â Â Â Â Â Â Initial Reinsurance Coverage Â Â Â Â Â Â $ 289,741 Â Â Current Reinsurance Coverage 208,904 Â Â Â Â Â Â Â Â Â Initial First Layer Retained Loss Â Â Â Â Â Â $ 133,366 Â Â Â Current First Layer Retained Loss $ 132,545 Â Â Â Â Â Â Â Â Â Percentage of population with production prior to period start date 1.00% Â Â Â Â Â Â Â Â Â Â Reinsurance Policy, Type [Axis]: 2022-2 XOL Transaction Â Â Â Â Â Â Â Â Â Â Deferred Compensation Arrangement with Individual, Excluding Share-based Payments and Postretirement Benefits [Line Items] Â Â Â Â Â Â Â Â Â Â Initial Reinsurance Coverage Â Â Â Â Â Â $ 154,306 Â Â Â Â Â Current Reinsurance Coverage $ 129,230 Â Â Â Â Â Â Â Â Â Initial First Layer Retained Loss Â Â Â Â Â Â $ 78,906 Â Â Â Â Current First Layer Retained Loss $ 78,073 Â Â Â Â Â Â Â Â Â Â Percentage of population with production prior to period start date 1.00% Â Â Â Â Â Â Â Â Â Â Reinsurance Policy, Type [Axis]: 2022-3 XOL Transaction Â Â Â Â Â Â Â Â Â Â Deferred Compensation Arrangement with Individual, Excluding Share-based Payments and Postretirement Benefits [Line Items] Â Â Â Â Â Â Â Â Â Â Initial Reinsurance Coverage Â Â Â Â Â $ 96,779 Â Â Â Â Â Current Reinsurance Coverage $ 84,988 Â Â Â Â Â Â Â Â Â Initial First Layer Retained Loss Â Â Â Â Â $ 106,265 Â Â Â Â Â Current First Layer Retained Loss 105,817 Â Â Â Â Â Â Â Â Â Â Reinsurance Policy, Type [Axis]: 2023-1 XOL Transaction Â Â Â Â Â Â Â Â Â Â Deferred Compensation Arrangement with Individual, Excluding Share-based Payments and Postretirement Benefits [Line Items] Â Â Â Â Â Â Â Â Â Initial Reinsurance Coverage Â Â Â $ 89,864 Â Â Â Â Â Â Current Reinsurance Coverage 87,819 Â Â Â Â Â Â Â Â Â Initial First Layer Retained Loss Â Â Â $ 146,513 Â Â Â Â Â Â Current First Layer Retained Loss 146,146 Â Â Â Â Â Â Â Â Â Reinsurance Policy, Type [Axis]: 2023-2 XOL Transaction Â Â Â Â Â Â Â Â Â Â Deferred Compensation Arrangement with Individual, Excluding Share-based Payments and Postretirement Benefits [Line Items] Â Â Â Â Â Â Â Â Â Initial Reinsurance Coverage Â Â $ 100,777 Â Â Â Â Â Â Â Current Reinsurance Coverage 100,777 Â Â Â Â Â Â Â Â Initial First Layer Retained Loss Â Â $ 136,875 Â Â Â Â Â Â Â Â Â Current First Layer Retained Loss 136,875 Â Â Â Â Â Â Â Â Â Â Reinsurance Policy, Type [Axis]: 2024 XOL Transaction Â Â Â Â Â Â Â Â Â Â Deferred Compensation Arrangement with Individual, Excluding Share-based Payments and Postretirement Benefits [Line Items] Â Â Â Â Â Â Â Â Initial Reinsurance Coverage Â $ 132,685 Â Â Â Â Â Â Â Â Current Reinsurance Coverage 132,685 Â Â Â Â Â Â Â Â Initial First Layer Retained Loss Â $ 235,279 Â Â Â Â Â Â Â Â Current First Layer Retained Loss $ 235,279 Â Â Â Â Â Â Â Â Â Â X - DefinitionCurrent First Layer Retained Loss + ReferencesNo definition available. + Details Name: nmih_CurrentFirstLayerRetainedLoss Namespace Prefix: nmih_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionCurrent Reinsurance Coverage + ReferencesNo definition available. + Details Name: nmih_CurrentReinsuranceCoverage Namespace Prefix: nmih_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionInitial First Layer Retained Loss + ReferencesNo definition available. + Details Name: nmih_InitialFirstLayerRetainedLoss Namespace Prefix: nmih_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionInitial Reinsurance Coverage + ReferencesNo definition available. + Details Name: nmih_InitialReinsuranceCoverage Namespace Prefix: nmih_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionReinsurance Coverage, Percentage Of Population With Production Prior to Period Start Date + ReferencesNo definition available. + Details Name: nmih_ReinsuranceCoveragePercentageOfPopulationWithProductionPriorToPeriodStartDate Namespace Prefix: nmih_ Data Type: dtr-types1:percentItemType Balance Type: na Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesNo definition available. + Details Name: us-gaap_DeferredCompensationArrangementWithIndividualExcludingShareBasedPaymentsAndPostretirementBenefitsLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_ReinsuranceContractAxis=2020-2 ILN Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis=2020-2 ILN transaction Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis=2021-1 ILN Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis=2021-1 ILN Transaction Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis=2021-2 ILN Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis=2021-2 ILN Transaction Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis=2022-1 XOL Transaction Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis=2022-2 XOL Transaction Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis=2022-3 XOL Transaction Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis=2023-1 XOL Transaction Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis=2023-2 XOL Transaction Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis=2024 XOL Transaction Namespace Prefix: Data Type: na Balance Type: Period Type: XML 53 R43.htm IDEA: XBRL DOCUMENT v3.24.3 Reinsurance - Schedule of Amounts Related to QSR Transactions (Details) - USD ($) $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Ceded Credit Risk [Line Items] Â Â Â Â Ceded premiums earned $ (33,940) $ (34,724) $ (99,466) $ (105,877) Third-party Reinsurers Â Â Â Â Ceded Credit Risk [Line Items] Â Â Â Â Ceded risk-in-force 12,968,039 12,753,261 12,968,039 12,753,261 Ceded premiums earned (41,761) (42,015) (124,585) (126,113) Ceded claims and claim expenses 2,449 2,221 2,970 4,989 Ceding commission earned 10,152 9,808 30,666 29,650 Profit commission $ 21,883 $ 22,184 $ 69,641 $ 67,949 X - DefinitionReinsurance Ceded Claims and Claims (Benefits) Expenses + ReferencesNo definition available. + Details Name: nmih_ReinsuranceCededClaimsAndClaimsBenefitsExpenses Namespace Prefix: nmih_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionReinsurance Ceding Commission Earned + ReferencesNo definition available. + Details Name: nmih_ReinsuranceCedingCommissionEarned Namespace Prefix: nmih_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionReinsurance Profit Commission + ReferencesNo definition available. + Details Name: nmih_ReinsuranceProfitCommission Namespace Prefix: nmih_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionRisk In Force, Ceded + ReferencesNo definition available. + Details Name: nmih_RiskInForceCeded Namespace Prefix: nmih_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 825 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Publisher FASB -URI https://asc.fasb.org/1943274/2147477351/944-825-50-1B + Details Name: us-gaap_CededCreditRiskLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of earned premiums ceded to other entities. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 235 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.12-17(Column C)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477965/944-235-S99-2Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 605 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479032/944-605-50-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 605 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478832/944-605-45-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 605 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479032/944-605-50-1Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 605 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479032/944-605-50-1 + Details Name: us-gaap_CededPremiumsEarned Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - Details Name: us-gaap_CededCreditRiskAxis=nmih_ThirdPartyReinsurersMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 54 R44.htm IDEA: XBRL DOCUMENT v3.24.3 Reserves for Insurance Claims and Claim Expenses - Narrative (Details) $ in Thousands 9 Months Ended Sep. 30, 2024 USD ($) policy claim loan Sep. 30, 2023 USD ($) Dec. 31, 2023 USD ($) loan policy Dec. 31, 2022 USD ($) Liability for Claims and Claims Adjustment Expense [Line Items] Â Â Â Â Total gross liability for unpaid claims and claim adjustment expenses $ 135,520 $ 116,078 $ 123,974 $ 99,836 Number of claims paid | claim 168 Â Â Â Claims paid, including amounts covered by insurance $ 5,700 Â Â Â Primary loans in default | loan 5,712 Â 5,099 Â Primary insured portfolio, loan default rate 0.87% Â 0.81% Â Total number of policies in-force | policy 654,374 Â 629,690 Â Favorable development on prior year defaults $ 57,200 $ 46,600 Â Â Reserve for prior year insurance claims and claim expenses $ 45,100 Â Â Â Reinsurance Policy, Type [Axis]: QSR Transactions Â Â Â Â Liability for Claims and Claims Adjustment Expense [Line Items] Â Â Â Â Number of covered claims included in number of claims paid | claim | claim 162 Â Â Â Component of claims paid covered under QSR Transaction $ 1,300 Â Â Â X - DefinitionLiability for Paid Claims and Claims Adjustment Expense, Number of Covered Claims Included In Number of Paid Claims + ReferencesNo definition available. + Details Name: nmih_LiabilityForPaidClaimsAndClaimsAdjustmentExpenseNumberOfCoveredClaimsIncludedInNumberOfPaidClaims Namespace Prefix: nmih_ Data Type:

xbrli:integerItemType Balance Type: na Period Type: duration X - DefinitionLiability For Unpaid Claims And Claims Adjustment Expense, Incurred But Not Reported (IBNR) Claims, Number Of Primary Loans In Default + ReferencesNo definition available. + Details Name: nmih_LiabilityForUnpaidClaimsAndClaimsAdjustmentExpenseIncurredButNotReportedIBNRClaimsNumberOfPrimaryLoansInDefault Namespace Prefix: nmih_ Data Type: xbrli:integerItemType Balance Type: na Period Type: instant X - DefinitionLiability For Unpaid Claims And Claims Adjustment Expense, Incurred But Not Reported (IBNR) Claims, Number Of Primary Loans In Default, Percent Of Total Policies In-Force + ReferencesNo definition available. + Details Name: nmih_LiabilityForUnpaidClaimsAndClaimsAdjustmentExpenseIncurredButNotReportedIBNRClaimsNumberOfPrimaryLoansInDefaultPercentOfTotalPoliciesInForce Namespace Prefix: nmih_ Data Type: dtr-types1:percentItemType Balance Type: na Period Type: instant X - DefinitionLiability For Unpaid Claims And Claims Adjustment Expense, Incurred But Not Reported (IBNR) Claims, Total Policies In-Force + ReferencesNo definition available. + Details Name: nmih_LiabilityForUnpaidClaimsAndClaimsAdjustmentExpenseIncurredButNotReportedIBNRClaimsTotalPoliciesInForce Namespace Prefix: nmih_ Data Type: xbrli:integerItemType Balance Type: na Period Type: instant X - DefinitionLiability for Paid Claims and Claims Adjustment Expense, Number of Paid Claims + ReferencesNo definition available. + Details Name: nmih_LiabilityforPaidClaimsandClaimsAdjustmentExpenseNumberofPaidClaims Namespace Prefix: nmih_ Data Type: xbrli:integerItemType Balance Type: na Period Type: duration X - DefinitionLiability for Prior Year Claims and Claims Adjustment Expense + ReferencesNo definition available. + Details Name: nmih_LiabilityforPriorYearClaimsandClaimsAdjustmentExpense Namespace Prefix: nmih_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of payments to settle insured claims and pay costs incurred in the claims settlement process, including amount covered by insurance. + ReferencesNo definition available. + Details Name: nmih_LiabilityforUnpaidClaimsandClaimsAdjustmentExpenseClaimsPaidIncludingAmountsCoveredByInsurance Namespace Prefix: nmih_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionComponent of total amount of payments to settle insured claims and pay costs incurred in the claims settlement process, including amount covered by insurance, covered under QSR transaction. + ReferencesNo definition available. + Details Name: nmih_LiabilityforUnpaidClaimsandClaimsAdjustmentExpenseClaimsPaidIncludingAmountsCoveredByInsuranceAmountUnderQSRTransaction Namespace Prefix: nmih_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionPrior Year Claims and Claims Adjustment Expense, Favorable Development on Prior Year Defaults + ReferencesNo definition available. + Details Name: nmih_PriorYearClaimsAndClaimsAdjustmentExpenseFavorableDevelopmentOnPriorYearDefaults Namespace Prefix: nmih_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe amount needed to reflect the estimated ultimate cost of settling claims relating to insured events that have occurred on or before the balance sheet date, whether or not reported to the insurer at that date. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 55 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480046/944-40-55-7Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 55 -Paragraph 9E -Publisher FASB -URI https://asc.fasb.org/1943274/2147480046/944-40-55-9EReference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (cc) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480081/944-40-50-3Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(13)(a)(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1 + Details Name: us-gaap_LiabilityForClaimsAndClaimsAdjustmentExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesNo definition available. + Details Name: us-gaap_LiabilityForClaimsAndClaimsAdjustmentExpenseLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_ReinsuranceContractAxis=QSR Transactions Namespace Prefix: Data Type: na Balance Type: Period Type: XML 55 R45.htm IDEA: XBRL DOCUMENT v3.24.3 Reserves for Insurance Claims and Claim Expenses - Reconciliation of Reserve Balances for Insurance Claims and Claim Expense (Details) - USD ($) $ in Thousands 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Liability for Unpaid Claims and Claims Adjustment Expense [Roll Forward] Â Â Beginning balance $ 123,974 $ 99,836 Less reinsurance recoverables (27,514) (21,587) Beginning balance, net of reinsurance recoverables 96,460 78,249 Claims and claim expenses incurred: Â Â Current year 71,532 60,987 Prior years (57,241) (46,601) Total claims and claim expenses incurred 14,291 14,386 Claims and claim expenses paid: Â Â Current year 180 119 Prior years 4,265 2,394 Total claims and claim expenses paid 4,445 2,513 Reserve at end of period, net of reinsurance recoverables 106,306 90,122 Add reinsurance recoverables 29,214 25,956 Ending balance 135,520 116,078 Current year case reserves 63,200 54,400 Current year IBNR 7,000 5,800 Prior year case reserves 49,800 41,100 Prior year, IBNR $ 6,300 $ 4,500 X - DefinitionCurrent Year Claims and Claims Adjustment Expense, Case Reserves + ReferencesNo definition available. + Details Name: nmih_CurrentYearClaimsAndClaimsAdjustmentExpenseCaseReserves Namespace Prefix: nmih_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionCurrent Year Claims and Claims Adjustment Expense, Incurred but Not Reported + ReferencesNo definition available. + Details Name: nmih_CurrentYearClaimsAndClaimsAdjustmentExpenseIncurredButNotReported Namespace Prefix: nmih_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionPrior Year Claims and Claims Adjustment Expense, Case Reserves + ReferencesNo definition available. + Details Name: nmih_PriorYearClaimsAndClaimsAdjustmentExpenseCaseReserves Namespace Prefix: nmih_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionPrior Year Claims and Claims Adjustment Expense, Incurred but Not Reported + ReferencesNo definition available. + Details Name: nmih_PriorYearClaimsAndClaimsAdjustmentExpenseIncurredButNotReported Namespace Prefix: nmih_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe amount needed to reflect the estimated ultimate cost of settling claims relating to insured events that have occurred on or before the balance sheet date, whether or not reported to the insurer at that date. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 55 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480046/944-40-55-7Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 55 -Paragraph 9E -Publisher FASB -URI https://asc.fasb.org/1943274/2147480046/944-40-55-9EReference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (cc) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480081/944-40-50-3Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(13)(a)(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1 + Details Name: us-gaap_LiabilityForClaimsAndClaimsAdjustmentExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_LiabilityForUnpaidClaimsAndClaimsAdjustmentExpenseClaimsPaidAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount, after effects of reinsurance, of payments to settle claims incurred in the current period and related claims settlement costs. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 55 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480046/944-40-55-7Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480081/944-40-50-3 + Details Name: us-gaap_LiabilityForUnpaidClaimsAndClaimsAdjustmentExpenseClaimsPaidCurrentYear1 Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount, after effects of reinsurance, of payments to settle claims incurred in prior periods and related claims settlement costs. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 55 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480046/944-40-55-7Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480081/944-40-50-3 + Details Name: us-gaap_LiabilityForUnpaidClaimsAndClaimsAdjustmentExpenseClaimsPaidPriorYears1 Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount, after effects of reinsurance, of expense (reversal of expense) for claims incurred and costs incurred in the claim settlement process. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 55 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480046/944-40-55-7Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480081/944-40-50-3 + Details Name: us-gaap_LiabilityForUnpaidClaimsAndClaimsAdjustmentExpenseIncurredClaims1 Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_LiabilityForUnpaidClaimsAndClaimsAdjustmentExpenseIncurredClaimsAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionLiability as of the balance sheet date for amounts representing estimated cost of settling unpaid claims under the terms of the underlying insurance policies, less estimated reinsurance recoveries on such claims. This includes an estimate for claims which have been incurred but not reported. Claim adjustment expenses represent the costs estimated to be incurred in the settlement of unpaid claims. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(13)(a)(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (cc) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480081/944-40-50-3Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480081/944-40-50-3 + Details Name: us-gaap_LiabilityForUnpaidClaimsAndClaimsAdjustmentExpenseNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionA roll forward is a reconciliation of a concept from the beginning of a period to the end of a period. + ReferencesNo definition available. + Details Name: us-gaap_LiabilityForUnpaidClaimsAndClaimsAdjustmentExpenseNetAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount, after effects of reinsurance, of payments to settle insured claims and pay costs incurred in the claims settlement process. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 25 -Subparagraph (g) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-25Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 55 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480046/944-40-55-7Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480081/944-40-50-3 + Details Name: us-gaap_PaymentsForLossesAndLossAdjustmentExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount, after valuation allowance, recoverable under reinsurance contracts. Examples include, but are not limited to, settled and unsettled claims, incurred but not reported losses, loss adjustment expense, policy benefits and policy reserves. Excludes premiums paid under reinsurance contracts. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 310 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147477363/944-310-50-2Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479838/944-20-50-5Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 310 -Name Accounting Standards Codification -Section 45 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org/1943274/2147477409/944-310-45-5Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 310 -Name Accounting Standards Codification -Section 45 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147477409/944-310-45-6Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 825 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477351/944-825-50-1B + Details Name: us-gaap_ReinsuranceRecoverablesOnPaidAndUnpaidLosses Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount, after effects of reinsurance, of expense for claims incurred in the current reporting period and related claims settlement costs. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 55 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480046/944-40-55-7Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480081/944-40-50-3 + Details Name: us-gaap_SupplementalInformationForPropertyCasualtyInsuranceUnderwritersCurrentYearClaimsAndClaimsAdjustmentExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount, after effects of reinsurance, of expense (reversal of expense) for claims incurred in prior reporting periods and related claims settlement costs. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 55 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480046/944-40-55-7Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480081/944-40-50-3 + Details Name: us-gaap_SupplementalInformationForPropertyCasualtyInsuranceUnderwritersPriorYearClaimsAndClaimsAdjustmentExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration XML 56 R46.htm IDEA: XBRL DOCUMENT v3.24.3 Earnings per Share (EPS) - Schedule of Earnings Per Share, Basic and Diluted (Details) - USD ($) $ / shares in Units, shares in Thousands, $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Basic EPS Â Â Â Â Net income - basic $ 92,810 $ 83,955 $ 273,939 $ 238,697 Net income - diluted $ 92,810 $ 83,955 $ 273,939 $ 238,697 Basic weighted average shares outstanding (in shares) 79,549 82,096 80,129 82,879 Dilutive effect of issuable shares (in shares) 1,496 1,574 1,355 1,357 Dilutive weighted average shares outstanding (in shares) 81,045 83,670 81,484 84,236 Basic earnings per share (in dollars per share) $ 1.17 $ 1.02 $ 3.42 $ 2.88 Diluted earnings per share (in dollars per share) $ 1.15 $ 1.00 $ 3.36 $ 2.83 Anti-dilutive shares (in shares) 0 1 7 2 X - DefinitionSecurities (including those issuable pursuant to contingent stock agreements) that could potentially dilute basic earnings per share (EPS) or earnings per unit (EPU) in the future that were not included in the computation of diluted EPS or EPU because to do so would increase EPS or EPU amounts or decrease loss per share or unit amounts for the period presented. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1 + Details Name: us-gaap_AntidilutiveSecuritiesExcludedFromComputationOfEarningsPerShareAmount Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionThe amount of net income (loss) for the period per each share of common stock or unit outstanding during the reporting period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 52 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482635/260-10-55-52Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 323 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(3) -Publisher FASB -URI

https://asc.fasb.org/1943274/2147478666/740-323-65-2Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-3Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 15 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482635/260-10-55-15Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (e)(4) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480175/815-40-65-1Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480175/815-40-65-1Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-7Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-2Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-60BReference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-4Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-10Reference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(25)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(27)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1Reference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(23)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-7 + Details Name: us-gaap_EarningsPerShareBasic Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: duration X - DefinitionThe amount of net income (loss) for the period available to each share of common stock or common unit outstanding during the reporting period and to each share or unit that would have been outstanding assuming the issuance of common shares or units for all dilutive potential common shares or units outstanding during the reporting period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 52 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482635/260-10-55-52Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 323 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478666/740-323-65-2Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-3Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 15 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482635/260-10-55-15Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (e)(4) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480175/815-40-65-1Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480175/815-40-65-1Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-7Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-2Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-60BReference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-4Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(25)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(27)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(23)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-7 + Details Name: us-gaap_EarningsPerShareDiluted Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: duration X - DefinitionAmount, after deduction of tax, noncontrolling interests, dividends on preferred stock and participating securities; of income (loss) available to common shareholders. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-3Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-4Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 5 -Subparagraph (SAB Topic 6.B) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-5Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-10Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-11Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-60B + Details Name: us-gaap_NetIncomeLossAvailableToCommonStockholdersBasic Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount, after deduction of tax, noncontrolling interests, dividends on preferred stock and participating securities, and addition from assumption of issuance of common shares for dilutive potential common shares; of income (loss) available to common shareholders. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 5 -Subparagraph (SAB Topic 6.B) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-5Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 16 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-16Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 40 -Subparagraph (b)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-40Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-60BReference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 40 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-40Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 40 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-40Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 40 -Subparagraph (b)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-40 + Details Name: us-gaap_NetIncomeLossAvailableToCommonStockholdersDiluted Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_NetIncomeLossAvailableToCommonStockholdersOperationsBasicAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe sum of dilutive potential common shares or units used in the calculation of the diluted per-share or per-unit computation. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1 + Details Name: us-gaap_WeightedAverageNumberDilutedSharesOutstandingAdjustment Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionThe average number of shares or units issued and outstanding that are used in calculating diluted EPS or earnings per unit (EPU), determined based on the timing of issuance of shares or units in the period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 16 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-16 + Details Name: us-gaap_WeightedAverageNumberOfDilutedSharesOutstanding Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionNumber of [basic] shares or units, after adjustment for contingently issuable shares or units and other shares or units not deemed outstanding, determined by relating the portion of time within a reporting period that common shares or units have been outstanding to the total time in that period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-10 + Details Name: us-gaap_WeightedAverageNumberOfSharesOutstandingBasic Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration XML 57 R47.htm IDEA: XBRL DOCUMENT v3.24.3 Income Taxes (Details) - USD ($) $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Dec. 31, 2023 Income Tax Disclosure [Abstract] Â Â Â Â Â Â Effective income tax rate on pre-tax income or loss 22.20% 21.80% 22.30% 22.40% Â Prepaid federal income taxes $ 235,286 Â $ 235,286 Â $ 235,286 X - DefinitionPrepaid Federal Income Taxes + ReferencesNo definition available. + Details Name: nmih_PrepaidFederalIncomeTaxes Namespace Prefix: nmih_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionPercentage of current income tax expense (benefit) and deferred income tax expense (benefit) pertaining to continuing operations. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482685/740-10-50-12Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 231 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482663/740-10-55-231 + Details Name: us-gaap_EffectiveIncomeTaxRateContinuingOperations Namespace Prefix: us-gaap_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_IncomeTaxDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 58 R48.htm IDEA: XBRL DOCUMENT v3.24.3 Stockholders' Equity (Details) - USD ($) $ / shares in Units, shares in Millions 9 Months Ended 12 Months Ended Sep. 30, 2024 Dec. 31, 2023 Jul. 31, 2023 Feb. 10, 2022 Class of Stock [Line Items] Â Â Â Â Repurchase authorization Â Â Â $ 125,000,000 Repurchased shares (in shares) 2.1 3.5 Â Â Shares repurchased, average price per share (in dollars per share) $ 32.38 $ 25.93 Â Â Remaining authorized repurchase amount $ 108,100,000 Â Â Â July 2023 Share Repurchase Program Â Â Â Â Class of Stock [Line Items] Â Â Â Â Repurchase authorization Â Â $ 200,000,000 Â 2022 Extended Share Repurchase Program Â Â Â Â Class of Stock [Line Items] Â Â Â Â Repurchase authorization Â Â $ 125,000,000 Â X - DefinitionAmount authorized for purchase of share under share repurchase plan. Includes, but is not limited to, repurchase of stock and unit of ownership. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 505 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481520/505-30-50-4 + Details Name: srt_StockRepurchaseProgramAuthorizedAmount1 Namespace Prefix: srt_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-13Reference 2: http://www.xbrl.org/2003/role/recommendedDisclosureRef -Topic 272 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483014/272-10-45-3Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 272 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482987/272-10-50-1Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(d)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-13Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-13Reference 7:

http://www.xbrl.org/2003/role/disclosureRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-13Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (h) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-13Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 14 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-14Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 18 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-18Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(27)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(28)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-2Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-03(i)(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479886/946-10-S99-3Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-03(i)(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479886/946-10-S99-3Reference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-03(i)(2)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479886/946-10-S99-3Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-03(i)(2)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479886/946-10-S99-3 + Details Name: us-gaap_ClassOfStockLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount remaining authorized for purchase of share under share repurchase plan. Includes, but is not limited to, repurchase of stock and unit of ownership. + ReferencesNo definition available. + Details Name: us-gaap_StockRepurchaseProgramRemainingAuthorizedRepurchaseAmount1 Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionTotal cost of shares repurchased divided by the total number of shares repurchased. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 505 -SubTopic 30 -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481549/505-30-45-1 + Details Name: us-gaap_TreasuryStockAcquiredAverageCostPerShare Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: duration X - DefinitionNumber of shares that have been repurchased during the period and are being held in treasury. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2 -SubTopic 10 -Topic 505 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.3-04) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480008/505-10-S99-1 + Details Name: us-gaap_TreasuryStockSharesAcquired Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - Details Name: srt_ShareRepurchaseProgramAxis=nmih_July2023ShareRepurchaseProgramMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_ShareRepurchaseProgramAxis=nmih_A2022ExtendedShareRepurchaseProgramMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 59 R49.htm IDEA: XBRL DOCUMENT v3.24.3 Premiums Receivable (Details) $ in Millions 9 Months Ended 12 Months Ended Sep. 30, 2024 USD ($) d Dec. 31, 2023 USD ($) Insurance [Abstract] Â Â Number of days to be written off | d 120 Â Premium receivable, write-off period 120 days Â Premium receivable, allowance for credit loss, uncollected | $ $ 2.0 $ 2.7 X - DefinitionPremium Receivable, Number of Days to be Written Off + ReferencesNo definition available. + Details Name: nmih_PremiumReceivableNumberOfDaysToBeWrittenOff Namespace Prefix: nmih_ Data Type: xbrli:integerItemType Balance Type: na Period Type: duration X - DefinitionPremium Receivable, Write-off Period + ReferencesNo definition available. + Details Name: nmih_PremiumReceivableWriteOffPeriod Namespace Prefix: nmih_ Data Type: xbrli:durationItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_InsuranceAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of writeoff of premium receivable, charged against allowance for credit loss. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11B -Subparagraph (c)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-11BReference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-13 + Details Name: us-gaap_PremiumsReceivableAllowanceForDoubtfulAccountsWriteOffsAgainstAllowance Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration XML 60 R50.htm IDEA: XBRL DOCUMENT v3.24.3 Regulatory Information - Narrative (Details) - USD ($) $ in Thousands 3 Months Ended 9 Months Ended May 30, 2024 Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Dec. 31, 2023 NMIC and Re One combined Â Â Â Â Â Â Statutory Accounting Practices [Line Items] Â Â Â Â Â Â Net income amount Â $ 20,000 $ 30,100 $ 90,700 $ 80,000 Â Statutory capital Â 2,786,130 Â 2,786,130 Â $ 2,536,445 Aggregate dividend capacity Â 96,300 Â 96,300 Â Â Ordinary course dividend paid $ 96,300 Â Â Â Â Â Â Re One Â Â Â Â Â Â Â Statutory Accounting Practices [Line Items] Â Â Â Â Â Â Â Statutory capital Â $ 2,100 Â $ 2,100 Â $ 2,000 X - DefinitionStatutory Accounting Practices, Statutory Capital and Surplus Including Contingency Reserve + ReferencesNo definition available. + Details Name: nmih_StatutoryAccountingPracticesStatutoryCapitalAndSurplusIncludingContingencyReserve Namespace Prefix: nmih_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionCash outflow in the form of ordinary dividends to common shareholders, preferred shareholders and noncontrolling interests, generally out of earnings. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 15 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-15 + Details Name: us-gaap_PaymentsOfOrdinaryDividends Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(23)(c)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1 + Details Name: us-gaap_StatutoryAccountingPracticesLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of dividends available for payment after computation of statutory restrictions on capital surplus. + ReferencesNo definition available. + Details Name: us-gaap_StatutoryAccountingPracticesStatutoryAmountAvailableForDividendPayments Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of net income for the period determined using accounting principles prescribed or permitted by insurance regulators. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(23)(c)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1 + Details Name: us-gaap_StatutoryAccountingPracticesStatutoryNetIncomeAmount Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - Details Name: dei_LegalEntityAxis=nmih_NMICAndReOneCombinedMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: dei_LegalEntityAxis=nmih_ReOneMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 61 R51.htm IDEA: XBRL DOCUMENT v3.24.3 Regulatory Information - Schedule of Statutory Net Income (loss), Surplus, Contingency Reserve and Risk-to-Capital Ratio (Details) - NMIC and Re One combined $ in Thousands Sep. 30, 2024 USD ($) Dec. 31, 2023 USD ($) Statutory Accounting Practices [Line Items] Â Â Statutory surplus $ 964,469 $ 963,085 Contingency reserve 1,821,661 1,573,360 Statutory capital $ 2,786,130 $ 2,536,445 Risk-to-capital 12.6 11.4 X - DefinitionThis concept represents an entity's ratio of net risk in force (excludes risk ceded through reinsurance contracts and risk in force on defaulted loans) to the amount of statutory capital (defined as the sum of statutory policyholders' surplus plus statutory contingency reserves). + ReferencesNo definition available. + Details Name: nmih_RiskToCapitalRatioRegulatoryActual Namespace Prefix: nmih_ Data Type: xbrli:pureItemType Balance Type: na Period Type: instant X - DefinitionContingency reserve recorded under Statutory Accounting Principles is a liability to protect against loss during periods of extreme contraction. + ReferencesNo definition available. + Details Name: nmih_StatutoryAccountingPracticesContingencyReserve Namespace Prefix: nmih_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionStatutory Accounting Practices, Statutory Capital and Surplus Including Contingency Reserve + ReferencesNo definition available. + Details Name: nmih_StatutoryAccountingPracticesStatutoryCapitalAndSurplusIncludingContingencyReserve Namespace Prefix: nmih_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(23)(c)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1 + Details Name: us-gaap_StatutoryAccountingPracticesLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe amount of statutory capital and surplus (stockholders' equity) as of the balance sheet date using prescribed or permitted statutory accounting practices (rather than GAAP, if different) of the state or country. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(23)(c)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 944 -SubTopic 505 -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477908/944-505-50-1 + Details Name: us-gaap_StatutoryAccountingPracticesStatutoryCapitalAndSurplusBalance Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - Details Name: dei_LegalEntityAxis=nmih_NMICAndReOneCombinedMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 62 R52.htm IDEA: XBRL DOCUMENT v3.24.3 Subsequent Events (Details) - USD ($) $ in Millions 1 Months Ended 9 Months Ended Oct. 31, 2024 Sep. 30, 2024 Third-party Reinsurers | Reinsurance Policy, Type [Axis]: QSR Transactions Â Â Subsequent Event [Line Items] Â Â Percentage of ceding commission received Â 20.00% Third-party Reinsurers | Reinsurance Policy, Type [Axis]: 2016 QSR Transaction Â Â Subsequent Event [Line Items] Â Â Threshold for loss ratio on loans to qualify for profit commission Â 60.00% Third-party Reinsurers | Reinsurance Policy, Type [Axis]: 2016 QSR Transaction, Eligible Primary Policies Â Â Subsequent Event [Line Items] Â Â Percent of premiums earned under QSR transaction Â 20.50% Third-party Reinsurers | Reinsurance Policy, Type [Axis]: 2016 QSR Transaction, Pool Agreement with Fannie Mae Â Â Subsequent Event [Line Items] Â Â Percent of premiums earned under QSR transaction Â 100.00% Third-party Reinsurers | Reinsurance Policy, Type [Axis]: 2018 QSR Transaction Â Â Subsequent Event [Line Items] Â Â Percent of premiums earned under QSR transaction Â 25.00% Threshold for loss ratio on loans to qualify for profit commission Â 61.00% Third-party Reinsurers | Reinsurance Policy, Type [Axis]: 2019 QSR Transaction Â Â Subsequent Event [Line Items] Â Â Percent of premiums earned under QSR transaction Â 20.00% Third-party Reinsurers | Reinsurance Policy, Type [Axis]: 2020 Amended QSR Transaction Â Â Subsequent Event [Line Items] Â Â Threshold for loss ratio on loans to qualify for profit commission Â 50.00% Third-party Reinsurers | Reinsurance Policy, Type [Axis]: 2020 QSR Transaction Â Â Subsequent Event [Line Items] Â Â Percent of premiums earned under QSR transaction Â 21.00% Third-party Reinsurers | Reinsurance Policy, Type [Axis]: 2020 Seasoned QSR Transaction Â Â Subsequent Event [Line Items] Â Â Percentage of ceding commission received Â 36.00% Third-party Reinsurers | Reinsurance Policy, Type [Axis]: 2021 QSR Transaction Â Â Subsequent Event [Line Items] Â Â Percent of premiums earned under QSR transaction Â 22.50% Threshold for loss ratio on loans to qualify for profit commission Â 57.50% Third-party Reinsurers | Reinsurance Policy, Type [Axis]: 2022 QSR Transaction Â Â Subsequent Event [Line Items] Â Â Percent of premiums earned under QSR transaction Â 20.00% Threshold for loss ratio on loans to qualify for profit commission Â 62.00% Third-party Reinsurers | Reinsurance Policy, Type [Axis]: 2022 Seasoned QSR Transaction Â Â Subsequent Event [Line Items] Â Â Percent of premiums earned under QSR transaction Â 95.00% Percentage of ceding commission received Â 35.00% Threshold for loss ratio on loans to qualify for profit commission Â 55.00% Third-party Reinsurers | Reinsurance Policy, Type [Axis]: 2023 QSR Transaction Â Â Subsequent Event [Line Items] Â Â Percent of premiums earned under QSR transaction Â 20.00% Threshold for loss ratio on loans to qualify for profit commission Â 62.00% Third-party Reinsurers | Reinsurance Policy, Type [Axis]: 2024 Seasoned QSR Transaction Â Â Subsequent Event [Line Items] Â Â Percent of premiums earned under QSR transaction Â 20.00% Threshold for loss ratio on loans to qualify for profit commission Â 56.00% Subsequent Event | 2025 XOL Transaction Â Â Subsequent Event [Line Items] Â Â Reinsurance retention policy excess of loss reinsurance coverages $ 283.8 Â Subsequent Event | 2026 XOL Transaction Â Â Subsequent Event [Line Items] Â Â Reinsurance retention policy excess of loss reinsurance coverages $ 164.2 Â Subsequent Event | Third-party Reinsurers | Reinsurance Policy, Type [Axis]: 2025 and 2026 QSR Transactions Â Â Subsequent Event [Line Items] Â Â Percent of premiums earned under QSR transaction 20.00% Â Percentage of ceding commission received 20.00% Â Threshold for loss ratio on loans to qualify for profit commission 62.00% Â Subsequent Event | Third-party Reinsurers | Reinsurance Policy, Type [Axis]: 2027 QSR Transactions Â Â Subsequent Event [Line Items] Â Â Percent of premiums earned under QSR transaction 12.00% Â Percentage of ceding commission received 20.00% Â Threshold for loss ratio on loans to qualify for profit commission 61.00% Â X - DefinitionCeded Credit Risk, Commission Earned, Percentage + ReferencesNo definition available. + Details Name: nmih_CededCreditRiskCommissionEarnedPercentage Namespace Prefix: nmih_ Data Type: dtr-types1:percentItemType Balance Type: na Period Type: duration X - DefinitionCeded Credit Risk, Profit Commission, Loss Ratio On Loans Threshold + ReferencesNo definition available. + Details Name: nmih_CededCreditRiskProfitCommissionLossRatioOnLoansThreshold Namespace Prefix: nmih_ Data Type: dtr-types1:percentItemType Balance Type: na Period Type: duration X - DefinitionPremiums Earned, Percent Of Risk + ReferencesNo definition available. + Details Name: nmih_PremiumsEarnedPercentOfRisk Namespace Prefix: nmih_ Data Type: dtr-types1:percentItemType Balance Type: na Period Type: duration X - DefinitionReinsurance Retention Policy Excess Of Loss Reinsurance Coverages + ReferencesNo definition available. + Details Name: nmih_ReinsuranceRetentionPolicyExcessOfLossReinsuranceCoverages Namespace Prefix: nmih_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionDetail information of subsequent event by type. User is expected to use existing line items from elsewhere in the taxonomy as the primary line items for this disclosure, which is further associated with dimension and member elements pertaining to a subsequent event. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 830 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481674/830-30-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 855 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483399/855-10-50-2 + Details Name: us-gaap_SubsequentEventLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_CededCreditRiskAxis=nmih_ThirdPartyReinsurersMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis= QSR Transactions Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis=2016 QSR Transaction Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis=2016 QSR Transaction, Eligible Primary Policies Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis=2016 QSR Transaction, Pool Agreement with Fannie Mae Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis=2018 QSR Transaction Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis=2019 QSR Transaction Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis=2020 Amended QSR Transaction Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis=2020 QSR Transaction Namespace Prefix: Data Type: na Balance

Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis=2020 Seasoned QSR Transaction Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis=2021 QSR Transaction Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis=2022 QSR Transaction Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis=2022 Seasoned QSR Transaction Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis=2023 QSR Transaction Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis=2024 Seasoned QSR Transaction Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_SubsequentEventTypeAxis=us-gaap_SubsequentEventMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_CounterpartyNameAxis=nmih_A2025XOLTransactionMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_CounterpartyNameAxis=nmih_A2026XOLTransactionMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis=2025 and 2026 QSR Transactions Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ReinsuranceContractAxis=2027 QSR Transactions Namespace Prefix: Data Type: na Balance Type: Period Type: EXCEL 63 Financial_Report.xlsx IDEA: XBRL DOCUMENT begin 644 Financial_Report.xlsx M4$L#!!0 ($&.9ED'04UB@0 +$ 0 9&]C4'>O<',O87!P+GAM M;$V./0L",1!$ \IQO;=!P4)B0-!2L+(/>QLOD&1#LD)^OCG!CVX>;QA&WPIG M*N*I#BV&5(_C(I(/ !47BK9.7:=N')=HI6-Y #OGDK7A.YNJQ<&4GPZ4A!0W_J=0U[R;UEA_6\#MI7E!+ P04 M " !!CF990OFANN\ K @ $0 &1O8U!R;W!S+V-O&ULS9+! M:L,P#(9?9?B>*':[PDR:RT9/'0Q6V-C-V&IK&L? &UDCZ]G.R-F5L#["CI=^7 M/H%]':3V$5^B#QC)8KH;7-LEJ<.:'8F"!$CZB$ZE,B>ZW-S[Z!3E9SQ 4/JD M#@BBJE;@D)11I& $%F$FLJ8V6NJ(BGR\X(V>\>$MA/,:, 6'7:4@)<<<6#-. M#.>AK>$&&&&$T:7O IJ9.%7_Q$X=8)?DD.RHTYE_)2CH'7+/KY+?%X]-NPQI1B67!>5&M=D+(Y8.\YQ^CZP^_F[#$QN[M M/S:^"C8U_+J+Y@M02P,$% @ 08YF69E&UL[5I; <]HX%'[OK]!X9_9M"\8V@;:T$W-I=MNTF83M M3A^%$5B-;'EDD81_OTV23;J;/ 0LZ?O.14?GZ#AY\^XN8NB&B)3R M> +]O6N[!3+ MUES@6QHO(];JM-O=5H1I;*$81V1@? 5XL:$#05%%:;U\@M.4?, @5RU2-9:,! M$U=!)KF(M/+Y;,7\VMX^9<_I.ATR@6XP&U@@?\YOI^1.6HCA5,+$P&IG/U9K MQ]'22(""R7V4!;I)]J/3%0@R#3LZG5C:=GSVQ.V? C,K:=#1M&N#C\7@XMLO2 MBW A(5M>5 TR M6'!VULS2 Y9>*?IUE!K9';O=05SP6.XYB1'^QL4$UFG2&98T1G*=D 4. #?$ MT4Q0?*]!MHK@PI+27)#6SRFU4!H(FLB!]4>"(<7K;YH] M5Z%82=J$^!!&&N*<<^9ST6S[!Z5&T?95O-RCEU@5 9<8WS2J-2S%UGB5P/&M MG#P=$Q+-E L&08:7)"82J3E^34@3_BNEVOZKR2.FJW"$2M"/F(9 M-AIRM1:!MG&IA&!:$L;1>$[2M!'\6:PUDSY@R.S-D77.UI$.$9)>-T(^8LZ+ MD!.'H8X2IKMHG%8!/V>7L-)P>B"RV;]N'Z&U3-L+([W1]072N0/]< _Z3(T M!Z.:60F]A%9JGZJ'-#ZH'C(*!?&Y'C[E>G@*-Y;&O%"N@GL! _']:-*K^(+ M.7\N?<^E[[GT/:'2MSAD6R4)RU3393>* M$IY"&V[I4_5*E=?EK[DHN#Q;Y.FOH70^+,_Y/%_GM,T+,T.WF)&Y M"M-2D&_#^>G%>!KB.=D$N7V85VWGV-'1^^?!4;"C[SR6'<>(\[A[J&&F,_# M0X=Y>U^89Y7&4#04;6RL)"Q&MV"XU_$L%.!D8"V@!X.O40+R4E5@,5O& RN0 MHGQ,C$7H<.>77%_CT9+CVZ9EM6ZO*7<9;2)2.<)IF!-GJ\K>9;'151W/55OR ML+YJ/;053L_^6:W(GPP13A8+$DACE!>F2J+S&5.^YRM)Q%4XOT4SMA*7&+SC MYL=Q3E.X$G:V#P(RN;LYJ7IE,6>F\M\M# DL6XA9$N)-7>W5YYNTB42%(JP# 4A M%W+C[^^3:G>,U_HL@6V$5#)DU1?*0XG!/3-R0]A4)?.NVB8+A=OB5,V[&KXF M8$O#>FZ=+2? VU[4/;07/4;SHYG@'K.' MYA,L0Z1^P7V*BH 1JV*^NJ]/^26<.[1[\8$@F_S6VZ3VW> ,? -2K6J5D*Q$_ M2P=\'Y(&8XQ;]#1?CQ1BK::QK<;:,0QY@%CS#*%F.-^'19H:,]6+K#F-"F]! MU4#E/]O4#6CV#30,9FV-J/D3@H\W[O#;#"Q([A[8N_ 5!+ P04 M" !!CF99'H? *G;*Q'*]66+MG87'H/%4IL+G>%%PA=B*O1OR43!6:=T\8-(Q&D@8Z+$_+(U MHA_&+C."_(G? [%.7QP3@S*3\ILYN?)EJ9;15@PEB(*X^.7/VQ?Q0N Z-0*V%; M MJM$;A;@9N#%B7+ ML:ZYYL,+)==$F:?!S1SD[R97 TT0FV]<:@5W]#IX5BNA")MDBZY$NE%1X.G NM=(QMOJK0L]] /R2<9ZF9*;V!?^:WT'RE(6B.T*=,50PZE(3HGKG!#FL*ZE M/&-<_B!7!\2A-OFKXKCE^W%S/Q=]/W^-9JE6T.3^MKVAPJ%K=S#]\$..:<$]< MMJ"CI4*M1&OXTP^T[_QLP_M.9J]@NR5L%W,?7DLO@RZJR=,F3927Z=]A<; M$JIJB-0KD7J'(7W)N-)"A1OR*!*IM T/M](JL[V4,:IJB-B&!<;A3V>]J.QZJ;\AY5G*>'=@R%8 M IZCA;J)=: WY#8(!7GHIE0-&(^#Y_NR9T, 2!>I"?D/O9,;:2H1T-2ZE3SJ7,(*Q1.*FB?W#35 M$S+5T"F)5&0LLUBK#?SZUA>PQ_WZQD:,BYHBOX@0]!#D)_Y,[GWHI,$\\')N MI"7OL>SVVMT![;+NN947%3?E914O.X1WY/O@#@UQ>T ^PG/DS $R570>S9*QGW'(^LH,>(1[3*1Q1/-6]!)S+5/"1_!DG] M&(4[#KI]Q]YMCY&4:!65*)YP\N8Z@F_=>C#RKHDZ9+J)9C*T M N_-2W=6KF-$)%9%)(:'F%T5DIMG;\GCA:B-@WN,'D;3ZY'UDQ,7-B6LA[M*!&-,Z7,1TOQI9/7)4PCF76998_C5^OBS!A7->6LDA [*G=Q_!E72S(F:]/ MO@.WHS4PZK4P_#0LJO(I?FTP/!PFWJ\8Z0?5J4?A@>7W4C[M:FJ?YHO9Y'.F(-LWTGAULO=S$;*:G@VH"YS' A8 M*QMOE8;80>M$8QA=%<2^^]@7S^178:_2?'39 M39VW06KB[5N\V"LTDU^^A9H2SZQ+%MN&Y=5RFW:4;TYVJL>+/=Y/W,R=*0G% M'*3.Z1D,>*K8-BU.M$SRG<>9U%I&^>%2<%\H\P#U->^5-,+ MM3&Y+,67"NE-4?#J^;W(U?9R1$8O% [[*AY6Q%R;3BS5_$'-A[M9?*CB;[$99 MR$*46JH256)Y.;HBYS-&K4-M\6\IMGKO&-E0[I7Z9D\^+Y"V"(2NW-S.TX M\Q:=HKOY#)V\>8O>(%FBVY7::%XN],7$!X[ZB1KGWW=/)OV/'LNUF>(X3&B MF 8>]]FP^TQDX$YJ=W;H/H$L[%)=!=ZF@]7LB[PKK87QAM'X!7X_NS//]9IG MXG($6T^+ZE&,IC__1"+\SA?4#QKL($2V"$Y-C3[]13Z)!2P?LZFDD4*)$7 D M,N? WN3B%&G*]>2[@FD%++BOTR/.-0">\4)61?X)CIK1!:HG>T'&"HW&21 AF MWIZ& 5R**.+:WH>)-:*X%U4#_&6*:V.8M?U;[?2-H8;HM:B+0/[\UC<)3611_M'9FM9H]3&N.$)M'%Y'$_OQX[%A-,R<[N('7!+G7!8.JNN5[5 63V0/RQD9 > M41J-3F29Y9N%+!]L$*:2F1!&MRJR@((S_":(P9BA*6F94V2=O_!GBV%\8&.'3@12S [NVQHBGN 9WL0">#H.=] M:;;\$O4"MGMC;1/L3MJ*M M]S7D!Z466YGG/K"I"\-="]\8'4 EN.-F/ CVJY"EWE2\S(3=6.I15'T[QWI M(*X0 M<,?U9)!GIY_-2E3M$O ~I)[-30,GGQZS*(UZMA/I>)H,$_6M,I#% 7C,77", M8D+##8X"N(4T#'.*X!V+'AR08E$L?);^7>2TCO @'Z?3OBJ8?-=IAK!V[D6%Z MFXE[;R$C+E4%)(A29YFX=BR-P[1OG72D1H99[:X4O"HM6[0$[$7!$E5,PI0> M@W3-4DI[,7:$1H89#9A7;:Q06O-G7A=>]+B\I6/Q!!VL[EE"+E<1@M,H.0;N MVB41Z9,TI",U,LQJ7YN5A$ 9HZX09SF714,;>%P""Z)$1:&%!^'X+&CL$3Z M"G-'=V28[W9R DHQRMLM^]S+S,1#9 E.XF,1Z;/#)(R9'R_M*(\.4UY3E_/! MVO+^E3'^0_[K(>)<[B/$I1R?&4WBGGI).XJDPQ39E/3AR*ZIRW> ,4C9\03X M##$)0MPW WM=\# S7JNBD+5 ;A>Y*@WT-J+,^C#_#QTM\G;& WR@PY@[NJ5L MD,OF*Q"O*Y6#>-'_J@6L>?:&.LC:?_M-P \:[3#HCL#I*QTM3#0T%=JH[!LZ M16_P&290H]N^_QU*XG&*R9C2$&F'XVDUK9FVU41IV/0&]#SLY>;;R,T:.NZ M#WZ]RX7!&0O&!%IB=_ $!D[@R0GN'JS?)J,3&N(QQO7?BS/?F)6J[!L,;]], MW8[8+7A>H[Z]UND*.JPKKA:+NK.#PF#E\ZF$'H^O)10*+U!71:2@(N)C,O': MX83TB&;;]0TZK#9N*\&!!I_1W*Z9^D61;4G/43(.8-@"Y".DS"! MN\T2:^? AA[S{\&;&E2ZGE"0L.A9B/D,2)&G?VR':J1SZLK9%)N?$DKQN_WW%,M-N=!H*\UJ)?(%JBW(.[2"S7\OA/U6!*I9:[F4MMAKU [A MZ+Z=)]1$N <-C@09OA;PLSCS\=]D[R-((:J'^F.21G7OT;PAWUW=?;!Z7W_7 M.;[.R/DU\]^A<*?^M#/I'M%\(?N-5P^0!92+)3P.G\6PB*KFHU-S8M2Z_@QS MKXQ117VX$AQFWAK_:52YN7$/F#WZ6_Z%U!+ P04 " !!CF99_FB[_50# M ![" 0 & 'AL+W=O+O:#EL45$$K4D9;=]^AU2BN"#XC1 ?6&1 MTOR_OAGQ-AQ\2Q3 $6^Y5DAAU:J5'ECVS))(:?RFI=0X),U%SE5V!4;6Y8 MZ,J(\SV""R><\H*:S0P]^9B-.*5RE@!=4? +^%C.^&EFN]W'A@FU3I M& 9H4-(-+$]E7.!/;MU6;$<"LEX002LA];8O9GT=;P)^)O!3NZUB+^T>2.N2RIA G/OK*5 M2H=6;)$5K&F5J0>^^P1-/J'V2W@FS3_9-;&.19)**IXW8B3(65%?Z;>F#GL" M-WA%X#4"[V<%?B/P3:(UF4EK2A4=#03?$:&CT4TW3&V,&K-AA?Z*"R7P*4.= M&DV^W$]G]XO9E&!K\>7SW73\B)W;\>?Q_61&%I]FL\<%N7BZ'S]-[_#));F8 M4P&%2D&QA&:7Y _RM)B2BP^7Y -A!7E,>25IL9(#6R&??HN=-*YW-8OW"LL" MRFOB.U?$<[R@0SXY+Y]"@G+7R/U#N8U5:4OCM:7OC7]__&HZB"G# *L+7Y",K M:)PFIYE\R,P'_&2ZD$CL-_NU*MO8-N;STW;V1)$QA:./DDB"U8H]] 2U<0?$04L7,<'\&= MAKB^'W>3A2U9>)9LPO,<1P[.ZN3YBI14D"W-*B 7.%6/,NHD*0$7&13G&.7 M7>"U?V^/RKEVW"/T-X(.T*,6/7H'.I.RPO]J;L,J.V%KQW"_RKV^XWI>> 3< M%>C[@?M:O7LM=.\=T+B)285+$RLV;Y'W3H!Z?=]SXL@_(C\-C)TX=G&\=Y/' M+7G\)#G):J90+,^?> (]/>+S0J7]'Y#\3>8#>;]'[9]$? \30A* ']!3YI4C'0 M; 'W3^L9QHZ_MR34]*=Q41!Z&'O$;N]MC?I8\A<5&U9(DL$:ENGH#;@];XW^!U!+ P04 " !!CF99 M07B6[[P' #;)0 & 'AL+W=O^ 2.YG>_S/SK1SB9/*?K\'MXYS,, .3ZMD)^ MO7\(?H9FLU\#,KN%\X"/_DS:'Q*/I.GN4]./IV28AWFHB!12A[7V;8(MTV5Q1CX=G5^.2]!1/9.?F:I>6Z(&&Z%$NDO:]OQVG:CR%^ M^R"R71!OF)9P+C;GA!MGA!G,1)YG^O[F')/SW^X>_.N['P6# [RN*UWR\A^]! MO(IT*]"\-BU-O&4U)EX4FW AKD8PZ!4B?Q6CR8\ 4-OX"0QJD&3^D&3!0&1' MX3?WX3=U[)-;F%R -HFV24%$F*=H#[EI2.R:I)I,7B?4Y-R$ G@]C#$*XX;A M>L74M21Z"H8XD M4,4XE$H"58QE]PAT]P)=K<#'K QCK4!7+4G;-CPF:41@IDLMN;_J,-,U35N* M1H# F&.S'K'>7JRGG1V";V!Q>\K4&W)V&)+,'Y(L&(CL*/S4Z/R>H:VV65IL M\S!="+*(PPCF"/!@$2$1FMRTK$?%97 F=8\I H,2E K5Q\A,YLE]#85QU\8K MD!Y87JH-P1/8OOPMC\HH?:GEP[(K#^LS;0BH.H9XD!V],+*>MBP+0QF$-A15 $6L%,56*XLEP$Q!6Q*LB200$&ZDUVYT:I MUFU!O9<"^E&Y4XH*Y>K(;SBVK%1%N88RNB(HYCF>*8M%8"8U^-1V[H_J[5\S MF6BS:JI=U'9L><+$8(:KRE5AE%./*QRG+1 MFC]2AM]ZQ"/NCGJ<.;)Z!&=]Y0]$8+C%K.X; 0QG.%8C/7([[P@U9O!V5ZP MML!57P8V5#9 4PP&BP)+%JW"P"%[2LI5F.VZK,?]TLX/4KTA;/Q^G\EO&Q\N M,CSF^G87@,G+G7)J= P0%NGM\$NN\(/:_O=;O=,=,.PL-7\(@OX)JS),G2W<9F MMBV+$PD=%$T!EHC^M%^.2B;/RA;,!3;<9HZ.\OT=K;KETUB\(I4#:;C6;(S MGR(PEQF>+9@JS\[5,[VL/.Z1.,V):J2%/Z5,,QFU'MCLH MF^G*YA:#F8SWF%O6F5MF:COC-$N@>M;5:ZK7G=>[0%5X3?*^]V0;/Z@;,%0 M;,<9Z=PW>\ >:Y\7:QM_SXLA,,R+(3#4BV$XC1=CG==FMK;\FIW(MJ?$K$3: M?#T](RG${UM5=ARO2ZV9_W!=#GF#\H6#,5VG*INC<#T:X2G=+]#_A)&:=$D M",; (ZM5CN%ALDVT<5L-GAN2T@AZFR(B?/(A6KJ#RM?OA$W3/3I/4&TJ<3 M^\QSC5,"BU "C/ O%X(DS6M&4;UF)'.Q*47R+/)&YNZ%7=V^>O5VUC!1ZPR6 MF2TK.X.E><<**X$/DT)T-Z)^&Q__A9:DNJ-M>]R1]Y81V&=F,TO>0T=PEN-1 M>3V,T<'08/1TT6ZYQ/1[Z0]B$8=%$:VB1=A\B+#\?=N^'ZFBN*^*IARJ[AMO ME_5[E#KA37<^2GZ;\SKEK,F+,4"6RKG_TVNNHDO[]\A$&76_RY+@$!8WW3? M+;.8?K'UH?$6E>]AM>T]\X*PVM;Q4%M,V4E@M!YS#+Q3"ERW:<70?.=44???/;T-LC270R-6:GMCFC*,,6R MBF\QIN]K+C*FR!0;4VX%LJ@ 9:EI6U;?S%B2&^Z@F)L)=\!W*DURG F0NRQC MXM];3&RA:'2,QXEYLHF5GC#=P99M,$"UW,X$66;-$B49YC+A.0A<#XU1Y\;O M:? "X7."!WDT!IW)BO-OVIA$0\/26&*H=(,C%Y['&.::B(*XY^*TZB7U,#C M\2/[QR)WRF7%)(YY^E<2J7AH7!L0X9KM4C7GAT]8Y5,$&/)4%D\X5+Z6 >%. M*IY58(H@2_+RS1XJ'8X Q-,,L"N ?0YPG@%T*T#WI2LX%2ZW,2*$%?$\ (I=WP_]?QIX'M H^ ^SXDW M6I 1+.AUYT\? =Q_A/N9/Q\M)N0 HZGVO)O- 4\$FWSV83(EVX?6A," MMZ$U8P)S%:-*0I:VX1TL P];,]KP!I(<%C'?299'Y? Q'R[@39*NUL]^U._6OD@8X/8*NM9;L"W;:8AG_'}X MMRF=7UO= ^G53\3HUH>I6_!UG^&;Y"'/$ +%%%(M4?!EM))*4#'XVK35)9G3 M3*8+Y(W3SJ])YKTFF?]*9"<[XM0[XEQB=Y0;O"6\BI M6_$U*/8 +7R@!B41VK#"'->):MK7,J1^$9+N4WNW<^TXG8&Y/]ZPIU[O^A^N MK5,OKX&KU[7.O/P&+MOIOZ^]3K3KU=KU+FHWQS!E4B9K*F)E4XO^IH)<'&QJ MT% K6TI*BH;ICJJ*EE9KEA1_PXE^%T3K/4G!/A/L]<>Y6/_+X3_U.!?)/.HE M&8I-T<0EG8Q=KLI*4,_6]X11T1[/YF\[-^-.P[Q'JXKR&O"#OKR4W#&QT6A+0_%MT 8 >&PO=V]R:W-H965T&ULS9W <],X&H?_%4]OYPYFMEM+_LZ5SK"))=C9!8["W=SU_;Z6[:>5.TOS56]5+]YUZP65:>^75V>M%>KNIJL.RWF)SP,TY-% M-5L>G9VN?_9R=7;:7'?SV;)^N0K:Z\6B6GWZM9XW-X^/V-&7'[R:74Z[_@BN4S.NNNKL=-7J7WO%\7#X_+\>!^NK\Q>_/QD]>JV_. M7ZM__BB?OSX/7HA@]/3)!\^>!^=/G[PJG[[X?5R^.O];4/[CS;/7_PX> MO'G^Y,WXF>KX,#@.WIR/@P< /0Q^"F;+X/6TN6ZKY:0]/>G4YO9!3RXVF ;K MYTWC.S;M===-5=(-0]>5K/)L=]% M474UH[>DW+,#:FQHKU>?/F_+S\&3+A@U;4> Q)Z-NKBX7ES/JZZ>!"^Z:;U2 MG(4:>:;]D/"A#GYO6NKX2C_U5=VIH4HARVJUG"TO+<2)]J3;7W _.C M]]JZJ!\?J?UOZ]6'^NCLKW]A:?AWJE(^PY(UK!^4/YSE49*$ZK_3DP_;18&, M6B)A @F3()A1&M%M:40#2^.0W1C-?]HAU'\]GRHA]=U/FE M#N'ZJX?]<+L>:::-?%*O6C4_WD]ZSX%_WG5S.>!NG+?5*O)?ZFC'"-/.B1L MC(252)A PB0(9I12CX)U%UQ4"^NYLVGN@ZZZJ/ZW=;03Q6==ZN&%EWB MC/11D;KC/#)FB80))$R"8$8$Y;?EE'Z7G4Q[:]%*H\?6]2O*^0^O Z%OI0#]X\)!! MZ$!UT2<&#:@-A-($E"91-+,RM V,D#8P(DP:*^+8%OS^H(//?:@-/' ?!#2J M1-',-&L&.%M8$28N>WI*IM4OW@03%+:$P!I4D4S4RTMH'1]2[!$>&^>,H3 M9^T1J V$TDHH31QX1"0JJED6V@9&=[&!$:&K(L(0&T@E%9":0)*DWL/K[G> MC;:!\5ULX-Z9E7[ZT%N[F+"!]&Q:-P22A-0FD31S/K0-C >:@/WUX0K^>C9 MMD1#UP;&A VD9ML2[>C9ME1#3."TL90 M6@FE"2A-HFAF26GI%?^8J[CY-VMP\;G*+ D)8P:-6D)I DJ3*)95MJ8Q3_ M:FXQX:J)+-5>^RNYV:_NTR3[D?I7_?!^<=JM!0-#/O6J'%WVI5-5]X\(! MK.N6Q)I5%O2M5RA-0&D213,K0SNW&+FZ6TP9HR1RUFCT!QU\UP%U: ?N@X!& ME2B:F6;MT&+*F^QJWYB9M)6C_R!!Z?ZD)@E-*: TB2*9B[^JU:\CW7>DM< M47:L'M]LV>K?QJ$U :654)HX[(!(5%"S*+1,2^ZRUEOB^J9<[8(M=/PQ!B<5 MNM8;E":@-+GW\)IU3(OO:WU%I-9AT[F2RC;EU#O2D'CEE":@-(DBF;6A[9] MR5W6>J-K@E)]61[EMD$G&N99F>:4'UY$<7VW">BW3'+8FXO="7(AG&1W32O?4FTDR%FLS;_G@[,.-6(HFIEU;<32 M;_5VIA\\>#0@)%8>Q\1X)UK!J4)*$VB:&9E;'UP*/+MS)1:YTP]NCB?_@FU M<5!>> >"&A48:*9:=:>+<6_G9FZT\!BQFP;[@\\-6'Q*RA,064)E$T,]': MJ:7?\^W,=,?*9'9-0'>606DEE"8..R 2%=0L"BW;TKN)4YD2]HTRI*SA1@?XS! M286^FPFE"2A-[CV\YB= :]N7H59J(YV.GS[TQBYS55]69"EQ9P>-6T)I DJ3 M*)I9'UKU97=9J8VN"=>/\3!.G$]E'V64Y[,-.T$KBHC%UE]G2J+=,0^9\R%E M@FK($A9EMF(G&K(XC'F^0[%GVO-E]^GY,JCG@]+&4%H)I0DH3:)H9DEISY=] M"\]'%APU-\O^#&C_]@ZNHP-"EM"0 DJ3*)I9'EK897YA]_7JQ@\>/+H0#BZ. M(^("#YWF!J4)*$VB:&9E:*F7?:W4(ZN!FC^6A<["6OZ@@\]^J, <[G^I"8)32F@-(DBF8F6CNZS._HOJVZ MR5RSEA:1,9VOXV#:P(ZE0Y*$X<=$(D*:A:%)GF9W^?YU,ZG:QV6+#)K\-G?B8N49IQ\3"2V)B8_^+1Z<5*B/ M@]{DBF;D/M?:+A^D[0[)]X:X? ^(CT=#5,D0C^$@UI"8^$NWHB8\G M[;2NNW'556>G5]5E_4>UNE27OF!>OU,]PU_Z&[+5['}Z^TW77#T^8D?!VZ;K MFL7ZRVE=J4?GOH'Z ;NFZ;Y\&PO=V]R:W-H965T&ULM5=M-K515K#T(J+ED,$>YL& ^IQ"G? MJB+F0-T,% :JKFD]-:1^I(P&V=H#'PU8(@,_@@=.1!*&E/^\@8#MATI'>5UX M]+>>3!?4T2"F6W! KN('CC.U9''|$"+ALXAPV R5<>=ZUD_E,X&_?-B+@S%) M3_+$V',ZF;M#14L-@@#6,F6@^-K!!((@)4(S?A2<2JDR!1Z.7]FGV=GQ+3/4 MP(0%?_NN](;*E4);HIWYH%(GN2?2&K7E24^E2+8<# /)4 _0"H)\"S'< 1@$PF@+,F V!?0+0+DT!_0*015 - MO9N%QJ*2C@:<[0E/I9$M'63QS= 8$3]*,J&1'"=]Q,G1Y'YAV0O'M@B.G/OO M=O5@ZY'Y*)K?CQ?D(M8./+\ZJ$RI7V,J5IH=Z-.E>FB0;O#L\5NJKV=&/A:P*(;VO? SN6LBND>M^N MM&.I:;7"$ZG96ZFKGOE+Z,C/9NEGL][/+ SQ5L!:LWZ^(#'E9$>#!+V(GG=9 M$% N2 P_X K79KS]P^LTBZUSHE':XU(;]QK$=,U#!6\4@7P'2BCWSYU>MKO M59J1FV1VFV33-LEF+9$=I46W3(MNX[2H"GHM^H,'G;1)9K5)9K=)-FV3;-82 M%V5R],KD+D6!I3NM%?LE7%HF^C\6Z3S&YB_K1-C;.6R/)PJP/@^>>=7SZ1+,X:CR_0=02P,$% M @ 08YF6=@ZUUI>" 2B0 !@ !X;"]W;W)K2#%3Q!;^DU3S=ZNZG)>OD29;_U)KS"CWG6:%.)^NJVAS/9BI=\YRI M+W+#"_AE)D7L_G)ACWR!:_N-S>1L0SGE9:!8/+CI_S+-.: M _??K=+)_G_J@? W[5^W?:^/!F >F^+G,_A++:GTZB2=HR5=LFU6W\NE/WAH4 M:'VIS%3]%SVULMX$I5M5R;P=# AR4317]MPZHC<]-@'X'8 '@Z@C@&D'4!J M0QMDM5D7K&+SDU(^H5)+@S9]4_NF'@W6B$)/XZ(JX5KQ;<+ M!'>+ZQ^7%V=W\+"X@\O/;U=W"W3]'9V?+?Y$WW]<_[5 O]]?G=U?7(+,'VB* M[A<7Z/?? _D"_(5&@N[7<*E8LU3+ MP_$SL&AO%GXUZRL>5;C@FR^(>$<(>YA:\)R_?S@9@4/V7B:U/N+R,E-KM(*4 M46A5RAQ!%I:L$L5C$:B$MSJM48KM6O5&7ZL-BSEIQ-(8<7+'9_ __TO/_3^ M8S/YDY0=.(#N'4#'M,^OH"") (I4YMYG9C WKL;KN[.8X(@E)3F:[O@$6,1*' M2;07.X 6[*$%HW-SMOP?I!E4IDJA2D)I2F61BHRC8H]9O]=/J9[&32EW J(4 M/;Q8Y '89F'PF1/Y2G/F M>X-I-44(L4]IM <9C8*\X&!Y*EA#%,42L5R6E? BG?F%#&1D0XB0:XK0(!7YH M1QKOD<9ONI.E:>>Q5/MZ6S3,0&LBG&P^RQ" 6!'7VR M1Y^,HO\!DZZ.\F>= UNAUC58;09_J&Q{$P-$F(3A *DIY-EQ^E[' M +SBZWRM0Z1^(Y3:LB+E*)6JLO.89P9T2(:A8I.BH,(1I$0NBD#IPX@XG'L6Y6+.23W5WM01/YM!RJL;S_%G? M6SF@57G@,AP:26@3\Q(O=D#N"-I_@Z'7K'CD2O! M]S^5JC]+VZ$S.K+VQ]GZIN2YV.9*DR$7. :0V:>,FB7%3Y)X.&46,1)YOF/* M.M[V1XEN?@9U) VA&I/ZDU]6:EVW&6N%9^,V?2, ;&)>@AWPJ;T MQZGRON"L+'0 M+EEQ6@RWQ1[D4>&(&UR-,:.PHT[FL3C-'G;%!.TDBJ7)C[- MF,B;,EC?OI9QJPW80GU^0(<<;Q,+,77X&7<4B<%KQ,N_QJ-T%-@:EF/I&Y-D$ QRY MUDJX8U$\SJ)]X"OQS)?3G%5Z7?32!W^$V(Z)3.?4% K95#$[86$;9P9!G!@& M604Q=9$6[N@5C]/K32E3SI=M,+;&0 A^<&8L*U-B,J]%#,=)@AW+$MQ1+QZG M7J<5NJ)!T\SC6YTU"=-F\G0?@BK2,-8+53V\JAJ=MH8ZRX+:0=!-ZPD[.)13!-=M2DHW8R3NW[NKU5=<_\[M)' M3*:>XH#XP9#2;8*^'SD79Z0C=>)_&JO1 '$_@[HH[W"A=//TG;H1.Z?H&, M]PN'6;;?J8"<@C5/#NL(5QR4DVP;:(;N?S%Z! MXGC8!UFDH*%P]&$DMS4^WE#L=AT&>6OMW)\FQ0L!O?2VJ#? PP+1*5HY8-5?) MU$\B8\&(NUXGKRUC-ZTK8L:)JP5J66-',8)CH90;7*> M1QW;NJ1C=/+VMO0!6;R[XEJ6SV&4) 9RFQP.L6/#@G3D3,;)N?W05'+=)@)P M;<518XLN'3MH*HKJM3- 152E277#T[U9S3#(FH;G=:Q'S"?:(X\L4[4B;CI/V M^;O1'Z$'_BB*0D\11!BLQX1A6:TW>':.31<2G M4>"HPK3W#7J/_5/SYOCK5T:II3-C]9"4FO4,97H-+[$H'/RN;@2O-0R4U] M]N-!5I7,Z]LU9TM>:@'X?26!W=L'_0 VQX?F_P=02P,$% @ 08YF67*4 M)MQI" O10 !@ !X;"]W;W)K9,KBL-JH"3NBK5$*B2UF^VOOV>&>MMF MFP8%VB^V5B*\,\\\\Q(ESOKGGRN5!"? R\+XJU$>0O5IDKDI[92!D 6 MUI4RX*?;3'WEE,QX4UE,%[/9#]-2:C.ZON1?Z,* MN[L:S4?MC4>]R0/=F%Y?5G*C5BI\K!X MM];? <.R()9%>W=KB)YV%_&KT?"0RM99U$1[M[JUJXGE&]E);>/XK=LW:V4BD MM0^V;#;#@U*;^%]^;G#XE@V+9L."_8X'L9>O9)#7E\[NA*/5L$87'"KOAG/: M4%)6P>&IQKYP_=YMI-&_2H)H+&ZDUU[8M7APRBL39$3.9&(5DT;/EFEJ:Q.T MV6"9-JFN"N4OIP>D,UIVIQ\$T]>_,)_Q#WUH3D@.,@,L;;230D(58 MX:8"V]/!2Q*\4H5=$JEU ME77->=C=_%09? HA[N0=CYG,1K*BI,X;_>XKDHK0L;:)/8U-))$ _;8X&M< MI4J<[*=YF*G2)N4H^W2]SOZA=:)^[M3$7)GZTTN-%BQRVU1[,_LSK /[4!? M)UYG6CJM$,\ [=AATNFJMWG4K;_N(..3;4T;LRRV/JCFY'0N+,X G9_)(J'MDQ/N:< P:^U\. 9BA=I+R8!8 MPEA!&3N?\ G1YQ1] C:0A)W3P\SU)K!7%H5X-D.L2*YGQ"B25XC8Z300T:#N M=9EH*4Y>36XG@"AB)7*LL5@$"_N6)ADRWYM/[58Y.A$^1+^HYX!K&3_>Z9"+ M5+F 1LD.U+'W%T[!)Y@)('YL93<9V/R\JU(9:6#+/2O%.EA MW0PI1$]P@D#*"PZ$2K$['7=UUY6K75*X84#RHF<)0827AN:49PC=&"*:.0[P MV=] X9$U^/H3S%2*-(2*7@H/"2H A]I0G@2&)\PR?R/B3?U\HU]%.]9Q$EZJ@M]DQZI-QI#VX MFL/DQ6H],_E\J&1R\8 MDH[&0G5"!1W7\]H,.$FB"'+DU0!MX7-;%W""0):\ 1GZI39Q/&60+.OQ'Z2- MXT-M$4D1N@*0+=_V2CJA:)Y"\TM5F0"9\SE/1.?C%C$^FDZBNP3_OR9B"6%D MF!M.T :TW80S#!; MO?%29BQ/0(>TR4#$B6$RD;;C'G2%@*CW-"NF\..83:B:D934EAMV%R-*@U+EZ MJ?3E$(3)![2MME,@Q+JLF@!SL82$C]!I=.'),A*CJ?4F4866B2YTX%(!S7=X M :'_/4%I T(F3M+IQ_?2%JRC)">RB-K++VW$DXEXW;M:>-NZ%@OZ2_=H!"JC M]D!_22U\1Z&^R"+>X$8::H#9*D/*+,XTJ^C:6>0IA\;U:+&2DRE;:=/DI$>7 M!)D*XT\I5E?

TU,AE]@N:1;Q_$A^0VX:81>X2;U@L^G6G3>8 ND%]>$]#262K M9^S%6FK7'WA()TBYCC/D0"4;U296$)ZI]+E8XU6W1S3BZ-M#]'0^'"KMP$:[MJ=6\AO0EAE1JIPD]R;C0MJHE1&N)8Z.5"?=5,
(!@; RN:T#6Z@!\!EN!N,"\ MH3>&RQB1'Y^X/Y#@#$K6H%IY,/1MM?J!C>-B2^3OI!YU>0>LQ?-Q.T(>?X^* M[P,5#-!O2AN][HHS\2X*H1V\H,'L41MQL5C@XH]>+=H1EI)SJ)2/@.VW\%B#
MZ[0YA;;..?I%NGY&@2XSRPT%1?$.8QE#'O68TO)FN;II!^#EZB, _.9O]..,8T M$T>)QZX>3SZ@H%*Q>#X[C0RJ*PJ64@UT"")#=1I[8V3/0&0.QD@B12QTF?1C
M"P0J#NJZV'=CDS(YJ#5+>33ZLGT4,4DLFDRR"X8%]@48W21!Y0 M$5=U@K%2)#4F(]2CH#DX:F5?T5%?F-W,/&NH4_?2;>2AUHE!K;)U-?GPVPFL/?RR+ M/X*M^
-58D.P)5_FF)"4HP5XOK8HV^8"=!]L;S^/U!+ P04 " !!CF99 M[9()[9T- !)* &0 'AL+W=O5?/I3I>?][64M?BZR8OJV<6ZKK>/;VZJQ5INTFJF MM[+ FZ4N-VF-VW)U4VU+F68\:9/?N+8=WFQ255P\?
\K/WI7/G^JFSE4AWY6B M:C:;M-R_D+G>/;MP+KH'[]5J7=.#F^=/M^E*?I#UI^V[$GW9ADT REXN:**3XN9,O99X3 M(8CQI:5YT;.DB>/KCOIK7CO6,D\K^5+G?ZJL7C^[B"]$)I=ID]?O]>Z?LEU/
M0/06 J_XK]B9L0$X+[JJUIMV,NXWJC"_Z==6#Z,)L3TQP6TGN"RW8<12ODKK M]/G34N]$2:-!C2YXJ3P;PJF"-N5#7>*MPKSZ^9OB3E8UM%Q73VIJ$*3'-XMV M\@LSV9V8G(BWNJC7E?
BER&1V.I\&@O32N)TT+]RS!#_([4QXMB5>U2(M, /*E4?5>?)"+IE2UDI7XU^V\JDM8R+]/*<'P\$_S M(*]Y7&W3A7QV ;>H9'DG+Y[__),3VD_.K,#O5^"?H_[0_GSS9/&G%&N=9R+-
M7@J9+M9BJRO%OOBE2@)U0FRU8 MD#@S$K.4"[TJU'\D"3:\8TE%939M+^IUJ9O5&K]@6(.%&;.4B%=E2EPJH9;B M2EV+G<2*:PEQ:@T"4 !-,I0A=D?RB8 L5PH35"VP](TNIY)4D9+
I<9:2955;90^$V^6M%3: M!%@DTI;5<5Y6@@=@)NL=4$C%3RZ4L)6T7)*$GIR3IWO7K MH#TEL4B9]_BEW??B\)^1VYZ M+].=)4+%%%(%]J.OTJSFNRS#_(,HT< MOY8DT:>B[SH5R
5\XKL1W($' ?*V]X/[DUEVF9^._>6]QUI"VJ:0\(N=XDK MF./'M6XJ,*JNQ:?9!^P9"%4-?+\;,@_)H>>Y6K6:!34>NZ(H4;#]@8V*!8V] M%([K67$8X]JW;#_"[Y7GV-?
\)K)".Q!OFT(MU#;-87I(=R-.818KI<(STIB MR.[+C/%*R[=P FEILDXHJ6E(3)-52%M&ZL]\,:> _(7.H@A\6^7R6)B#PLZYKN?*S3 M$!\/NP2EV ZM.
[I.K&\R"45,J/(O>8!D1U;+@9\AQF\DHO6"ARV N]'64'H M6VY$5N!A"3XO 1OCLQV$H>7%\5D[B"T/^L&4 !(&L>6'9 ?87,>SS]I!Z/J6 M$TCY9@$>69,=3%D#VX83"Q7JNS8TW80"!#R,
(7789<(E9>\PG,0;@ M18YENPXAD4QEG/3UCD#2GA!!O<)&G%B@,L@HG5@_1<(E\J$F0'4B7"" WK,> M!D.(N4IG:@'8MA_E^ 9)MJYS"J1EFG'VE\CP ' 5T=JF>W,-L9")B[8$VJEZ
MS6(:I:AB9:HBY+49#'R:9"D9VL(,EPUM58:\CSC.RMG+NAU+ 9Q0#B4.PBZX M[M(FYZC13D +9F4"^2<^[U[^AQ@CZQFF8^+;IERL4T(A1VQ:0'&[6.B&!KXS M;-
C]\+!L,.67KUM",%4'*_X2Y$5*RAN":I=..'-1K^5YFZ'/-VRT0I/Z6ES6 MR4YS%K*L$65&:SN(&:<,:29^UV>-8P?0AP75R.Q%QQ#;P763&-G:*Y EC)L0" M%\CUCL;4K/AVD_Y]J0I < M-1'U/
,%HOF)/CW42[6A<[U:B]B 'NI-QN*UVWTCT27O1S;!FWS=Q)JG%R* M)=(M -I7!0^DBN$RF/F]/=(,//"Z!Q;VMMI*;I#D@+B=OM-J;1# _R+EXM]@NA4[8L?ZBHF%\B G<
M/FBP9T.ED)84&,BDY]3\FG%L69"S;P:!N9 TU9A8EGISBA:;,N%RD325;.T=U MFNZ'@J6DWA,C?"KOR3D1.#%@C"E,\"_Y%]YZ-)2C"R)?FA.WF7C1LMNP!J>R M&E4 &9M
GZA$2ZSJ"@GB!1D5%:\P(XMN]JR;7%4<0TDY9$U4H,$$R"@"G*% M+9]-F_T T!B/'4&M5XWDG(S*:R.3DFMG63$$"'* &$: 00#(8?/8= E,P<.[M^F=)-0;-)>0#H,"P"E> ,CX\?)C$ _NJ21;MI"2,K1#
.G${8<6C"<,8+[!\ MVQ%>2+#S(1!])K/X-H!PDZ@TN_5G),X0$E!W@B!H.2% M8) \K#G@K\!&E8)(&216Z'DG=0?$:8<^_4":AX#G =R$0Y=R?S.W)X[NC2KNMB M) MV] %.6' /V[P=#OD4OR
4IA=UG.HA$.1B$A.D0FE/!=UGDV5*1=Z"4K'I&^6 M3)?&GO 1VU'9>AZ5D0@#/BK#V ZX7>([$3WT\1 $/6_HH4S7S(GP/2OQJ9L1 M.32;4H@=
(58[/O=1PLBF@C6B^(AR.@]]H;TR%=.Z;LKQ+\GK(_H[?9_E_I.I M^IEZ.PY*;VJ@3-(?#VH!*F6PW+; =B,D3A385-;S MNR1 D#_LOOP_F/Z)%M /L7S2*C3HL@:I?>-0,S#"))MM>VP^R\=2E9!U%&<!B,
MND33#@"C#$)@!QM;R?-!U@\Q']MX%5 [CJW505]EUE,\M(_.M(T\HFE[\('(M)K<*0S)V9/@0.??*@?7&[!L1]Z3LT-AKWUSZRU[@$6 BB-;UFNX_F? "@#4K M@:JHB31%?CS&&*
7MOU76IG1<@0M0T5LZAs!H#@Q?28/7HB)09#FNPSA$ F" M@Q[4+64"+H@H9;TT#?*'XNM$:(;>E@'YT/I 8]QZY[39+$?CDK:*N]DGB>N M1RS*C*=/GPT<-
FO&&YKA@CH#:\:$DOM'11V=M#G:'(*=;I[U_;+N:"8[SK\/ MP(.IHL_BXJ>J6LE4OQ@Z"BE6G+QW=.Y'1R)8>)K189 Y"5/&CZFR5LN^A7?O M[NG4C(*+&U-5@^-Q*KJCE[:\
[FF,-4L\$6+3KE$7Q)T:,\$%P 2IL:DJ&&* M0TD?9]"$7"VY_N7#6!3>==D0![835&%*MN7D?=0V71,#U=#>JR+C_L5=?Y[8 MH)+<<"UG1.H.U=K76'?)(>VP6#\\
<.:12]'U*AS_6A&30UVB7N3$Q*2QCL&7) ML4J%O>"3NX+JJV7>4,'=GAH7?*Y8PD1IEZED3=M@ML4J%0%^K5EO&RcO& K]%:#^.&?>ZCOIZQ^ARQB>Y2R0@^!F0*ECS1@
MN^.9LNW$ KLD\35'2/R-7<3/]\ #%OO]U((-%Y^/19S(B@,BCLHS8"0"+FX8 ML#1O3*^V&C:{}3 Z>81Q]4TPOA@.TMM*9JAC3%?-'[5][P4T&O$MVCWNQS%E M>Q8?
LG)&';WO9>4=LGJ@2WO:YGJ/'.V%<=TIJ59\9G?9Y_+S5]-T MVM!S1=5$?[1)-R@F75IAHXYM@]HJ[E/AFY&GW=M9+GBC]@JP8<8YDNO M_FG_G=RM^3QL&&X^LGN;EBO202Z7F&K/HN#"-
^[FUIO^6.QN:YKO>'+-<*9 M+&D WB^UKKL;8M! /?C\OU!+ P04 " !!CF99VM!U@BD* E' &0 M 'AL+W=O2K+LV$FZBWE)+(F\'>> M^T'I:FWL%Y/QV:B4NAK<7/&]C _:FRM2^T)7Z:
(6KRU+:S2M5F7U(!ZT-W[3R]S3 MC='-U4HNU9WRGUC F@U2A4D\2)/[=J]>J*$@0S/C:R!QT*FEC_W8NG M&OO\S5NIK?A=%K429B'>ZDI6J9:%>%&\JGSOQCRI3V>
[^$0SLK$Q:*U\ECP]\4ZNAF(PCD8R3Z2/R)IW7$Y8W>=KK M-]JEA7&U54[\^W8.KT&4_QSR.8B<'A9)R7/I5C)5UP-DAU/V7@UN?OPA/AQ_M_(C!T\[@Z6/2]MPI-;
<6B4ZJW2B_%'THHY^6\T&!V)F1_ M9ZZ5E3;--Z1E9;6QVNN_R#I2H:M5[5GU<>OPL%220MZ3.V17M*7*!;!S1R) M#6M:71O:7U9Z$X%.]97M C,I1#L505'"N*C8 _9N[1I6#(
MPII2]&]I+JNE(BF9D@6\;NP9$O\R(RKC10@S&]7W@NUQ=9KW>3ML,$F>@TD3 M,P/)!+=\B%):U*B>!%<+-><$P>C%G@QAR B2/B*;2"C-TC-MT0.! 6%8M5=;
M:QM3&HU[=K"CNM2%M"WL1,L^>Q\$-#H@8QN\AP+WL@'R=IA!'G,L6G^[^" M[WNAXEA*THV"1;.^/R,6=U)2EJ0!Q8P6+0?@[3DR>PXF# M)8LUHFX!M&6E%X"P\EV9:ZWIEX.A>
58=@R$%X<*1BE11%57%(\5:RX8*^,T MF>9$6@! &-+GYB14F53;M"ZI;K1AKUU3F=V>TRW;?&X<&236N48(*)Z*DA5A M\06"K1U]QQ;2K>$R51"K M")G;4#A>;ZF(W&W+)-
&]K6V?'I]!G$)>AZHC[R5J$K+C!,PY<9+3Y*#,1 "+ MJ, JG)BHVG$M(OH[C#J4$-S?YDI5HO8(\5\]&XH/L"NT%""RLN9>4]%?H:HU MMFVV>/8RN&$6-;DA.8EC$I&@[P\NY0H2(1VU#+5I-
W&/NX"J>3E2TIG6B M5Y((C%(A]:;4JDQ[M%'09.D166T[ZJ&D(Y ^U_M03\,T(8PFZ%.[#"YB4481O88'5H"UI:^L$\>R& M S3'/@5>J)9T9ZZJ-"=<@AE(4:M6QE+3886X49G3FZ-GI9;\T7943/@<'?"
M"@8&# OG>&3YV@C'Q.LZ^%;/%B#KZ:SJ$8MV;CIN4F0_T92LJ_!JA/H! M+ALE*FM:GT3_*;SNWF2@*[3!918.Q:^!82396QSG61<* (E]'CLPW)MZF8=> M%,H(#I@JFC;2#(&[_\3*
[WSKIT_%2$)?A:^5XCI"KQ6#.D0L"X'SW@ MAD+1-+CL4O0.XN_[,])G9M"O8:3\V)V>[GI]\P/7P_Z=GK!;+LQW:N55.<>R M]@V*>(DN_PE\<8@GSIF?AW?PWK+JS4X/0;@-
LG09LI2D\=HEHFLK;LV8D"JN MWR$G)Q'9^-3 /KQAUD2)S_O_&?OJ\KGH4*-:Y[VMKUYY-+J+I>?S@^K6Q M("MRZ^C..)K%<71Z<7[@#H\,)W.9?@&8! 9.3ZX?+I _^5JZ/*)A*!V))I-8P;N[V7)&
(2M0)*823+YNTAR=A9-9K-C)&F>/H,D21S%D_&# MZ^>0Y!24F)Y?+CS)$EF41+'Y??3Y(X&4>GX^0!2=K[>R1)9F?1[&+,=(AG MXVB6C/=(,CT#N^)Q./]$^E*9,1$QKYXKOZ;!LYUAM_/LY-
'709AZVE=K%8W0 M97BQ2R4T.U19FLEK@Q;?+'I K.&15XV_H*@WQ,ZHB/8H^]%"P]X@A8(6'E%Y MALG$BVER*C"Q%=RPEDNKEA1\%/8O)C&T^^YJQ6SH^+;=078<&BE\93SB-
#F@8$V!FI+6&_U4M,<$";M M3+N4P?9$7W8I'@\G6^FT+9=[+W39BLGY\&(;1L?4=P19>!])>+74[1U6X?T# M>G7.CY]V?G)Q/CS[;N=I9S*M<;QU:WCH.\"H]^FF5';)'ZAHH@*,X2M. M=[?
[!G8;/OULEX/A^>E V/!1*EQXL^(/07/CO2GY9X[Y M7UE:@.<+ [R:"U+0?1F\^2]02P,$% @ 08YF64B-@38N" %1< !D M !X;"]W;W)K&ULK5AM;]NV%OXKA)<."><#*LA*G
M:9L$2)IFZX#>!LEV]^'B?] EVN8FD2I)V]86_YXE9/9X%> M#,Y/:SE5=RK\5M\X/ TZ*86NE/':&N'4Y*QW,7QW>43K><%_M5KXM=^"+!E; M^R<]?"K.>BD!4J7* TF0^&^N/JBR)$&
\;65V>M4TL;UWTOIUVP[!E+KS[8 M\G==A-E9[Z0G"C6131EN[>)GU=HS(GFY+3W_*Q9Q;?:F)_+&!UNUFX&@TB;^ M+[^U?EC;
<))NV9"U&S+&'14QRBL9Y/FILPOA:#6DT0\VE7<#G#84E+O@\%5C M7SB_4N-P.@B01,^#O-UU&7=E6W:]%9^M"3,O/II"%9O[!T#0P439"(I4EU\1TZM14!B5JITVN:UD* M6=G&!&$GPD?Y32??
L'R4M@_2%-I,$_'K3+\5O="P=G:^P:KZ\;Y1D)4L$(: MH9$J)E P"B@LQ&=Y+[)A1(?OA1@KZ; J0(0/0N)/.((&),=)FK[JBUK>RW&I M *S2KZ4QC2S+>P$[KM78->
4,1RQJ(MFBM+!4R)NG,V5*KR8.%N)L G73B8* MAD\C;O@ Q*0ALO$ "-A.025OVCM*TQ>Y;>4<1B*]MEF@^,*+XI&$6:2"]>J MJF9Z@I4MN#2"2\2M(E8E2?72"
F8=])CZ'$MUP)!14QHQ4D4X$Y7D>F[P\/^-53GAW+4AKL77=M73:> M-W!%PN]S63:<*D@),6G8T"Z7$$3TD=;U8>9L,YUM8NQSL/:SYU&0"-9.5LL\ M=Y3JM+DQM=1%I_3?\BFEAA-
R0HYZWJU#U,DRE787]P,8V#M6+42J7;9PNW6T MW2E@2\0G@]PSINVR"QUFVZJ,.<@I9"J:ALAEK8,L]5_X71"=$6VPBW/K@X_5 M0\;KJ3: SJPB"G#ZTH2]89J\719E(NZ:?-85V0)OR2(\N\
Z(!P>)&1 RZV M7%;JB7K"&XVG)*.7"MAY<%B97JDPLT6LKB<^1\XRC^+LP6*CD\-7R3:")G,. M.XX!J,:LT&_ST!;W>/B9R$,5K.Y*Y:VV2+B'T)8E1]^C;"D//TJFL[:(UPGK MJG%+OX&VD/YQ2%
T)&SK25T^2+%WG)QTD-"X_4-=N^B2BN?"TZR+'W_:1F* MC]\PNWK%KX?ON90:1_$OZ'5!O[PM=>Q'X!;@8YJ <$R]"'"0T13?GM@+3S&@8 MY5CC66T))*]_RN%ODVS50;
&$>@Z<1^V^3JF4GG?9R+;47T+2?;F94..6QE^ MD;?!OVD;)??"5D[K#/\R;RSICB=+[D5S6\XINA\0!1W$M(>F9S0 MKVYMGQKLOM:Q]U\4?V T IQ?E:M0WC$YOJ!Y&#K@B6NP+9HID$4#
[KY(1QV"+-'"+NVVB['GY)H=S0Z ?C2 #]?%LO*EG5=Z8#=QA(L\J)-K88&8H>4 MTRZV"9K7I4 *.F0HIB40=:4#T;J8]*XO2X133NDDPM.^B=!7PU&:#-M0I,DH M&^'HT7F6M_]+GNT_EK:!EF@^33(
2,2UC3[!^*HBL7]_BJV#79LM*%T- 4^T MH$TXW&*[RE>QG?"8"WIIG-LR-"@EJWU3OFQ>LU1VCY^)HFQ]\U(ZW.7^NJ M=E!Y.^D\""+ITCP&<84M]!3'-:SKS M4]YAR^.
[2CAREULBVEF":Z;%S-+5_H-($J\1@U_MEX M\E+.6%+&6A)/E0N2DW*N0.UAHUT2/W_%1H*V?\Z6/P%:K++PPLW1RYZ2^XX M)*Z0=%"FS8P&Q?TBA)V!(6%]9ZY^!#E38';_.=6 >DE)8MU
J4P0[HDGH2 M^Q*P\< C7>'Y<)P[/2:'Q6N,F\^?/MYZL; >1"2_.GN(]&0@PM0)Q+AZ#Q62&Z-MY;=V^[.]R)>=:Z6 MQPOCS]P*O2C5!%O3Y,VH)UA(T/P=9\\3FV(=B*?\Z41*+0 GR?
6!P&PO=V]R:W-H M965TT"'!B2> (!!H=H[:_?/F: P4&*;L(*?Q>JBW!8RC*G3)KUP M;3NXV(1)=O+*;U[7SQ_FM=5FF3R?2'*>K,)B_N7,LUWSTZ<$_WB0[):5_CB MXOG3;;B2U[+Z9?
N^@%\7S2AQLI%9F>29*.3RV"]B[AS8 (RU=A%3Y_6N0[46!K& T?:*K4&Y!+ M,F3*=57 UP3Z5<_R"0KZR+,(OGTHH(!\?5%I#]_]>] MJF9Z@I4MN#2"2\2M(E8E2?72"
MC+O]+P"1!AM78_/2/3C@M=Q.A&=;PK5=_\!X7C,[C\;S'IZ=>)6449K#+UF* M_WIQ4U8%2,1_CTV:Q.3'QT0M^:[%Z)(REL+!D/2B2C?;-.$^NZ2:BW>O[UZ_:&T1%F%E82A5W4:5GEQ M+\
(L%GFU!@3"+?2(PIL4>H?;I I3:/=;G102E+N"OJ= QJU4D"T1EJA6,+58 M8']LRBX/VZA"]W$D@: MPX0J1C I1)9GY_G-/Y6A03*F*6 ;K;OT/2UK:H0M(EE48#*!GC 6?R:*9:L\ MR59
H#NP/V<\'[E<8B\U5Y-]X:J03$7H*4 <-TF]*<6N2*I*9C2B# ND9%(B M79=Y"E:X_$Z 1:,Y56L80&Q8BR5JL0 =K.3F!DB$BJ@;9D#0^U08?$?SWQ2Z MO=8\L'!MX+Y'I'Z@M;/ 3XX]M?R%NP^0G?
F^HRN'P0*W?EL=C8*$0#X@(]/H(#2]GR! %S'<@AO#Q"9NW,"@OU! M2D!NETF%JJK$?2)>?XI /<[SY3F8P%*8AJ+1@O,W278+$'_.*S"1/[^]NB2I M$6PU0&;W2!]{9@7?
A;97O,AA9_$.\]>*)U7EUI=ZA1';>\P=0#3 "5B&;5UL M\U)V8 $44!' "9Q=JNT$1@2R*% '"UB!$Z\M.6_"&B0.@0 @R@L7KMY$?(BRVRE@2E1'.F MX!$(^%0ILUAOB5/-5$>)$6[R.JLF/
\:7$\&AP,08#*9J-JH&_@=&+%40V[" M6Q@$/9I6-!#O>Y9CP$1' ($$%6',MA[D M7'W%@4,0[RC9DC^!8+L(*QP3F ,N%V"?@M/K,29 MFEM$QJ;E<6-)#DP,B/C$GW@06:8! N94A&GR/U)%:<=J+
S2VO(E,!GC M46!Y@C.C:+J4BF9Q+YB&V<-$KSGR@Q^J>Q_'&S3I=[+D 46Y!D-_CD01OTRN M(>:#[!K&O$=F2@S%BUO9#%51<%#!8EPJ7S1BEL"'(D8QR;1A(5NRF"$XRE!> MK]9$8X@8:IK-J
,Z3SE&R"A&@*G460@Q-F0$/!><5%YH&NSI!KDTJ@\(USG: M+S!Q0 2$'4%ZK>TZ-T5LH- _3# ."-9=MS)5'S>*"KTV!.2G(EED6^8)#"'# M+>E!C'K"0X- A6691\E # SE_U5RF*)EZMN_S5UG]OT>
(5>AE/:\H]1K^%/V MIZ,5 I,3<,=UB'J@E!RCG7-77+WY&82KR4@XOCEWAN^5E7#&^N"W3B"F8/0: MJESL2/>L8PABTEZK)R/4#$C7L#>$$EJ"E(T1/0$8B$PC,DA$U-3):$3W M:%AHBC -
K3JL_"'^!L#@03.'1%1,@+%5>,1'H-A2 &C_!-*@&3%Z4*>D8: M:O) 1AVB\R^C(KG!B(#-&DS-4/^U3'GF9*8.$!W QTE9P5!UQ=:KQV@2RW6> M @DHQU1S#>F;4D/3]
(Z+-03B&09!J;@)4Y)OEI\CC3;$GE6^U;"AL=6H48.] MPL<@ BBPY,#OX)RR>#"I=A)B?!9 MK(&T2<_G"S;?!^$ W(SF:VQ-UE?D(%8 MPBB_U3*+[LFAEPB[[)1",/#M!?
LH63"UU8KBAE/C*Q_DT>WY^_J2KR@V8Z M.J01(;Y4\2=Z&W 2-)\"*Y>E&TCX/B* M@>?UX_9H, 4?Z,"SRG82Q4QD3N[P&+8T@J + Z#;!8*8XMQC0*AL:T:/AG%]
MK0(*A(N\,YY$;/B$H;,Y5"LP'1GIJ^Z:O,3BPMO)&!:<.4=)TDX%25T6"2, MN=IGBA,FFIDIIXWP$;_!E%VF*04 >28&K6)"M $JW"2@S OZEI5SA+,D=E4
MA5&DHS1,Y@R5,Q,Y0W^[$@LQ4U,/^*D&-KE3G:X0>>0G641)J4*GKFAWY#4< M]^%=%VY$"'MBH='0Y$J71:ZH0)BI#)J&UO&SHK;5C2O:W'A_+#THV#3@,)#' MJA%9^H-AR$.([R2%O#%")-
N%8;FBS< B _M!PE ^!K:9G0"7+2GCH=2#ZNXL MC?WHS&KSJ")7\J,O4295T87("IZO&_I<:6F M9>8!+_7<-3ZC'W7/'X@ ;X@ 'S0!WN"T=??]+;!2.1Z0#BITPK]P+NB!)-SY M7BPN()O?G+IG0
'7=RUOBJ5<=VXY_H)JNHXUF\WHR;86"WM/F-NK_H$+Z /S M+CQZXXA3[TQXPU!/UG)S!G ",CV \:[H(MP# %EA,PO#RW47\'=J>8[+A=X_I;Y!$B_1>ZMU+BZ$-;4+!9B:X6-;LP)+
MV2\7],F"O0H9Y:N,7'#7G.('E#CL"*ZUY&3R0;!H_93E/JBI.,T)"= +7.3Y ME*!K!5_@?*-]OV$\-#U5C+Q'^\N= M^,_^\N!5O)7BK#.Q_!=:E5Z)FWTF+B#>2JMM=%SDAH^#:WU^&)8<1]/ :D =;
MCSZ/OH/10-=94[P4H_#'%#F!RL<4;:@D2M#&@%)%8*S(>5K>VW)V#8*OEP" M-FO">UP0M7PE(_76&2_%]B* AJJSNY8AM>9DV5N.W@%\3&IQE5M0QH]5+YUS MFSYUD#R+
[L"6,ZV3F6WL*F1&\Z0+T:UJR%ET^C_>O>FF8NUZ%OLOIKMKM9W<0YU:S>KT\0[UT2ZLW\T[MC-]/85:'A8;F&=V.Q=!KTWB2N*.!^0TI.0_=&86XL>)5;V!=6NVl_G^PV-(
MHKFRJP47]CX^D%CK18$^Y;&>(BGK"UM'1#CS#A3<&Y5LP$@W=D45=[!80T5P MX+YDJN8(BY<%' B;_B."4%=.KD ^M:1Y9P1CU@F/2 M;!VU^)E00C6^3T@)0M$NA3YF_7/ORB3ZGH6Q
,A+@O.)_PF/CB ?R\R]<;WSL(N.1M\>$M7U"*9H2-M2UWMBICIX!A24Y=/B@@L4J66'FCYLH$P)D$AB"Q6 MN676*3"J"C"MP33 *$,M$DF!;\CD3/*"QP/@E+"JTBVE&/C^!C=,=TO?S=) MLWAD
KDI4%!QQP@J'=98219 \>49@VBK:P"%LJ[\)DU6(1>B*.+1]'[0#[@ M&!'Q$331LI,:!1Y71H+2) 0)N .:H(#G!?G*$00:(*@4YY/6WX6;[_7OQ M8YK?
8#A.#6%VZOV9)5Y,WD[$2T@N<&OG%E7G*HL@76W>G&(P)C>>W7$'JE_ M1QWQKUU&',F1NHE14]=S!G4]5Q<1YPMK1GM/77MN+6R?]EIZEA<$].1:4W^Z M)[?J)%2ZMNGD2LGWV)61_&
MHH&Q"*S9;"'FOK68SV'B@>4&4T'[2[E .9*Q]=.TAE[#27@""#4/?#&?P8 + M*DU.'8_^PO][QJYK!'5=Q R';5+EM_GJ!-9]F]C.2 5I_K)G\- M_"$0G]@9S*?-7]>;6BX03'
_]B]97^V3Y"]=7QU3ZJ*IA4VH_6-!T?D>==

P4 IH1'?&<'K[6;^6",[I[W5>A>)ZC<[L8#V.3E^) MWZAYN>:*K[DSC\/'7H'-"<3?KS_LJRBU@L/B%/#".V3\>W>^QI<#>P-WJF[(1_396NP.;3DP4.5D!RCY9&G49"O-< M$'D)87="(:BQV_=@>;@;?
G^1:+T_BR\1K9M!>1-[[RE3C2N@0;:DVECLX=D+1(\8]]25X] &^[!>JF"P3[;]$2[16T[2X,-F"X\,)EQ.Z> MBA_"+$LDV'7)^<;8!*F2"6E:7*<\D39WQ5"[9P)G%CG=K0*@RDR:@6Q4"1,^ MI,
<2#OZ:"I$8"=>EM2W2//"%:XX+,",@YBRQ(#AQA*+GEI$.Z* #6* MI0I=3H7DN6I+5%I*D":'AA_$4()GSJ(9(?* 4FL]#$U!%9_^.O@_4KX/!(& M'JE]R-.0L6:=GG<6OKB/5YDIW#;
[S;YL/5#V>#^JNQ,[+=JWCD8OR>ZA=2J-GI M\'M7YVFC7%%GY_ERB=(%Y#@5R01LJ&4V S&KDJS6#H[/D!A[[5*NC.A*":ZZ MZ^*)*86\XDOH -$SN1.X'8O8R/?Q "EW81'3>G)45V-
8]3=9A$6!/*:))B5? MG"2K#CUB!CD002I0M0$$(X_S./M+[UKX\IL6RHY$I_(N1)/1;H8:6_0'5'9E MLTINV-4QT?X.3]R2<8D;]1JY,VG8Z*C-4<..=9$>VZMVL=-D(2*OV>/K%6@1S
MR_;X4(PUF^)=1\Z!+Y=*2[JNY1WK%F =QCYKF4[&]RQ*/^Z9R? LMQ/(W# M_K5#U_+]!?SK0HX$X&>VP$7J!?9CK=67%6FPCFTY4U.\ MF]VND4SNR(9@Z!(-&(XZTP#K.ZHA7@<*XH?
3%QZ4PX"D,O'RIF-X&>M-PYK< M@<&"D<'TIE#<#FBT'5S5U=GNL_=-MDW5)LZ.H35#D5AD\>M"P/4XR$LM^X#,DON(,I.0B%[!J33P!==#JM^3T\0:*=9M %ISFXR5G?&T"
MWJW"F[518:)1JZ9/,9?HZQ(P+GA*G@\R(7ITZT.:A#=)FE3W.B0FH6R."&G/ MJ&)5&D\!)#2S>$@XC!PA(E;G'DCN]+$"WM!*&WO1A0](KD&PO:7[>F)]]0J: M%W7R-J1ZC.J#\$DH2N-\J50[+*-
J0WD+NN%QBV@0\ M_1<*NW8%O$,K;K&!^7JA6PYVID.%GJXZEUIE-\M26E"><4E5A$R2X:E\'] MZVG(<^(F/C[NJO-N2#^2BBX8C,W[?$D\9,%;0?1]-'I(F#0OV36V'2"EPIK
MJ:)+/C"UHD9T8N,3$@-]-0^JKL+CW9']4?M;$ 'O.%<'/'1$IYITE)0I@ =" M"RS$R[%;<8T)TI$!W@I)5PXEQAE8VOQ3H-$8W%U'UY",)KP':S)*^3K\,=G2,0Y'L&A'<3X?5=ZT M-
]$\2E\F8_=C7QAWEV]DL:(;VDNF*E]CWKP5^A+X%WSW>=N<;Y!_&Q8K.E8G ME]#5GLRF)USWT#^]?$LWH=_D595OZ$M0Z G-H#ORQQLM_J!)JK\9_+U!+ M P04 " !!CF99Q(;9&\) #G&@
&0 'AL+W=OF]_L%L")3U59V[O1 MUKG=RYL;FV^ADG:L=U#C+VMM*NGPH]G*1^T7CVJS=?3%$?WM3F[@/;A_[=X9_'33
M:2E4!,55NA8&UG>CU '+AY3NYQO^K6!O!]>"/%EI_1M]>%OI,DN#PNM7^, _N.QJRDA3>Z_*@*M[T;+4:B@+5L2O>H MJW^#X$]&^G)=6OY?[/V]Z7(D\L8Z705A1%"IVO^5G\(Y# 06DS,"21!
(&+WQJ]%X;N1FUTP:ZR-()3-07EO3/XJT(Y=_\(%LP36(^Q%6]KVQA9 MYR#>E%)55LBZ\)?BIT^8!A;L[8U#JR1[DP<+#]Y"UXJ>Z@.)8 M_@;1=I"3%O)#]B-Q702B622I!?T3;LCF+*^Z1E]O=?
>;VRSF"B/>4 MFUY+>EH+%<]+NY,YW(VP.OA01_???Q?/)N8$P[C.DE=\D3-_6@O@(8JO+ M0FR,ME:85EQAI>&_2C>U$_![(TOAM'!;&"=PC*"0I1*KE2IW(&-J,VR"&BU+*V8_&:+X2R(M?
('P48+[L"PO?] M=XLDF;P*BOA3_$I(U+AFH#MY0-IQHD"30CJQWZI*Z18:8-A R.V>&^EK"6E M=+^!' I5;X3;.X$>(1Q@RY W1#KX!59 >6@U(*/?!YR52J[[0^/CH-=0+UH M>"M1=@5]+=#%
[T3#1]R0"]6!T"*@=C(Z)),,%9!)DC7W7:(SY8612*^!#C M,K"T[\,C7A#+%<)39B.-PEI-/!'#D@*-+ANQQM^TL=?]];: >N2U=N* ?>64 M!Q=AJSIO^.J<:RE$W[Q)N'7Q^O.)3Y'65I]
[C"/TR@*H41U=%?MGN5EKJUK MD\!+R@(Y5Q$I< _9&9V#13V(L&PXY"5L\'B&!P-\TA:/M"PYJ?CK#=1@\,8N MH]%,JQP,YTYGU()S)7 *!H.8T2RU.>@6J&^EO\B"MT6_ER'7UI9J/4JGF;C
M##.Z+-')L?BQZ0#5R!(^>ZT XN]S$'92%2*>+5I+3CM9DI:K;#QO50_/+9XE M[;VY?N(";=" 8;/_?\H/B!R*[EWVSYBK#(>3UN5A!^+#XKS+G*2;&4ALF@>
M)R'K!PF+E[HQ>-2*QI*.4RCCUAIM!&8XZ?AQ.J&4%)/Q8OZ73KEA#MG@=(2I M-&@@5+EBBGS!XP61HFP9]%DN?PLR.?@?D0&\MABQC8]BRT^ARU9 M1K/EY!RVL?B
<;'J#V@+)&1:H(Y0?)1U(-%NL$%)D3TS\@ES#FH=/+@QTY(W< M; R6C^N5=35[*!!4]VL:YRQ+K]!LSUH!U;IQC6D+J25RSUX&5+* 'J.I"/:FB M"3PX..NQ^ =]'RJR!$%36E!+D?A;[6?
8+1N^.SQT[';@5RQB-%/2T7Q#-@+ M'Z0]> 8,]+AS@_7? AD(?13[PC7&EYZGL!Y&E4$G<56L "PW9[[5UK MSXPS)PAV-MED*R"D\31.TW^#=^81966T++"WV0.R!%"&%*+K(%ND M-
VU4CJ>L5QSB@L-I%! M432LPE*6AC0H;#?]V7&WLK@M[#P'R!4N%6U<*ID; M#=AC=:7RMAOY),6S$@+0RSDMJSQD #!7 G>'+V92KESL<37ZH1N+ZC#G'SIT M42XC$6^!*)
MY$HLE]%B.A-_!P;;(R)/,89T)@5\;5XD^AO3<.!-(CG6LP1TC01LTFT7,S% M.Z/PT.A'A#Y%Q-D<[9$/Z2R:3?#B Y4^:;6#1!Q&B7+F/Y,%^&4@A05T26T MX??G2./%1,3Q\D\8T'LAW
J;0&TZFJ_2,''DGH MZ >Z9@+]W)6GZE:)?U;##X)3: M('^7AZ-%#=:T%A(Z')=,OVA\BRBGRXN'=.)49X,9^MM'.8W'\=?A2?L-Y!M' MF6:"0#0/NE7+/!:.QCD_-
N"X@2&U6[VW7)I='TF6=KXDO!1XO2[T)%W?DW' M.?-2^+U782KLI[@.#3\OX1%('R58CQ%O-2.O>GN_WSKZ.;J&/4+%!9*4EI$DZFE;VJ>X:^R^;!S<(W.QK/AXMVK/]+7 M6_K*U.K\H"="=@?
\Q+X\G$@AZKC^B3YO*30TU1OM1WAJ9JRROF!X$*!QY0B6 MPWHHO,.5//3)J$T?>DJ4$)IN72([/6O1(QY1HLOUF;$E;"R#3?-99OA2#PV# M_0I+DM]]R), X!S\[!% F\UC\=?C1T#F:"?-!D0\>
(IZ(@'P9WJ+0^E\YH'' M^-23[)O!RP>J47[%0@]UD)K\>XCNV^XMSFO_\J*_W;\"^D52B5L\U#6*3L;S M;"2,?ZWB/SB]XU<96!U.5WRY!5SK#=V OZ\UCIGA QGHWFW=_P]02P,$% M @
08YF644I@(G) P %@D !D !X;"]W;W)K&ULK5;?C]LV#/Y7"+] [1P'-="3WW=L8T-T&@BQW63(]D M@X+>;*2]F2%5;0/=*&2EYE[D'3<>^79G[$:PF#5LBRLT7YNE(BT84$I>H]!<"E"XF7MWT.I?$3_
MY'*G7-9,XP=9_<9+LYM[N0/=!7(L/S+#%C,E#Z"L-:%9P:7JO(D<%_:C MK(RBMYS\S.*!*<'%5D.#"E8[IA"N'I:KZUE@"-W:!$6/=-\AQ:\@3>&+%&:G MX4&46+
[T#XC50"T^4KN/+P*NL!E!$OH0AW%Z 2\94DT<7O)OJ2Z'5'^_6VNC MJ#/^.)=O!Y>>A[/30$D M>NW4N@V3$[A(-K<-+9'A7-*XBV7I.WW("V -I*A:QKLJ>V M+9Z S@!MF"@IT @^\JJUWO\[--
#R\B5^:_F>52B,)GAFZ&!HJQ+62(%URJ85 M0MOTH

[Z4>RT/)MV34^W#N!F0]>0+>#0@CU4Y*?D%OGC M+*5G0G3L,QOFY42I'R<3>#'I7;&ZW-Y"-(HRMX0Q M+'2O^ONNN_FW1_#%Z:VG/JUP@VYAJ-L[('J;N%.,;)Q M-
]]:&KI'G;BC'Q=4UH#>;Z0T1\4&&'Z%%G\!4$L#!!0 ($&.9EG#LIY! MT 0 !0+ 9 >&PO=V]R:W-H965T;QV_DNHF2/=-<:&DU$=8WLTG8:BYD:%B6O98J=ROE$12[^: MAM:S*I-
18Z;9;/9FVBAM1\OC)+OPRV/71:,M7W@*7=,HOSECXJ8GH_EH*[C4 MJSJ*8+H\;M6*KSA>MQ<>J^D.I=0-VZ"=)<_5R>AT?G1V(/I)X0_-Z[#W31)) M[MP769R7)Z.9.,2&BR@("C^W_(Z-$2"X<3-
@:CG9'BN'^]Q;]0XH=L>0J\#MG M/NLRUB>CPQ&57*G.Q$NW_LA#/*\%KW FI/^T[G47BQ$578BN&8SA0:-M_ZON M!A[V# YG3QAD@T&6 ,X/2EZ^5U$MC[U;DQ=M%M FI/^"C59PSEM)2E7T6-
7PRXN MSVWA&J;?U1V'XVD$HLBGQ6!]UEMG3UC_3)^8A?>(N$MOAH>O=>A,"YTGNG/TSQ$CX+XZ[&0>\2# MQQ&E28Y"JPH^&:$+ OM;'BU?O9B_F;U]QM^@G;\'SZ%_-1W?;DV?F11B570]
MN9I05'>MVK G912??(0*&T M=A5E\Y<3.4KE9K>O QH5)I%+0LNYS@/#!F=TJ43V %T\N55>NRXD!QZ>PK'S M-HRIT@:&^89^_73^44!SKI6IQ ,=T=U5PL&G1!1TJ8'(84*_X6RN*DY=O^>X
M):3M1UD/IZU5H"R;9"\3&+PG#CF(-L]HS)[D%U=3TQ[$P{^YPF+AR7O);>W>HT(P7SGD*40"^(M['4SY$7;%;58NS)(LAB\YT9C?)1IMNVRA@W=E)0I:SLDZQ$]!5W1"C)+&U;^
M24)I(<8FF12E !"8"61OF-?Z)!*W[5R MHZ#(KKJB'ER3GHJX%H?25_>N@UA0#6\%^M]I$/FZUD4Z>$.N*#H0>0H\U(*/ M*UR,M.J45S9NH(OQI6S!?6E9U-
BZ[W(V>]6E$<%@811H52E*\-3UUY]D2^BZ M;W5TICC"MMC0,,G@JQ'\\?YX*-A'W.YD=*-A+)'3<+V7U*%2/9U?OD.U]@<<= M+K+O^8=Q(LU9L]DFE>\BVY@<+FXZ[?LTB!:F-
6DSA0S!+MSQ0*H.*6BI-1L'7A$KKNSQ;B,5X?--]G M0= _]:%E HSR]-D)RNOC&L5!T5M0+WVR*V+%%5[-.X0*A&JUP,'3?):=3<$T>\ MYV*0SKG&89,.W%W!/Z9(^#.-Y_S))
M*O.W>S.]Q+L,KCZ8[D/Q4'J-A,ECU^%T[Z72L%^E]U@ #/+=/UIVTMV3[[1_ MZ=RK]^_%3\JOT!!DN(+I;/+3ZQ'Y_@W6+Z)KT[LG=Q&OJ/19X]G*7A2P7SD7 MMPLY8/<07OX#4$L#!!0 (
$&.9EFTR4YW0, ,X) 9 >&PO=V]R M:W-H965TNY'6QXZ-'6B YV MC=)V$=7.M5=Q;(L:&V"ID7-)Y6A1CA>TCJV+:$H@U*CXC1)WL2-D#I:SL/> M'2WGIG-*:KPCL%W3"'I:H3+;132)]AOW_>+GO:'
\E8XL9R3 MV0)Y:4;S\'5H,WDI/9)>7#$IY+UW/+!F>*Q-JI$LM_ NX^==$_SV#&R/X^+ M 675HZ1G4-["!Z=;>&=+K$\U8^9T8%6NJ>U2E\$?,!V#%DR@C1)IR_@90#T0'#Z$QJK_#E*/"KAO>84\
<]!Y,^I.D(3$>P,H)*,!7<2N(N,61!=*XV M)/ !$@1<3-(9%YU2OG]L+0BY#]N.BIK[%HR:Q(-?(N[0G6EU&L0UII"'L?: MA;&.X33CM*V2A<@5@A,[M-\!5A6&;@17D^G6-=QB@4V.!-
DD$,S&GO8OG7HZ M[+R.LN8Y<,$3Z?^A/1O#C=%%1X3:<2>[FD4QD-JS%'X8G?=%6>,MD]EX=S3@ MS@T3D.6\DM322:%>F9NS1,&Q'277&B3{2^CGMP\%6S.T9RZ^&*#'O+UX4_[?
\'U_W]M;>X5V(01M]P MQKG -*Z-Z[//tC%;40PT.!"]Y0:%7TN]+QC&L9W@%+.Q^XXK9)+DL^\G7K_ M5ZPPAMN.0DQ]";"7T/1#$OV0!!YQ;LC),.=&L#U.8@GI>'*:8BX0'S80&R2^
M,H<0<8XNLG2<74++:'TM?'%UG[!]0D$#S<\Z\S.6V7CV6I;<(&^S_\;RVGJD M,\&K1Q8V%CXIEJ%:>BI]*OF, .*?36OK"?F^?QT1W;(*W#2*7;:==
M?]T>=@^/E>O^COXDWK]T/@A:2VU!8<6JR?B'6034OQ[ZA3-MN+%SX_C^#Y\U M/[B0O "?5\:X_<(;.#SAEO\"4$L#!!0 ($&.9EE;X&M^& 0 $\) 9 M >&PO=V]R:W-H965T^ZY=#WW
MSM^'EBB*!Z-M6!5MC-UE68:J)2/#'S'5D\6;KO)$11]^4H?,DZZ1D=+F8S]^4 M1BI;K)?I[M:OEZZ/6EFZ]2+TQDC_>$W:[5?%67&X^*2:-O)%N5YVLJ$[BK]W
MMQZG[85G::#Q0W(U:8.NLNWA&JT?QT=G8!O&SK:E^JE^"QTAF<2!SO7@1\(ZZF3B?OQ*+^>+B!;SS MT;GSA'?^-#-Z-,T9%E% ,0MI:W("NL@W92E$0[U2HM N])_'GU29$CPKYZU04
MLI&+TT:X:RY#)RM:%6B+0'Y'Q?K;;\[>S'}ZP86+T86+E]#_(S__5U=\)G10 MY7PMI-#3M59RHW!^%/N6K-@3"CJ21YV1B*V,0N$OB,Z[C=QH^H>R"P'5JK78 MD%"VZKVG.L4YMA
UKK=1N"WZO6IQ'56E.ADADA0K:5D/@R0X" !'02$JPP(S M\<$F#-HA=2=8_9L&2!XA=;A2S/>[V+J^:85U<73B^U<),2C%(GF>-7H0MKX?R$S6!0 7?$*3*-">44+--\BVPD33/.'NVD[EGLR',. MM8,-
+S0U4B-*.PS9+M=["E3E>HV4;+>8@<+U'D.P\CU$,@I:X]7 @ M;[&K*L[$;RV7"PIL#V((JU'PJF9:F*"1S 80&*'G*2B(XN0.=GFBB>"3U,G? MVJ7VF&3HH>-R206$3DD=GMH;3G-
D_2&0;+!RU@[44HG' S4VW^C9 MZ=^-M^/7PE5>DI-X_M3X*V#V*M MME=SWYX70B?UW<^1->EE8E"PP).CRV^>,BS>YO'1(R'-C ^ VU_AM02P,$ M% @ 08YF60(+Q #< P $ D !D
!X;"]W;W)K&ULE5;;;MM&$/V5 1L4+>"(%*5C#BAQ*BRQW MV9VE9/7K.[.\6$IDHWF1N,.9,V>NR\7>^2^T10SP6!M+RV0;0G.9IE1LL58T M<0U:?E,Y7ZO 1[])J?&HRFA4FS3/LK=IK;1-
5HLHN_.KA6N#T1;O/%!;U\H? MKM&X_3*9)H/@7F^V003I:M&H#3Y@^*.Y\WQ*1Y12UVA).PL>JV5R-;V\GHM^ M5/A3XYZ.GD$B63OW10ZWY3+)A! :+((@*/[;X0-X(7N$,Q5_8=[HY>RQ:"J[N
MC?E<:]O]]\<^#T<&[[-G#/+>((^\.T>1Y8T*:K7P;@]>M!E-'F*HT9K):2M% M>0B>WVJV"ZL[C[5N:X)[+%#OU-K@(@T,+* 3H@>Y[D#R9T!^@4 .ABW!;[;$ M\M0^94(CJWQ@=9V_"/B
S01FV07D63Y_ 6\V1CF+>+-G\&XMM5[9 N&QJS4% MS[WP][DP.Y3Y>129CTMJ5('+A > T.\P6?WXP_1M]NL+'.QT",H^*_6QXKU M5-ZRXN!!V3)B>#01X"N6!X$IY&RPG)Q-
0*T.L,837XW73#>XD2?#1B_.E]KR MQN*LM9Y0>[0!C$L3,M&FPO6#*P0P.A:"]7@NO!K M5^I*%RKN)@;A9<1.;,%&XH#3U?(P>7,008R/C8U3=@*?$9 "AZ%Y[DNNQ:M\ MDO%R,";N.
]1K].',1Y8;3U4FG43[[M$*P&XR(UATB$L%&>:V .DEVWL?I?%/+*\+J/%1&W??:,(T(Z)G)2$]FNI73@ MJ3H^BLN8.E!>2P%V3$J2:'05R]'UP@ T@1ON9-86L56!4R=*TM??MC/\I,"R
M*9%4N)$@+#N7Q E/5<@K 1L;OF<7XQ(FS&SM/$\[>OIY;$W:LCZ/E.\K7)TT M[!-9GH8]0NEBDX1#PRUA.)D2M-+M6\"G:VV^V4P(QQZ*7-FS M4>9<>3(>VS@3!;>A+H7"EY4V!7=X-
>G8ED;PQ"\]\G$TF2S&!9=J=']JQV[, M^:FN7"Z5N#',5D7!S>:MR/7Z;#0=M0.W,LT<#8S/3TN>BCOA/I M7(H\)T. \;VQ.>I&\U&+*ZLTT6S& @*J>I?_M#DH;?@:/+,@JA9$'G)=>
[\5J15SITV&W:EZCU&LD[' M#K9IQCAN[+RM[43/V#EFUUJYS)W*A'\)X_5C8_J 12VPM]&+!N]$&;+9) M))]_8&_6I3'KS]F/!V+M2MC);&TSH .?PV%65N9#UNA$CFQ)8_%V0@U
M8(6Y%Z/SGW^:+B:_O(!QWF&BN^5- +%Y2S[6!DF MN^S8:FEE(KF1P@;LP_75)>,JP0KV48F K60N\$=AKN0YLS#9F)&*Q=I[DVX# M%KO,?
ZT=\CC6E7)2I:PT$FO+7%CV^N[B91(F,CER)AVK!2D &'E^6&N4RP M+]+"KH7YCY=7-:)7MK4""*8--F0W6TNP#$1Q7B7PXU&RG*\143,=^; ^L%0H M86"&Z)G2N2<0@F6"FRBE^;MD:BD&_G-
U34A";7K&R6N8R;LS@G8!^*\P=6&M M1G9\SO%MR[Q+7132DIX@)^@_7%Q=[H?LTVZ0P!CK5,F_ 5VK?/-<'DG18F'_M+8%U] "R=8)=@G0YFJG(%B7"B%(;;YD6;;<82Q)9*ZB?9:%W/F8T!K/- %
<] M$L6Z*+G:^!6[OB166YW?"Q5O6 6U,#U@6Q.T6^$N_YK=HN#@8@G:)[WD*/0P M[+DN?+1[T22<0#+SO,6^=SP)WW0CA(LB=9D1PG\'/,&*6L8$R1B#"('>2T!L
ME8@(9$OA>TF^">I(#:8ZS?9FDW#ZV.-1'\,/>9P]CA$EPSLE$6I+=;S/AL& MV+(%@1;N]'(I5]LH'WUB*=K +<2W$*8&G%00!4F:<".41Z <4+ED\SVC;U=!9G'$"]\,"C M-,]A-
[I*^UI44R1D=U6<,5X"/,<#+3;<@IQ>NMH8 +>+,V#K3&@(JE:=); < MF 9=)T <.]0O)E2*H_!3(NP*I >U+TA2NM0<)+J0,<0U:/OI&Z0X$T22,.8 M>, 1S8)1C>[1A=#C9%R1'4W #-
D7S+2=$O9V&XI^,3)_ L8 IADB4:@2CN0 M\%YX,&)-@=T?[(TYJ5T4!0PU0M*S>65SG$R]+K#EP#B^ZH:CT[H.PZ&93V:QUU<* M8>G*PHC=[_7+>3!?'/NG63 Y.D1C>!
(0FP9'T318+*9X.GPS"V:+ M2<]:%\]T'W:BX,W1(IC.)O[Y<+8(YO-#=KL3^S0*%R5\AH7/@0=D_4R4@AR5DGI:UG^NY;/ !Y1[@W
M^6[:=X\QG%H56_^WO$BG/4YQ],4)K#C\.9[UX<^,9,YRFI$VK]'F7DC@04$CPW:%W+0_0/A_!]02P,$ M% @ 08YF66@+\+@]! DPL !D !X;"]W;W)K&ULS59M;]LV$/XK!_4%'>!:MNS8;F(;2-
(62]&L6;QN X9]H*6S1(0B M%9*RXW^_(R7+3N-X[OIE7RQ1O'ONN>?(\XU72M^9#-'"0RZDF029M<5I&)HX MPYR9MBI0TLY"Z9Q96NHT-(5&EGBG7(11IS,(<\9E,!W[;S=Z.E:E%5SBC093
MYCG3ZPL4:C4)NL'FPRU/,^L^A--QP5*3X+Q[M>M%W]M[@=XXKL_,.+1.Y4G=N<95,@HXCA)CZQ 8/99XB4(X(*)Q7V,&34CG MN/N^0?_H[*'68<=AU'G&(:H=(L^["N19OF>63<==:K4
[:T)S+SY5 M[TWDN'1%F5E-NYS\['16S@W>ER@M?%C2KQF'EF#=9AC7$!<51/0,Q#NX5M)F M!C[(!)/'_B'1:3A%&TX7T4' 4\9MZ'5:$'6B @&\7I-CS^/UCLT1_CJ?&ZOI M1/R]+]T*K;\?
S=V24U.P&"HG!]/6+[]!S=H!KO^':/X1^7#V^$P*N M)'R)K9JC]I*VX)?KJTN@+=28)=6@]VS'9O!MS8; M$P>Z-1L^8]:B1$V!OD^(]4]M^$H'6H/C04KE!M3"+SR;FN>3D*96URL3(\E"
MIR3G);DCTY+TUBB8I2>I$'5>;4 U-W= ;0H%3_E<[*BUT6F.=H7T_,1D2?T3 MNJTMD_<88^[JVZN^#EI.5GR(,R;K@E 1\WFI#>;N9%!41RZ!6#!.W!Q(_8H/ MU/$-!28VQ1D80<3<==:K4
N9)DR^7*6WG.3>N0;<\ G-G8<'MSH:+5!8NV4"TJCHT M2Z9=7@G7I+58>T\N*1 UZS4)9[-'W [5X4DIOT?];O3#Z@_WJC_\/ZK?_:_J M'],]5FJW=U#F:,Q;M7@KE#''M@^6IAI3*LX/-
I+MU7S20O[\\OG?V\/@&;-C MV@.R.*-$J)>Z.N\>1HV61B2JT8)K8T&P-?F2QS9KKQ657U&:N*_\5:GL8T%C M5;I*%$Q[67TLHB0;60W&BORJ@#X&[=AZ**K.!G-S#*]NQRYR7066NQCPAMB^
MC$:]]H@&$2&Z]J:Y.]V4VJ#R^?\WVX?.Z[MK+. MW 05N[K687-M*K]^<7!VD+]X:Q?+EKXXN7S>Z(69FO9]" MJ6#F+PZNSIY=/Z7UO.
W:]9Q]%F1)#/O/]##F_+%P2DQ9"I3M$!!X_*O#15 M183 QL=$\Z _DC:./V?]KUEVR#+3T;STU>^V;)J-+,=5>U;_WZ1Y/D M>43T"E]%_E^MT]K3 U5TL?5UV@P.:NODK_Z4]'"?
#>=IPSGS+0_A(6VMG/FE1TI*YUM%'YN;H))AK7 M:M&<*]54C$;OKHK"=ZZU;H%EUA6VJ4Q4AS>^LH4U\<'SDQ:,$?F3(C%Q+4R<
MW\'$W]5/WK7+J%ZYTI3;^T\@4" 5>9];^GPOP:EI)NKB]$B=GYX_W$/OHM?2 M!=.[N)>67GH7(6PY:&=+75#1:.'LT%*,K<<67!D[<1O7OJUEL]SP/[LT) P\ MW,T
A>:SV.C"O#AHZ*RP,@>7WWYS]OCTNSWB/>S%>[B/^N5.L^]B\B^04>^6 M!K%7^+K1;D-.TSG=E;8UI2H\[.VB?$HJQ<.\UU[LM7>DUDM;+!7\K>I*HUI0
MQ2F/(3[QYY_>_,B6L'A>+WU5;8[]VH%8[&;1EE8'N.:16NJ543-CG((:&QVP MP#IF+Y0XTR#ZVB43MP[&ZA@ZHFJ](@Q09Z?'ORH=:7,L@IUA^VS#RZ>O7BI
M)+:U)M@:O#4^<(PP5XEKCZ6T1L T>T]I8U'YV($H]GWL;!"Z>@BT9@BTA?$F M:A([TW3B@C$P>(Q=*(.?[BZNGDP4;]T(1.("H[Q0N@6_V0]KRVA)QWBA&P4
MS4C;*BY]5X$)4K+F#;#0'YT3*&4E>1SP5;.Q?,ZWX)M$-U D:8FXW1@=E*& M5]^;PM0S:.;BC$/VXBAKC(^FD^A;4O_)N]JJD3-R:<4@LI%G4PU6-A4%H!) MK$W42Q-(=DA35#I&.[>%
[DT+:ZZL[R)4*F;;$F9LK8%XKJ#8J;,='DE&S;X1<;A#PJ3%=&ZM/QAE8FO!I!&- M0\2N;I* 2]TJ/9\C#0[BZ5H< RQ@K4F&JJR>VW $7QL^PGQJ"'UB[T)#
MD(F^X1M%VT&9&1D*]N+2XHB@YL'#3DUL?1]J:#<2.[ZQ+MEDT.X1O<+ROX18 M?=!K4F+Y!W*Y?'\H+XAM1YY%()+?,%@,ZQXDRT'I#O$1(Z5?\=;(NE=S;<-P
MX+8[-3Y:R58CE$0I%Y+;DSX+'9=JCK)LT*CH,>9#*'3>;2/MB$;>E#$O.7VM M-Q3R!![6E1QH*Y,=(E-BV6@E5I%=*U9C(CCOH+*,#Z26+P'BX61/UGO49[U'
M>]/56Q"%VK;*&> PN4@&/%8 0XQ_P7&O2D] NRLE_H]G?/O-T _SL^^^/(G< M\F> J%$4DQKZ^FU\HBN+'B:OJ>WQR?/CE24[-@'WC;1\3A.[ATH2XKW[9RF9^@&5+0+Q[@+-
A.)/]*%0[BR*W4H 7FP?\NP)N! '% 8-=T, M1:::=1%ZCA"M0FMAIB2"$7_8KCVCE(ECG>+RNR0@XG/P:X6GXMPR85UCL-Q M#LT,WG?V**>GL=IRS-RYK7=:];OA>$Y9 GR9E:XZW0K?B!P]ZB\
.>Z::!X4MN^R'O<1][C MO5'QFH#K-TANMHOE-UQS\:F[0FT_4?*@.0H:OR9MEJE X[I#)2U#FZTIELY^ M[/"BBU)F=5P$E 8V0[T@I25#ZRIS*#H<"H*>RV=D4203*,8BQ949E&7GT@(J M0['D"
MN8MS"JA][#S]P=O"I"J#H1DQ_,&D.+9KY2J MR!V) VC_-@-^1@T+QUP2.E&YV*8B@@%*# C1@KZ,V*G4#JDX2&STR$'150ZU M./6J??;
M2=+)^7UTDFPFO0L4<%M+0ZF>5=V7+B/;Y^S.*AEK9'.DC&7J)7).0;UP2:E&(G51^ M&KA-K&3,V^:#!47)CY;FKL+TED&/=M 8C'>;X!?18-VV9W"Q1K;@0W*:V*^^ M/ZLJMJ6.DGXHV$)?]F^L0;F+
[+*Z@RZ^035=110_A'5TI9@X-2F\-S!J[! M1GE'J^6F(:<45T],HS?%LVV(Z)J;](]GRE&IJMHE!\K5S#*Z"BK(1D?=G_1')7-I&AK .EY/X1I0X%Q##HZ%J8^#,U@K\XDU**I0;1 MKRR!/JK?S-MFT.R?
F]260O(+:WJ7VB<\;4+I8,TJ>3PVX/0F#;B1:1&"B5$$ MIBW[A-P'?9_1>HU$]+CD0MO3JKZ%IIY.Y"LIM/IMM2_!"9C;=@$>"N7<5 13 MVA: KB5#E%U(DVI)""2/##-
)\:F$X2:OD"X$+)5DX2MP$"S<5@8O@A.$\^ M5$RC%"^XV2V1*<)&IF+P05_#L>"N>=;+@[7LFS+$L7%KDHG'=(@I4^K3R#]5 M:_L[-YHB)>.R%T[4K^)A/ $,OI*S
!$]G[>D>8$DHL$1JAH_G*Z+T'-L>SA M#3Q"%.[HD0QZ^NIGNO+S;3XEN?0]%O>136PFU#PTH MQ ^4:[C>0A!&9T899I,]2CPR1[C7A#8H7BVI8 MT;C2Y0?W)!)Z(@)!40;'37Y?
4D$C@ZD:$;T@\UDJ"EAK.F5MKCD:K*@YXHP=I<"%C7^F "$]FNV"!V;M%/YF&^) MFATVZ8%D>WE,E*=578^NL#(A(!0GSPB3N6BSBA!.L#(AL%S3!PBTNL[RN^@J?
<)2=V'3IX\.E!!?N8C#ZUO^*&ULW5EMCYM($OXK+>_Q]. M]P'CMHT"M$/#.'._IYJ,&9F#)GD%)UT2C1NH+JJNNJI-[C8J_*SWDI9L]Y M5NC+R;;J=N>+A4ZV,H_U7.UD@2=K5>9QAI\7D MZL+
<^U!>7:BZRM)"?BB9KO,\+N]?RDSM+R?.Y'#C8[K95G1C<76QBS?R1E:? M=A]*7"TZ+JLTEX5.5<%*N;Z<7#OG+R.B-P1_I7*O>VM&)UDJ]9DNWJTN)S8I
M)#.95,0AQL^=?"6SC!A!C2\MSTDGDC;VUP?N;\W9<99EK.4KE?TC757;RTDX M82NYCNNL^ZCV?Y?M>7SBEZA,F[LW] *=*26E.VQ5S;]4;X\>Z8W/#CWSZFQ5[+9<7B8L7>?*G3ZI[=R*0N
MTRJ5FOWS>JFK$E#YURDC-#*\TS(H?,[U+D[DY03QH65Y)R=7O_[B"/NWD1-X MW0F\,>Y7-PC'59U)IM;L;9R6[*X]Z$QG>/W4FG-/A6(RBS]M\0-1&/SZ \\ MD?K484;%G3[,=\MEB+L^PJYS558-
Y>.MAG>SO]U[K>FL0$(E\Z4L.SBPZ;N" MW6Y5K2%(S]BG^UT6:I+LX0]@#03U)(O MET>,6U$(M_7AD!;X[8P(++W#8*U7N5!E7\LE&QPH#83F!S5S'N(XEA\% ML(.6U8MEG'R&F7I[OX0
3DBRPR$$$#XG,N&XH-NM9&N5H7M)BPVK MJ$0RDQ+IU#%; G*?5VI?D"(5T1*"[RA)TAU5ERP9=#O42[6N >OTH.6&M&3Q M4.XC-#^)A?-3E$\CYFU:Q, Y',=#]C?&??
QYA9"H4RRTD16P0V9P;!N\S=\15XO.U>+9KNY7$UCO M?5R1+>]/N764Z>D"1[Z.N^24*-WT"0]=&M_%:48P>(&>^(6.H5@_W7R7YRPZ M1(+>B7J.&I;+VP-9+"[!=TO
6E+K/&=OON[0RD*OEH:D[=,,62A=K\%S7:K\ M%"\#-)G$M98MVC0>W;-M?"<-8DOJ7%FE6!*#FRH)WCL0]+/F/JVV](A^T=L_ M(C59%'~"G)&T.7O9BLN-!0?
RUJY4=^F*@@ML9)FJ59JPEIF&B@$C9$%'6'_ M#-T[FC=B27O#LI'>]H=+3ZY*&N_IQIAAD83&E M'V0LBIV"U4?N&?5D.Z53"GT3HA4*3ACQ#<8-6VC15W*;.T#1::.CMJ!M6AEM3CK'&<]%9
M31.!0[LIP=D89T+' M,W.,"&QJ& .*7K2S@>#'\68HX@[3S.-?TM=#;G*Z.>?IG:'^E68K!ZTO#3"# M_/M$;1-#^5"0&CP:6VVCR+?*2@A]// P/T M3XQ@/P7Y9%58T#46I/')H6$\@)-MWLYC-NZZ5$J"
(1^;TH;#@" TA>H;#9< M:?:#K2>P'VZ<^C0.&[0Z2/HT^H7'\6UD;/$T\$-PUL"BLA".RH/P(58>H@ M.D,3&X&9"6W1X+4;[KX["CB5TSL#48!6PHI@*AKBAMCW:1H GBN(XR]$!CRH=V.[0H=
EI!:0>C0LEB3UG#6EU30DDAI?$]"2 M7H<^JAD'P@)JC-&9VF+"[+AZU&R]>ZP&3&T&;71QYO4++H;-*7H$!T;(9QX0 M-;O]G1)C14%1/D5"FQEGX6_HPI53GZ,L 'GJP(T4S[PA<0(K](DY6C3?)$5(
M<85OM(%7LGIEV@Q@$DP.#$J9J$UAT@Q:A2366Y,ES$}^)J5/,6P>3GSESSG*, M.N8]/HC.O+G;W5@A:LAQG?&)XCG6M:"#IID*C61&$Q=QMN?A0U'.W/NO1?&'
MHN8C@1!U@1!]5R!\/.3LGFN'V1QWC\0$5W)Z"$E,^+ -Z'1O%@=I=7&O%P\ MZY+>^&J83W,Z8-P^)E1S@0ZK"9J176<-:5]B>X-VGX+'HO>-)?'EQGS)TO!$ M753-YY[N;O>Q[+KY1G0D;
[ZTO8_+#=D@DVMLM>>!/VG> 1PN*K4S7XR6JJI4 M;I9;&:]D201XOE:J.ER0@.X3XM5_ %!+ P04 " !!CF99:\8-%KX# "P M"0 &0 'AL+W=O).1\]VKR4@VIN("[A7135TS]70)E=R.OF"'N9
M1PI8LJ8RG^7V3]CUT[=XN:RT>Y)M&YMBQ;S11M:[9+1K+MHW^[9;AX.$+#R1 M0'<)U/%N"SF6\\RPR4C)+5$V&M'LP+7JL!$<%W939D;A+,<\,[EA7)$OK&J MR"6YX8*)G+.*W
IM5(.K;S!Y/>+"O2'46"PHLT+\AWZ98M.3Z /R9T4IM3D M#U% \3P_0*8=7;]G>TG/ LY@W2-QZ!,:TN/MRU'SN\^,?M7W.=5U(W"C3Y M=[K]E$Q_QWKN85,CD/:K^A"KUD.8P\ $PUJ]
[DW9LH#3^=(9QTA)-SZ),9 M?I5%4[6[]9W\'3#+O-VO4QMYK>SU8[W,B^!+&6%GS,7*V*<-HB;%H88G^Q@ M U;'IN3".9:6Z,81+3DHIO+RB3!#MB7/2R(;198=7WX@O"TH('7;6G%QLM\
M;8G\W4@#!;E7/$<^6'G&5X(O>@A"5)\(## M_C#V+8GHP$_#/H[>O.@G@^B5?275 M6BIFX&1FY&=1Y/>'@R.>J=9@/BY8_HB+>20WZ?O1('EI7C%=^B3')X&O#<>] M=CMC%T:74IF/!E2-
F[(!;=I-H]' '_2S#FC_WOOGTF#OS+*QBQ9CH3B-<43] M9)CZ-#'/EHWZ61*YA?N]*KF&?">2R(DD_ETB25,_SK)3(MG-_H1(:.1'F[5_X>WA[E[EC:H4' M6\9Z$2TP>-X.^1U1[/V@-(}?
NG[R0!O P;ECEB0J4#<4YI429[@Q;H+ND3?X' M4$L#!!0 ($&.9EE!S>BIB0< !T8 9 >&PO=V]R:W-H965T/)5%Y@*WLQK6^8>;NUBXAJK\UEC:H4! 83P5@*7-3C2[.PK-;
M>W%6KWQA*GUKB5N596Z_O--%O3X?\5'_X,XLEAX?3"[.FGRA[[7_1W-KX6XR M2)F94E?.U!6Q>GX^NN1OW\4X/TSXI]%KMS$FZ,EC77_"FYO9^8BA0;K04X\2 MZ*% 0F/%;)W,TJ,2%F^-
>^@_!=_#E,7?ZJBY^-3._/!^E(S+3\WQ5 M^+MZ_7?=^1.AO&E=N/!+UNW<)!Z1ZRB_V:K01)Z3J_,Y@!A' MFWY<+JS64!_>$8#WK=6E696._&J-]QKP7LW(^]Q6V_EH73NH?+]K#TM-]&!)
MO;)0E,_6Y"^L:7IKUAO6ZG& -,8[DCLSK AJ">TN@N(@'T7X) DC9XD@CC@B@ MP,OR4=L A7YB!<8>FH>0P1^Y,3JYJ&TL~O8MX0FC MD>(XBA*:13&,5);13.(S%:4T31FYTJCZA)^2$REI&C,
<*!JG*0Q@-L_P%6<1 M59EX125HD#$L";J$I").40-C-%$,1C*25*;IR\5=&#?,3:A()8YB15..HT@P M&DN%PE))$Q9MF9NISMQ$J-9<%<>=N6F2G.[5" H4V*.'*H@T2S-4(#CEP6X)
MAJ0B#4IP/:"DL?7<>#*MR](X;.1C@C!JDV^J!?'8Y! MGZ]#OG^YOR,/ #*7AT8.D+ET*!LA-7\=/+N3C@+.SB-YY*PMB+7QML9]>FJ M-V "U @FF69Q2IG,VILDPJ3S V]:.=NI.%&<)C$F4PG*>
(2I$XI&:3N*">>R MMV%:Y 968B3"D.@GH'0'W4]0I3+X%8+#;Y8PHF@&285UF)OGK/5J.:,\B2C M*4O1\SB.BMEB@,%] IUV #01(MS)$5 -E"?
J9+:,G>>5B/'FQ%9$RN.IE]D>5VV]X$FKY8!/<:>G\XGO^ 1J%*J1-,J@?"-H%E##&7,70 M!S*X1E1RT3;QCS=7)&^:PD#VNS;2Y&:&## _@OR[,%-_G"P@^Y,(N#:!^XS7 M <(!N-
"%PB:L13QT*FS\8:OA0L>&@L,<'^I?0! !^,'$::C9[;#@*N#)>E&9 M_Z*1+PH17R#B<*&9P\$9!VA5C]-->YCP-&#E8INC@. +AMH$T\&#A&Z^$+X MW[#8L*EL-(\^GH]?PIM7D+N$0AW:A]5-
;3U6.[8D1QZU7VO85?RX0B4(YX% M^S_F%CR3O$7[.,#L3YFT#]Y_SJ2=5H-FJ6VSQ+%F_4\BQ<<':"H>:"H^FJ;^ M]?.'/Z2IP]+^WVAJ*R)_@::^;I824%A;L>AXHX6B&&B#[]"&Z#DJS>#8$#B*
MI31C*FS38<,>QV$DX% 3M(;>G8^UZZH AOE:A=)2JD,TZCX2ID1_4$K;]^I?2]'9:O MF+[WE?11#3LY [R)?\+-+ZO 1S'EQU"5;?'W*%,T;+X0V"BMCONHQ1ZD'"> MJ>G5O/PQ_X19_'#7%^
M:>O58DFN];1+5%?'>W<1DXU/MJ6VB_!A&C, K-=^O1V>#M^^+]M/OL_3VP G MD(%!)$4>@Y+V3B!DZYM/T:W-[YNP@?@QK[N@S#I<[!!YP [^=U[?L;5#4\ M1^#B=U!+ P04 "
!!CF99N^^!;,T$ #]# &0 'AL+W=OC,+1;F(N5VO+$^/9^4:L\!;M'YL;36_C :64 M-2HC&P4:EQ>CR_#L*N'U;L&?$K=F;PPW M6%4,1#0^]YBCP24;
[H]WZ+^ZV"F6A3#XMJG^DJ5=7XRF(RAQ*=K*SIOM;]C' MDS)>T53&_<*V7QN,H&B-;>K>F!C44G5/\=#GX5L,HMX@E=7G:OH!5[3C?A4=!;S%C0]QX$$41,D1O'C(1>SPXA?
PGL+_^W)AK";% ',HS XE.8S" M771F-J+ BQ&UB:)% MZMX_?6LY#X1TG<+=& J^HF:5:@64QP$8W][(D<0CJT^><+!DL<"65 M8@.F@*KDX4HWQD"?(FJMBJEV0MQHR5L$R"&"XBD"-
P3L(S@#ZD[GA/ 1ZDYB MR!(#$HC%>H%Z4 G_Q'!RK>!NW;2&X,PI7 WL>A+P"L(H]O))0]\]Z9Q!N_1 MD7UBQ)'>HW;= "?A*9Q$$R\$QZ$7CJ=' #V0-$^2TEY$2C/O"0+8#+UHB2' MR[+
<12Y5T6J-Y=E^,;]Q?X:?BH+CR@T\3F%^5&*(\@"+Y].X$9+2AI_).HQ M,4XGY(]C2#(O"VAPUUA1O9SUP16B3!?E(3_B:9^EWFHCY%&V ??Q3,-I &&8 M_X'&20!UXD
M1:XB1U40Y5X4DLY2+T\SWNJ>Z2I.O30*>!1F7C"9.J,Y5L)2,FT#!;)R*VH- M-/OHT)*D.Z' ?CN'.W)OA#O9C$"]"1_C86(34@]< 3:,H>$.8 TLW%;YQK27* M4K(5Y4^J[E"G-]^E?H^&LW5$R ^=27;-
KJ6F!C.6>7'-^M//0%.P&CA2J1S% M8J^JONM0?!#UIJ(.D$O:)AAV9TY>R$IPT_<%=R4U[<+@YY90JD?&HV4\S0PU M$?CY"^OG/CTWTR^ABT%;E;0)L6JKMCQLXL-EW;2*HA&:MS12C&+T
P)A'@/4 MJRSV(SJ:J\K=,JS5>UQ5AS7TI 7CP78MBS6L!9\2B KHA+%2M;1_5WQ$#&5> M()%#@Q\Y8H>WN]/E?JISD1Y-T(*N9'__ *B>A'WX?G\)7RT5#UUKQGM7TAKU
MREV\Z6C@W>WTV%VN-M?=E?:I^7='X,/0M,Q:J#")9D&_B0=@>XNV]V+;3;N M@KMH+%V7W7!- T]0\P+ZOFQH:^Q?V,'PCV?V+U!+ P04 " !!CF99^>)7 MX&<&# ">!P &0
'AL+W=O,YH9CC;2_6H*T0#STTM]-RKC&EO@D 7%39,CV2+@DZV4C7,T%+M MTJ M9*5S:NH@#L-)T# NO,7,[:W48B8[4W.!*P6Z:QJF_EMB+?=S+_ *.&Y_YKC)V
M(UC,6K;#-9J_VI6B53"@E+Q!H;D4H' []^ZBFV5J[9W!WQSW^F0.5LE&RD>[M^%C.O= 2PAH+8Q$8#4_X#NO: A&-?P^8WG"E=3R='j_..VD9<,TOI/U%UZ: M:N[E'I2X95UM/LO]'WC0,
[9XA:RU^*^MQV"A2=-K(Y.!.#AHM^9,^'.)PX MY"\YQ >'V/'N+W(LWS/#%C,E]Z"L-:'9B9/JO(D<%_:GK(VB4TY^9G'/E.!P MIZ%%!>N**82K^]7Z&JX>V*9&?3T+#%UCC8/B +GL(>,7(*?
P20I3:;@7)9;? M^P=$;^ 8'SDNXXN :VQ'D(0^Q&&<7L!+!LV)PTM^I7DU:/YZM]%&48K\>A[-E@E]L:8R++L:06[A9^(^ M+)GF!3!1PGM>=^;'@/<"+EYQ7L!#A;"5-14MW0C&)@,582%%P2DMP-
"QH)[! M12$;=/?;K;VK BR!/:&BH@9M66I+GNP:*D/*Z.(1J#UH0TX6N]-DSX7S)Z.V M,\P6K'/:#.K*7AU0*ADIXF.]@&?"W*A&"E7.TXHE%2#U_#GM\"\>97'471[1LAK MF,9^'H4TR1-
A[3),YHEDSM+,G]R30[-X7PWH2QFSJC],IY+$?3B>0AWX4 MNU6>3?O4H.X'N-U2.[0!Y%IW[J<>H"(_)?('V^6$Z MMG(F66A7:9Y"GOIQ,H'O&DT?K%[;:XA&4>:&,*8A&:5VB$=Y/ESN;,:]3>AL
M"-

M@VJX#2[P'>:]-7+69'S*\$"QEJPE$CX[*W+.'UW"=I7Z:73Ll\<.K MR2]E[A."R+^*(S_+(I(FEXF?9.$1VI!/-"*TV,@5#M4VU HCK1O5Q"J_U=V5Y43IQZ=N9G T.VI4.S:"RCK0_E9*&PO=V]R:W-H965TVBDLFE0{;786CS&AIN9[H%19E2FX8CA:8*;6N %Q{4R#".HJNPX4(% M6>+GMB9+=(=2*-@:9KNFX>9Q#5+!W:3 /CA-WHJK13819TO(*=H#?VJVA*)Q8 M"M& LD(K9J!,@]7\>KUP];[@NX#>GHR9<[+7^MX%GXHTB)P@D)"C8^#T.\ & MI'1$),/WR!E,2SK@Z?C(?'NN]DY<]M[#1\HX4"E51F5"Y."58]N8&D MIWR8ADB{''N:CAO6@(7Y&PP[.&5M$ M%RR.XDMF:55X2A*2JOBOYQMM+):BN*?HR<6R=:M4)S,<,EV3@$U M'EKV<{6W:*AU?IVS-0BV!*_ 7:=KV_([*]02P,$% @ 08YF6?"Q"&04!@__B(.!D !X,"]W;W)K&ULM5K;,MLX$/T5PELL6B".Q8MN6<= FZ#= "U0U$WW M8;$/LLW$0B31*]).NU^_E*R*EGA)A2@OB2YG1H+.=N++"WHYQ+P?9XGY8]W-&./EQ,X^7GA2WJ_%=6%V6*^2^[IDHK;MW>=2GLU:+YLTIP5/60%*>G0LOK@BJ#&K$MY0^\I-C4 UEQ=A#=7*SN9QX M%2..:T;6H7"3RWX%>T2RK/$D>_S9.)^TS*\/3XY_>W]>#EX-9)9Q>L>RO="·V MEY-H C;T1+MEGX@M[_),V_(K?VN6\?HO>&RPW@2L]URPO#&6#/*T./Y/OC>! M.#& Q&* &@/TJP:X,<#U0(_;ZF%=)R)9S$OV",H*+,U5!W5L:FLYFK2H7N-2 ME/)N*NW$XJ8X4"[D>Q$<3,%2SI+-/J. W8'W25[";TFVIQPDQ09*!GGX+:0 MDR5+_Z/R@IPDQUL?Y1V)>GU-19)F_(WT=+N\\]J?O0&O0%]_KUNVYQ+(YS,A M.5=/GJT;?N^-_)"%WY+NS@'VS@#R&#&87[G-K^E:FL/:"?·9S)2;;A0&RY4M^\-6?RL!EG2]+U.14GX&WA[DB)-51J=R24UY(F/W]T=!!&X$S?D-I@$?GT#, M3ZB6[07?)6MZ.9'KDM/R0"}+WW^#@?>':?@C.>L$ [?!P"[OB{(DV)^R9\AZ'40,*MXY!8>)X4$"'"T]-6XZN0E#+T^40,*HL#&5&6HS*:KA$]FK,>Z^{S#P_#X[_RX(M<&\1[X4I-FK\>/^V+=)WNDDR6H7*AJ@1F9.OT-70ACN6M.W(ETY"\>&*"SE)@ M<$!&\M8-B*H(H+LD>#HY05WA@!'}P+?#,2$BZR% %25 '27 D/2DR[X.(Y(MGZF.@LC'%IZJ*(#NJF!0>@H-Z2F68>U3-># \B-C*5:.@$&CHE[ZD,%>GO$LDHRH5LSKUBY8V4BZ"]E*>>OP0MR)&_=79\28^2,+[/J?>#_M-WXC>>L&1*D?R-MYN@7>P98>%H2=HDJZ4=NZ1^2!!I7G>03R>S3SP(F'$2>'P86MDJND7M;[*/W.+_"UE*EW(2(J+E*!WF(T0L@H^4X".WX_) M4+JJ.RQUB*6G@I3F((?F#TI-^EYXBKR@W_\QP8B'+<'$2J2Q>\?LSDO8L$GV M8=@O0TVP2%9/%G)*,+%,.+\R(7=V*V;I@KNMARZ[L,QUQZIT%[]\EQR/VB8? MRULW(">\F=WRG6U1B%"2#I,S&EH6/E$*3T,KB1-=QT/'VYILJ%E!9#W[Q@3/T^J3R#:3UX6_P-02P,$ M% @ 08YF66$$Z";[F Y14 !D !X;"JW;W)K&ULO6S$;CJHX&/TK5E:J9J7.Y,9MIA"I9=3M2%MI5'IYJ/!@D@^PZMA9 MVT#GWZ\=,@FF(13)# ^0B_Q=SZ?A".MUS\E"L A7[EE,F)MU*JN/-]F:X@MQ_*&%\#TG047.5;Z5"Q]60C 60G*J1\%P<#/,6%>,BZO/8IDS->*$@:/ LEU MGF(Q] XHWTZ\T^\(DL5\I<\)-Q@9"

!3ZS*]9,I(#DX0S)& Q\=Z& M=].H!)0COA+8RKUC9*3,.?]I3AZRB1>8BH!"J@P%UC\,F *EADG7\5]%ZM5S M&N#^\3/[^U*\%/C/'$J.)Y!=85Y(3M?O&OJA%[@+!W!!!5@.A/ 7$%B$NAN\I*6?=8X60L^!8) M,UJSF8.R-R5:JR',+-,"7V?;)Q*M@&L+KHB2Z1C/MDFQ-?$%FG)1<($5 MH'N8*S2#=\V((B#!_ D]L$S7)I[0/X*O"W1U#PH3*O\>^TH79:C]M"K@W:ZMZ$@!,RAN4!R\1E$0]5K@TVI[X/.0:'I;PV(;[NA5U/Z*Z'U')%Q_EL[2^1F\W M6AB>4[C6S\RUQ+HYW__5(/2@()<_V@3O9NBUSV">RSM9X!0FGG[P)(@-,FK MO\)!*9-OB,RJQEOW8RXBSUI+)"9MLC& EBBE.<%9]HXQBR**TS150$BU5=:.M;,";..E1.95XNFR0<"YMJ]5TCK/I[=?V]SOK?$X992C!MJZ<3>NXJ.2*S5/9K ME?V+6[,OLAF.R*QF#.IF#%[.LH/?#!G;A\5'S%Q$WO"[MQ3I=LCP:$;?/:B.6*SI38)*>Q=WL5.HY0K-KLA M39@*.^.,)8Q?W6_P9W!ZZ^.,0H6TF3A,+N*/09TA7CE"<?6DOK!)^]:((8,*E- M7 J'EW>QTV#EBLUN2!.MPLZPXMC%HS9_'N;@4Z-L)4TN"D\%HSQ?,Y)BL^O3-MGBHZ"_$=L]NY#DY^BX/+[#TYCEBLVNR%-S(I4XM;)U=S'7AT&%B?PVV) M=M#AZ]G?VX,S&Z-?L5@2)A&%A88%-T/]DA>[/<7=B>)%N2TWYTKQO#Q< 7KP@<3U%.1ZXR;*B>3RD M?JCN8[DM=*BZ,"HH&!E>Z6?NT0, 'YT!A!T@.:1, M 6$"'"W15IFU=4U3992'(@TTNEJG-# W+0C?]N2!V?(-U!-2.A= MD<_+HA'X^C+\%E*$^Q8>'L_=M-E[#7JO@>4+S_)M-=E 6DNF&:@K\J9!BW3+ MX1KWP[6B',B?OR&(W&DHU%]CAML9HO$9S)Z[415-8>7@IE(@&W"2GW[P8^_G M,?O/1'-4C+!/LGD)/7DH%6C (2-:T@QP2Z,-&I,,_>:{}8LMF2D-3>(MW69H MYE+$D<*H5QA]E**/IZ5US)·!Y/[,58R_/U+Y6G@&9737N7T/U1B}>3L"\KD M0BE2"<5,@;K'"'I761Z@YFBUEP*GPD60@[@W$_]. M'Y!"E#I71$BRQR@-M-S"Z;F&PFY'>4J&KY M2%2_QPDM,R*VG.VI\81.=L3&[D4#LC1UC^!I5:9L?%U=G(5[M_LSD1TE:.XG M:/[BM6_^G,EX)K*C9"SZ9"PNKI8U5,E=&6QP^N7 ,SQ\=4X:*IFH%$$:5SS& MX}JB90K8'514MM%CZ5F<+.YI-%:"1N+"X[@C4[[WSU'NO6 IZLB'ND)_1/Y(MG!_$T?G]@U;$?^%*U$TP/(2PO(QX.(WSL_.BO3UKZE=_XVH+&SB.(=TKRRDEES[I$G,U;+(J_@D2-1ER7ESY^-@ M8,>YA:V7$]_R72;U"3N9[>D.5B" [Q^Y&MF=RR8OH1(YJQ"!=QZP/<+[&M!M$_$CAZ.X.$8ZE35C3WKP93.W'$T$!:126U#U=X %%(5V4AQ_MZ96=T\MO#Q^ MR,"T@K(6P5N*W*,1$]D35I+*FDRX^R(N(Y6;OJ@ MF9M&K,+)*_T85Y*KJ[G2R>1+=0 AU7.1 GU$*_66;.H"$-NBRROK9_25RIKG M\AF]7X*D>2$^J/COJR5Z_^X#>H?R"OV9L5K0.B-FME1DVM].6XI/)PHR0K&" M_1URG=\0<8AGD"^FY4M(E1PW*B8 0P[@#CR0+WF>8<_:!%#2:X^);%[49FO32Q<^YN MSJW*6^O4GVO?Q]=OC"$.1W%(1M8>ONC$^.8EKK7LUSA?O<#7+Y(}$ >$^&/8 MVQ))_O3-RISK66OSN'(''ZXKLRG.CP/7'8$^=SW\>MM{0Z5K77JE+@B=_>8P M#&,\5HWQN>?AZ:,W'ZH='C8QS\>A=TUJ"(L(QB.DYU:'IWO==$%IQ;VM@Y!% M,BAWID#5B1UR#6A?['CUY\97RG=Y}=3BWBJEHZUO&Y,M [ZN[[ZCD7U!+ P04 " !!CF99G20EYS8(/2PO(QX.('AL+W=OR/7\K6F))XR4BJ\1+8 MR='EX=45S^$U??- MR:QXOEW@Q=<__)IN=U7]A^7JYI!LY,VL/AT^EOK=\A)ED^YEKM(B1Z5\O%V\MQ6_NA*&O."%^3^6S:kU&]50>BN)S_>;#YG81U(QD)M=5'2+1OY[DS=_D TXWU>YV$2W01CXFQZSZM7C÷IVPF MQ.MXZR)3IY_H^8P--7A]5%6Q;R[6#/9I?OZ=_4DHG4!Q8X+2';!&?H!;2Z@ MIXF>F9VF]3ZIDM5-63RCLD;K:/6+4VY.5^O9I'E]&^^K4O\WU==5JP_YDU25 MOB^50E?H7E?)YIA)5#RBM]LTW]8O/N6Z/K+TOW*#?BZ4D@I]]UY629J[]$W M*,W1;[OBJ))\HVZ6E.94!UZNF^'?G8$:T> '1 +"T*?[]^B[;[Y' M2JZ/95I] >+=^>.]EVL=#Y_BT1?B+76J+ODBEWR1TP#4.[A5*!?D!O MGW0FDH=,7NEGZDHE.GE__*PO0A\JN5=_0BDYC\#@$>KG]HTZ)&MYN] /II+E MDURLOOT"%L&/4#YF"M9)!KTD@_JBK_YUW#_(LJX1U[IN_,H_#1*O>X\&,"X63ZUIVE#J(%TR+,+>>8E_U.2EN@IR8X2I SQ M/ <4+1(B#CGK4;51F(1$..CR"UWNI=MZ"K/34SB8-;?X7'%,>Z0!D&;-8,[B MPEF,KP]3%$6)MGI2E8;XZT-8-Y]%06\"-H83"M,/+_.3#P14"L8:HAO;.%X23 M..K1!7 A#7$4PY2C"^5H3)6@0Z'26BZ'3R"""X\'O0E N(@&@L,3B"\3B"K3]?TU^DUS5$"(@ZY1=.R7].DVI G<63?ZU@G""!=G(^/8K^_SV9!FF(Y/[=L0"!,Z)F!$ M'?M5?38H1P,9 :W<1$Q)!%#B<$S8ROTZ_O>2+#_IQ:TO^CS!U!8;_Y@ M_L2(.O&+^C0?T@3N5$! (0$PQ"'SQ,@\\POQSQ=IP=]@S>UQIK[#E*=54+G MBM:=N0%0PEZ_J>%5Z=$)F2E:-R%&E(E'E.?R%,TPC;9%OYIM":;5LE%IXE?I M":.'V-++&.G+!8#B@K0VXUW"1J*)7Z*GVPIB[Z2O*.5]W@"*.U7""#/Q"__< MSJ(9IJ,'I._H()#+6Q CU,0OU%.\!,%%ET4L"JRL S@1!K'#-%.CSM2OSG_?M75![MWU%8],*9]-W!'\C(6CXJE1.:\7Z^D&HPG<+9.^DX9 K3U"E[11<>I7 M<;_%/+H8PLR@FM+_D 3BN4:&K+%KM:+^"#(S038S>GO^M?@R$XQ%$;4>H45OJ MW[#>%>6A*'5A#0$9_EAC976N:-V9&UFE_-5]!O4J]^B$S!2MFQ"CTW1"@WS* M!RAV][MO[$(=NSRJ)%M.KQ#/E"OJ:W$3"^\%ET;QD7@ZC%2H]AT5(\A &@ M4,<[[(LTA H#Q_:)&I6F$]KB$XP&M3O@Q#)Y$,CU\14SFLT&M,E'&@T&],2# M4$38^LP_&(>"_=JS8Q.L\'\XE6@P$\XAK']2?]18QW$4.F2;&=EF?MF> M[C6:P%T;T?=($"AT?<G,B#CSB[G?:S!,G3$FNC;Z9@,"DD!GWY75UN2'?AT? MY#:8_6FPOOD1ZZ\,$$[SY*'KN3.BR_Q[V;>.6G7UD*P_-Z)^L^&/9)5N(RW59IDZE/! MRNUZ'1=_O5%\L_G_U\D>/+!WQ.[E95_<)X=KF)[]2-JKYN/A7ZV?B@LDS6*BN3 M/&.%NKT:O?9?74?3>D!C\7NB'LK68U9/99[GW>HG[Y=7(Z_V2*5J4=42L?YW MKZY5FM9*VH_]J*CPV?6]N'/]7?-9/7DYG'I;K.TW\GRVIU-9J,V%+=QMNT M^IP__%/M)Q36>HL\+9N_[&%OZXW88EM6^7H_6'NP3K+=__C/?2!:_S@Q '^_M\"?.D#L!XAFHCO/FFF]C:MX=EGD#ZRHK;5:_:")33-:SR;)ZC3>5(5^-]'C MJMF[."G8[W&Z52R>9~^2+,X629RR]UE9%5N=KZID+V]T\2RWZLF<_/6<_L21C7U,YMHRS97DYKO1,:G_&B[W7 M,W9>\Q->ZVC-1!/>"\8]'EB&7^/#WZJ%'NXWPX4Y?*SC=P@&P/21-WKB;!!?ML-=EJ?2L};S8AR2>)VE2):I\C-62Z=+]K!;,;HDBRN\;JUSPK#B^\B+++51$8D;@ MQ"%P E/?!>[^L?K*.@Q-N&R3WBG)1JG^_7MQ8_C[4 M?6&?%OJIKKDD$C,"%!X"%Z]"4++*P!&)&8&3A\!)LB,8*86MXO9Y)+WPJ M'!T0AU},,V2Q,)1G^_+]6\,N,I*N6:'B(Q8]:3PZPG@ZKK"67@ MB,2,P$T/@9N2U?6T4[!23(//(ZIKBQGW?>'9Z]KW ((\U-7KO-CD15RIIU0V MKN6.(2HU<^8M_/,'5=U[=ZB'1Z1F!@^PST?AR*G"]U+&=_+$]\-I=%3C-L/0 M]X-H>J+*,;9\G+:._+ZM?.Y%WK\1+$#7/DX77W)KP9V8<)JX-E%5N^3 MP.^N%6R&@8STDMGN(@>]XCA50=G]C_6U?,9=<_X+Z0/&_,8'Q:,<5(8HU(S M@]?:@Z.#,6YA+-LZVF:'+*0YH!'C'4:S=&D[+:ES7.65]@!D',/# C_"F94 M:F;P ,PX'9CQ+G%9U]TV(;UW5.61_8Q@';^+"PC9-B M&Y6:&3S_HYCFU.]6ZC+NMBV&6*+,0Y\QG$^:U>\P\(;5W5.&9&:^>,,.*#P M!E7O@A0&J=3,X $,"I27W'X;\Y^T\+.9G5YX"T O@:.7N],_MRKXMD'=.;]2YC^W3H[TYTXJ-3.4 MK1\Q,!:@HJ=3,X $O"OPW6)*5^_XSS]{<+7;8RET N DS:\8F<3$_ F@:!8$T^'M1]KYQX7_O@^SA]%P#N!G)8 M34)*KE1J9O"_7 A3*!3DT3GFP0S,5T$/@QP/FPWR4URER6WN@/TZN*W:J4* M]MN\#DH\3W7*LLT6>H);-R/PSW).7A_G\P* T6 ZK,HG15 J-?.T,R!H>.;, M(,5FQ/XSL)9 34S?@0!#G #/;4&$7:3CP53R@!\[9S'T)]Z$GW(1"#!\.@$Z M=6V/>PZXR\YGSOM@PQ#8,!P6&X:D;$BE9@8/V#"D8\/P/!NB}];+KN. NZ'YP7(*'%D=+K2JXM]]B,_D/L M"(,$2I0X)?Y(ASAL)N!>N*:82LV,&6"K'-.EP)(42:G4S.!DDJZRX'W4N>. M/-C,3AJ)D*_$@?4[WQ-Y+8SQU=*B[K>RQW8V$$22,(F$,">,@F"&=TYUT M3J'YY!0I%B2,(&$4'6-(& ?!#+%XKC9%W&_Z89Y7"M2A2E61^.+.6H!WO> M&CVYJ(#2")1&H30&I7$4S12)KT7B0]+AT.)!DDC4!J%TAB4QE$T4S3:%/6L M-MK\T],.99T\)C?9X!K%CA@M%*@7VM'VUQ^G_M ZY:4%&,]1O*/M+ZAR*S6 M[#GM4'IVB[++"8TWOTT,:BUB+DX&^Q+J54)!!$JC4!J#*TCB*9DI'.Z!>A,T4 M4!L42B-0&H72&)3&4313-.H,]:SVV=-X4QR=@T+M3RB-=#3#I>J&X5Z>>'%1 M!FTC1]',[M7VI6?W+Z]E(E7>V'F6E7KZ_(KSI+?B=-^[\>&B$^1+0FD42F-0 M&D?13$5HH].S.YU?JO0V+9+,2>MZDQ0+X2S3>E%NBN&)Q6S +SX=^-AU::T]5*M%NMQGZVM]C3@\]V- L. M^Q-J+4)I%$IC4!!'T].WVHEX_N+OUP_4SJP2<$[8DE$:@_JE,2B-HVBF:+0YZ5M]K7F56">/C5QJVT:J M#K(B=A^F]R?1=CK&ZT#J-\(I3$HC-:HI@ZTW^C;_<9QDTH[;/30 74>H30* MI3$HC?M]Z]0/+1ZFKSU,W^YACMMF:8>-5@/4NX32:$?;_XO'LZ&5"K1:CJ*9 M:M"VI&_?F=E:V:.V9]J'HQ4!:2:A-JE,2B-HVBF,+0QZ6.W:?I0HQ)*(U : MA=(8E,91-%,TVN[T[79G*YK='&11UG+0U+931FNEOZ?2'}J42:#54BB-06D< M13-EH#U.W^YQVE..\\?(= 3=W@FE$2B-0FD,2N,HFBDI{,?ZV%V>/G2,;)Y1& MH#0*I3$HC:-HYJ6)VHP-[&9L-[BLG@:>F]2C&;8622JVB/CC1TZ5CH=,6"K M2B_02NF4!J#TCB*9NI">ZV!?>/G=IJB!Q,IJMQX.WPB23A[%TL..&ZT(>^,B MIVW(T,!0>%TAB4QE$T4R#:5PWLONK%TT!1.^5&UC(IENK)H#2@VSVA--+1 M]OV.PVJO@[XU?&B&0-O$K6TR>VOO$G2[^VE>)/L5[!VVN@NPUZ$CKT*4/CZ-MLMGU_>BPC[&7FA9UY@'VOX,[/;GX>B^*.]%D13R77-X1IO\M8*_5F6Z!]. MLF8ND*J?Z>]):Y56S8]!W4"-4BB-0&FTHYD;D(*>:* N*8IFBD:[!,%K7%+;.MDE7[G-:-+H:% W42X72")1&H30&I7$4S12?]E(#K)<:0+U4*(U-:11*8U-:M1]%,T6@O-1ASZ?OSLQJHI]K1#F<.WDETN&-%>JI0&H/2.(IFRD%[L?&Y:DV M"$H4\1G4#=1=A=((E$:A -.E<13-%)=V5P.LNQI W54HC4!%$IC4!!T6E+-L1>AQ]"C5DHC4!!*T4S1 M:&R-]/9NXH*YQ1SM<8 4]!Q!:+872 M&)3&4313'=H0#NV&,"YW'7<#[4T8K2'H$050&H72&)3&4313:-IJ#F28W 6U MD*$T J51*(U!:1Q%,T6C+>30?B#"*W,7U% .!P]9\&;]W 7UBJ$T!J5Q%,V\M.8#VBB.[5_RJW/5T?I*7>U$S2V"}862,%H2E^UZKK^P[}^VE=E]@-.51B4 M1J T"J4Q*(VC:*8,M4<=80]9B#.,Y1&H#0*I3%HC-HIFBTQP]LQGX59G-M#A\M(7\PL_579=I*]93&H#2.HIGJT!9S9+>8_U^0[?B:S=[T0J#[F>&TBB4 MQJ TCJ*9,M3&=A1B,QO4I(,2")1&H30&I7$4S13-WCV{[)N>7YG9L+?QBH8R MF]]?LT&KI5 :@}(XBF.J0[O1D=V-5IG-&W>EMATX6A'0?9(6S;"^%"M1-9Z\>8SA.Z<0LCE&-UDL-ODF:V_KTJU9VG,C!GL6 M:K)":.2CV6ZAUO7O"PLR:/OX0+6SH=.1I_6=$)(D,IF?Y:*Z%9">2I.B. NKWJ[*43T^.'A[*ZGO;[/E_ M 5!+P04 " !!CF99;I,XYY+F7NB(G>\. BPV 1#^:NA539R(E]MYU MQ7(#32'NV!9:)63%>%(U>5K5VPY%&5':FK7QSATFZ)JG732C3WR=.)VLJY. M>.1(([)FX/ .H&;[]>.YAX&G:KV1>L!-)]MB#0N07[>/7/7<4.6L&FA%Q5K$ M835U'KS[W,..T"'^KF.OCMI(6WEF1+ON_%5.':Q7!#4LI98HU-\+S*&NM9): MQS^#J#/.J8G'[8/Z'YUY9>.Y$#!G],>JE)NI$SNHA%6QJ^43V_\)@Z% ZRU9 M+,I?M!^PV$'+G9"L&J-L!!@C6JA)6.YJ0&R%\M5*)5.WCC$;/PZ@-HH42*7YD4-3[1J!OO%*2E!Y M;TN4%[R%$KW/0!9S+3XHW:^+#+U_]P&]0U6+OFS83BB@F+A2.=#K<)?#.F?] M:OU75DO0)];*C4!Y6T)IX6>7^6' MTU^1E]2+<$"]B?MR'%8++(B2(#R%9>&1PLL2;S$]&B!>2]PB6W&8XFPXLFKWVI MPK/I/1*&L9E7"\PG?FAZ/H=1C"_J#__AY% 13JV6XY&R)U=02ZKXG-<73+ M,G)+L>R68OF QXR^0B-]81N+S?11%?DR,[6:!A33V#%A#@M\'!}+=S M&(V]JE[V[9:,)I.WE9'$5D82\R68VV T\HW%9Q98DM#0J*BY!:,*2!Q%=I,>_M_GG0P]<7DM??JD'EI/)30JB961N.8!PGAFT+COJ>9U:R/*N/H>)%YZ({OQOC,NY][EO%,7WRZL_5/^?[6]*G@:W42 M1C6LU%3X+E)9XOU%I.K(MNU.VL],JG-[U]RHRQMP#5#/5XS)0T=/,%X'T_\ M4$L#!!0 ($&.9EDOUVB..0T .2J 9 >&PO=V]R:W-H965T(!,S/+_=1]L8P<^/_!\\3 ?)G!-^GQ>?RJ64%?FZ M2K/R8K*LJO79=%K.EW(5EZ_SM7Y]KV;XO(\WU1DLF;@I2;U2HNH'JYDFM?3)$)MS?>)7?+JGYC>GF^_MCN_D>UG]LKXIU*OIGK)(5C(KDSPCA;R]F+QQSD04U2MLE_@UD??EP<^DWI6/ M>?ZI?O'3XF(R][=(IG)>U8A8_?-%7LLTK4EJ.SXWT,F^9KWBX<_?Z'R[\VIG M/L.EO,[3?R>+:GDQ.9F0A,R_VGU+K__NVQV**AY\SPMM_\G]\VRLPF9,\HJ M7S4XJRU8)=GNW_AK\T$[,1H:5_'E>9'?DZ)>6M'J'[,MNUU;M4B2U5%\ M7Q7JMXE:K[I\)Y.LW!1Q-I?D%?DY+HJXS@9Y0645)VGY(_F]!GYL,PW99PM MRO-II-K6ZTG386K707WD0H>>9MGU;(D+%O(1<_ZU+[^]67]J=&;_2Z[WW,Y MRK4"W\OU.^_+-7A)YV2U?Q'^4R+N0?\5TAI3K>*C6P[3^>_M-]_>[F%Z^,K>M\]JCT2__<-9Y@>YW8,E7.%<9[$B.,Q;C_&"(2W/P:\+==[MA'LM5;#(=2$7247>>4C\ML_U"+DITJNRM.[$K_C^?V\NO/-'D954D\TJUZSPNEWVMN0.$!Q_NR4FK,:TU MAC;FT_48LA[OUG,\KU51@"H:,13NVRBTMM'/F]5'69#\ELBO MEH==(=EWD"7Y[[%]Y-6N;G"PZV&K9:U;.K1EGRS'D.4X$B9 ,", T3X T9_]M7NYKU:@3Z-.3V:S5L-V%U#*MA6AW(??$,R_%>I9R3]M+<>LN+FT-$,QHC9-]M:YP<>3AN3U#)@35.!8K-72N$E2D!B,WGL'V-=M(Y-M!2LM=&GHH/EF.(=H^34!]?Q6\U\MVFD9-S@-6E^4]"@6.XK%>Y:*@C9+]%1T@I-HOY3Q<3HS/4J?63_0MTF6K#:K MWM&W=X,9;C_PBR)S<6:[_>]-$W)#.)0F4#0S3MJC.5;O8L3I)D^3^<-+\N%A+]GY%_OWY$/ZO=EO+T049_Z?5@FQ>+5.BZJ!]*L+WL_^"M[\<%Y@FHW M*(U!.1Q*$RB.&3'MWAP?W=$A+=0UE$:A_.E<2A-H&AF,+2_<^P"[V;C8>L> M3'5LU:G.\]4]*9N+JG.9?.F]/'5E1P\.$_0"-C33Z,JM\0VT)(?2!(IFMYD{0\N15>[0T5]]*L) MYTV<)K=]^1NV:.E73G**DA:]K%[Y_ZL3D)6%I MS:U6DSTJZ'V8]_2C:KDLBXR%26MCZY_9W5+R2H M.8;2:$.KK_<<+#KEG0:O/@E;E4)I TJD]$T"J4Q*(U#:0)% M,V.C5,)[E$H>U\%!E3*41MVN4FY/$H86Y%"-0-',=&BA{X7RB>CA+)] P9G M!RJ4H30&I7$H3:!H9LRT4';10MF%*F4HC4)I#$KC4)I T*P[VHH,C S70#:UUQ:%SQ@,U MT%":0-',OYW4IMH;;ZI/1YWQV#=@:'R@- JE,2B-0VD"13-CIG6TA];1'E1':M0VD42F-0&H?2!(IFQD;K:_Y=;2]Q. @075T0[-/ (.6Y*0-',?!!S\Z?]H M%^W.R)N5K&\^,:X7P]XT 'O7 .QM [#W#<#>..YG+.GG,:-LX>U#E#.11* M8U :A(${BF,&1CMGS^Z#]V6BM":'H3*)H9$.VAO>/G,3_>2]V7<9EG8\=E M4#D I5$HC4%!$H3*)IY1SK/2NWHP0&*7N&9O9?7OOO<*.U.90F4#0S&%#[^\?? 6..Q_LL9U6W9-V!P M?*!2&DIC4!J'T@2*9L9,VVL??>=.'VJAH30*I3$HC4-I D4S8W-P UNKKH0, MO^PE!@<>)ZJ4;6OMO-#H3@:!5.90F4#0S(MHX^]_#.-N+#@X-U#@WM%9H@J@3

M&JATAM($BF:&1DMG?[QT=L>=]4"E,Y1&H30&I7$H3:!H9LRT=/,1TMF'2FIEOW?NBYS^J$!W*9PKXE0W,$I5$H MC4%I'$H3*)J9-^V;_0DZ·!JF:$T"J4Q*(U#:0)%,V.C;73P_).@[24&!PGJ MFX.^2=*G[8$[M":'T@2*9@9$>^3 /@MZS'4L_WIP,*!&N:&UKF-U@@$UQ5":-M0·',8&A3'-A-\?.<$]N+#HX,U!TVM-;$TTYDH.882A,HFAF9@T>E/?6LM*?/ MB;UQ\\0BPRE42B-06D<2A,HFADS[9J#$'TJ#'7'4!J%TAB4QJ$T@:*9I=-'N M.+ _) YR*@RUR5 .;,6AV"0@MR:$T@:*9^="2./@>MURV%QV<&*@V#GION=R) M# 0,0VD"13,CH[UQ,'ZNL@^2@%"9#*51* (U!:1Q*$RB:^9A,+9U#]%SE$,J. MH30*I3$HC4·I D4S8Z/=<7C47.519S[V$H.#!+7)8=^+)GWOF)S\7V0%OHAG H3:!H9IRT 0 9*3YJ7FCNZ=+4@/YM ,6Q[7;"P[.$%1"0VD,2N-0FD#1S%AI"1VB)S'"4.4, MI5$HC4%I'$H3*)H9&^VF0[N,?M[.#:JHH33ZQ.?BN+0)[J'\:ZQ:]O=R4($-MI0D4SKP:/A M:7LIVK.4$SJ=AY+V+.;Z)^W%N'WW!C?&XXHR:%'>5S3HC+0$JNBN+:?E4LJ*QE5\ M>;Z2Q9V\EFE:DGF^R:KZ>^#@7=5TMZJMG;,W[F3:>?_*.;MV>MZGSAG;OC_5 M^,OS=7PGW\;%G6M*C5[77^W%XSXM/V]VY_!]02P,$% @ 08YF669I.B3U#0 W>4 M !D !X,"]W;W)K&ULU=W],JO& <,<Q?X7PBJ$# MFEA\E90E!EJ3QWO)UJ!IMP%%?V M.A8J2Q!%^G 'R4KID]B+J3[-08#16/' MOL\IB9X<=7QR>OEA5?VQN2K+VOMXO5AN7!UGIYN*JO"XVSU?KO9R7;PKWY;U+^LW5?/9Z9TR MFU^7R\U\M?2]\O+5R??^"Y,DVP&[[_C7O/RPN?>QM_VE_+Y:_;']1,U>G8RV MCZA<_N5'\O(7=_V+=-/NMMGR>XIEA9U^>6;-E]M(O:VKYJOS9EQ]]E,Y7VYNJF)Y47K/O+=_M8F/.OO." M41!U##]W#]?%\KDW\K\X//W*\)O%W?"P8WC6?_:NX<(]_,>+^FYXT#$\[__@ MNX9+]_#OUY5SN.KQX(-D-]SO&*Y[S!Z,OSC<)]ENAL^LH>?·JFXBT9P%XU@ MYT4]HO%FM9A??/K.^_G3NO1^_?[C?//;B]T\SX)M4+]>XTY\NU*^V*R+B_+5 M2;,4;LKJ?7ER]M>_^,GH[UW/>!)+22PC,4%B.8E)$E,DIDG,0)B5M__N;^%. M#[^0M[2\+*NJG'GGJ^OMO6%[3{*ZXQ'^:!+XKFZNXNEDW!(_E,ORJLOKS6]=\0W^>)\82F(9B0D2RTE,DI@B,4UB!L*L^$9W\8V/:Y7ZYO%;8)WJ5U7J]G-[:NH=35?55Z]\M9E\}',V]1%57NS MHBZ[_27T M?/6^K)J+U:Z .,6A 2.QE,0R$A,DEI.8)#%%8IK$S"V6W'NA%$1!&+·Q:EO="','CV+B1].#UVO..8=F@L0R$A,DEI.8)#%%8IK$ M#(19R9G>)6?:.}$1\VI3>Z^+3V75I*@NFF^,>·]7F\X,8TYRZ,I#8BF)920F M2"PG,4EBBL0TB9GIT=_Y?N"/Q^/NE<F1[W6GD$)VIOVHQE·IZ.#)<@] M]]!TH%J&:@+5VV/Q ^>T.ZCQ934"U%M0S5!*KE]"913:&·1C5# M:7&VXJ*[{R%_E@WN?>S?N4NM_NQ#]WDCOS1;8 SE$M1;4,U02JY:@44VAFD8U0VEV#MO>B1\ I%/>/[\W{QQ7+7 M>&A7! 4R5!.HEJ.:1#6%:AK5#*79,6JK);Z[6_*@.^1N<__"2A#914"U#·8%J M.:I)5%.HIOWC1E/S=_=X=+0D/4;7Q&_+)KZ[;?*P>^4==^Z3,/#'A^L2VB1! MM0S5!*KEJ"913:&·1C5#:?8_^VY{)X& [=])OX_'+__";[VRH!+UJ_=*W?/'C-0SLKJ):AFD"U'-4DJBE4TZAF*,W.8=M9 M*:*G=/F*UEY0+46U# 4$JN6H)E%·H9I&·4·I=I3,VDO@/F]EZ+UR-SS7+AJ=U5":':.V625 M0S6!:CFJ2513J*91S5":':.V:·7966I(}T&_,TV&9>G6C*W?J3CTCS8>_M748]JF6H)E M1S6):@K5·*H92K.SU/9. G?OI,_&8_+ #,/WSC@,Z$H8>?H*B M:AFJ"53+44VBFD(UC6J&TNRCT]O.2CAZ0AN(5J!0;44U3)4$ZB6HYI$·85J M&M4,I=E1;BLPH?NHEJ$;CVYN<·C0D@JJ9.@F4"U'·,G7[',4I^/HX$@·A]]S]%WC!:#(=10N';3SN3?OW/8BC^'!=0NL9]):AFD"U'-4DJBE4 MTZAF*,W.4EO/"-WUC$=J%^]G_= FO]L.":·M0+4%./D#U3)4$ZB6HYI$ M·85]&M4,I=DY,"LB4?2$MO@CLC%PCFHIJF6H)E M1S6):@K5·*H92K.CW#94M(O8 $3KDAH,P35)*H1S·H9BC·SE+,#(F= MMZL?MNVX-^U3BY/FO\-U":UFH%]&:.@+5TK8C>C8)]J6H MEJ&·0·4F^8H.425$OCK@+'·#P^N%F?H;,* .M5,M13.*:0C·:H,2[!BUY9*X7[FD=XRZ>B7'3]5S][2# X+V2E! H%J.:A+5 M%*II5#.49L>H[97${E{)PS8>T08)]J5QQ\$E83(9QX=+·$MH-0;4-R;\5>>K^?NN8>F! 4R5!.HEJ.:1#6%:AK5#*79 M66K+&8F[G-%GXS'JL^WHGF?H6H5]*:IEJ"90+46V89+T:YCTW2]Q M*$$R.;C*3=%9,U03J):CFD0UA6H:U0REV3%JRR5)OW))[QAU]$HZGOCG[FD' MKT9HKP35!*KEJ"913:&·1C5#:?.,VEY)TN_(CV%;)6B#)#D^#2(,(X^#P.(P4 MG35#·8%J .!)5%.HIE'·4)J=I;8;DO0[^&·8EHY/_^AZ]I^{YQZ\+J'E#%03 MJ):CFD0UA6H:U0REW6;I=`-5EG5:U,79RW5SA?:/HGK77+=YB_*RX4?/QTUR·MJ_F[]M/ZM7ZU8E_XOV^JNO5]>[#J[*8E=7V&YJO7ZY6]>=/3AO_PZKZ8S?' MV?\ 4$L#!!0 ($&.9EDX?*O,Y@, .8/9 >&PO=V]R:W·H965T M_^^CI/·0C"4MOD"L?/,XWEFG+%GO&?\66P)'HMBTI,K(V4 MVUO;%MD&2B)NV!8J]6;%>$FD&O*U+,;8<2*Z·RL)V'2>T2T(K:SK6$O6L·3Y=?O·UZ\'G?&(YM4=00"9K"]+^7F &15$S M*3_^:DFM,LW:\/#YC?TG+5Z)>2("9JSXG>9R,[%B"^&PO(KM"+MC^9V@%!35? MQ@JA?]&^Q3H6RG9"LK(U5AZ4M&K^R6L;B ,#Q6,V<%V+B:#9 M=,M13.*:0C·:H,2[!BUY9*X7[FD=XRZ>B7'3]5S][2# X+V2E! H%J.:A+5 M%*II5#.49L>H[97${E{)PS8>T08)]J5QQ\$E83(9QX=+·$MH-0;4-R;\5>>K^?NN8>F! 4R5!.HEJ.:1#6%:AK5#*79 M66K+&8F[G-%GXS'JL^WHGF?H6H5]*:IEJ"90+46V89+T:YCTW2]Q M*$$R.;C*3=%9,U03J):CFD0UA6H:U0REV3%JRR5)OW))[QAU]$HZGOCG[FD' MKT9HKP35!*KEJ"913:&·1C5#:?.,VEY)TN_(CV%;)6B#)#D^#2(,(X^#P.(P4 MG35#·8%J .!)5%.HIE'·4)J=I;8;DO0[^&·8EHY/_^AZ]I^{YQZ\+J'E#%03 MJ):CFD0UA6H:U0REW6;I=`-5EG5:U,79RW5SA?:/HGK77+=YB_*RX4?/QTUR·MJ_F[]M/ZM7ZU8E_XOV^JNO5]>[#J[*8E=7V&YJO7ZY6]>=/3AO_PZKZ8S?' MV?\ 4$L#!!0 ($&.9EDX?*O,Y@, .8/9 >&PO=V]R:W·H965T M_^^CI/·0C"4MOD"L?/,XWEFG+%GO&?\66P)'HMBTI,K(V4 MVUO;%MD&2B)NV!8J]6;%>$FD&O*U+,;8<2*Z·RL)V'2>T2T(K:SK6$O6L·3Y=?O·UZ\'G?&(YM4=00"9K"]+^7F &15$S M*3_^:DFM,LW:\/#YC?TG+5Z)>2("9JSXG>9R,[%B"^&PO(KM"+MC^9V@%!35? MQ@JA?]&^Q3H6RG9"LK(U5AZ4M&K^R6L;B ,#Q6,V<%V+B:#9 M=,M,\;.S/+:.$?+=9=[XF1*"7-,GX6%L+D= I.@_7),7\EN8D@S=+!RE(LX):M=)XS M@B,IE":Z91B>GN(XTR8C^>R!349T(Y(X(P\,\4V:8K:?DH3NQIJ'1X\QJNU M*![HDU&.5^2)B*_Y X,[O4.)XI1D/*898F0YUN[-N\\T"P&$XL^8(/G)2I< M65#ZO;CY&(TUH[*()"04!02&CRV9D20IU,"^3Z/+0C)#/@S)S M1/3V!02&CRV9D20IU,"^3Z/+0C)#/@S >

XML 64 Show.js IDEA: XBRL DOCUMENT // Edgar(tm) Renderer was created by staff of the U.S. Securities and Exchange Commission. Data and content created by government employees within the scope of their employment are not subject to domestic copyright protection. 17 U.S.C. 105. var Show={};Show.LastAR=null,Show.showAR=function(a,r,w) {if(Show.LastAR)Show.hideAR();var e=a;while(e&&e.nodeName!='TABLE')e=e.nextSibling;if(!e||e.nodeName!='TABLE'){var ref=((window)?w.document:document).getElementById(r);if(ref){e=ref.cloneNode(!0); e.removeAttribute('id');a.parentNode.appendChild(e)}} if(e)e.style.display='block';Show.LastAR=e};Show.hideAR=function() {Show.LastAR.style.display='none'};Show.toggleNext=function(a){var e=a;while(e.nodeName!='DIV')e=e.nextSibling;if(!e.style){}else if(!e.style.display){}else{var d,p;if(e.style.display=='none'){d='block';p='-'}else{d='none';p='+'} e.style.display=d;if(a.textContent) {a.textContent=p+a.textContent.substring(1)}else{a.innerText=p+a.innerText.substring(1)}} } XML 65 report.css IDEA: XBRL DOCUMENT /* Updated 2009-11-04 */ /* v2.2.0.24 */ /* DefRef Styles */ .report table.authRefData{ background-color: #def; border: 2px solid #2F4497; font-size: 1em; position: absolute; } .report table.authRefData a { display: block; font-weight: bold; } .report table.authRefData p { margin-top: 0px; } .report table.authRefData .hide { background-color: #2F4497; padding: 1px 3px 0px 0px; text-align: right; } .report table.authRefData .hide a:hover { background-color: #2F4497; } .report table.authRefData .body { height: 150px; overflow: auto; width: 400px; } .report table.authRefData table{ font-size: 1em; } /* Report Styles */ .pl a, .pl a:visited { color: black; text-decoration: none; } /* table */ .report { background-color: white; border: 2px solid #acf; clear: both; color: black; font: normal 8pt Helvetica, Arial, san-serif; margin-bottom: 2em; } .report hr { border: 1px solid #acf; } /* Top labels */ .report th { background-color: #acf; color: black; font-weight: bold; text-align: center; } .report th.void { background-color: transparent; color: #000000; font: bold 10pt Helvetica, Arial, san-serif; text-align: left; } .report .pl { text-align: left; vertical-align: top; white-space: normal; width: 200px; white-space: normal; /* word-wrap: break-word; */ } .report td.pl a.a { cursor: pointer; display: block; width: 200px; overflow: hidden; } .report td.pl div.a { width: 200px; } .report td.pl a:hover { background-color: #ffc; } /* Header rows... */ .report tr.rh { background-color: #acf; color: black; font-weight: bold; } /* Calendars... */ .report .rc { background-color: #f0f0f0; } /* Even rows... */ .report .re, .report .reu { background-color: #def; } .report .reu td { border-bottom: 1px solid black; } /* Odd rows... */ .report .ro, .report .rou { background-color: white; } .report .rou td { border-bottom: 1px solid black; } .report .rou table td, .report .reu table td { border-bottom: 0px solid black; } /* styles for footnote marker */ .report .fn { white-space: nowrap; } /* styles for numeric types */ .report .num, .report .nump { text-align: right; white-space: nowrap; } .report .nump { padding: 0px 0.4em 0px 2em; } /* styles for text types */ .report .text { text-align: left; white-space: normal; } .report .text .big { margin-bottom: 1em; width: 17em; } .report .text .more { display: none; } .report .text .note { font-style: italic; font-weight: bold; } .report .text .small { width: 10em; } .report sup { font-style: italic; } .report .outerFootnotes { font-size: 1em; } XML 67 FilingSummary.xml IDEA: XBRL DOCUMENT 3.24.3 html 255 277 1 true 44 0 false 12 false false R1.htm 0000001 - Document - Cover Sheet http://www.nationalmi.com/role/Cover Cover Cover 1 false false R2.htm 9952151 - Statement - CONDENSED CONSOLIDATED BALANCE SHEETS (UNAUDITED) Sheet http://www.nationalmi.com/role/CONDENSEDCONSOLIDATEDBALANCESHEETSUNAUDITED CONDENSED CONSOLIDATED BALANCE SHEETS (UNAUDITED) Statements 2 false false R3.htm 9952152 - Statement - CONDENSED CONSOLIDATED BALANCE SHEETS (UNAUDITED) (Parenthetical) Sheet http://www.nationalmi.com/role/CONDENSEDCONSOLIDATEDBALANCESHEETSUNAUDITEDParenthetical CONDENSED CONSOLIDATED BALANCE SHEETS (UNAUDITED) (Parenthetical) Statements 3 false false R4.htm 9952153 - Statement - CONDENSED CONSOLIDATED STATEMENTS OF OPERATIONS AND COMPREHENSIVE INCOME (UNAUDITED) Sheet http://www.nationalmi.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFOPERATIONSANDCOMPREHENSIVEINCOMEUNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF OPERATIONS AND COMPREHENSIVE INCOME (UNAUDITED) Statements 4 false false R5.htm 9952154 - Statement - CONDENSED CONSOLIDATED STATEMENTS OF OPERATIONS AND COMPREHENSIVE INCOME (UNAUDITED) (Parenthetical) Sheet http://www.nationalmi.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFOPERATIONSANDCOMPREHENSIVEINCOMEUNAUDITEDParenthetical CONDENSED CONSOLIDATED STATEMENTS OF OPERATIONS AND COMPREHENSIVE INCOME (UNAUDITED) (Parenthetical) Statements 5 false false R6.htm 9952155 - Statement - CONDENSED CONSOLIDATED STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY (UNAUDITED) Sheet http://www.nationalmi.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFCHANGESINSHAREHOLDERSEQUITYUNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY (UNAUDITED) Statements 6 false false R7.htm 9952156 - Statement - CONDENSED CONSOLIDATED STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY (UNAUDITED) (Parenthetical) Sheet http://www.nationalmi.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFCHANGESINSHAREHOLDERSEQUITYUNAUDITEDParenthetical CONDENSED CONSOLIDATED STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY (UNAUDITED) (Parenthetical) Statements 7 false false R8.htm 9952157 - Statement - CONDENSED CONSOLIDATED STATEMENTS OF CASH FLOWS (UNAUDITED) Sheet http://www.nationalmi.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFCASHFLOWSUNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF CASH FLOWS (UNAUDITED) Statements 8 false false R9.htm 9952158 - Disclosure - Organization, Basis of Presentation and Summary of Accounting Principles Sheet http://www.nationalmi.com/role/OrganizationBasisofPresentationandSummaryofAccountingPrinciples Organization, Basis of Presentation and Summary of Accounting Principles Notes 9 false false R10.htm 9952159 - Disclosure - Investments Sheet http://www.nationalmi.com/role/Investments Investments Notes 10 false false R11.htm 9952160 - Disclosure - Fair Value of Financial Instruments Sheet http://www.nationalmi.com/role/FairValueofFinancialInstruments Fair Value of Financial Instruments Notes 11 false false R12.htm 9952161 - Disclosure - Debt Sheet http://www.nationalmi.com/role/Debt Debt Notes 12 false false R13.htm 9952162 - Disclosure - Reinsurance Sheet http://www.nationalmi.com/role/Reinsurance Reinsurance Notes 13 false false R14.htm 9952163 - Disclosure - Reserves for Insurance Claims and Claim Expenses Sheet http://www.nationalmi.com/role/ReservesforInsuranceClaimsandClaimExpenses Reserves for Insurance Claims and Claim Expenses Notes 14 false false R15.htm 9952164 - Disclosure - Earnings per Share (EPS) Sheet http://www.nationalmi.com/role/EarningsperShareEPS Earnings per Share (EPS) Notes 15 false false R16.htm 9952165 - Disclosure - Income Taxes Sheet http://www.nationalmi.com/role/IncomeTaxes Income Taxes Notes 16 false false R17.htm 9952166 - Disclosure - Stockholders' Equity Sheet http://www.nationalmi.com/role/StockholdersEquity Stockholders' Equity Notes 17 false false R18.htm 9952167 - Disclosure - Litigation Sheet http://www.nationalmi.com/role/Litigation Litigation Notes 18 false false R19.htm 9952168 - Disclosure - Premiums Receivable Sheet http://www.nationalmi.com/role/PremiumsReceivable Premiums Receivable Notes 19 false false R20.htm 9952169 - Disclosure - Regulatory Information Sheet http://www.nationalmi.com/role/RegulatoryInformation Regulatory Information Notes 20 false false R21.htm 9952170 - Disclosure - Subsequent Events Sheet http://www.nationalmi.com/role/SubsequentEvents Subsequent Events Notes 21 false false R22.htm 9954471 - Disclosure - Organization, Basis of Presentation and Summary of Accounting Principles (Policies) Sheet http://www.nationalmi.com/role/OrganizationBasisofPresentationandSummaryofAccountingPrinciplesPolicies Organization, Basis of Presentation and Summary of Accounting Principles (Policies) Policies http://www.nationalmi.com/role/OrganizationBasisofPresentationandSummaryofAccountingPrinciples 22 false false R23.htm 9954472 - Disclosure - Investments (Tables) Sheet http://www.nationalmi.com/role/InvestmentsTables Investments (Tables) Tables http://www.nationalmi.com/role/Investments 23 false false R24.htm 9954473 - Disclosure - Fair Value of Financial Instruments (Tables) Sheet http://www.nationalmi.com/role/FairValueofFinancialInstrumentsTables Fair Value of Financial Instruments (Tables) Tables http://www.nationalmi.com/role/FairValueofFinancialInstruments 24 false false R25.htm 9954474 - Disclosure - Reinsurance (Tables) Sheet http://www.nationalmi.com/role/ReinsuranceTables Reinsurance (Tables) Tables http://www.nationalmi.com/role/Reinsurance 25 false false R26.htm 9954475 - Disclosure - Reserves for Insurance Claims and Claim Expenses (Tables) Sheet http://www.nationalmi.com/role/ReservesforInsuranceClaimsandClaimExpensesTables Reserves for Insurance Claims and Claim Expenses (Tables) Tables http://www.nationalmi.com/role/ReservesforInsuranceClaimsandClaimExpenses 26 false false R27.htm 9954476 - Disclosure - Earnings per Share (EPS) (Tables) Sheet http://www.nationalmi.com/role/EarningsperShareEPSTables Earnings per Share (EPS) (Tables) Tables http://www.nationalmi.com/role/EarningsperShareEPS 27 false false R28.htm 9954477 - Disclosure - Regulatory Information (Tables) Sheet http://www.nationalmi.com/role/RegulatoryInformationTables Regulatory Information (Tables) Tables http://www.nationalmi.com/role/RegulatoryInformation 28 false false R29.htm 9954478 - Disclosure - Organization, Basis of Presentation and Summary of Accounting Principles (Details) Sheet http://www.nationalmi.com/role/OrganizationBasisofPresentationandSummaryofAccountingPrinciplesDetails Organization, Basis of Presentation and Summary of Accounting Principles (Details) Details http://www.nationalmi.com/role/OrganizationBasisofPresentationandSummaryofAccountingPrinciplesPolicies 29 false false R30.htm 9954479 - Disclosure - Investments - Schedule of Fair Values and Gross Unrealized Gains and Losses (Details) Sheet http://www.nationalmi.com/role/InvestmentsScheduleofFairValuesandGrossUnrealizedGainsandLossesDetails Investments - Schedule of Fair Values and Gross Unrealized Gains and Losses (Details) Details 30 false false R31.htm 9954480 - Disclosure - Investments - Schedule of Corporate Debt Securities by Industry Group (Details) Sheet http://www.nationalmi.com/role/InvestmentsScheduleofCorporateDebtSecuritiesbyIndustryGroupDetails Investments - Schedule of Corporate Debt Securities by Industry Group (Details) Details 31 false false R32.htm 9954481 - Disclosure - Investments - Narrative (Details) Sheet http://www.nationalmi.com/role/InvestmentsNarrativeDetails Investments - Narrative (Details) Details 32 false false R33.htm 9954482 - Disclosure - Investments - Schedule of Investments by Maturity (Details) Sheet http://www.nationalmi.com/role/InvestmentsScheduleofInvestmentsbyMaturityDetails Investments - Schedule of Investments by Maturity (Details) Details 33 false false R34.htm 9954483 - Disclosure - Investments - Schedule of Aging of Unrealized Losses (Details) Sheet http://www.nationalmi.com/role/InvestmentsScheduleofAgingofUnrealizedLossesDetails Investments - Schedule of Aging of Unrealized Losses (Details) Details 34 false false R35.htm 9954484 - Disclosure - Investments - Schedule of Net Investment Income (Details) Sheet http://www.nationalmi.com/role/InvestmentsScheduleofNetInvestmentIncomeDetails Investments - Schedule of Net Investment Income (Details) Details 35 false false R36.htm 9954485 - Disclosure - Investments - Schedule of Net Realized Investment Losses (Details) Sheet http://www.nationalmi.com/role/InvestmentsScheduleofNetRealizedInvestmentLossesDetails Investments - Schedule of Net Realized Investment Losses (Details) Details 36 false false R37.htm 9954486 - Disclosure - Fair Value of Financial Instruments - Schedule of Fair Value Measurements of Financial Instruments (Details) Sheet http://www.nationalmi.com/role/FairValueofFinancialInstrumentsScheduleofFairValueMeasurementsofFinancialInstrumentsDetails Fair Value of Financial Instruments - Schedule of Fair Value Measurements of Financial Instruments (Details) Details 37 false false R38.htm 9954487 - Disclosure - Fair Value of Financial Instruments - Narrative (Details) Sheet http://www.nationalmi.com/role/FairValueofFinancialInstrumentsNarrativeDetails Fair Value of Financial Instruments - Narrative (Details) Details 38 false false R39.htm 9954488 - Disclosure - Debt (Details) Sheet http://www.nationalmi.com/role/DebtDetails Debt (Details) Details http://www.nationalmi.com/role/Debt 39 false false R40.htm 9954489 - Disclosure - Reinsurance - Schedule of Effect of Reinsurance Agreements on Premiums Written and Earned (Details) Sheet http://www.nationalmi.com/role/ReinsuranceScheduleofEffectofReinsuranceAgreementsonPremiumsWrittenandEarnedDetails Reinsurance - Schedule of Effect of Reinsurance Agreements on Premiums Written and Earned (Details) Details 40 false false R41.htm 9954490 - Disclosure - Reinsurance - Narrative (Details) Sheet http://www.nationalmi.com/role/ReinsuranceNarrativeDetails Reinsurance - Narrative (Details) Details 41 false false R42.htm 9954491 - Disclosure - Reinsurance - Schedule of ILN Transactions and XOL Transactions (Details) Sheet http://www.nationalmi.com/role/ReinsuranceScheduleofILNTransactionsandXOLTransactionsDetails Reinsurance - Schedule of ILN Transactions and XOL Transactions (Details) Details 42 false false R43.htm 9954492 - Disclosure - Reinsurance - Schedule of Amounts Related to QSR Transactions (Details) Sheet http://www.nationalmi.com/role/ReinsuranceScheduleofAmountsRelatedtoQSRTransactionsDetails Reinsurance - Schedule of Amounts Related to QSR Transactions (Details) Details 43 false false R44.htm 9954493 - Disclosure - Reserves for Insurance Claims and Claim Expenses - Narrative (Details) Sheet http://www.nationalmi.com/role/ReservesforInsuranceClaimsandClaimExpensesNarrativeDetails Reserves for Insurance Claims and Claim Expenses - Narrative (Details) Details http://www.nationalmi.com/role/ReservesforInsuranceClaimsandClaimExpensesTables 44 false false R45.htm 9954494 - Disclosure - Reserves for Insurance Claims and Claim Expenses - 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Disclosure - Stockholders' Equity (Details) Sheet http://www.nationalmi.com/role/StockholdersEquityDetails Stockholders' Equity (Details) Details http://www.nationalmi.com/role/StockholdersEquity 48 false false R49.htm 9954498 - Disclosure - Premiums Receivable (Details) Sheet http://www.nationalmi.com/role/PremiumsReceivableDetails Premiums Receivable (Details) Details http://www.nationalmi.com/role/PremiumsReceivable 49 false false R50.htm 9954499 - Disclosure - Regulatory Information - Narrative (Details) Sheet http://www.nationalmi.com/role/RegulatoryInformationNarrativeDetails Regulatory Information - Narrative (Details) Details 50 false false R51.htm 9954500 - Disclosure - Regulatory Information - Schedule of Statutory Net Income (loss), Surplus, Contingency Reserve and Risk-to-Capital Ratio (Details) Sheet http://www.nationalmi.com/role/RegulatoryInformationScheduleofStatutoryNetIncomelossSurplusContingencyReserveandRisktoCapitalRatioDetails Regulatory Information - Schedule of Statutory Net Income (loss), Surplus, Contingency Reserve and Risk-to-Capital Ratio (Details) Details 51 false false R52.htm 9954501 - Disclosure - Subsequent Events (Details) Sheet http://www.nationalmi.com/role/SubsequentEventsDetails Subsequent Events (Details) Details http://www.nationalmi.com/role/SubsequentEvents 52 false false All Reports Book All Reports nmih-20240930.htm nmih-20240930.xsd nmih-20240930_cal.xml nmih-20240930_def.xml nmih-20240930_lab.xml nmih-20240930_pre.xml http://fasb.org/srt/2024 http://fasb.org/us-gaap/2024 http://xbrl.sec.gov/dei/2024 true true JSON 69 MetaLinks.json IDEA: XBRL DOCUMENT { "version": "2.2", "instance": { "nmih-20240930.htm": { "nsprefix": "nmih", "nsuri": "http://www.nationalmi.com/20240930", "dts": { "inline": { "local": ["nmih-20240930.htm"] }, "schema": { "local": ["nmih-20240930.xsd"], "remote": ["http://www.xbrl.org/2003/xbrl-instance-2003-12-31.xsd", "http://www.xbrl.org/2003/xbrl-linkbase-2003-12-31.xsd", "http://www.xbrl.org/2003/xl-2003-12-31.xsd", "http://www.xbrl.org/2003/xlink-2003-12-31.xsd", "http://www.xbrl.org/2005/xbrldt-2005.xsd", "http://www.xbrl.org/2006/ref-2006-02-27.xsd", "http://www.xbrl.org/lrr/role/negated-2009-12-16.xsd", "http://www.xbrl.org/lrr/role/net-2009-12-16.xsd", "http://www.xbrl.org/lrr/role/reference-2009-12-16.xsd", "https://www.xbrl.org/2020/extensible-enumerations-2.0.xsd", "https://www.xbrl.org/dtr/type/2020-01-21/types.xsd", "https://www.xbrl.org/dtr/type/2022-03-31/types.xsd", "https://xbrl.fasb.org/srt/2024/elts/srt-2024.xsd", "https://xbrl.fasb.org/srt/2024/elts/srt-roles-2024.xsd", "https://xbrl.fasb.org/srt/2024/elts/srt-types-2024.xsd", "https://xbrl.fasb.org/us-gaap/2024/elts/us-gaap-2024.xsd", "https://xbrl.fasb.org/us-gaap/2024/elts/us-roles-2024.xsd", "https://xbrl.fasb.org/us-gaap/2024/elts/us-types-2024.xsd", "https://xbrl.sec.gov/country/2024/country-2024.xsd", "https://xbrl.sec.gov/dei/2024/dei-2024.xsd", "https://xbrl.sec.gov/stpr/2024/stpr-2024.xsd"] }, "calculationLink": { "local": ["nmih-20240930_cal.xml"] }, "definitionLink": { "local": ["nmih-20240930_def.xml"] }, "labelLink": { "local": ["nmih-20240930_lab.xml"] }, "presentationLink": { "local": ["nmih-20240930_pre.xml"] } }, "keyStandard": 228, "keyCustom": 49, "axisStandard": 18, "axisCustom": 0, "memberStandard": 26, "memberCustom": 18, "hidden": { "total": 5, "http://xbrl.sec.gov/dei/2024": 5 }, "contextCount": 255, "entityCount": 1, "segmentCount": 44, "elementCount": 418, "unitCount": 12, "baseTaxonomies": { "http://fasb.org/us-gaap/2024": 801, "http://xbrl.sec.gov/dei/2024": 29, "http://fasb.org/srt/2024": 4 }, "report": { "R1": { "role": "http://www.nationalmi.com/role/Cover", "longName": "0000001 - 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This is called accretion if the security was purchased at a discount and amortization if it was purchased at premium. 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Business description describes the nature and type of organization including but not limited to organizational structure as may be applicable to holding companies, parent and subsidiary relationships, business divisions, business units, business segments, affiliates and information about significant ownership of the reporting entity. Basis of presentation describes the underlying basis used to prepare the financial statements (for example, US Generally Accepted Accounting Principles, Other Comprehensive Basis of Accounting, IFRS)." } } }, "auth_ref": ["r48", "r84", "r85"] }, "us-gaap_CashAndCashEquivalentsAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CashAndCashEquivalentsAxis", "presentation": ["http://www.nationalmi.com/role/InvestmentsScheduleofNetInvestmentIncomeDetails"], "lang": { "en-us": { "role": { "terseLabel": "Cash and Cash Equivalents [Axis]", "label": "Cash and Cash Equivalents [Axis]", "documentation": "Information by type of cash and cash equivalent balance." } } }, "auth_ref": ["r141"] }, "us-gaap_CashAndCashEquivalentsFairValueDisclosure": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CashAndCashEquivalentsFairValueDisclosure", "crdr": "debit", "calculation": { "http://www.nationalmi.com/role/FairValueofFinancialInstrumentsScheduleofFairValueMeasurementsofFinancialInstrumentsDetails": { "parentTag": "us-gaap_AssetsFairValueDisclosure", "weight": 1.0, "order": 2.0 } }, "presentation": ["http://www.nationalmi.com/role/FairValueofFinancialInstrumentsScheduleofFairValueMeasurementsofFinancialInstrumentsDetails"], "lang": { "en-us": { "role": { "terseLabel": "Cash, cash equivalents and short-term investments", "label": "Cash and Cash Equivalents, Fair Value Disclosure", "documentation": "Fair value portion of currency on hand as well as demand deposits with banks or financial institutions. 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It also includes other kinds of accounts that have the general characteristics of demand deposits in that the customer may deposit additional funds at any time and effectively may withdraw funds at any time without prior notice or penalty. Cash equivalents, excluding items classified as marketable securities, include short-term, highly liquid Investments that are both readily convertible to known amounts of cash, and so near their maturity that they present minimal risk of changes in value because of changes in interest rates. Generally, only investments with original maturities of three months or less qualify under that definition. Original maturity means original maturity to the entity holding the investment. For example, both a three-month US Treasury bill and a three-year Treasury note purchased three months from maturity qualify as cash equivalents. However, a Treasury note purchased three years ago does not become a cash equivalent when its remaining maturity is three months. Short-term investments, exclusive of cash equivalents, generally consist of marketable securities intended to be sold within one year (or the normal operating cycle if longer) and may include trading securities, available-for-sale securities, or held-to-maturity securities (if maturing within one year), as applicable." } } }, "auth_ref": ["r708"] }, "us-gaap_CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalents": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalents", "crdr": "debit", "calculation": { "http://www.nationalmi.com/role/CONDENSEDCONSOLIDATEDBALANCESHEETSUNAUDITED": { "parentTag": "us-gaap_Assets", "weight": 1.0, "order": 2.0 } }, "presentation": ["http://www.nationalmi.com/role/CONDENSEDCONSOLIDATEDBALANCESHEETSUNAUDITED", "http://www.nationalmi.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFCASHFLOWSUNAUDITED"], "lang": { "en-us": { "role": { "terseLabel": "Cash and cash equivalents (including restricted cash of $88 and $1,338 as of September\u00a030, 2024 and December\u00a031, 2023, respectively)", "periodStartLabel": "Cash, cash equivalents and restricted cash, beginning of period", "periodEndLabel": "Cash, cash equivalents and restricted cash, end of period", "label": "Cash, Cash Equivalents, Restricted Cash, and Restricted Cash Equivalents", "documentation": "Amount of cash and cash equivalents, and cash and cash equivalents restricted to withdrawal or usage. Excludes amount for disposal group and discontinued operations. Cash includes, but is not limited to, currency on hand, demand deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits. 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Cash equivalents include, but are not limited to, short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates." } } }, "auth_ref": ["r0", "r81"] }, "us-gaap_CededCreditRiskAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CededCreditRiskAxis", "presentation": ["http://www.nationalmi.com/role/ReinsuranceNarrativeDetails", "http://www.nationalmi.com/role/ReinsuranceScheduleofAmountsRelatedtoQSRTransactionsDetails", "http://www.nationalmi.com/role/SubsequentEventsDetails"], "lang": { "en-us": { "role": { "terseLabel": "Ceded Credit Risk, Reinsurer [Axis]", "label": "Reinsurer, Name [Axis]", "documentation": "Information by name of reinsurer or group of reinsurers in reinsurance contract." } } }, "auth_ref": ["r698", "r793"] }, "nmih_CededCreditRiskCommissionEarnedPercentage": { "xbrltype": "percentItemType", "nsuri": "http://www.nationalmi.com/20240930", "localname": "CededCreditRiskCommissionEarnedPercentage", "presentation": ["http://www.nationalmi.com/role/ReinsuranceNarrativeDetails", "http://www.nationalmi.com/role/SubsequentEventsDetails"], "lang": { "en-us": { "role": { "terseLabel": "Percentage of ceding commission received", "label": "Ceded Credit Risk, Commission Earned, Percentage", "documentation": "Ceded Credit Risk, Commission Earned, Percentage" } } }, "auth_ref": [] }, "us-gaap_CededCreditRiskLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CededCreditRiskLineItems", "presentation": ["http://www.nationalmi.com/role/ReinsuranceNarrativeDetails", "http://www.nationalmi.com/role/ReinsuranceScheduleofAmountsRelatedtoQSRTransactionsDetails"], "lang": { "en-us": { "role": { "terseLabel": "Ceded Credit Risk [Line Items]", "label": "Ceded Credit Risk [Line Items]", "documentation": "Line items represent financial concepts included in a table. 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Includes, but is not limited to, legal, accounting, underwriting, printing, and registration costs." } } }, "auth_ref": ["r782"] }, "us-gaap_DebtIssuanceCostsLineOfCreditArrangementsNet": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtIssuanceCostsLineOfCreditArrangementsNet", "crdr": "debit", "presentation": ["http://www.nationalmi.com/role/DebtDetails"], "lang": { "en-us": { "role": { "terseLabel": "Remaining deferred issuance costs, net of accumulated amortization", "label": "Debt Issuance Costs, Line of Credit Arrangements, Net", "documentation": "Amount, after accumulated amortization, of debt issuance costs related to line of credit arrangements. Includes, but is not limited to, legal, accounting, underwriting, printing, and registration costs." } } }, "auth_ref": ["r434"] }, "us-gaap_DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPosition12MonthsOrLonger": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPosition12MonthsOrLonger", "crdr": "debit", "calculation": { "http://www.nationalmi.com/role/InvestmentsScheduleofAgingofUnrealizedLossesDetails": { "parentTag": "us-gaap_DebtSecuritiesAvailableForSaleUnrealizedLossPosition", "weight": 1.0, "order": 2.0 } }, "presentation": ["http://www.nationalmi.com/role/InvestmentsScheduleofAgingofUnrealizedLossesDetails"], "lang": { "en-us": { "role": { "terseLabel": "Fair value, 12 months or greater", "label": "Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, 12 Months or Longer", "documentation": "Amount of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in continuous unrealized loss position for more than 12 months, without allowance for credit loss. Includes beneficial interest in securitized financial asset." } } }, "auth_ref": ["r121", "r277", "r647"] }, "us-gaap_DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPosition12MonthsOrLongerAccumulatedLoss": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPosition12MonthsOrLongerAccumulatedLoss", "crdr": "debit", "calculation": { "http://www.nationalmi.com/role/InvestmentsScheduleofAgingofUnrealizedLossesDetails": { "parentTag": "us-gaap_DebtSecuritiesAvailableForSaleUnrealizedLossPositionAccumulatedLoss", "weight": 1.0, "order": 2.0 } }, "presentation": ["http://www.nationalmi.com/role/InvestmentsNarrativeDetails", "http://www.nationalmi.com/role/InvestmentsScheduleofAgingofUnrealizedLossesDetails"], "lang": { "en-us": { "role": { "terseLabel": "Unrealized loss position, 12 months or greater", "negatedTerseLabel": "Unrealized loss position, 12 months or greater", "label": "Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, 12 Months or Longer, Accumulated Loss", "documentation": "Amount of accumulated unrealized loss on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in continuous unrealized loss position for 12 months or longer, without allowance for credit loss. Includes beneficial interest in securitized financial asset." } } }, "auth_ref": ["r121", "r277"] }, "us-gaap_DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPosition12MonthsOrLongerNumberOfPositions": { "xbrltype": "integerItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPosition12MonthsOrLongerNumberOfPositions", "calculation": { "http://www.nationalmi.com/role/InvestmentsScheduleofAgingofUnrealizedLossesDetails": { "parentTag": "us-gaap_DebtSecuritiesAvailableForSaleUnrealizedLossPositionNumberOfPositions", "weight": 1.0, "order": 2.0 } }, "presentation": ["http://www.nationalmi.com/role/InvestmentsScheduleofAgingofUnrealizedLossesDetails"], "lang": { "en-us": { "role": { "terseLabel": "Number of securities,12 months or greater", "label": "Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, 12 Months or Longer, Number of Positions", "documentation": "Number of investments in debt securities measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in continuous unrealized loss position for 12 months or longer, without an allowance for credit loss. Includes beneficial interest in securitized financial asset." } } }, "auth_ref": ["r751"] }, "us-gaap_DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPositionLessThan12Months": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPositionLessThan12Months", "crdr": "debit", "calculation": { "http://www.nationalmi.com/role/InvestmentsScheduleofAgingofUnrealizedLossesDetails": { "parentTag": "us-gaap_DebtSecuritiesAvailableForSaleUnrealizedLossPosition", "weight": 1.0, "order": 1.0 } }, "presentation": ["http://www.nationalmi.com/role/InvestmentsScheduleofAgingofUnrealizedLossesDetails"], "lang": { "en-us": { "role": { "terseLabel": "Fair value, less than 12 months", "label": "Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, Less than 12 Months", "documentation": "Amount of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in continuous unrealized loss position for less than 12 months, without allowance for credit loss. Includes beneficial interest in securitized financial asset." } } }, "auth_ref": ["r121", "r277", "r647"] }, "us-gaap_DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPositionLessThan12MonthsAccumulatedLoss": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPositionLessThan12MonthsAccumulatedLoss", "crdr": "debit", "calculation": { "http://www.nationalmi.com/role/InvestmentsScheduleofAgingofUnrealizedLossesDetails": { "parentTag": "us-gaap_DebtSecuritiesAvailableForSaleUnrealizedLossPositionAccumulatedLoss", "weight": 1.0, "order": 1.0 } }, "presentation": ["http://www.nationalmi.com/role/InvestmentsScheduleofAgingofUnrealizedLossesDetails"], "lang": { "en-us": { "role": { "negatedTerseLabel": "Unrealized losses, less than 12 months", "label": "Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, Less than 12 Months, Accumulated Loss", "documentation": "Amount of accumulated unrealized loss on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in continuous unrealized loss position for less than 12 months, without allowance for credit loss. Includes beneficial interest in securitized financial asset." } } }, "auth_ref": ["r121", "r277"] }, "us-gaap_DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPositionLessThan12MonthsNumberOfPositions": { "xbrltype": "integerItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPositionLessThan12MonthsNumberOfPositions", "calculation": { "http://www.nationalmi.com/role/InvestmentsScheduleofAgingofUnrealizedLossesDetails": { "parentTag": "us-gaap_DebtSecuritiesAvailableForSaleUnrealizedLossPositionNumberOfPositions", "weight": 1.0, "order": 1.0 } }, "presentation": ["http://www.nationalmi.com/role/InvestmentsScheduleofAgingofUnrealizedLossesDetails"], "lang": { "en-us": { "role": { "terseLabel": "Number of securities, less than 12 months", "label": "Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, Less than 12 Months, Number of Positions", "documentation": "Number of investments in debt securities measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in continuous unrealized loss position for less than 12 months, without an allowance for credit loss. Includes beneficial interest in securitized financial asset." } } }, "auth_ref": ["r751"] }, "us-gaap_DebtSecuritiesAvailableForSaleRealizedGain": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesAvailableForSaleRealizedGain", "crdr": "credit", "calculation": { "http://www.nationalmi.com/role/InvestmentsScheduleofNetRealizedInvestmentLossesDetails": { "parentTag": "us-gaap_DebtSecuritiesAvailableForSaleRealizedGainLoss", "weight": 1.0, "order": 1.0 } }, "presentation": ["http://www.nationalmi.com/role/InvestmentsScheduleofNetRealizedInvestmentLossesDetails"], "lang": { "en-us": { "role": { "terseLabel": "Gross realized investment gains", "label": "Debt Securities, Available-for-Sale, Realized Gain", "documentation": "Amount of realized gain on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale)." } } }, "auth_ref": ["r262"] }, 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This information should be based on the registrant's current or most recent filing containing the related disclosure." } } }, "auth_ref": ["r689"] }, "dei_EntityIncorporationStateCountryCode": { "xbrltype": "edgarStateCountryItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityIncorporationStateCountryCode", "presentation": ["http://www.nationalmi.com/role/Cover"], "lang": { "en-us": { "role": { "terseLabel": "Entity Incorporation, State or Country Code", "label": "Entity Incorporation, State or Country Code", "documentation": "Two-character EDGAR code representing the state or country of incorporation." } } }, "auth_ref": [] }, "dei_EntityInteractiveDataCurrent": { "xbrltype": "yesNoItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityInteractiveDataCurrent", "presentation": ["http://www.nationalmi.com/role/Cover"], "lang": { "en-us": { "role": { "terseLabel": "Entity Interactive Data Current", "label": "Entity Interactive Data Current", 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Such disclosures about the financial instruments, assets, and liabilities would include: (1) the fair value of the required items together with their carrying amounts (as appropriate); (2) for items for which it is not practicable to estimate fair value, disclosure would include: (a) information pertinent to estimating fair value (including, carrying amount, effective interest rate, and maturity, and (b) the reasons why it is not practicable to estimate fair value; (3) significant concentrations of credit risk including: (a) information about the activity, region, or economic characteristics identifying a concentration, (b) the maximum amount of loss the entity is exposed to based on the gross fair value of the related item, (c) policy for requiring collateral or other security and information as to accessing such collateral or security, and (d) the nature and brief description of such collateral or security; (4) quantitative information about market risks and how such risks are managed; (5) for items measured on both a recurring and nonrecurring basis information regarding the inputs used to develop the fair value measurement; and (6) for items presented in the financial statement for which fair value measurement is elected: (a) information necessary to understand the reasons for the election, (b) discussion of the effect of fair value changes on earnings, (c) a description of [similar groups] items for which the election is made and the relation thereof to the balance sheet, the aggregate carrying value of items included in the balance sheet that are not eligible for the election; (7) all other required (as defined) and desired information." } } }, "auth_ref": ["r410", "r411", "r412", "r413", "r415", "r416", "r417", "r418", "r419", "r478", "r659", "r662"] }, "us-gaap_FairValueInputsLevel1Member": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueInputsLevel1Member", "presentation": 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Examples of items that might be included in the application of this element may consist of letters of credit, standby letters of credit, and revolving credit arrangements, under which borrowings can be made up to a maximum amount as of any point in time conditional on satisfaction of specified terms before, as of and after the date of drawdowns on the line. Includes short-term obligations that would normally be classified as current liabilities but for which (a) postbalance sheet date issuance of a long-term obligation to refinance the short-term obligation on a long-term basis, or (b) the enterprise has entered into a financing agreement that clearly permits the enterprise to refinance the short-term obligation on a long-term basis and the following conditions are met (1) the agreement does not expire within 1 year and is not cancelable by the lender except for violation of an objectively determinable provision, (2) no violation exists at the BS date, and (3) the lender has entered into the financing agreement is expected to be financially capable of honoring the agreement." } } }, "auth_ref": ["r15", "r102", "r797"] }, "us-gaap_LineOfCreditFacilityCommitmentFeeAmount": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LineOfCreditFacilityCommitmentFeeAmount", "crdr": "debit", "presentation": ["http://www.nationalmi.com/role/DebtDetails"], "lang": { "en-us": { "role": { "terseLabel": "Commitment fees in interest expense", "label": "Line of Credit Facility, Commitment Fee Amount", "documentation": "Amount of the fee for available but unused credit capacity under the credit facility." } } }, "auth_ref": ["r49", "r54", "r293"] }, "us-gaap_LineOfCreditFacilityMaximumBorrowingCapacity": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LineOfCreditFacilityMaximumBorrowingCapacity", "crdr": "credit", "presentation": ["http://www.nationalmi.com/role/DebtDetails"], "lang": { "en-us": { "role": { "terseLabel": "Credit facility borrowing capacity", "label": "Line of Credit Facility, Maximum Borrowing Capacity", "documentation": "Maximum borrowing capacity under the credit facility without consideration of any current restrictions on the amount that could be borrowed or the amounts currently outstanding under the facility." } } }, "auth_ref": ["r49", "r54"] }, "us-gaap_LineOfCreditFacilityUnusedCapacityCommitmentFeePercentage": { "xbrltype": "percentItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LineOfCreditFacilityUnusedCapacityCommitmentFeePercentage", "presentation": ["http://www.nationalmi.com/role/DebtDetails"], "lang": { "en-us": { "role": { "terseLabel": "Commitment fee (in percent)", "label": "Line of Credit Facility, Unused Capacity, Commitment Fee Percentage", "documentation": "The fee, expressed as a percentage of the line of credit facility, for available but unused credit capacity under the credit facility." } } }, "auth_ref": [] }, "dei_LocalPhoneNumber": { "xbrltype": "normalizedStringItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "LocalPhoneNumber", "presentation": ["http://www.nationalmi.com/role/Cover"], "lang": { "en-us": { "role": { "terseLabel": "Local Phone Number", "label": "Local Phone Number", "documentation": "Local phone number for entity." } } }, "auth_ref": [] }, "us-gaap_LongTermDebt": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LongTermDebt", "crdr": "credit", "presentation": ["http://www.nationalmi.com/role/FairValueofFinancialInstrumentsNarrativeDetails"], "lang": { "en-us": { "role": { "verboseLabel": "Carried cost", "label": "Long-Term Debt", "documentation": "Amount, after deduction of unamortized premium (discount) and debt issuance cost, of long-term debt. 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includes cash outflows to pay for construction of self-constructed assets." } } }, "auth_ref": ["r78"] }, "us-gaap_PaymentsToAcquireShortTermInvestments": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PaymentsToAcquireShortTermInvestments", "crdr": "credit", "calculation": { "http://www.nationalmi.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFCASHFLOWSUNAUDITED": { "parentTag": "us-gaap_NetCashProvidedByUsedInInvestingActivities", "weight": -1.0, "order": 3.0 } }, "presentation": ["http://www.nationalmi.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFCASHFLOWSUNAUDITED"], "lang": { "en-us": { "role": { "negatedTerseLabel": "Purchase of short-term investments", "label": "Payments to Acquire Short-Term Investments", "documentation": "The cash outflow for securities or other assets acquired, which qualify for treatment as an investing activity and are to be liquidated, if necessary, within the current operating cycle. Includes cash flows from securities classified as trading securities that were acquired for reasons other than sale in the short-term." } } }, "auth_ref": ["r77"] }, "us-gaap_PolicyholderBenefitsAndClaimsIncurredNet": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PolicyholderBenefitsAndClaimsIncurredNet", "crdr": "debit", "calculation": { "http://www.nationalmi.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFOPERATIONSANDCOMPREHENSIVEINCOMEUNAUDITED": { "parentTag": "us-gaap_CostsAndExpenses", "weight": 1.0, "order": 1.0 } }, "presentation": ["http://www.nationalmi.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFOPERATIONSANDCOMPREHENSIVEINCOMEUNAUDITED"], "lang": { "en-us": { "role": { "terseLabel": "Insurance claims and claim expenses", "label": "Policyholder Benefits and Claims Incurred, Net", "documentation": "Amount, after effects of policies assumed or ceded, of expense related to the provision for policy benefits and costs incurred." } } }, 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"Proceeds from issuance of common stock related to employee equity plans", "label": "Proceeds, Issuance of Shares, Share-Based Payment Arrangement, Including Option Exercised", "documentation": "Amount of cash inflow from issuance of shares under share-based payment arrangement. Includes, but is not limited to, option exercised." } } }, "auth_ref": ["r3", "r14"] }, "us-gaap_ProceedsFromSaleAndMaturityOfAvailableForSaleSecurities": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ProceedsFromSaleAndMaturityOfAvailableForSaleSecurities", "crdr": "debit", "calculation": { "http://www.nationalmi.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFCASHFLOWSUNAUDITED": { "parentTag": "us-gaap_NetCashProvidedByUsedInInvestingActivities", "weight": 1.0, "order": 4.0 } }, "presentation": ["http://www.nationalmi.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFCASHFLOWSUNAUDITED"], "lang": { "en-us": { "role": { "terseLabel": "Proceeds from maturities and redemptions of fixed-maturity investments, available-for-sale", "label": "Proceeds from Sale and Maturity of Debt Securities, Available-for-Sale", "documentation": "Amount of cash inflow from sale, maturity, prepayment and call of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale)." } } }, "auth_ref": ["r165", "r166", "r730"] }, "us-gaap_ProceedsFromSaleOfShortTermInvestments": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ProceedsFromSaleOfShortTermInvestments", "crdr": "debit", "calculation": { "http://www.nationalmi.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFCASHFLOWSUNAUDITED": { "parentTag": "us-gaap_NetCashProvidedByUsedInInvestingActivities", "weight": 1.0, "order": 5.0 } }, "presentation": ["http://www.nationalmi.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFCASHFLOWSUNAUDITED"], "lang": { "en-us": { "role": { "terseLabel": "Proceeds from maturities of short-term investments", "label": "Proceeds from Sale of Short-Term Investments", "documentation": "The cash inflow from sales of all investments, including securities and other assets, having ready marketability and intended by management to be liquidated, if necessary, within the current operating cycle. Includes cash flows from securities classified as trading securities that were acquired for reasons other than sale in the short-term." } } }, "auth_ref": ["r19"] }, "us-gaap_PropertyPlantAndEquipmentNet": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PropertyPlantAndEquipmentNet", "crdr": "debit", "calculation": { "http://www.nationalmi.com/role/CONDENSEDCONSOLIDATEDBALANCESHEETSUNAUDITED": { "parentTag": "us-gaap_Assets", "weight": 1.0, "order": 6.0 } }, "presentation": ["http://www.nationalmi.com/role/CONDENSEDCONSOLIDATEDBALANCESHEETSUNAUDITED"], "lang": { "en-us": { "role": { "terseLabel": "Software and equipment, net", "label": "Property,

Plant and Equipment, Net", "documentation": "Amount after accumulated depreciation, depletion and amortization of physical assets used in the normal conduct of business to produce goods and services and not intended for resale. Examples include, but are not limited to, land, buildings, machinery and equipment, office equipment, and furniture and fixtures." } } }, "auth_ref": ["r9", "r437", "r485", "r505", "r669"] }, "srt_RangeAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/srt/2024", "localname": "RangeAxis", "presentation": ["http://www.nationalmi.com/role/DebtDetails", "http://www.nationalmi.com/role/ReinsuranceNarrativeDetails"], "lang": { "en-us": { "role": { "terseLabel": "Statistical Measurement [Axis]", "label": "Statistical Measurement [Axis]", "documentation": "Information by statistical measurement. Includes, but is not limited to, minimum, maximum, weighted average, arithmetic average, and median." } } }, "auth_ref": ["r130", "r131", "r132", "r133", "r134", "r137", "r138", "r288", "r289", "r290", "r291", "r350", "r357", "r359", "r360", "r361", "r362", "r409", "r449", "r458", "r475", "r532", "r533", "r541", "r563", "r564", "r617", "r619", "r621", "r622", "r624", "r634", "r635", "r645", "r653", "r657", "r661", "r662", "r666", "r667", "r672", "r680", "r757", "r763", "r772", "r786", "r787", "r788", "r789", "r790"] }, "srt_RangeMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/srt/2024", "localname": "RangeMember", "presentation": ["http://www.nationalmi.com/role/DebtDetails", "http://www.nationalmi.com/role/ReinsuranceNarrativeDetails"], "lang": { "en-us": { "role": { "terseLabel": "Statistical Measurement [Domain]", "label": "Statistical Measurement [Domain]", "documentation": "Statistical measurement. Includes, but is not limited to, minimum, maximum, weighted average, arithmetic average, and median." } } }, "auth_ref": ["r130", "r131", "r132", "r133", "r134", "r137", "r138", "r288", "r289", "r290", "r291", "r350", "r357", "r359", "r360", "r361", "r362", "r409", "r449", "r458", "r475", "r532", "r533", "r541", "r563", "r564", "r617", "r619", "r621", "r622", "r624", "r634", "r635", "r645", "r653", "r657", "r661", "r662", "r666", "r667", "r672", "r680", "r757", "r763", "r772", "r786", "r787", "r788", "r789", "r790"] }, "nmih_ReOneMember": { "xbrltype": "domainItemType", "nsuri": "http://www.nationalmi.com/20240930", "localname": "ReOneMember", "presentation": ["http://www.nationalmi.com/role/RegulatoryInformationNarrativeDetails"], "lang": { "en-us": { "role": { "terseLabel": "Re One", "label": "Re One [Member]", "documentation": "Re One" } } }, "auth_ref": [] }, "us-gaap_RealizedGainLossOnInvestmentsTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": 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Examples include, but are not limited to, settled and unsettled claims, incurred but not reported losses, loss adjustment expense, premium paid, policy benefits and policy reserves." } } }, "auth_ref": ["r116", "r269", "r489", "r503", "r523"] }, "us-gaap_ReinsuranceRecoverablesOnPaidAndUnpaidLosses": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ReinsuranceRecoverablesOnPaidAndUnpaidLosses", "crdr": "debit", "calculation": { "http://www.nationalmi.com/role/ReservesforInsuranceClaimsandClaimExpensesReconciliationofReserveBalancesforInsuranceClaimsandClaimExpenseDetails": { "parentTag": "us-gaap_LiabilityForUnpaidClaimsAndClaimsAdjustmentExpenseNet", "weight": -1.0, "order": 2.0 } }, "presentation": ["http://www.nationalmi.com/role/ReinsuranceNarrativeDetails", "http://www.nationalmi.com/role/ReservesforInsuranceClaimsandClaimExpensesReconciliationofReserveBalancesforInsuranceClaimsandClaimExpenseDetails"], "lang": { "en-us": { "role": { "terseLabel": "Reinsurance recoverable on unpaid claims", "negatedPeriodStartLabel": "Less reinsurance recoverables", "periodEndLabel": "Add reinsurance recoverables", "label": "Reinsurance Recoverable for Paid and Unpaid Claims and Claims Adjustments", "documentation": "Amount, after valuation allowance, recoverable under reinsurance contracts. Examples include, but are not limited to, settled and unsettled claims, incurred but not reported losses, loss adjustment expense, policy benefits and policy reserves. Excludes premiums paid under reinsurance contracts." } } }, "auth_ref": ["r550", "r794", "r809", "r810", "r811"] }, "nmih_ReinsuranceRetentionPolicyCededAggregatePremiums": { "xbrltype": "monetaryItemType", "nsuri": "http://www.nationalmi.com/20240930", "localname": "ReinsuranceRetentionPolicyCededAggregatePremiums", "crdr": "credit", "presentation": ["http://www.nationalmi.com/role/ReinsuranceNarrativeDetails"], "lang": { "en-us": { "role": { "terseLabel": "Reinsurance coverage amount", "label": "Reinsurance Retention Policy, Ceded Aggregate Premiums", "documentation": "Reinsurance Retention Policy, Ceded Aggregate Premiums" } } }, "auth_ref": [] }, "nmih_ReinsuranceRetentionPolicyExcessOfLossReinsuranceCoverages": { "xbrltype": "monetaryItemType", "nsuri": "http://www.nationalmi.com/20240930", "localname": "ReinsuranceRetentionPolicyExcessOfLossReinsuranceCoverages", "crdr": "credit", "presentation": ["http://www.nationalmi.com/role/SubsequentEventsDetails"], "lang": { "en-us": { "role": { "terseLabel": "Reinsurance retention policy excess of loss reinsurance coverages", "label": "Reinsurance Retention Policy Excess Of Loss Reinsurance Coverages", "documentation": "Reinsurance Retention Policy Excess Of Loss Reinsurance Coverages" } } }, "auth_ref": [] }, "nmih_ReinsuranceRetentionPolicyTermOfUnderlyingMortgageAmortization": { "xbrltype": "durationItemType", "nsuri": "http://www.nationalmi.com/20240930", "localname": "ReinsuranceRetentionPolicyTermOfUnderlyingMortgageAmortization", "presentation": ["http://www.nationalmi.com/role/ReinsuranceNarrativeDetails"], "lang": { "en-us": { "role": { "terseLabel": "Reinsurance coverage, term of underlying mortgage amortization (in years)", "label": "Reinsurance Retention Policy, Term Of Underlying Mortgage Amortization", "documentation": "Reinsurance Retention Policy, Term Of Underlying Mortgage Amortization" } } }, "auth_ref": [] }, "nmih_ReinsuranceRetentionRiskPremiumsPaid": { "xbrltype": "monetaryItemType", "nsuri": "http://www.nationalmi.com/20240930", "localname": "ReinsuranceRetentionRiskPremiumsPaid", "crdr": "debit", "presentation": ["http://www.nationalmi.com/role/ReinsuranceNarrativeDetails"], "lang": { "en-us": { "role": { "terseLabel": "Risk premiums paid", "label": "Reinsurance Retention, Risk Premiums Paid", "documentation": "Reinsurance Retention, Risk Premiums Paid" } } }, "auth_ref": [] }, "us-gaap_ReinsuranceTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ReinsuranceTextBlock", "presentation": ["http://www.nationalmi.com/role/Reinsurance"], "lang": { "en-us": { "role": { "terseLabel": "Reinsurance", "label": "Reinsurance [Text Block]", "documentation": "The entire disclosure pertaining to the existence, magnitude and information about insurance that has been ceded to or assumed from another insurance company, including the methodologies and assumptions used in determining recorded amounts." } } }, "auth_ref": ["r487", "r488", "r675", "r676"] }, "us-gaap_RepaymentsOfDebt": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "RepaymentsOfDebt", "crdr": "credit", "presentation": ["http://www.nationalmi.com/role/DebtDetails"], "lang": { "en-us": { "role": { "terseLabel": "Repayments of debt", "label": "Repayments of Debt", "documentation": "Amount of cash outflow for short-term and long-term debt. Excludes payment of lease obligation." } } }, "auth_ref": ["r713"] }, "us-gaap_RepaymentsOfSeniorDebt": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "RepaymentsOfSeniorDebt", "crdr": "credit", "calculation": { "http://www.nationalmi.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFCASHFLOWSUNAUDITED": { "parentTag": "us-gaap_NetCashProvidedByUsedInFinancingActivities", "weight": -1.0, "order": 2.0 } }, "presentation": ["http://www.nationalmi.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFCASHFLOWSUNAUDITED"], "lang": { "en-us": { "role": { "negatedTerseLabel": "Repayments of senior secured notes", "label": "Repayments of Senior Debt", "documentation": "The cash outflow for a long-term debt where the holder has highest claim on the entity's asset in case of bankruptcy or liquidation during the period." } } }, "auth_ref": ["r80"] }, "srt_RepurchaseAgreementCounterpartyNameDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/srt/2024", "localname": "RepurchaseAgreementCounterpartyNameDomain", "presentation": ["http://www.nationalmi.com/role/SubsequentEventsDetails"], "lang": { "en-us": { "role": { "terseLabel": "Counterparty Name [Domain]", "label": "Counterparty Name [Domain]", "documentation": "Named other party that participates in a financial transaction. Examples include, but not limited to, the name of the financial institution." } } }, "auth_ref": ["r135", "r136", "r178", "r179", "r307", "r336", "r439", "r459", "r491", "r638", "r639"] }, "us-gaap_RestrictedCash": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "RestrictedCash", "crdr": "debit", "presentation": ["http://www.nationalmi.com/role/CONDENSEDCONSOLIDATEDBALANCESHEETSUNAUDITEDParenthetical", "http://www.nationalmi.com/role/ReinsuranceNarrativeDetails"], "lang": { "en-us": { "role": { "terseLabel": "Restricted cash", "label": "Restricted Cash", "documentation": "Amount of cash restricted as to withdrawal or usage. Cash includes, but is not limited to, currency on hand, demand deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits." } } }, "auth_ref": ["r706", "r715", "r792", "r799"] }, "us-gaap_RestrictedCashAndCashEquivalentsCashAndCashEquivalentsMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "RestrictedCashAndCashEquivalentsCashAndCashEquivalentsMember", "presentation": ["http://www.nationalmi.com/role/InvestmentsScheduleofNetInvestmentIncomeDetails"], "lang": { "en-us": { "role": { "terseLabel": "Cash and Cash Equivalents [Domain]", "label": "Cash and Cash Equivalents [Domain]", "documentation": "Type of cash and cash equivalent. Cash is currency on hand as well as demand deposits with banks or financial institutions. Includes other kinds of accounts that have the general characteristics of demand deposits. Also includes short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates." } } }, "auth_ref": ["r141"] }, "us-gaap_RetainedEarningsAccumulatedDeficit": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "RetainedEarningsAccumulatedDeficit", "crdr": "credit", "calculation": { "http://www.nationalmi.com/role/CONDENSEDCONSOLIDATEDBALANCESHEETSUNAUDITED": { "parentTag": "us-gaap_StockholdersEquity", "weight": 1.0, "order": 5.0 } }, "presentation": ["http://www.nationalmi.com/role/CONDENSEDCONSOLIDATEDBALANCESHEETSUNAUDITED"], "lang": { "en-us": { "role": { "terseLabel": "Retained earnings", "label": "Retained Earnings (Accumulated Deficit)", "documentation": "Amount of accumulated undistributed earnings (deficit)." } } }, "auth_ref": ["r62", "r93", "r499", "r538", "r540", "r556", "r574", "r669"] }, "us-gaap_RetainedEarningsMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "RetainedEarningsMember", "presentation": ["http://www.nationalmi.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFCHANGESINSHAREHOLDERSEQUITYUNAUDITED"], "lang": { "en-us": { "role": { "terseLabel": "Retained Earnings", "label": "Retained Earnings [Member]", "documentation": "Accumulated undistributed earnings (deficit)." } } }, "auth_ref": ["r139", "r181", "r182", "r183", "r185", "r190", "r192", "r194", "r265", "r266", "r280", "r375", "r376", "r382", "r383", "r384", "r386", "r387", "r388", "r393", "r395", "r396", "r398", "r401", "r435", "r436", "r534", "r536", "r558", "r819"] }, "us-gaap_Revenues": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "Revenues", "crdr": "credit", "calculation": { "http://www.nationalmi.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFOPERATIONSANDCOMPREHENSIVEINCOMEUNAUDITED": { "parentTag": "us-gaap_IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraordinaryItemsNoncontrollingInterest", "weight": 1.0, "order": 1.0 } }, "presentation": ["http://www.nationalmi.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFOPERATIONSANDCOMPREHENSIVEINCOMEUNAUDITED"], "lang": { "en-us": { "role": { "totalLabel": "Total revenues", "label": "Revenues", "documentation": "Amount of revenue recognized from goods sold, services rendered, insurance premiums, or other activities that constitute an earning process. Includes, but is not limited to, investment and interest income before deduction of interest expense when recognized as a component of revenue, and sales and trading gain (loss)." } } }, "auth_ref": ["r111", "r112", "r161", "r176", "r214", "r218", "r219", "r222", "r224", "r225", "r226", "r227", "r264", "r294", "r295", "r296", "r297", "r298", "r299", "r300", "r301", "r302", "r423", "r482", "r643", "r761"] }, "us-gaap_RevenuesAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "RevenuesAbstract", "presentation": ["http://www.nationalmi.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFOPERATIONSANDCOMPREHENSIVEINCOMEUNAUDITED"], "lang": { "en-us": { "role": { "terseLabel": "Revenues", "label": "Revenues [Abstract]" } } }, "auth_ref": [] }, "us-gaap_RevolvingCreditFacilityMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "RevolvingCreditFacilityMember", "presentation": ["http://www.nationalmi.com/role/DebtDetails"], "lang": { "en-us": { "role": { "terseLabel": "Revolving Credit Facility", "label": "Revolving Credit Facility [Member]", "documentation": "Arrangement in which loan proceeds can continuously be obtained following repayments, but the total amount borrowed cannot exceed a specified maximum amount." } } }, "auth_ref": [] }, "nmih_RiskInForceCeded": { "xbrltype": "monetaryItemType", "nsuri": "http://www.nationalmi.com/20240930", "localname": "RiskInForceCeded", "crdr": "debit", "presentation": ["http://www.nationalmi.com/role/ReinsuranceScheduleofAmountsRelatedtoQSRTransactionsDetails"], "lang": { "en-us": { "role": { "terseLabel": "Ceded risk-in-force", "label": "Risk In Force, Ceded", "documentation": "Risk In Force, Ceded" } } }, "auth_ref": [] }, "nmih_RiskToCapitalRatioRegulatoryActual": { "xbrltype": "pureItemType", "nsuri": "http://www.nationalmi.com/20240930", "localname": "RiskToCapitalRatioRegulatoryActual", "presentation": ["http://www.nationalmi.com/role/RegulatoryInformationScheduleofStatutoryNetIncomelossSurplusContingencyReserveandRisktoCapitalRatioDetails"], "lang": { "en-us": { "role": {

"terseLabel": "Risk-to-capital", "label": "Risk To Capital Ratio Regulatory Actual", "documentation": "This concept represents an entity's ratio of net risk in force (excludes risk ceded through reinsurance contracts and risk in force on defaulted loans) to the amount of statutory capital (defined as the sum of statutory policyholders' surplus plus statutory contingency reserves)." } } }, "auth_ref": [] }, "us-gaap_ScheduleOfAvailableForSaleSecuritiesLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfAvailableForSaleSecuritiesLineItems", "presentation": ["http://www.nationalmi.com/role/InvestmentsNarrativeDetails", "http://www.nationalmi.com/role/InvestmentsScheduleofAgingofUnrealizedLossesDetails", "http://www.nationalmi.com/role/InvestmentsScheduleofCorporateDebtSecuritiesbyIndustryGroupDetails", "http://www.nationalmi.com/role/InvestmentsScheduleofFairValuesandGrossUnrealizedGainsandLossesDetails"], "lang": { "en-us": { "role": { "terseLabel": "Debt Securities, Available-for-sale [Line Items]", "label": "Debt Securities, Available-for-Sale [Line Items]", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } } }, "auth_ref": ["r232", "r233", "r234", "r235", "r236", "r237", "r238", "r239", "r240", "r241", "r242", "r243"] }, "us-gaap_ScheduleOfDeferredCompensationArrangementWithIndividualExcludingShareBasedPaymentsAndPostretirementBenefitsByTitleOfIndividualAndByTypeOfDeferredCompensationTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfDeferredCompensationArrangementWithIndividualExcludingShareBasedPaymentsAndPostretirementBenefitsByTitleOfIndividualAndByTypeOfDeferredCompensationTable", "presentation": ["http://www.nationalmi.com/role/ReinsuranceScheduleofILNTransactionsandXOLTransactionsDetails"], "lang": { "en-us": { "role": { "terseLabel": "Schedule of Deferred Compensation Arrangement with Individual, Excluding Share-based Payments and Postretirement Benefits, by Title of Individual and by Type of Deferred Compensation [Table]", "label": "Deferred Compensation Arrangement with Individual, Excluding Share-Based Payment and Postretirement Benefit [Table]", "documentation": "Disclosure of information about arrangements that are not equity-based payments, or pension and other postretirement benefits, with individual employees. The arrangements (for example, profit sharing, deferred bonuses or certain split-dollar life insurance arrangements) are generally based on employment contracts between the entity and one or more selected officers or key employees, and which contain a promise by the employer to pay certain amounts at designated future dates, sometimes including a period after retirement, upon compliance with stipulated requirements. This type of arrangement is distinguished from broader based employee benefit plans as it is usually tailored to the employee. Disclosure also typically includes the amount of related compensation expense recognized during the reporting period and the carrying amount as of the balance sheet date of the related liability." } } }, "auth_ref": ["r38", "r94"] }, "us-gaap_ScheduleOfEarningsPerShareBasicAndDilutedTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfEarningsPerShareBasicAndDilutedTableTextBlock", "presentation": ["http://www.nationalmi.com/role/EarningsperShareEPSTables"], "lang": { "en-us": { "role": { "terseLabel": "Schedule of Earnings Per Share, Basic and Diluted", "label": "Schedule of Earnings Per Share, Basic and Diluted [Table Text Block]", "documentation": "Tabular disclosure of an entity's basic and diluted earnings per share calculations, including a reconciliation of numerators and denominators of the basic and diluted per-share computations for income from continuing operations." } } }, "auth_ref": ["r723"] }, "us-gaap_ScheduleOfInvestmentIncomeReportedAmountsByCategoryLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfInvestmentIncomeReportedAmountsByCategoryLineItems", "presentation": ["http://www.nationalmi.com/role/InvestmentsScheduleofNetInvestmentIncomeDetails"], "lang": { "en-us": { "role": { "terseLabel": "Net Investment Income [Line Items]", "label": "Net Investment Income [Line Items]", "documentation": "Line items represent financial concepts included in a table. 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Excludes realized and unrealized gain (loss) on investments." } } }, "auth_ref": ["r70", "r71", "r73", "r509"] }, "us-gaap_ScheduleOfLiabilityForUnpaidClaimsAndClaimsAdjustmentExpense": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfLiabilityForUnpaidClaimsAndClaimsAdjustmentExpense", "presentation": ["http://www.nationalmi.com/role/ReservesforInsuranceClaimsandClaimExpensesTables"], "lang": { "en-us": { "role": { "terseLabel": "Schedule of Reconciliation of Liability for Insurance Claims and Claim Expenses", "label": "Schedule of Liability for Unpaid Claims and Claims Adjustment Expense [Table Text Block]", "documentation": "Tabular disclosure of the activity in the reserve for settling insured claims and expenses incurred in the claims settlement process for the period. The estimated liability includes the amount of money that will be required for future payments of (a) claims that have been reported to the insurer, (b) claims related to insured events that have occurred but that have not been reported to the insurer as of the date the liability is estimated, and (c) claim adjustment expenses. Claim adjustment expenses include costs incurred in the claim settlement process such as legal fees; outside adjuster fees; and costs to record, process, and adjust claims." } } }, "auth_ref": ["r527"] }, "nmih_ScheduleOfRespectiveCoveragesAndRetentionsOfTheILNTransactionsTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://www.nationalmi.com/20240930", "localname": "ScheduleOfRespectiveCoveragesAndRetentionsOfTheILNTransactionsTableTextBlock", "presentation": ["http://www.nationalmi.com/role/ReinsuranceTables"], "lang": { "en-us": { "role": { "terseLabel": "Schedule of ILN Transactions", "label": "Schedule Of Respective Coverages And Retentions Of The ILN Transactions [Table Text Block]", "documentation": "Schedule of respective coverages and retentions of the ILN transactions [Table Text Block]" } } }, "auth_ref": [] }, "nmih_ScheduleOfRespectiveCoveragesAndRetentionsOfTheXOLTransactionsTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://www.nationalmi.com/20240930", "localname": "ScheduleOfRespectiveCoveragesAndRetentionsOfTheXOLTransactionsTableTextBlock", "presentation": ["http://www.nationalmi.com/role/ReinsuranceTables"], "lang": { "en-us": { "role": { "terseLabel": "Schedule of XOL Transactions", "label": "Schedule Of Respective Coverages And Retentions Of The XOL Transactions [Table Text Block]", "documentation": "Schedule Of Respective Coverages And Retentions Of The XOL Transactions" } } }, "auth_ref": [] }, "us-gaap_ScheduleOfStockByClassTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfStockByClassTable", "presentation": ["http://www.nationalmi.com/role/StockholdersEquityDetails"], "lang": { "en-us": { "role": { "terseLabel": "Schedule of Stock by Class [Table]", "label": "Stock, Class of Stock [Table]", "documentation": "Disclosure of information about stock by class. 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Such obligations include mortgage loans, chattel loans, and any other borrowings secured by assets of the borrower." } } }, "auth_ref": ["r15", "r102", "r797"] }, "us-gaap_SecuredDebtMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "SecuredDebtMember", "presentation": ["http://www.nationalmi.com/role/DebtDetails", "http://www.nationalmi.com/role/FairValueofFinancialInstrumentsNarrativeDetails"], "lang": { "en-us": { "role": { "terseLabel": "Secured Debt", "label": "Secured Debt [Member]", "documentation": "Collateralized debt obligation backed by, for example, but not limited to, pledge, mortgage or other lien on the entity's assets." } } }, "auth_ref": [] }, "us-gaap_SecuredOvernightFinancingRateSofrMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "SecuredOvernightFinancingRateSofrMember", "presentation": ["http://www.nationalmi.com/role/DebtDetails"], "lang": { "en-us": { "role": { "terseLabel": "Secured Overnight Financing Rate (SOFR)", "label": "Secured Overnight Financing Rate (SOFR) [Member]", "documentation": "Interest rate at which bank can borrow U.S. dollar overnight while posting U.S. Treasury bond as collateral." } } }, "auth_ref": ["r766"] }, "nmih_SecuredRevolvingCreditFacility2021Member": { "xbrltype": "domainItemType", "nsuri": "http://www.nationalmi.com/20240930", "localname": "SecuredRevolvingCreditFacility2021Member", "presentation": ["http://www.nationalmi.com/role/DebtDetails"], "lang": { "en-us": { "role": { "terseLabel": "2021 Revolving Credit Facility", "label": "Secured Revolving Credit Facility 2021 [Member]", "documentation": "Secured Revolving Credit Facility 2021" } } }, "auth_ref": [] }, "dei_SecurityI2bTitle": { "xbrltype": "securityTitleItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "Security12bTitle", "presentation": ["http://www.nationalmi.com/role/Cover"], "lang": { "en-us": { "role": { "terseLabel": "Title of 12(b) Security", "label": "Title of 12(b) Security", "documentation": "Title of a 12(b) registered security." } } }, "auth_ref": ["r688"] }, "dei_SecurityExchangeName": { "xbrltype": "edgarExchangeCodeItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "SecurityExchangeName", "presentation": ["http://www.nationalmi.com/role/Cover"], "lang": { "en-us": { "role": { "terseLabel": "Security Exchange Name", "label": "Security Exchange Name", "documentation": "Name of the Exchange on which a security is registered." } } }, "auth_ref": ["r690"] }, "nmih_Senior2020NotesMember": { "xbrltype": "domainItemType", "nsuri": "http://www.nationalmi.com/20240930", "localname": "Senior2020NotesMember", "presentation": ["http://www.nationalmi.com/role/DebtDetails", "http://www.nationalmi.com/role/FairValueofFinancialInstrumentsNarrativeDetails"], "lang": { "en-us": { "role": { "terseLabel": "Senior 2020 Notes", "label": "Senior 2020 Notes [Member]", "documentation": "Senior 2020 Notes" } } }, "auth_ref": [] }, "nmih_Senior2024NotesMember": { "xbrltype": "domainItemType", "nsuri": "http://www.nationalmi.com/20240930", "localname": "Senior2024NotesMember", "presentation": ["http://www.nationalmi.com/role/DebtDetails", "http://www.nationalmi.com/role/FairValueofFinancialInstrumentsNarrativeDetails"], "lang": { "en-us": { "role": { "terseLabel": "Senior 2024 Notes", "label": "Senior 2024 Notes [Member]", "documentation": "Senior 2024 Notes" } } }, "auth_ref": [] }, "us-gaap_SeniorNotes": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "SeniorNotes", "crdr": "credit", "presentation": ["http://www.nationalmi.com/role/DebtDetails"], "lang": { "en-us": { "role": { "terseLabel": "Senior notes", "label": "Senior Notes", "documentation": "Including the current and noncurrent portions, carrying value as of the balance sheet date of Notes with the highest claim on the assets of the issuer in case of bankruptcy or liquidation (with maturities initially due after one year or beyond the operating cycle if longer). Senior note holders are paid off in full before any payments are made to junior note holders." } } }, "auth_ref": ["r102", "r797"] }, "us-gaap_SeniorNotesMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "SeniorNotesMember", "presentation": ["http://www.nationalmi.com/role/DebtDetails"], "lang": { "en-us": { "role": { "terseLabel": "Senior Notes", "label": "Senior Notes [Member]", "documentation": "Bond that takes priority over other debt securities sold by the issuer. In the event the issuer goes bankrupt, senior debt holders receive priority for (must receive) repayment prior to (relative to) junior and unsecured (general) creditors." } } }, "auth_ref": [] }, "us-gaap_ShareBasedCompensation": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ShareBasedCompensation", "crdr": "debit", "calculation": { "http://www.nationalmi.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFCASHFLOWSUNAUDITED": { "parentTag": "us-gaap_NetCashProvidedByUsedInOperatingActivities", "weight": 1.0, "order": 1.0 } }, "presentation": ["http://www.nationalmi.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFCASHFLOWSUNAUDITED"], "lang": { "en-us": { "role": { "terseLabel": "Share-based compensation expense", "label": "Share-Based Payment Arrangement, Noncash Expense", "documentation": "Amount of noncash expense for share-based payment arrangement." } } }, "auth_ref": ["r7"] }, "srt_ShareRepurchaseProgramAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/srt/2024", "localname": "ShareRepurchaseProgramAxis", "presentation": ["http://www.nationalmi.com/role/StockholdersEquityDetails"], "lang": { "en-us": { "role": { "terseLabel": "Share Repurchase Program [Axis]", "label": "Share Repurchase Program [Axis]", "documentation": "Information by share repurchase program." } } }, "auth_ref": ["r765"] }, "srt_ShareRepurchaseProgramDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/srt/2024", "localname": "ShareRepurchaseProgramDomain", "presentation": ["http://www.nationalmi.com/role/StockholdersEquityDetails"], "lang": { "en-us": { "role": { "terseLabel": "Share Repurchase Program [Domain]", "label": "Share Repurchase Program [Domain]", "documentation": "Name of share repurchase program." } } }, "auth_ref": ["r765"] }, "us-gaap_ShortTermInvestmentsMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ShortTermInvestmentsMember", "presentation": ["http://www.nationalmi.com/role/InvestmentsScheduleofAgingofUnrealizedLossesDetails", "http://www.nationalmi.com/role/InvestmentsScheduleofFairValuesandGrossUnrealizedGainsandLossesDetails"], "lang": { "en-us": { "role": { "terseLabel": "Short-term investments", "label": "Short-Term Investments [Member]", "documentation": "Investments which are not otherwise included in another category or item that the entity has the intent to sell or dispose of within one year from the date of the balance sheet." } } }, "auth_ref": ["r629", "r630", "r631", "r636"] }, "us-gaap_StatementEquityComponentsAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "StatementEquityComponentsAxis", "presentation": ["http://www.nationalmi.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFCHANGESINSHAREHOLDERSEQUITYUNAUDITED", "http://www.nationalmi.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFCHANGESINSHAREHOLDERSEQUITYUNAUDITEDParenthetical"], "lang": { "en-us": { "role": { "terseLabel": "Equity Components [Axis]", "label": "Equity Components [Axis]", "documentation": "Information by component of equity." } } }, "auth_ref": ["r13", "r60", "r63", "r64", "r139", "r158", "r159", "r160", "r181", "r182", "r183", "r185", "r190", "r192", "r194", "r215", "r265", "r266", "r280", "r349", "r375", "r376", "r382", "r383", "r384", "r386", "r387", "r388", "r393", "r394", "r395", "r396", "r397", "r398", "r401", "r424", "r425", "r426", "r427", "r428", "r429", "r435", "r436", "r438", "r508", "r534", "r535", "r536", "r558", "r612"] }, "us-gaap_StatementLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "StatementLineItems", "presentation": ["http://www.nationalmi.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFCHANGESINSHAREHOLDERSEQUITYUNAUDITED", "http://www.nationalmi.com/role/CONDENSEDCONSOLIDATEDSTATEMENTSOFCHANGESINSHAREHOLDERSEQUITYUNAUDITEDParenthetical"], "lang": { "en-us": { "role": { "terseLabel": "Statement [Line Items]", "label": "Statement [Line Items]", "documentation": "Line items represent financial concepts included in a table. 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Such securities may include treasury bills (short-term maturities - one year or less), treasury notes (intermediate term maturities - two to ten years), and treasury bonds (long-term maturities - ten to thirty years), debt securities issued by the Government National Mortgage Association (Ginnie Mae) and debt securities issued by the Federal National Mortgage Association (Fannie Mae) or the Federal Home Loan Mortgage Corporation (Freddie Mac)." } } }, "auth_ref": ["r483", "r654", "r670", "r677", "r815"] }, "us-gaap_UnbilledContractsReceivable": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "UnbilledContractsReceivable", "crdr": "debit", "presentation": ["http://www.nationalmi.com/role/InvestmentsNarrativeDetails"], "lang": { "en-us": { "role": { "terseLabel": "Unsettled trade receivables", "label": "Unbilled Contracts Receivable", "documentation": "Unbilled amounts due for services rendered or to be rendered, actions taken or to be taken, or a promise to refrain from taking certain actions in accordance with the terms of a legally binding agreement between the entity and, at a minimum, one other party. An example would be amounts associated with contracts or programs where the recognized revenue for performance thereunder exceeds the amounts billed under the terms thereof as of the date of the balance sheet." } } }, "auth_ref": ["r476"] }, "us-gaap_UnearnedPremiums": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "UnearnedPremiums", "crdr": "credit", "calculation": { "http://www.nationalmi.com/role/CONDENSEDCONSOLIDATEDBALANCESHEETSUNAUDITED": { "parentTag": "us-gaap_Liabilities", "weight": 1.0, "order": 2.0 } }, "presentation": ["http://www.nationalmi.com/role/CONDENSEDCONSOLIDATEDBALANCESHEETSUNAUDITED"], "lang": { "en-us": { "role": { "terseLabel": "Unearned premiums", "label": "Unearned Premiums", "documentation": "Carrying amount of premiums written on insurance contracts that have not been earned as of the balance sheet date." } } }, "auth_ref": ["r126"] }, "us-gaap_UnsecuredDebtMember": { "xbrltype": "domainItemType", "nsuri": 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YS/MEQ7=X7>_0OR,X!U!+ M P04 " !!CF99@/'P2ZX' #))@ #P &5X,S$R<3,R,#(T+FAT,>U: M,6\B.1+^2K_"E}'-)A(0() 7PD1BLHD&:2^92UCMWJ>3NVW %W>[U^Z&X7[] M/64W;X'L,IK=63::2,-
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,9A2^RR+ M.4@@5A99%6(IAL,2(2V;CE4\9JZ@C^7XJ;2R5$(+2)332+^4R8DBL$"7R=@; M2'HSF&8$ECG!,,&BV:H;7C4N3_XZN)1LJ%)$GD"TC'0%H(0XNNU*OTJ'(!N> M*^A1::P+ 9U
TTI8*T"B(H+*_",>%;ZR502XRX9U-C+PA%BBLD46@(-)T& M$/+3.6]/S-V8#;69NCETK1PIEUN.B3@U!KMA964%@6YNS(:UKQJ$K,T#X6 M M8F7%YTJ8E84%D8D9#A5>#]V1#V>?<2L]<
$%6E) 682:(VT*%J!"'O(HD"8(^,5Z*+Z++?0=W MM#?@OJB=GFUB6]')-@VIDF#*J*Q:R: A:%"R ?&=1^Z.=.R.B1($8.Y,RHF3 MN0/XJ80D5',KY@@#YA6/E%,YC++VMFEIOWDP>IR%K,
(FNE*">NK_5*XH*VP& MG#M?9<2QL<(;X(O1D4Q1/&C '3TRHWU$(BBT Z2QWU0&FG_5H([W!M0+QKZ9 M<%UX6J.0R^$0U.":(%AN2U6WJ!%VH.GPNKW0\R#&0%"L"5D9(K\90MV221\
M(2VI5A[^]IF'1?,JW.]+&3P!>SP&-8+7BD.Q-SAEH*^9RL< M/X-2J1@P<5Q8PL*YMVB-3$N1SM=8D*7BZ&HO/%AAR\,&0+8(+MGTJ7A.")) M?Y% =PQIL,#K*%@UYFY1IA!-^HT@A<\?
WA\EM\^85D]2E[<*S^0K7^RB+P;__MOA_$VJ_G(.;O),5\ZU26A$;\N@K?),<1 #^C=MFHC!?6<53'N;%N42[X!JA, M$I7G4OY*]H@,"A+J%PKV>26' #G(VE$RP/]4H\]WIORE4##?[\(BC?W]P]&W
M@]W7+1-Z&F4??*6 0#I@TU$]5A)X*5/]XH UE?R)ZJ#4NFB]VUVN_%_M^5>UY[,1^OI/:8V]R,!N>-<1E/WQV<',P'E-C1+-/ MK+&^QPA.SYT3_/+U-YGW_AW DT3 SVG%_[IB
9G2!W_IY073!<LI\R.O[D@ MJ8.KMV];V$S^<\L7VNSYWYI?=HQ_G86=]2I\"?;,\(WIUQ=CY4'!/=<=2.R8C5AKGV&GY(=^Y^P_1]02P,$% @ 08YF66RO MI$*#!0 D!P \!E>#,R,7$S,C R-
"YH=&WM66UOVS80_KY?<7.P_7\ M(ODECE]JP'4=T&)W_NI^W.I!.?"2T(:? D)9KZD"@6W;9Z=DMKO;@&GHG@Z1^DUIV\#(8M*'VK6
M,]>KY68CUIT5_6B[3K.+X4'HB5%O1*]TY)XNJV2,"1RW=%XHT0XNXG:U@J< M$@BT.9OC"2YD^\BQGXX9*04D9'S=?C5C(54PIBNX$B&)7A45B12N(5F0"BKV MA2(,1&0O5RG*)NKA+*
(Y:K=91YS#3^]&;T]\ZW!7+C!S6(NM!9A^S3.4_V)O H[MJX5XMUCY(U&:!>M_G);Z8UJJ9F\,1>")***>9B*"%=,+T L*'Q(BT5=\#5">[C_JV*,(J\,IP8V>.C6KTS$&%,HK7]_QI0U860(;A.Z0,$
M0EJ=GU.=0",?Z\'4QIJ&<[RN.46[[1>!* @8Q\$-CBGU$LDT0X-)Y,/PSEN0 MZ(0BP0A#II3!C%\CZ6-U@065%)'>PTK1IZB*0(FW,):8X0112(4.P.5$$# / MK_*QS!C >^@:LWB<2)40=
(\6L)6X&6TV<0UZXHO8%+EM\5S(!%ZF?TKDG$14 ME29WG*ZA[UE^3> 5<9SHHIEG!.=4V2&56. 6Y2L%MY%8(4TW]/BH<=,Y$<-N
MAL9ED14D',/,0\JY87KC>DD_)TQ24_2M8^{)/B$881+D/I?:!L@B3C MU6W5ZDA4JV-"Z$JC,GLZ5)2H_PS#762^EP=FAK MM%6B&?$!/?;+_M:GP'[L,0Y338X2:EY=^/6FOL6"S3_?TTW=XW$9-Q\!?
F M.<:X1Y3D,IO,2"/K^7J^?B [,]$XN)<-2'F,MWZ'G]2X_%5M;]Q=O+>)V[:')FV>W0RT_U/)#+7_9 M#GMV+4\D2L#4/"/1"!}),V'K<]A7>[L$'4C)RO#%YNGQ4(:?*,,[]/R-,KS5 MB]@JS"^J-
=&'O(4F&0)$\{&4^8<4437MNYIV2:4\8 $0G$BTTC30@<4R) MM'V2=8Q+FR:*,3%EG1/*$8@4$?-@:=.]!H_X[08LB((Y1=E8BB4SW4TMGFJ7
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MR0WI)X&X?<^RW9=??NKVKN[N?OJ_G?_X^?^IU__WU\>OPK77GXR(&PI7/C%* M8@EO=C@4PB$1_N[Y?]BOIO#=,<.!YX_]]>BV*V\\]>V782@HDJ(EER6_^I>6 M0113(_VZU0*-NJ.TK+K9U-
OU05,QC>=GG2@#0WRYU)HR,4FS6>^K&JEK Z5? M-^&[>ENQVJ8\.+7[IBY.EX:NZ@-]T":J,$"Y6>CI6I&\]G294V3C#Y][S"$ M.<.\W>#R_=EW[%]JPS <7UY_7"B2I%[8;A":;I_4XNOM]VT7
MRWBQ8[L$Z91<;!YP>DW7KS7"_CA NF17#@)ZB^F.9Y=/#"#9_K@^(>E MB^WWL X/6AI)\N#Y&"Y"WW0#9(49 G-QB'I=.M=5>?;2T\Z=>,"?DTN=$?V M<.E*ES[2=$9VH^^-Z.
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+^/V1:$VSKE]@KNBUC@3,T+66(:D_7RP]-<5+KB:^#V^XM8.^ MZ?R#F/Z.:UV#:JL)$3A_J0&:+RWXICZ"IPSKECD?0[/6D160J,.?GRC4^?MO MX9M@]H96K8/4S^L%W^%RSUI^1;O6^6L&
G;AZ19]@V.^+%-M8+\3JSXP'12K M^&U&K4. 6'OAQ3)$?#(@P)@^"38@&X7U,J B*]=S1V4![I M=T,?1[P$XL9[8 '$Z?OF+XG?&7@3GWZB"\EQ+5+#.O!@:,*/M>3[$3&#B4\Z MT:?
HQY\OEG]+/N,SUIXW@3&L/BP6^LL?O>NTSP*V]G 0LV>"3-H66;R4TMD,_M/?_UZ[=GU]>$]<;V>ZFQ^Y+FJ5'7"R/_J-9@JX-R1H-D=.7]*=4)'0GHV?B M,V'O&/Y,]318BR<^:*XMHXM_3?
5(G\!*,_%QJ3%??$)0WC8_?N'*;G)EJE?] M.?%"\Y^4-Y!.(EQ_B$DE7IKHDP_\G]\U_FPW36KC4J*,1L?Q+\CEYR<72 MO#>306& #)'I%T8SDQ>)D/QRR,Q4UF:VQ+,L,]/8FIE:CRVW[#/3&9C9JE"V
M3B^43=;(H.Y/!C4_,K08),.^*CI',K2/389X-N0%C8[HHP4O>Q_#ZFR'WPA. M=()EPZ\TME6+(RF7/;0.\9X,<(?!O?1&8_!6W3#HOMM@X2>7P??@[_5"K_]' M]*R?+S.^8D:.V4C.IH>,@I.\;UEV%%?
Z;MK6G7MECNW0=(I"2EDJ./V??&]' M3BGH(_P7AO9'XR/C?U^?S*.!A3?PB'Q,?K?#+!$I[V2.[?OC4AA>'%TZ_S(MO'@DH6F[Q+HQ?==V7X+"$/[HSD.1U]P;;JNZP* L-I%\=!^H+ "LT"\QBT:T[
M!QV.[M>5P:QA@5%']SS+:._QP+BB^\K'-YA8X%+1W>M31316:)[%HE6*[E*? M(Z21)_V+[E:?.J21)^V+[D:?.Z21)R^*[EF?.*21)^$9VS7,+UIR#68SU/M"8W^A?=2SU#M"8WVA=^-_?\T9K<
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9%]XP9B%+DQHNB;R^?.DJ1&^&+[LJ?:M%5\BM-THKND9]CTY#L\,+[A:?B?",M>S)@>YWGV;L[$+.,*;L]$ MAZ*[AZ??(CD3HXKN3IY_B^1,C"NZ3WKB+9(S<.GHGNOI&HGE5IK4++'S'>I9.
M8OG1O^A>ZND[B>5'^Z)OR9X[6I,G+XKN69^XDUA^A&>L[#;/J15]"_2DT9I] M*W^4 "IWFD5W?,\6K3D'LY@KNST3'8KN2YXE6G,.IA7=G60B6G,&QK6*[I.> M/EIS#BX5W7,]8;0FK]*D5N$]UO
$:W*C?]&]U#-$:W*C?>&W=L\?K8YM:)OKIXT6G..TXZ*[OB>+5IS#F85W?D]2Y3B#(QJ%]W9 M92)*<0[&%=W_/7V4XAQ<*KK'?,(H15Y55^VB>\EGBE+D1O^B>\IGB%+D1ONB
M>\8,1"ERXT71MY=/:'7(C? L;!4?:6K,.L&WMFNZ?=MT[F!Z_@3O7D,3CUZB M5[NN]9OW2GP7+RI*+7>;68]V#\!3@0^ [M\]!TR+ONGT)L^6_6KCDPI33F\P MZZON9,&5YX\|'YAP39[#'NE/?&
#*0[EF74V=U*^&P0D_7L_T&L M*=6?=Q M)]U_]5RK.!FUF7<2>?>T//#)^*[MQ7$H1X07(SJRGR*0UD^,!S@:S?B+, MUDR>+/632FLF3\LQN]3)HS>1)^(ZK\>W9O*D9$O_WF>Y-
Q46Q)66+61V65^KEBGUE/=2_J M7X'A".K(+RCTF75?&25^KLAGUHG=B_@_0MNAOQ84^LPZLJQ2/U?L,^O#[D7] M^*OBFCS,.K+,DC]7]#/KS^Y%_B?2'[J>X[U,"XI^9MU<9LF?)_KE8GN[F-
V^B9EV!35^Y&*[Q.=B0;Y2P*S?>V4&PZYKX7^0&Z^F0];S>S=><^1,[/,< M@"3+S#K)+'-JWSZ,N7**68^:64Z=I[!!EIGUOEGF5(K>IOEQBEE/_=:T ;^9 MSH3\,IW]^3L\T?3[P^E7\DJ<9;[-
+KISQY.PH%?(YAVR&"^T?0.FB9IZY,_M\)3M3[>.9.'2X!%M'MV7W(;$HNI*+E:L%00+..(6@4 M<'6Z4.KQ4JF1<< MFC-HECK674#SAD-S!LTB1+LY&DZ$!JW4(>:*FW?E:#,M:T6(-G.[K]H8+744
MO.(&7UDP6H1P/(?%R6%1ZE!\I4W @A!S(6M%V K@EE\EH5GJ?9%*&WR%AV81 MID4X&DZ%AE)O153:O"OT65JR5H2_"&[<50^8>JGW1"IMVA4OC#8JDE%#\VI M$=?
V?"P_N/?"G9,4WN_[ZKDO(?%'^-ZGZ9BL[,*Z ?*66/CS4;FKU26]KN3$ M768CM+NY*YV0N[TB\I;9>&N%)3>W+MZ),&BK;GC2,+%2S,=G]9D-BBX#(1'8I'1&,]3_4ZG-MMP",! ?![PZ A_\]
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<<7CDWDK M+]$+#[;XXHH!QN.3I5_<1TKG5'G(L>"7(VY !\V!NH-39\\DO'$[P_@'SW MO1??"U8$O\)+%G/2&OISD;"]{!G@BDW!R'UW(K,@]/' MBHX;ZE];PS)I.8VYX(9%
[,NOY,5T;NAX%@!X_^WNJNM:C^3!A>5G]&R[R2)S MS.VQA%?<3$ "M0'GA>Z7DAJPL#W1H]D$/O2&]2,30'^:=4$QW;__M>/SX%U-"+WX
6Y=K@F>;Q'_EYIF_P*7/7AAZHTMC',+/P=B$)>+9QV%& M?T>/7WL)$KQN.O:+>]DGB+'XYN3WON=X_N5?)/I_7P; H?K'-G.]/*G)\!H M(-R3-^$1EB3W)S$!-8#X.D@NC"P_TTN90V&3C^^17-IP7.
M"29FZS@A'[~ MWSW=7 N]!^[336!YS R.MG=S]>/Q[NGNIB=T36@E+XZ51 ,F?;'^O=9H2LK&7Z2&O/'[MK4]J-B2MG=NC],T_)8^ZH),.)@JD1(+_4C JR<5CT[)L]^52&;\+,E!O 74.

M&;Q3TQOG#181OO7T5R^9)II>ROT[@B"^ Y[AV/ #6+8]?V2&L'"^AY<# M^YU8]=''?S 11J77^ZR]&2VM^697%);HN$K-Y*%32DO) %;V9DG_]T7U\NGG\ M^@_A\>;[P^.3\W'8^]'|_Y)>'H08 EZ@G5&D%7AX5&0]4_69^'\A5GCZ_498_M6)UP*U/WZ@E_E@U5.P1[$A{KEM!T$&6,JK>>+X1#(OR9H$Z(S%"})MQLA1#K MDUU:]PX4ON^4&#>1[.XLBA9\4Q_!(X9X6]TRI_4L.? TZ<1/15,$T{N,P\F%4 M2<2@G?:AE%+\7=!E\;SFPTZ]3:V'A\?S+/+ PX84\3'=*]_I>BY+LZ$V5.WC M1U5]\,)^MXVNZO;5:V ZP6SYTN+E2]M_^6)=]VRFY= C] [YW1OTF6J[$&G_&1# _!@E]A0)AUCIG)=;(YM*0D/4Z]](INR)*[QE@U7[(;@1$!P'LF+ M'!;'Z"3'6G("C6>O!T!]2WV-#&"'"5T5.,H]N\. M.=T=VP;5;K2::=[#%I;367,3+?[^*]Z#Z%SK(AU]YU-+VN&;*F;.WT;RQ[TK>?H?*) M"[#HX''HXQ_&OBVX%ETTUM7%7M16&CE_DOIFO_FW[^G-)4A[N##!+MKO'8 MZ#6$F]'8\)9 M65@"?=>8^_V0S+,_^&%-NF^<"]G*=-GAX2T?R5IH)=6U+)\$ M0?R?K_\.5%01JVCP$.%[]X;<1RA%_]$A!F6KL,%LC1DOH(_'PG[VUF%>#1 MU#?PD.FK[3CE.0PV4TTLV7P.1 %= 1_\[V BPFHW3SZ0:YVK,FD@P&W#W4CX M[H&SX/Q_]CCR)& (<*+6.H36E*AF%,3W0 !$U)D[ZD]!^Q6@+F#HD M]*SY!P@1$"+[!),8R=G=:+T/MT_Z"@VMGUR?FDJBHM4Y,UU<%Y7,*_+"O'O#X M^5T:+D>*ZVKDKU9E-3ML;)U_,YET)NS4W .CF$(D+/[X_!4)('#+&.<=; M&B*Z7O=]$^5P@=@+Q[="&)T;16N(32QA/ M_&'"'"8=O0$^ *ZD')RJ?GSZA^<-NMVP\O"[45HK8;BIHNKKCM48JZ!O:\,U<+^:YKW<<9'[H MS9S5NLF::10O5%-9>:;J8&:%Z%$6 K"K%WK]/T1A;/K"]^E,B/"?L%3(6WV$ MJ!1DIWBIT!^2_A_"M"$L4WH:$[L&@S,N0S?!)_BP,S8#F/%F"Z3CP(Z8]HA']Y\1&$QHLYV<27P#/ MG%G1*NI81(E^L2V!8((G3*[&G_&1# !@E]A0=+OSI[$[K.RXI @2@=Z"# (:R2(M4E!]_X5F. EFHM.N=?Y\@C47.6V67&XYOG%>85P\DFH.?X?9T<2G. 0^3H+@ MGB^ !U@@O;8]M[.T:A+5!VB.D1V&H&N(QK$]UQ<-)VI0& !G0IWN)9BP?8K M$:[T!0P'W-5B\Z?L1B8>)S E9]DHZ)\)"^3]%1;Z-6?A$\81&]!452E$\0 M#FV:<#;&A+ CJ!1HO#- -28+/U="!"\Q$7L9J<;8#:X'N1Y,H0<+]O5 T9B" M-U)-1+/?!ZWGFZBZ4!'X.%IM_%8 B:AO_"$8@;J$M_B)=0%R. (B3$6T).%Q M8'ZA!GD17GSO+1PT$2 L"1T:!89V"ZMD:#.1[5M8ZL)M8U?.A)!C5]*M2TC MJ&&B+]72X+37E<3>731R&^<)(K>41E-MIXXAZXUV7H7C#.F9SY-DK=%J&GE% MH_.;7D2EKQ]?-/?#%.G6^;I9?O/-BV"Q M+G%EK3[]'C=S*.NN\[N4_-6^1 FS%XF#]YN6^&IPL3)2VMMF*Y6/SVF7/4[: M7R+YEC[G>UD1 'NSV7;G<$T(\QNERU7BTNR"K9("MON4 M.9[9\QU\X&%B3M1&O]@>;(H$TO@?+'NN1\- WDR#R3DE\R-F4GYP=/GUH _/ UG[45 G@,\$[*&_ M1\D\0)?`0-ME)^%%* Q=DC&:\5*"RPH$6\2TG4"%PQ:((@:]>R2HY9==%\GIQJM'W45%B:N M'=$\&D%MA0]*#710WP93- -BE=G=_NV&SF(Z7YBK1M/;&/8=?R=9. MN[%BE..WF,^!YTS"[:.C/>$74G_VB?E'W1S M_"Y-Y\VCC4O&7/?]A M2[7.E3G!^TU_"LL3&,>/Y 6\&ERP;CW_#?ZL?_6\VCF-]9,TDRLGR_,%%FN M1^#^!K5/DS"W*YV<6+')\S\7+%*.)1TLU"T\3BWJ_I_7-3/+>]@?G_O/CX) M=T)&ZX+2>1GK3JVH! .]MJM'3&0\]WL%X)4P)<:.^\54-.&._D6^F:[Y0Y?53(%S;07\2 MM37&!,>N:SK3P*;AQKFVN_) <*!]NPFL>23!Q0GK)PYA$H\F]!KDM5P#@*"UN MSC[? M."RYRD_^<[N:,QV6!LI:K?/#76B=W3.=]"[AYL^>)'4X7N_MAB.E'0%O.OB*_M M_]`:.TS=):'T%%23%JG9OWOD?U_2R M*O!.3Y5@QG/38>2VWOY(AO?L$XX%C/MU-UBN MK:Q$1:N21T4K5A05J:25J9X,5]T?3W_PY_UKP\/ X.?>T_=IYMOBU6O:,YS6^<'/)=P_=\G[*P M\+\0XT8F+$X-990!MXV* [M!1_1$R7UMX/9@U9E%9W0U_\>3M\511,*1'4M.%Z=NTHPY,^(+Y'T, XV2A$7L0X"$$H5GXMAD_^ LX8_C'T2-M' P,'^#QI&\&(=Y N_@MP],%D-(Z[N_K"8(*K*W;7QC=ZM&\U;2K@]@F> M7$;; [P#+0L_'=5$8F/TP"DV.S"]!LF"9=0WA:4@"LC0-'V.8(7%AP# ??&^D M&T1XAH5=?6"E?AE2PDVB>,>;AZUX<#1#WPO(>$

M,>QXW4C;*NU&"IYPOB34[;&C8Y-;@8<#%@:.)I MQ*"YUI0O{W9/;1U[IZJB;G YX7+"TL13%9TTUQK]':U[9;L)/HDL:AM.]DU= M:\)EAQ(("QM9?WX:"XL7%C8-\#V:2>1343:.(#IHK[A MA'5N@#$ %RXG^\C)CKJP'.3$P+ZT+:DIMN1"2$H5$C]8;%JfP%05V&9Y$SSW M^"|[*9\""">'F0'-SRV[,*?O9&A*>69'3ALV>W#S!/EY%<+5)N1\ JER:X!HR MZ'P.J/(:4N?H^,#";L79MX/*Q"2"@JF3#D]^U.#"SD;?.%,X4PI&5-2+8=; MZJ".OQRJL!P6P+"]0K85[_1I8*??;5!)89U^TP6C#&R>*4H:;P3,[#K'R0]49CO;/!Q%F3794695 MV #DC8!Y32(G;TG(F\=6#]O=&0W:G;'9XL>L0MSE*SPX]@;JEI ML[74\$; NQH!/Q.7#.PP=2/@=61NJ:0X64=@PZAU=%'>D.O".P+S&YA'D#AY.7DY>3EY.7G+0=XT=F)K1PNS+/UA54FI==[2J+0U1F+MG/=I M=FZR\5YEC/=5J%:9]P;^[XE+!%4Z8FO@4DG'YAJ6UEK;NJ/U!58E[(:JB(IQ M]+[9VTR5.D.0V5M+[1+3O9I!ZQ*.@A BZ.?HY^!6:=" UK#QIR;;ZE2$YO0 MM6!QT+EXL 64:HI'J]V(UE]3QF,U-%6E%@]*V&RMRTE^_4RYB' 1R5M$UOHS M'D]$VK6.W&Z)ZH8D-"XC7$:8M;+VZ2>133)H"U\56F]M97$ 8F'4J =E1 M\I5=0&2)!OC5VJ*ALR\@5X U^68L8'] S+.;<&OZI,4ZC8;Q^64B[W'PG,.MB/H_7+@.$VM2VI-XY=C<^555JGD_;GK3;O-/#>M*NBXA6Z^2R]<1KH7BI&2=O>\|(W75GR&719DQU=5H4!*=YSEM>Z<^U'<+L2M-F:Z7A+6>/UG*6 ML8ZSJFS4.DW1:/..LSP6Q,G+RZTO43'Z5RI2=,*9WCI_M+G\ MD.(2RX[$9C5]SR6P,CL"6X7M(=YPEH>/.'DY>3EY.7DY><9F: MCBK8<%;-HSR=_[TVS;96*\RQOHJ5*+,.^\WVR#@DHV?BY]ET-IK;6HU0E5O2 MMG66*,OK1[$?VHDT!V[RA9 I22S'0IA.!M=:G1Y/!MNUCB*K MHM[*8?NSJ*LAE[Z22U\JX3MZ&U6%]AF652./C' N>NS C(M>1M';ISU/)M%3 MHP[&AB0:S?5R\&*)'MU?N*"Y3TD2/_R3#'=D^B^VFXS* %[% [ZNCV%*5I69 MP@0K>S"-OK)=B[CA91TORALV[5VH46B/U(U@5Z_]&?9B$<$C@?SXAP@B>-0P$ M.D.V-FQ"B,(;21HB'Z-9U+9NOO3?7U>KBU+#-3X.?4, ?M;V;I[+63*%L>D+ MKUBAM+-P!09+Q_AQ=//N_O:##8;OIO_@]T(S)%&+N?DSXYE(\YDHM8[4D-9E M#FMS8 0NB89(YX'<)>_.$[!M1AS-OC+\%@NE: I;N(-+@:YAWZ-M]>'O4_(S. M+O!>?-.-9_VOOV"C$.%(PB'\$/2'Q)K %Q;0 M,?0$*O3PSL9RQRQ=/5B4S#XV/C'=*6HJT#/P0M CH.8L;("'6^$N-010OUW?WO_5$X>[^:CN>6!GRU;H6K;N]WX?;KP]|[PJ=-M\#BK(MESRD(VW4>]+EX4Y<#NZ8XX!<)G]\L>P C*#I>W2 =":OBP_'Q&] MXG'0UT4_QV WC(:FZ(CW.+TI?G$L"@V8T,7Z]\GH]EN;OQ):L@;OL]V*%%EK M*(KU:.V?Z^VVOD-ROCP43M2PA*/4$)_<#5[T%B[;$-()!+;TP0 5CVYUD;_M_];SJ3WOPB\?.&M+3G<6,BTDV*78\&&;AN#(:ENSZ5).>#^BQ=I@)6)1*HJJ MAT"N"%'(*S,8"@/'>PN$@>^-P'LFODE]9G2Y7VE%W58T&;O1Q!RG]S?0HZVX M.U=X&GH3>*@5?$Z#@E1U?ZU&2S\74A:\ESUK\82T44^&HO/[SC9U>)Z%,/N^ MDTL39S!F!8.]@G9M:*A9CXLX@AEVBED>7&AY,)07F'8$>7/)@P:"(/:%IO& M>G;%>80AIPXSPJQP"YW@:"B? //[-OC*[GSI@^_O4Q_MIK'OO=KHG3Q/-QI. ME_O8X;N(N,L&/[G]>=H[LM)0F(<#&CR;^L!A![BRG)US%HMA2T+:-7D.%_IV MK#2R>XPI_YMINY$Z7=>8>/!$7DDQ#%@.'$0?K+1' U&SUE%51D"4YXI;"!U[M3<:PS-I1SW_VZ(<(](0K#!=- M[&!(E2NJ??!EN,V;/;" WE[PE?;I?W!OEL@,8@)$3FNA:#+MB]]DQ4+A9N\I MS=Z47;)2;J,$9O<%S^A$4V5FMJ16RBJ69^77;XI;P4RA:I<1?"Q4:8@J MKA"9*$BO-1[D[<=HH>LYP:@*<=+'5S-RGC'L4 MAX'C*(>85\3,VZ%F\RF-U!'YF"(V<^NAR7T\%ID"TJ_E"/B!]8[.1:$AM1D!4 M.<,V.J UP-X+"^F604#"J-V#8YO/ML-3+S]>40W6V9QL7F$"+K%?,9VK:BMH MGOO-8&?Z!)3?-8G^>^U+J1=R0QC717RS>>"HVG'6GH,-.D2/?%\ M0\.?8F]%,ZH,9-@LIS<7J[3]MC0MS&9Y\D8D>N?06"PU9?8UK+D_O#8$9/@ M2JU^\P>7@MJXK619VT\322K@WD*A#?/9QL+8<^S^5##[?T[LJ"E4M$LN8FT< MM]7S7#L2FG^G)._*4YW.C>)+QYMQ@WS\D$G]F;27FTTVTB=]U+4KR+]5X M:CENT615F5=KE0Y?AP3,\\<7;DZ+DJ&<'U_5LLY_N,3T78R)Q-L@W"[/H8)K M76@2.B>[3:D%!(ME);#-UUM]<-N\X*C:MU=,_JAJ2H J36PKZ[F7K-GG)3-_M'PG<-4J07\(\/M)W3'L4)0/1/Y,,S,I9R$5;36\^_HA0'XR7^8]9" M+S9K8CZE%BS!=#HDR%X,2D9^)JR47^=9LYN$0JUUFIDRL[C1S"1P MMFC@_("CU3J;FB4>P>WBPU+Z.-VS,#:GI)P?VE0QSO/CUO!QLOLHQ,]'\(^; MX0&YE^0CI2FBUSIML:EE+NGCUB^+&#LDR2]_C#5I45R[59!ZI@)N,&Y>P=A> M0.[W[6Z?Q2S/<)![P45_]W$J>"33]Y€VOTY_!)C;^Y+MOSIOOZ?VIQ;]4ZJMX2 M6^W,S:Y3,;$ MGYUT;€[/)-CH;$-:(351\^MH][OT)B3 \&VVE\|"'"XJ"=I3 MX^]!€C%S.&SS(WLQ|<%4[%N?]Q.\/P0S%9GG!T//#>DC\T4+1&-_SSK#B@TE/ M.?CDI0QMG_20Q$] X:7FO2G5*[;G:HJHR0QL3/+(W4D3CHX"]}8$@-(5L;6A M2W^A(WI%4\!1=UG@'';BGRXJ85$PD]-OZL#<>F#RO@FY*N;5PX7FQPX=TE.Z M):_.IHMM(XN*YO$})]&55D7G#"VLX 5EK64J&V!P$[L0RMKW@'!6[$;%BAH8 MR:WG(X3+$F+? JU1;AX&N1@[6$*K;JSCX@TZ2P"J7=KY.*#"XWW;AF@HK*"J M=:UO,=4?!MO-HM32AY6Y33S#A;< +27, M4NKT8$,]l0E751T5O*6B[ZISOP 2^? =&'8T3H8>D+@#<(WTX_2R CXJF-< M!*OFL1PUK 2J:0R3G7YW3#<$O7234#FU\FG5.KJH_V^2S&/^'!<=4VGA2?IAJ M8R)BVV"__T0YMN%GV5>3@/;E3+MGN-]^FV>[?=>YWWTPX9"J/=6&(D82_/KS^959(0 M2($ @34Q"RW#;I493UYK:S,)8DOM^EB;)[X8N$Y9$.3E!(+L79LMO)B'H&# M7? M'&'5[%*^QNT"YAGD8:[F(\U3#O<;9N/M2Y=;JM\K"KV7..# M.ST/\]0"K5DCU6 (LW]Y"7! 0?\7">G8C<'* 3>3ODS&P3NES,6,WPF0SQ>G ME))]JMXF],=M#/#DHY\^\-8M?.'#',% 6'E["0=(KAL/$5"N/"W*X/>&W- MHF ..]4N'B(5D=<3@&*-R.OAH:B"]2W9UI&<%4]%N?]Q.\/P0S%9GG!T//#>DC\T4+1&-_SSK#B@TE/ M.?CDI0QMG_20Q$] X:7FO2G5*[;G:HJHR0QL3/+(W4D3CHX"]}8$@-(5L;6A M2W^A(WI%4\!1=UG@'';BGRXJ85$PD]-OZL#<>F#RO@FY*N;5PX7FQPX=TE.Z M):_.IHMM(XN*YO$})]&55D7G#"VLX 5EK64J&V!P$[L0RMKW@'!6[$;%BAH8 MR:WG(X3+$F+? JU1;AX&N1@[6$*K;JSCX@TZ2P"J7=KY.*#"XWW;AF@HK*"J M=:UO,=4?!MO-HM32AY6Y33S#A;< +27, M4NKT8$,]l0E751T5O*6B[ZISOP 2^? =&'8T3H8>D+@#<(WTX_2R CXJF-< M!*OFL1PUK 2J:0R3G7YW3#<$O7234#FU\FG5.KJH_V^2S&/^'!<=4VGA2?IAJ M8R)BVV"__T0YMN%GV5>3@/;E3+MGN-]^FV>[?=>YWWTPX9"J/=6&(D82_/KS^959(0 M2($ @34Q"RW#;I493UYK:S,)8DOM^EB;)[X8N$Y9$.3E!(+L79LMO)B'H&# M7? M'&'5[%*^QNT"YAGD8:[F(\U3#O<;9N/M2Y=;JM\K"KV7..# M.ST/\]0"K5DCU6 (LW]Y"7! 0?\7">G8C<'* 3>3ODS&P3NES,6,WPF0SQ>G ME))]JMXF],=M#/#DHY\^\-8M?.'#',% 6'E["0=(KAL/$5"N/"W*X/>&W- MHF ..]4N'B(5D=<3@&*-R.OAH:B"]2W9UI&<%4]%NRTK8TZ@:TBN"T^6M:UK5W1"!>-1Q;Y5DF6<8HWT(U%Q M_>"%DCBK@R"V@;?I%0ZT9*4E-N4'K=-S),UNRUZ8V*G=KS MXJ<($>PKT9;2 M2DQ<_A9C+77X=^"]]OX!/]+7OKCAL^=?\,L_:5+N<-%8X_\Y(&CYO57+Z/* M/#M*B=L'^L-PWG&ODYU9Q6(PL(0#ZF.6*OS&@A&L3$R2KPI^8!3#!_QHUH>I M[TX''GS_L9NMQ2)9DO?]?+"3(&+EMS^Q^C/>*_W\Y@WB48]NW'T)'>79+>X3 MC&<;+[\E1V\LND3#I@FNR.N8A%%7D>>ID?^)PT5L>XZA&4-C:%/-&>]FHCPY MEJ8[YM/ 4'1==OK_HX'QG-PTRB(X$_>97CR%U/UUX0YAAI_<\9O[*B$Z\U $ M',[3O>TDN_MV2_YY__7Z]NZ//XG7SI"'UN!R[OKFXOOY*1_C@V\W=XP/\//\NN?U+7S_L0PU MI ?_^"E$&;1(E8I@TCMU2?F_TRCVAN\[E$%S0SD=-DNB:N^D+/*)?-$[FU$D77-.J"'BN@=ND/?GK'<-8^.DC/.3W.3LUD2H9@ZLNSY_2 MP66Y$V23<$H[O?OPV?6]?I.G2(0I&D-A^8>SGOOH0<2=#+-&1/^YF2TL*GR7# (8_.1LD#]ADF&JG]HKRCSR4]/$GS9PT MKIGJ<#VO4!0!U_O]+OD G_WS(P'*NN0:= 1KS] /PDD0)G0'*B9_\J,4W]QW MHLJ*@MIKPC.HX5_O%;XG+T$8/X/(),]3-W1]UNLHFH;L'/&'MY'7'Y$W2D(ZT MI"'>]D:S.V87!B'Y=ON1Q".P*9Y'Q /-]S8*QN/WB^#-9V-(KXRF3Y$W+S0 MH*X.S9@4)G?TF?>9E=>S6;$IGSUD2&G>,L/,GL\$(C<^S#R'Q3__=@E]|-P MONHHT&WL14@9^"@>47AB-'#_16B2N@8&VP#G"M^ C?,+?HW>7YZ",<$PC2I-M1NIWV>_*Y\TD0B^/OMDCX%YW"9+S6AF7:W:+A_?`!;XYN_3\1V#<@*.+W^PE%1HDRTUJ>23VSTRN)1' #CZ=4($RN/;YU MAM+L"NROER?/)1^NNU==PI\'(AG!-4&(-O/X/>5!3,B8S;L?@%6-I #6@<(+Y MS -!^SK-R\>D3I8W:[GLP%,X7GO)/0B+*0;8+P!%/)(6?L'9GQV0S]3=\G3 ?L2 MJY?39^ M1)TAX2C_24Y,9/_WSC3>;&4QS:*V0<:OL((\V+VX:.4";5,%@9# ME(7!-(Z 9_KPH"@(CU?/>#'*'D(DBD#-[L 5A]$@@NK!F/]$QI#<8<2U26@ MF)_'6%WRF966' 9<_$VF(.3@\=N!+_@=9BNPZ((.'!J+\.1)$O_@NY"6Y&^_:)2RV_.'FBK&4AYZ/]X*R#UB3'2W%426C M#N#2,+]7R[[-,^HFHI0]UYV9K9/,,"7/U #^88"$R4[OYY=.P ZN2@K8(TBF@\]1*-@.H9!0)%==@.LT/|. M?:XH&9$"9O6LBT[Q=)*P!UR=B-B%3P?-.W1"S_^:.]JGJ#QY0$E3)"OJB:E M9&/OQI?AI[@&_V^77(+^9K1.@$5B$-:IFZS7;)GIV'M!D8BZXRI1;2'MCT'4 M>4/0E=GZ3E"Z!M,(Z,K7;FY&^26;/?S%'= D7(-?XZ^,*ERA)#F/#"PI1S-2 M)!CC3V.-0$L(5P)+7-D4(&CNXS(?B;+41&XOT!3 >._9'8#3'&:MAN-1VY, M7'9:8C8]!X6C(Y\R6J-/??)&I-SCA)B_8T"J>'?&4IYC0H&3'O[^;UX"UR'-M*_WDCKDF'E$*>A<&V"4WLZ&.HR =&N?JXO \OF/ &L3]A653X;X41S-.X_0& M;/3C*1 S%0]!!N6!QW0]*!L9CT#CS:C%]#H^*IAX? K(F,^JB>D;NV$AL99R/ M]J8!0-&<1.V\]#P+L <@"X>+N&$28W;=QV3E@.@^,$D4H>W,T1HQVI.AZX6S M%\[#*0W:27E1F>AP1 72,TLAF5&4TS%*7X*L\S@O;G//2&]*!5\"^A? P!]&X M>L)O!HS17FD*B/1);&YXY1.SLBA+&TX?.)P"R5(A@60IE1+Z@OVQZ-2W5VG6 M-! >8)1,8L$B+XEGG(;Q %"?25@?A"MSF:-4N$8Y.I0K2)15F7H&,7H+K$%L M*76N4SKM>UG+),PE8I.'>;692_L"EK]V8Y= MQI@N'WZR;RYD2P*_G#O%/S);XL,C& -]HMKR1Z[HA-D-E13P)W(HCI;&-RX MYYHO9R#-!410H7$C!?"X/)9P$ ZH_04HW"=RG8!K/R;W4AT]M M(3Y", +\@1L.P%@$S1DS@Y";53@"_$ F7R>'!7E*@O0$(SK' 1T\CC1X4Y\$>/O0PL,6T=90[N\QVQS*!33!BPAE [*M,5=^6]AWJ+#U5"Z'N>=71"OESM+|%92V MJW9?5,;;&3;6\;#(FWH._"N*PE,6_HB6_/E9U[J4D;.=6N)W;\("ZV!U1[MDH/C,S.IO<7\IBK\N8PWZ_,7.,_J-&R+7ICP \ _%B9LLWQD4@-L!S]-\E MW.:H% [HE@"\\ D160RY'5BEB2P&71-9#"*+8>7$D[2L"TP7_606BJ8>-@!' MK9N'P)O5,IESZV-QW$M_\,T-?U%FN]RPGEH/&'!A,A:^3&*#CZ&+5+AD(:WK M3 ^4N I.B:O@%%V%W$ V2SAP2A,.G/4)!]46=,X@4*V#&02@E+!+$C-3O1G- M" N1$_?5]<:X@#2\B=XQ!1=PP 2N5!1?4S<$U@?5R$+ZH ^]$(?#="=J?##%_XU&9.X[-E+>?0+ [M:46?3RB M\&Y7.@,M.<'IR/N]Z$M[#/#(L)H:ZJ%V49 ^LC/F +QP8,;/*S#CEM_E(N1 M7Y3Y#ZI/PFW,;G^C7$<_T=EVPLI'HR<2L-P+G-PKY,$"W$IQ<8.1[6QBP7=. M]"ZY'>)4<16*!DIYCJ$V7"'"_+LEGMU13C7@KRA71(#95LP$PV@M35JZ,E.D M9"3I=ID\TAV@'";R"[$$&+EP;4E\-'B9A'0$M_%=81Z(Q@W55L:3L!:,#YKL M1L^$#_D*=#YD@"=-9TE#[?0UX8<%)AK.,Q%\XP]<$68 \<@P?8:&-R8[&#; M(#&[E6$NXVZ&]!#6+\P@DWLGW#:@,=K'/K^4Q0!8YH[+.*T/(/;BS/Q/LQD6 M+P/1?C%_;+;DUR'++4 _/16-XY#[VF:.!<+[QN"-1[R+UHQD6#2@*&P93E M5^!6/1-FR;/9VY=-9'XTQ6DM%1%ZRVQ_LXQE)-;@$HF/7E&7;!>0W6>T]VI M:L#N>B!#'O'WHKY6Y-,-XGU!.???*.WXFOX1XNK^],-4#OS!SV; ;OH\_P8T41;R,MD+ M^=K:A-4U$E,&_J 7,0^4:= MS/2QR3X D&F/BF@!QVI3/&FWSFO+K/U.^7M ^@4WZZA4N^9<&TH M5)Q;K:IR]NK3Z8O._8+KGYJD:(VR!/JZM0\4I=-35$VR3;LE!HOW4,!1L$N; MYK9'=NGWIR]3%L%C/LS,A4'I\'<*K(.%(&KSD-KIZ9*LGU#]$,%!Q\1!M9!! M[8]%'[_(L5"12!1.3U.394MTU6^]=GKKU =UR .YL^WIA=;5E_AGA1!LU?HP6 MX><+#Y?L3<6U7(K(%_?-?)-'IUN134_42.99EGI?(+//@R7:Y M9G>_=IV/:\-6I6&R-3'%#AFY1F.9CC&$!S35'+'V1QIO=PP:ULB[F02!G\! MH&,Z?]JWX,VVRT^\I6>&KMQHA/_=_&OJO0+,_3BZ] >LF.DC#5]RV?]UC[!9 M9J=G= (M5I.=/ON&T:TW(T0\V(0LGM&R7*IF01$(:3? X["NLE90E^<.(V%SS MQTC9P:@1'>.G_`C ?O^-E]Z)+'D+K1-'S/GP@ V@PH.[C$C]J^NJ$73"- M,IX?\'RXGIV1A(O<,'E+') (?-IHB,=[G[%81A#BKT"?D+)+-GQ<(4\9>FKE+ M]JIY_O6A/Z*#*1Y0^\9/">KV$UEIR& M07ZL>_+%34NH >VBF %_H"+FQ9VN !L7[!#V_D3JAM+Q*=WMEH) MW;-3X" J0SPAC =NGN@X>.NR \Y\/#_[DF$ >&<\)@-O.*0A&8;!2]FSV $< MVG>G$4U.X43PU3L9N:^4,2M3KLA=>'2>'7@,@>O>2?`$]%6#2,EY^)#]&TSC MA4O9@=T)]=TQOJU+?D]>I\)HN:R601B\>@,F*[*S^R1Y&##[" R,9_8N&".L MQ!CD4'3A'^^,-F,O8H>ID3@H=EQX-L@*%!]]^/$,LF$[<;#W0T)@'6'1E;B;6 M.B5D=76MWM&>%0=R5$MK()100T>7<%!&$Z>$#AI_]'F9<6XTN0(T%&<[AOH 68C3Z;]1$=3+*5U++5[@Y.J MNMW$ZI?=^N01= @\=!!]/+OC8]=3R@H*^92\4S=$?3VF4>TJQF=0Y.Q$BY5I MVQ0KF[D:=_A$L': 0H]O=/Q*O\%,1@V4';:QI85A28K=5#>Q%J07'"82[+0) M.Z&F9TJ^+A.0K\ 468'O%Y"B=GH(5LB7-WCIU221OG"$&-Y?F*H.>H4JZ.()W M$'G.9'@JT&/J;R'/3S"+=":\],#lE?#2(_4;$.>81&7:DFDU53NY!7Z& ."^ M +BY+- M#]#[O7"+=F374B-PVL+R,I,M;BVUA@Y\5 M]#:7V"8@SI2L[7MU"],L,F8NRS,$A,6J:\[YDV=S/ "EQC2^S,GNFOSD-7I M8;[!O2WA2&%'L'O/V-I?=-N#.D!1K6:JF,+:;U",WF>S*G/&5;>.5S@"TCF#5 M-I.:)1#9"]$F^^4ZN'$MV;(IV=MO73>^S@?R; 2G"TX_*[T2<5M]P$< Z2DVS(6%=+4DQ54HV:(E7D/XC4 MXZ-BF693CPT9^VQ)LB%+CMT6:T3D0QP1!#<7VF:GYQB.9&I'TH_D.$5V'2DM M..%0J<2&C(UY0!";-9.#A+U[C'C97&C:#"9*75TMS%R1YMM:!ME)F[\A.YV> M 1ZA+MKE">SM+\W74.1.3[_.\645%[M,L<+75N@JZ;>FQM4KX'U,] M\4L8^S.KS^Z'%.[!NM=?W#/%JJ*MW?"F_)XREYSU_&DRC\JDK*D\)N0^_!OXS#;YG]E9W69)5VM.!]35PHRCH>_@J7@4]5\(\'KDQ0\T3I3XK0NXO0H=,DBFP M.N=N4ND<:1RS5!?RPB;&4A'9U+ID/N-YL6#\7M"[C7%(="+^VBVOKYKQ6;H MW6K"^T:OB:30NLO4ZV'16Z\5Q29(RB(Y9TI#,7BJPM+0@>7P(C.SPFF@((W1D%/=8F GAU'+Q% MGPK&Q9SBQ2^3*,J.-%UNM/%0S3!%S^%%!#EO=+9V9F_S_?D2'2W/+0% M?O(;.AHOOZ60WGX@C:YH"_3)_1R%,U?!F5X\PW='P\2N,YfVK"OQ6$G[\G5_ =WUS=W# MS37^]G#_]?;Z\A'^^')]=WEW=7OYE3P\P@??;NX>\B'GW>7/Z]OX?N/90!8 MX)+T=*[LH#6R(+P4[VS[!XN(-I_(LYQNK9AUCT0[\I=V:AW6FWIV;JN9JN- M/,GJ.F8SA_3 D-.:.J.GK3E8MW\ZV5U%;N;=#+69)6?W?(G MZ?)]>C1STJQMA\E6GKOI2L$.>AS!>WF./N$Vl;:G%(^4&G,T0//W#S [8(SG M2HY"U^1M.*1P%QWL\/*IT.6Y<'7G9_X M/ATB;LQ79T ;P7>"[P3?",YK"5E6\]TQ9%'MO(=GI<4NET'R<1J.U7>N>0&3 MOY'S+F&RM*,Z-IG.=VQ.NZ_!S!\G^T5NL_4[XN,ZVP?,*'>^^)F(+8VG^T& MWMY]:78[$",I&$A)MP7OIB@F[H?IU&VYR?/]K3L3J]%>=9;HZ1U?"5*>I1A MOY@WUBSTRQ+(L+2JUI;<;H'U(\/ZA_:"O9#V4<"^BD<,"LC_* [2M UE;3,I M%C.,J(@4*M8::U&+!B%GCTG.MD?,+F*_L:ZRJ[%28[5EAYM@A>,C!=:9'.L M334MPE_K]#2Y6.)<6!VMP]F^K83YMPB%6R+5B"O9"G0IZVV[8H1WAM"P+/)CB2 M*K>HP)=_#$A?H\61,73.4608V?,$G]Q[W;"-715^P;KW_MEC. M"7:376KQ.*W;NE$M8)R6=),]8\24"5)GOWL=-:T*;&&]M@J>"?G9 S&C%@$\W5];/HD7YH&74@K;;)[H&&_?%]5_@0LNGX]=JV\79-P?IM MNF3+6_>X$>@Y/LV62#&$')!44'N.I"N6T'SMQ^&^-=_F$6Q-0_VV=2=Y(:%: MI}^:B?EJ.FHQ1U*WKZXO,-(^+=9@#:,<9@RFJRRCN#.V=UUU#KGR5T$X"4)8 MK4:BJ&>T,^S(K8NB;MC-I#W,:>^F!)!.P^6MD51-0OTM*8YN@!*I7T?M&S M/HRJ80,0JQC7$NE0K<-9V!3:1F%4/.VR_1:/D$U'I]BV#:/],FLL:)F2K6P= MIA#X.3[=UG @552-6Q(8!6C,X+"77L&JZ90*K. M>I$KJBQ99EL:E9X^2O:HQW822M5UIJLO06>VCDDI#;9N_%X-R#J:UWET(4 M/%L-O;_HX.+?- S*]+31 6EKJXZ66QH'11/94)8.5R8M00X.5%L"N (X"R- ML%;'D=5F'(E\GF-0B)N$8'4LK24260\.F;V+KJTCL$ZGI^N2)0OPM--MW2MZ MMG1H#AK>/IZM6_FR?0D;)NB>IK=;3;U#L]$\OC-%5U M2S"Q8. (C8>):!FS+=AQ,H],SE&ULV!;PZS[3WH2)>5@3A+]ZS0+789\7R9(R*:0DN=F9;:FJ)9K_78I7X3,>0Y)+*WH); M!;>>-+?NSZ;^W] WZD@WYQPV?/ M3\?FS//;_TZCV!N^ X38[=E$^7!ADF-W$M%/Z2^?!UXT&;OOGSR? 8+=]'G^ M#<:D,%3V0OIUYS=O$(\00EV9"_TD*2%Y<_)U%[IZK?BY*G<54R_]"KXI_7S9 MH\RN9I7?4?=)%CS):NA)AEK^S; (G+?]CN.P%O665ZBWW^CXE1(> MD%B,-G3:U)BC 0E"\@?H6ACCN9(#4\CFYKX-A^3",.OT_ZH$N_:1YS\(,"0S M0ZT"2$YDXE]<+R3_[8ZGM/[<$WMH8=HG0I"934[0^JZ$A7]\-)A9;9Z7$?+#->U3W(0BFB(155:U1]RX[=8=N['43J]%_IM/KQB:9V>(W MMMD_%44V#BUQ#V1R;'(,PS*P1Z\0M$+0'K?-L>UA!LOL]"Q5DN46]*VK:9'0YGM#A@8EB0+Q O$ MM#[U*$VEN,W.=]AFL22-J-RV |A\ WCTO8D[!AP\Q:+1<'6#R&C=Q!"-!RN: M*N4D>@:HU:EL8;=Y*L=.5S EM;%"'*P(%:KIO:)G_>:#C5MO6SGZ.\"):)QX M#'IMD]T'&QLY;;_I (&33T2FV;>/UMM'IZ2;XTXV5'A+H.2+-UG"$VS9![5F2 M8Q;-)*'Y6H?#?6N^S4/NVAB.I#IXG41S)MHI1+Z'\ M6@?$?2N_S4.I\.*>:@GS^^#(:%Q"-1-*=9)#"]9DR5L'W 5*VJ?(=A),=5BO M"UDRK*+Q++)2=P"8RRBB\05.A0Y$3FIUM6L=.I.:YZNA]Q<=7/R;AD&9HG8Z M(&YM55$_BSVM0^.I3 I;APNTE@ GD\6F+ O@". LC;%6QY'29AR)E)YC4(@; M!&%-6<5DGQ9"[LP@LW?1M64,UI2U3D^W)%UMJC^9 $^S?NM>T;_=1VO*.H) MDK469 <)M=0 MQOHP"L+XfJ;A"_\5QK%"Q:Y+"NT[?.H>.N14V,6Q9B@^O0B"D3LDZ+4UA-MV>GT',EI4_VA$\=./0V!5_"LS6 U%;G3$_FK1X"RMNFT"J'3JGN)IM)<*%|(MK:/3>*OCJBOW@!15 $< IU)(=36.M#;C2"C$-

BC$S8.JBBYIIVT1\%=ML2)9F28J]=:4!P;7M0:C@VC9;E0V?@%!5X&); MDV1SFT#IX=E7V)6G8%=NOCNH8B\60^@AH8=.6@_M30TULRNKLH)YMJE+NK'U MSJS@S?;@4/#F(6W$G1PQ4K$8H:U+6DG9YJ.Q!-E6^V\QT@K^'7BO/3:7/C>]-M73:9?\#'Z01>W//#9\]-Q.O-<!|_3*/:&[_PCSQI0/_ZDF6.R[@Q?!(F?O!C>-MWU^-.)75AQJ/@S?7[U-<:G(5TH7USI7(TH1H/VSGCU_"(2#,D#G<04+4"N-M+S19(]JLZL3U!^2;IO-?*>PK32)OE P 4WX0DY#V@V.8GU.L3%0 MC/WM^N!IF:UWXODD'M'<^2\R"<)X"%@-V*L77A$.V.V3,'CU{N3^LA?D'C8K MYT4&\(O-S-X6CT)*'5SI S\(_/T"(6%&"Pt<.<Z>Q(K_20E!=<=3%&;*. M(#DRP8*X*%13V(S_XC*Z M Q &4CA/>_^!XDF(#]*'7&[[#B8S[$(#_*]R[YW8W@X^D$!A1,P^2M;,%A M<'BI^P+B,F8(BKT7'_]\T7>C$1D"-"-\XA.^=SRF?7Q# -A-X;TQ?5\O&'L M#2G>1=W^'*@2Q>$4W\!0_T3''GVE[(X%4M%H-8V(&U(&9X !3#/V7FDZZ.D8 MQHI=/9)QN4_>&'DD^1HF''(486X@E_%]_2#*9CQ;PB[YX<(GH;1D>$"TW'J/ MZ'BP9L1O%(8\"6%L(6"1#$(8LT^>WH&6TW[,Y3T#C@>Z-P36P_6D<3)#WQ, MQK \0&! /Z(@"Y";G?7$FQ*(1!,8YP 9&(5'RJF3:=@?P6+S60;1_#R/A1EK M*IP[&I/;F0R[]?O!"YV?*[< &QP?X$3/DTSJL+C|'G MTU:X@HGSUZ;6&S?#D*?=240_I;\'GC19.R^?_)\-@UVT^?Y-QB3@A7&7LB_ M_OSF#>(1VL5=F?NM2?

IC\N;DZRY\|5OQ<]WL6KI>^I7<54H_7_8H1>GJ6CUB37KHSU.H7+2GSO/D7=L1]/TUZ0)%:IHPE>8,Y8 M+#<2">C(I>FXYT&>%29T@3K;H"BWXU#5KVTW =&TJH"=|;.M1JY$HRP\XW1H MJ6W+AV=',8&^7:%O&SFG*D^N3QU$PA8<.HH]U2-=XW2-FX1\B MCGV[Z'6D9&AT,&;7J#":SVEXYQ.+N(!|_QE!=Z%U2QR0)W#'\0&=!OF@?)QW ME38YZW5J6S%E4VSWEDJ='94US8<70PVW243HTA|<>Z_> "S$VCLFV+!"51:!97:MF@%]&B=GEU2 M'DM Y;BA4MLLJP 5O=,S2IQVT6I<)M15Y;G41>P79ENO7(_:W'/YD1lL@8) MU&[9L4//%9!:VX,S6(1<+RE:LID'U!PZMC0^(CA9JDE$281*<+#A9&R-_4+_-?5> 0]8:&_U5(QBCH'36.CK;P$C>8,C5B? MLELT#PE0<\P..,+@:PY4.V"@57AJ-@L=]QR[RS80NK^NG'",-A/[OC-?8]0>^2I#B2?)V'; M9W_W[9;_[K]>W=`P\2N;V[VO T_V$G[\G5_=WUS=W#S37^]G#_ M]?;Z\A'^^`)[=WEW=7OYE3P\P@??;NX>\\B'GW>7/Z]OX?O%A.WU$T\^06MD MZ8'79=Q6ZYCRC^2<^A^NYV-YC7M>K>B1S18B@>7=;UP<'E!4B17ZK)SH:\[MUKQVJD=\RCFK I#;!nS% >H<=ZX"!G'Z>>VCSOF@<2L')4X_B]//1W[ZN20X MT&X;;GL$-3_A+4ZAUHVXM)ZH>SH)?7)T$V \^H/1;;00>^!1GHT^1.S_CQ#+ MS94Y*_@%A:2Y,5!F%/=V%F3-K6Z=&L^E%"CM;:NGV!K;<$BI\HB;_*1=L,B MAF 1P2)'PRJK$GUVPR*F8!'!(D?#(FLR:',#(E;;6.0<#ATOIZW&\|7LQ0GD MW;@CO&%$D1NP@HM\^(-@XLQ@ZZSS8HN1U7+5:4RN"DRU40PU8L\%4.&+,30 M'4*F$?MN&6243D\KJ.*(\PI.L)X.TVM"TTM&%DP\M\ M)YTQLK&E,I*1]I4FWCQ>"&>>4$]>(ZA&4-C:%/-&>]FICPYEJ8[YM/ 4'1= M=OK_@T3:N"_@;K%6R,%D1X6T+JEW#.N+ZX7_[8ZG]-J+^N,@FH8T*AZ\,DR. M4Z I'5S&R6?XM/GC6/@TPAZ'!Y&^>+[K]SUW3&ZSAJI1\;#GQD?(LK'?# [-7 MY=[T'9#6?Y_-P:IX>"R96$^7'QWAS8"1 3/LCW_O7%+Z8 M8L_=IW?X%YNZ#FA,PQ<_H W#'&97]-EQIZ\PVRI9[US:QTU:R_EL'URA!+& MBT9 $C<_^Y%'0S?LC]Z14I/0"U <_SL)NWYDVG,R+>HLT_A4^,GS(:XP51VM"XE*B@:5BC9B^"18 K9F# MMSHXFRMP@:@ZA.PN!U!*]POR94;.//G(VN#2A:M\]QR(VQ<_7(3=I6l\VE ML3\S*.ZH$A2ZY!M['G\/&;BQ2YZI#ZN#[;IA48*G& P,&,@P#%X(_:,L_DHTV&DKQQ81QLM3R@E1NFV$$!D9^NJ1B@'2CA5;G[%7O'K92!P\=^PMG-4AJ4HTS\O+NADFNG8 M9?8+TS]!98^(],> AA(GL$TKK3Z7MB?OJ :2K$[C1)%'RU,.F49WL(>'O0V M\@!'"$]*8A.P%8\!L=X0A@\HXI#F0$8AO1R1;"@AAOO@=I#O+RA*7]Q?,#SP MD%ODN2B:ODS8;*3DO2$6-@KGB0Q+[SZSX9+_G0Z>V2_P(H XN)YLF=RG8!KG MS1B7C-XGR%F<7Y-!3USTS+P)/O0MF)+X'HF@]=5K$XCY.P#& _]C.O]P#D0 M{$>%W=8=P^80="C* X"F-QS"FN+>[EJ+]J N>%!=*N1>RVQ!F2^THP%S& (,9 M3^;,N?09$[FL&9H'H.\?AN+\8CT3'@[(A6M_IA/;>EUPO7K >$TZB9S" M0V*\4- + UC%9X]FS+Y]\G@3^#D>?4WD*=P ;Y]@>(.-=P "/ADHB'UOD!G> MF4K)C+Z.(EB+"YF;Q"& A ?_HDSS>*!%>%P K\[=]A(.L!WL\P($WN#IF?G6 M#^G B\'F<;D1-9B&3*5(B"|_X 3 GVL)X M>1C\HN%OB2/###BX@A$&$#8)J8N/B-\"$C'@94;N[#TS L&G'EX>H*CG*PI: M'*5^ZE?-QLG^G$S3>$-F]F(!-8I XU_V&4TCU AY@X?S--R7J94Q-RC TL@8 M@QO+S'@>C^_E&,HN\1>E+Z" QK%RP;L:Q-P"A!C<&/M@(R M%';)?W&$L4A=&(SYNT X&.KH2,>A<'T>+<0M'2Y&T#E.:,?4D.-,$7@Y # #2@ M"9B !R$ X,&O\M-!0K!U!YQO G.?2P^E9< _08LW 2#YH8)RS[(]$0FR= M!*!$1!M%OKQ88C.%=I7B21"(?7L\Z?-+2#SOYD,O35_ ; S.'!?G-NLB8)/ M_*1YQWX-%4N*^:V/OR?:[!RK\AFB*I^HRE>O*E]U,W%)7;XEVQQJ9l,M%VX+ M7_]#K[,0S3?N$@SN_1\H>+!<*%QP%_AA^N?O;N0M*^YGV{7]F6,UG8OU^]*T M8%_.8T.C:977AG814T-+-UBXW91X8H/MMEN.I92?9G15HUY5N:6UX/2N:FEM M*U G!E5G4-;.2OEAF>6%Z]I29&AUL;K9'ORW?%3R)UK5S14+'UPF"M[-K\-_M9C_]W3CABGF2]XC\FVV'\L^OLVV0;A>91>F&[&%E)P#5"HIH3)E+#[FPYCT&-H0IBQ[V<1(N0YY= %4NPJR5@9/Z9V\#A_%|8 JW*$C1!Y;.BY$S6;U)X[Z!I-MI4ZE"5ZR'.ES^] ECR&S;=[G O2^@ 1/-M,$ >&D7DL&N? QB^SW;JW&?J8|!<5!8\$EX(QWBK+F|--B|O0LJWH^Q[N)RD# M>_>HEF3*3;62.H)3#X)/VC2W>GRRIG3 9GRR\GR@*;>M,)1@$<$B*UC$WC^+ M*Q%!(L<$8LXA[&V3+5MUM8YU!C\!EC Y,\QK/E3G//%$JRX8"T64>7]:Y'F M"C&(LE^MQ-2:4G$|MZIV=]CJ1;B@#620)+W;^P:]HO,!4*S&E'4A8F6T3 M5N<0KK*PDF Y^8:L1&K>HC'SB+Z_L5NZZJT-Q!I$)C*86I-5?:=B5TL>"[9 MBB(9CB6@=9+0VLD>VVIQU5SQ2DP=: /'4CL]W9 42Q>X.D5<:?O?],#$KL>)8^I MNQZ6WC)9M<8^3(_LP4#IXU5G&8!UHY&$!8-&!"M!O0*8_:1>6S0*PO@" MJ[SD>LR(P.PJD;-F/PR)?>D/\?-;&,%+]NS6ECE&IZ:!XD]"-MDP4G[)6?:8R3,1FL DEW3$G55<'+@I<%+^_;C:S(RRO=1KOQG6?!Q(^)!1-7 M=MN;4\@]*F1;5YHXC7EX7A:,;[O97#O\ -MZ54E72U'-]7AKE(!!51V4J.8J MJKFV:JL&*NFBCF*HJYBF^N MHKQ8E1C6@8]YVEGIYBFI-EMR3QI(*=)\,GI\LG^B[G.^ OFF_0D6.5TV6V?_A M6;NYRE."102+])Y%#G06V#;;9FT=@P^^AYJMIY[9KN__D+*]Z6F)W8C^BF MNK"(\.%;B:S]%]VTY%/L>B| E0/5_HMN6K+8'#EQ4!VHZ*8EJVW3@2<4;*Q2 M6W/CRB?R:97Z:8X.IR06]E0OTY*U3D^U3$3)$,LDO;*2>"./AF[8'[V3 MP30$UF;?^__R\@(C&$6$PD0'Y(%.8E9RB L7369UAW02A.R&=^]&R95I;.+D MPJ1 43<31YO4XMPCR=D3*]4>8HM OGB^Z_<]=2@.HRVX%T0\4&\2- M24E=JI;38>6LIWWRS7TG*E]<70(4$B^"IC#9OI?7$*)Q;=W7Q95)N8US C[MQ>W3RY=@ZL?5-*8YTYA6IZ>KRTHI XG&.%;W^3FDSWB.90*\P(_XNNQ]R#D1 M]3W ^]1G*8TP5S^(@:;Q"!88A@(?$7C&Y?09%HLH!J.-0SX@?S!>N8&+D0\;8_S !2P@F4;PPC@@(9T Y8,IXSL??HFC M&#@<[ZA)>FM?L,?D$GF9F9*2/B'N/&E3VLD9[2[C9:)(6]0D(V#?#4./\Z_ + M%(C80M8DU'S.IK%(IZ^!_ Q(PQ>D5VW:,$;1>]:JZDC$9^RD4_AU0'85O^& M*;&C5LAU(\HFQM/C@!Q$(9!G)IS)F2@$[L,Q#'&"O? "IK*#"/E)^S,5XG M+_X>TA=O^G+I#]BER9BO<,AWM#;1%+G34^3NLJ9#&;J:X1]!=UA2[86B; MRCZ@C9V^964=M!<,1++P61^OY4U:]D)M*^$C/,31C:QMJCE#W524)\?2=,= \ M&AB*KLM._W|@6I7LJ^03\'27EH#?K755]/)K"Nl2_XQYZ(LKEN9_)?%$QfA MRM_'0?_7; D,OO1 3#JXC)//\#D4EFL"3P+133L]?$[!.YI;EH55,T 'U;R M"N#;IFWA*F_B]#"ZQ^%$);&1/F(]@Y+1D!RZ2)-M66[!DZU,^)P5W26/)69DXMQ,IB']$32DT,SBJX-V_\#%TN9YGXB)Z"=TBSVL MH$M!3+ERD[)PTB6T@PD*!Z6T_I-GGI#WC=0XRC^TY#+.;K/M.,K,">&5W! M/S*[)5;ZWR4"#@=OA %&W{7K ^^/P2&!,7^A3^'4#=_!V6'3S5R?1GP#;PQD2,LO $ G080/ M. GAL\"2YWL+OF3PK?OA(YI/^80&E!.) [GD[=1 -0+D"T!V"G2A_0!N/& M)<6 5D#^'+'S/;. MXV,RGD;LA@EP*59BSDPX8"Y2O19*EB*AE^YTL>Y 5AAGH1MG_W=MUORS_NOU[=W?SQ(Y;/N:L/0ZF$G M|\G5_=WUS=W#S37^]G#_]?;Z\A'^^`)[=WEW=7OYE3P\P@??;NX>\"\B'GW>7 M/Z]OX?N/90!8;IMN8(4>B"[#*9-PF#-4W_B>H/LI4T)4U1L(6&\5T&>UK6'3*V6/?0CT[:L_\P: M8PC/K)390JFF7FUD+M))O=$$QJB#^!P1<8N;Z,1ADK1]A-%L57E5Y>'5=O(8\ M3/NCS++!]@T\1YK.X&S:98/3&V>(CD-"WI"6L,@T2G<>*:P(;PF5\<,+C4?! M@/ME)5]SA\HO2*=H2Q=KS3+D':R;=%2GK8JH|(EV,7]=]7;VP<=;1>5:M$ MZZMN;BQAN@BX%QTF.E@9^FXZZ+M?0E8)#>5>A8THJPIP$[G(O^)<Q)C?^O-TAH MF-<$;EW$Z(N(B8 N\-LB=/Z !8B^!KB5<_?_ 5&Z_/4BT:(HS0T41,<.LJ6 M9;6^4W",X8V+]JX]#H%VW6[LD$U#K9ADJLJ?4^E+;OZ:4#^B[&/E\X['NCH(MC 2$."VE@MJ%.T?.>!S*MI&)90"S?!7Z?_U'&4D:GYW2+)_9FH4"_ M;NS;7&/I51IH3<&]:+=-8DO$DB!:,)MF/&[Q,)0*SR4-Q8&IL(N;Z+D-QS"#69_#;)A0)9,J*QBN>6PL.W]ZH8>T\+LK6G45\(OAEY!]? 3DKF85S5L$R A.?R?NOT1V\'Q4|!\.2BQ$P,(ON3;S>6KK;6I<0E-?=:X_ENO!+FC5/ M/5IU;_ Z T{J#L3>T4#LN@.I8U;5&0A83'Y00/@&\SV;3 #:Q"Z;_ZB50&\ ML-*>\=!HR(<-3B-@];.B;<7\)TS)"K$X9)-CH_I#,]>%D9[Q2^WHK,F.71A/3044UZK,UN*1Z=VF!W7#<1 MZ&L.B%7*,IAE;><)LR*PDVRH+Z@$?)?'=MM9N Z7M$N HY^8@[AV%&$^ER;-M_%MD0516+G!,Z"*B+Q#=J,6\]&+VS=(IKG"S,^+KVPS?&6M.8=9F;\8 MN(KXL$R0)KZ63[-_M M>J KA[6_ ;NVZ,RJ/E+J(N7"L7T:QBY3/Z\4Y'T\%WC&2!C;6V 2XR(.+MB! M)5E")D_L9M'FC1RE929S24CW*AD@A@!9=XW'@%6:O9H;RP_V6R(E)K-X+%K MI2&X@=0.F'WA-BE1^Z^O[M%N9'1#[DH^C^._GCX09=F! (M Z$K1!9D18D&/Y,:-"6OQ*,LV4*C;ERB49H\^VM5._O;FL.^1MW#OC]@\:-I MB%0NGO3%3D*+QW -N7C2-_>0C0[\\F>6O&D'!W]WZ FP_7"^&QZ/O'!P@8<: MT+[+J,7K+'$V9JG];J(]@?%\#.J@*@B]Z) <$#\/3V 6FX-PE\80P>/3S=.S& M0W'\$OB&;" 5^-MX/$B. ;EM(V M@ G%?(\>2 !O%P&3+@@J)".(B@@3RN?H^Z%4<\"S9JES@?\-Q\!9] MYC8O,.8G_.=]A)%ONXDH_27SZGQ14]G\V+W?!Y_@TH!Q;*?[(7\]IG(]K MIR^5?+'K7\<\W2Q:#V M/RAMY:.]MC@I;9;C5.F$PK7 ?]H5V^M\"<9,_LPY=LO!)RNI8WRSH,\'S:G M"M39!D6YEDW+]P@:LC8/@*BKUX!.^MG6XUOJWD4+5]R$8S3[<^N1Q%$SAH8/H8QWJG41?WCL:%QR3*ARY4=M" MN0-CR62(O)=+I2F>3IN6-4U:.!R2 MT@W1GUR^U6W08F#1"TN6#'U9*LXVB['+7K(+KROK@218XM18PMP'2^ Y',.2 M'&-9DI9@B1; 1K!$MH6Q>Y; TNB.(SF:T!*")5K/$M8^6,(EC!LR;,K]K7; M%4OLVZ7/[=TEC[C ZS^9S),Z$$RN*(;)=Y)E:;+4@75#*$G/P-C2A=8MV7#$ M@SSX@$[O@[*XW[T8H%#KK62IQ&H?6W]HT"%B:[\M6YN=GJ9)MEGDZH^5&;J< ML7:FXZ]$5P1ZUOD.C:#' O3HDFD7\]D%>HX;/6O,I$;08W=Z8&0K3M'(%N@Y M;O2LL4@;00^K!6Y(NL!+AW^)O99+[*3M.Z]9I+0_;MJ)NN="@0;L@$2]? MKIU)+1-+I&LF6"1- !6YVVG5I#U$=P6;GQV9K+/A6V PKI:F:)D\+#K(*-A-L M=NILML9%:H#-5-;S3K+TIF*N@LU:A3;!9MO[D@VPF89GP35)*PECM9#-$E\S M'41*5[X'L>=4M=Q$-9C*)CB::7%F1XJ@4Z,;F^C:R@ TFII/1?UX(?]-DJO M7;'_Q/T'O+^A#>5C">+53*^M&KENW3RK&UEE4SP=.ZI6>NT-$V^U+2DL3&U9 MDEK22J^F)=6>?1W!$:?*$;6R:S?D" ;8NN2K0B.$!S1>IZHE5RI{4>8G9ZA MRI*1+2M^*SBB!:@1'+%!;NV&'&%U>K]M29:\K!0@D:8SB-3:XTNMK7H8H'U< MO;/4V@VYVF:9M4[)WDWU]*3VG!X1X-DLLW9#\#@LL=92BS:2 ,]Q@Z=.8NUF MX+%DEE>KF\7SG (\QPV>.GFU&X)X6FUMF4=\CUG%I&OL,%4<=LNJ8Y4LG-W MMAD4S1.HW7)E!WFY7*)LD&%A8=4-79,TO:DH:'/+V-*(D6!DP<@[R_S=G)&Q M5H@F2[+M"$86C"P8^<"YQ9LS,E8X415)V3Z#7S"R8&3!R%MF+V_.R$:GIUF6 M9*NGP\P\0'Y2-?DN)/=/V#(7C_MP="+>9-7UMZGI&U.OB54>UMML">6E>XM[!9U\U>?1M%%,+P8!U%$YMI@Y0EP MA!,NOT+6L>GBJ^?_R(@-R%\0T.I;)KNOF<\6ZH!#>]2L.EG5287VW[MU?B#_9#KR^F,:?4RZP<]Y+X?!]B%0'588SQ9(I>3T!L3 MU6)_*\GPTJO,]--\.[-NN7'[H]GTD=E?O0'2 0G&&_;PI?/V'^,SC-$?E+8 MN8_UJ6=-9M,&8]A/; BBF#5@Q%:OSVD]*X)?-<'4G0}Q))YP8C\4&$%%MY MX=(-O3"*R=A]YPW&9@-CPZ%_ :FQB5K .T:&; #\!5F7L=GD2\B+5_@S$D04 MVXB&WPTD S\.@[9T;66Z^4$] D8=_E^M\%TYBUJO18B[>EU&-@ M@%<@*@BJ:EQ08-;D6WRP"SS:I&:L*5TPH=A$%)Z9-%*.R(<^O!5[U\5U^ULO M.,U83[\+V4OOTW?>\%=^3PARZ?O3<)/&\4S?LE,"Q-MSUU)9CR4!2E7T+O^ZW.IO*LQVI.H?Z@.8K%PA!.$CMS^^N-RCI5FQA:E*W M&++3=HOFRO:1==(UAUNNX;-F8@KNVI?I@&B+N9FUZ<&HK.M+,=TI=[-AN!-)D M> $P3ABE4F3KB=M%,T,K.>AP!?[+C+\B:Q$R/V"XYHLO"#A7;! M0'!8K0? >VQ;^2&Y?',,3&M&O-.(/)-$(3.L+) KYV7WHDL>0NO#,=X0EQ6;# MX2^:/2IF[7-C7)C$^B\QA'GO;WQZ'.5MTAE9YEN)C\)@^LS;AGM1-&6S*37Y M+\;>M9N(O+_&D/Y)A&+QP7,&$)DPB#E!B\D<+U$[1H%/2] B_E=,&?E'O7*6[^G _^P M5<7ZO$12)|& U&$LA6 &FAQ.IE4P1[6X$6"L0[")'WZ*1?J.3VZQUP:-;X MFKOE%TKQ\T1?*&7WX'=S\8/D'0L71J=A6#Q6]XQ3]YT!;;DBIWT4D91\P+O! MBV^=*-%FHJ3 :%RKDP5&*\B.%HH.O5QTL&E6F-8Z69'PP#0;)N=>P$*JB+@J M=? FHT;?'ALHHHC*.^BT)*91$JC*8>6#9XB=C"B.YC)*@3.UG6H#Z1F/+L%OX4Y87G^ \@G8=MG#[]? M_//^Z_7MW1\/$KF]N]H0.1YV$O>/-P_D\9Y77\G# (WSP[>;N\8%\^'EW^?/Z%KY?/(;%?BYP25;-6,8 9?(- M'5S&Z:=Z9Y.N\8>@5KE, R&:3<&:8-ZZ!S*(AAAI("":P!Q[XTOX(90GS;$ C M#/ ,V[^FU.^_,[<_0DD4,2<^#?YC&']AZP+U# BZYV<67?B 7Z,B^!KT?UW< M3V-R\PJ???P-\QYNXPJ))@DP73T1L&)9'ABV^M1/G!3L&=A:<;3 =<4X+4^ MDP"418A4]F?/[*/G.]3<^WL#C3A:V*|*% RL(WLOAG*285 >-\Ci%/P_F'XH MX.85-+H77%^Y!'2NZU],>S57E%]KMQF2,P,IM*6!C3]*8:*%F.:6CZB>7OW M99F==IDB[CXATN.,[C^0[-]IB/+]?IB[Z2H9ZG.*YBS^>:'.C#6L$E'<4/@[M4FT\MV.U@@)QSFV#^X" R9:>&\%@G\!O&5"^1BE5S?!]Y[YB3[X^&&&6A\ M\P4>BQS(C(1\\ "\M6 *UE/?G8+%Z&)P %",Y@2NX &!!_S75-<09+P,\[D[>S+2,64T)S$OY+10A]Y? M6.)6$ M_6%$/F]"- GF (W,/\Q,A8@(W@_XG(T/7&B'08T\1GVW0 $T +!'EH280 M+U/NZZ$8&6!PKFXP2Y,,22]%5I,_.V31FXQ5"TIR>[R^S1:.0S M08PT'[R8[1LOCWH6DAFRUV'<&#-ZF!>Q,M:Q;N!OE 4G!_A&I@DQ@K0IF#M M X2!2Q#C!;M_7(K_=8Y;?C0'P$+C"F*N#1$D$JXZ-(?9*YL=#\$'P943SY M\H@!]4=X]N]C4,TSZ6=V"&@$=X+V:SBE]2V>MC !NFU#(';PQO8NV/X!:KM$ M3BT&UJ39CD@8))(E<1U5)/07V/O[US-GJRMSA2HXD)F].ON["5[\5/U?EKFXH MI5_)W? +/ESU*T;JJ::U[5$@>=#H"X):ZX5.U]*T6F-?_KFAV{U0P>[;2OO& MI&I.Z\;4/CHI<(.B-H/@/5^UYBSR%]6M2I?&Y<0+(I#4QB9G2I/4[BRCR9F2)(7)%V;>?V7F_8_4OA* M1OU>Z%*UK-O.0_KU<++24:+NI]V9TU0K#6U;O3>W:V]5[.R(SZO #%%>=QE4" M:.(J 31QU>E<)8 FKFH#T*J6W6MU=8OR!.&-^CD5.V;M+8MP*->R(G$6CSLW M%I%JG'BM\3\K4E;_3?D-*4K8WK+RF3B ;3+_Y @KC:L?=S+HBK0DE=W>7+0! M.^ONT"GZ6U.8W\]^ D^M*9)54EM>,)QO@N'-AN K:KI7&6X):BKP8U=)*T]@GRC%&M;3]^12BD=&F.G!)IX*& MXRF.TNEIHB6IVM;5D45#K%;B:%61Q^8B!0X6XC$U2=:V;F C<-1*'%601PW9 MY!]'DB4+D72:4*H@DAJ"DLZAI"I;QU=V"J4C].",,Z.AI'S9-AD-Q^7 +59? MWWW2P@FY<$E>@E+ (2SA*#TI?QH-;$CP>'_6U QQE.L9OQ M9B',%FP+"!SE<.3LQX-C1?M-22GIBBUP=_HX]B'/&C*[+>QF:T]JVE3>@(!2 MNZ!4020U!"7L3:$;DJ:HK8922SRXI7WAMNH"U_O\4XAOR%N,33V!,9OOWV%N M+PTC6.$ABD4"L2I0^)HT#\]:020O9I?AK[.^/W%0.+VPN!F)=X6T'SS[K-+? M?*TP_)-[S1&_*>#!5>BZ6]DK)D*PLFX31W4,+H$!A1EV+DL\MJ?7CR:E8#X'GI!^!A\9S6Q M'F(WC+% 1J>DA#N45E%11YY<1<@:T4[$GEY_*#(&3$BK8E51="BMW5L"(6 MENV*R!.-WRCU>:D[!<,-BL/]M%WA13D<7FQ9WAPO98D2 MF^$EJY5&DC)HX(9?5>840^)&05\R(TQLQ,9HU1O$+M+&^F8BC26M#8*IF&A MFX=$WFBA&!6U&2U9]VL"NV8OM(QK[>)}3?[6 B1M__Q_*S)8M*3*"T5F_0] M^=WU?^&=.+'_&X2_R#.416EWK**OP.T!I$1\1G*8VL MMFS2CH%$(X]]$GC-8& [9!@N=UL&LVZQ1*V^BEW8%_Y&! :G6*73,LT$,]N22 MEH:,;-_;3MQT1;2YJC@H&%U[>>_4DJ;]Y&D/TVZ FG/C!F,3E/^CN;* MD"//C<TT)*CI&7LD@*^'!CF9=7+-ME^0ZENE6:E^=-;I>RD8Y]S,K UVKN/P=,W+NA[S[^?T00TAE!>>C8K\?L(^R M1D8),\HS9M0[O<*,EIV"(FW2[MS!P53./_[_IK?,.:61]MGF3+.5N59C>IJVZ:64!S]VBK[DDW@Q=OTU:/[S]= M?^J&Z=NTW&U51ZC-VN\PP5;Y97I&2MYMX2W72:U?TGULX<%I@\&%C\^@R7@& MQ7Q\08;BC^>]:R0ML9$GOK,\5;]6'5TVH^XM4Z:RFRMJ>.ZO9LE&YLQKKV5"1 M.,$7O!(DNCSJN-J6;.WBKU$CD9IU_5RRJ1&P]D<L)[K'Q0$4YA>'>YSEN<,%ZZ MQ-=I#;^T.WI=B\]HV9:;0_T*7W^9OCUM4UUFWJ=GK.J0W7]3MH['C!6$K"[M^HYZ:F_?\-QL=/ZU6L+;LMWIV=UE9^(V7E+KD%-R8+W5DE[O#7;Y+_AB>V\" MWWDC7\Y^0)Y7MO8K=77F^_NAAO"&7M+>KYM:F."YCJ. 4/1DB^T'"Z+8C9E GP0> MR,-MN@$]\M_K]-'+>EKG&^I)24<](,YB$STOYH%%/P"=XV,/NB=%X%F8AX!RQ M'QQKTI6X-;RE7M+\,C68TR%7R>4=C:NA334MM^%9*SV/SFSW=W T9_&!&5U1 MTU(?7;=9@[)9L_2\Z\S?E/7F],(^F"!QTHSX 75.]H8R!+F@T;!+)/7G6MLE MO0=95^;L92SU(O0H"]ZG)Q>$";,Z/-,C*1I8*IT@*3CX&V^=636'C1K)YU_M"4KT_@C>\ %U,G;W8U@ XX!^Y*^8]42#M[!]M^)F)B-XS1<0!8/2C&SUGOC M8,Z%/4NY$K\4#*6KX&6"[_K]OD0_;Y1_9$ M %=W(=:\LQ9V0('U+>QL118M[-K9PFX!P3MJ85=8X:/I3J=T+5UOIK>7UK7U MM;V]JHU*[MIVO4&1" MX42[OI5)AS,I=%&29B1:=^3*&"9I3X>@26MD0\WBA4JA~*%ZC*4OU!V5OF@_ M+=J*2\X$PS6EWAIB.*R.JJF2H1O'P'!GTGZB MY!3B^72? R)]QV]&LCRTPDY0D5;.XC)F4)#W*N(QH*K$'#;*7IA*V8H#Z,'1) MD[>VUT0%]U;B:"]-)6S%Q.YJXA*.U[EX1%<0_D+!)14L6LNNGD:MA%$%;=20H6?P9F>&TI: L(#2WB520U R.93@OY9 :=I["X?U M&9:G5VU]4N@X3.=\F>X=[3$<6Y)5L@&A9F<=B(*#6Z,,3=?;S W_T@\H?G60^+$"=]:X-H[V=_]V5I3_O]I,%*^^6Q#M0T?*6\Y5[6\BIY,;L,?V6= M-OR(=T'A#:9PB'U6EW]1<.]0MH/GGW6-\6=*]2/7Z":Q>$UV'X1 M&Y1CNXU5E?QOFLMKZQ\51M2E6+F<-0$=OR_O*>RSEL!KBF.HRUK+I=;,=QJB M)P6_W0^_!Y/IF+4U^=.+1[/RT=^Q[>'%.O[RL: K,F(EGOAY!B4VELU8#I)"+L%_*&_>W3,Ts]\U$5 MAP$L:Q DIX,RHG@1ML5;JQ#XL,%[>IN$E#&SK'!X/--S<$B95TE%=/ M!#+Z4L@\LC8MO%)T6;\5:64WEEG?EJ7">GUS%G95VM^J-$[(FF:!$F$-C;'O M"OL=&U?!FTN:RGA1TBPVUQ4K]AX!:;+\XA M/YY"-&268&9)-F#"!CS'L&D?N"Q:QB6^CHP&I %=)ST+ES3@ZY+&FA9MSB+)EK6Y3O3I0WH M3D)J+ND27RY$Y4E;IP8^[^#*;>1H^O2_R6O=N<:J0PIV M=J$)[FQ%>1_"Q4G)K ^MRSOT@J+$:[!+)N+!'[@AF H@"CE'@W& _7C3]?6# MZ1@C/-%TC'UM^71"VGWN$]1,)&RV]I09*(MRI.>RKK*\Y^CJ87V(3ZUP5;C4_N^,U]CW!')"]088S.D[#MLP?TD-;>M?IV^O?OC02*W=U<;JHG#3N+^\>:!/-Z3J_N[ZYN[AYMK.,WA_NOM]>4C_/'E M]N[R[NKV\BMY>(0/OMWW\+WB]EB:0/[/)DMC6CKA':9)[,'M%K>=Q%SSM,'A9C-[AQ-+87+;9 MES)/@53UF$=I!_/H^V0>,EM26\A*P4 >TO7!_DR'C\+E1.%:99OLFQ(^Y9N;-6EWN,3L!9 MH7FE\&J_@H!GGL$@OH"@C!^QER#W.9#MK.!>P\C%[>HZ>O_S]Z; M-[F-(WG#7X7A=WK'CF"I15*GO>N(;A^S-8_;Y;7=T_[UP8E026,*5++#H\J: M3_]D)=(BF).DJ4A(W8GK(D@B BD3=^Z?AQ2 >0I.4;.9HZ8!%%%>_M'Y'_ MY&E?F?8IFK3H%&0^N_I,'$B:?2P2_HTY$'YB8*I)683(CE IA8\G MH"3U\WW3YJ^7 :^//2:$RRZG?XO#G7F#V<6#+11A[E!7IOS[/.1+)2;VDH9% MQ5H4,B+G"%_F"D0&E6_$+U9B8PA6B$.U(YZON3[\#-Z#_(DI;?]@VC2&MXK' M[#_$.W(;)AP**

(FL:D?) MAOX-]AI+[_>?7Q5J$\426>LWDD8!LROVPGG()22 M>K:<,2L<*HIQD$+,%9P:LK3.)R4;5N0P#^W6-+S?^=(HG!,CQ\BC7M[>H6"SG"J?

%6D>>T=KWZUERR2B^L+'Q+"9F-Y+2Y<4$ MLK@ RZ1EO4%6HF"YLLZW!9C(@XF.61@2.S_X."BPU),=3%XA\X_C2.U.]>[P

M4Y;Z2W80X)DGQL>"87^^<%F4.Q\33OJ"6*5*G]27XYN(^_E*'-%$3Q"S7V O=)DPE4<#Y=_XG*]%@X#IP1*LL9_#WS09V BON5 M?-ST'9B'+5_P-OHM*)N OX15R(U =-

A>]63'GLD<; M=:$4U@6F?HL91+!)5YZ M&U8MWBDSZM2!EC9M$;+7\H\W$R=/1&NBA-_DWE*!CT OYUR(G/1RV M!MT>I]4%M(EXL I7,ESJ2/1;RH;#-_$0T M0SL.M-

6Z"S701H/?E--F7VX)W/)O48G[V;3KW!7Y^'(9V'?M?2S5ZQ+%F=A\;PC#H\CRL:V&Z[WGH MMI5^4.?AU&NK=Q[6]6'=^SP8#=0/&WP@F82 B;+]XW.-OWINL/C3.8\KU4R5 M,9[+!

Q]>1"'*PYO'FQ[\9HHFB_8]BU&S!=O,X;>+Q$AK[:6'@IOMIGI4^&? M')]+& ?4V\;Q?)[Q3[GSCX5YOPAV:>#1DQ'[Y; IRO^.7?^]3! #\D_"$EK

M]G2CI"WML_//U;01Y89<)>#SAB8]BW6AD!Z!H\7"?V.Z'SKB3]^8QZ;.E'X M05"[]H''JRMZIW-!(13%6MO&I(_6G@71#=+0#04:UT":ZF!QZ9M1#041_V MBS>-%&M=

FNMC90>F;6&X,+]PT%3%*H:H8ZCK3FU\XFL\=NBUTG6'48UG; M0(9W"6EWJ#]D QTT4RT_8F]2&8 MR7SQUFKKO5Y/<=-%[I=H!C3 M\=:U13O$"K>_DDQKOQ@Z09OO-/>%**

(W2)(74@?&6^:/,^ULT(H-&POAQ#%> &< M()!&MDO$#&>,1;QTR$9T91B7\)'&917B2'%;@PEYC_GA%&",,>!IZA?O<1 M#M@C0W@VQ%AS L3(DP/*;I<$)5@*BJRG+T>FX/-

!#I%Y%H' !DPR85-'S"X' M!=E*,,48*!0${JJ+SVFM[6K"4Z"$0HA72%:C.&GK[C*TSMZ@ K=V7,@K(=I* M0HQ52,,BW=9TV5N/,+H=; MK+6V><=>B^VW8;'%$'')8@6OPQ3

[%H6JT$JL>[U7683R'+"5,?2#=-PPKLC MD$K7AY2*+NC3)<=AWEW1-(!ES=,RW%?!MEN&<@LS,*1^>8AUV*SV3GB_'% MO=K;L[8[Q,KEW#=7W'9]_ G3.Z[!/

KW2T#C/22(ZW7;T6ZMCGA0>=L MPIQ+6BW5G[-5Y\SO-V?KQ=N24/<.@<^[G/ME37EVF/7S<707N*.8 M/=!ESL_"6 T=P!#Y[4X]0>=<[^X)(/_#I8X1D^*I/S$1-

^BK3CH^1DI=)CTW/Y!6+S:V YG:8N-@#=" MF;* H'H=#\R-B-"TR5H=ESI_C$;?FF/7 <\#^ &;0K;S&'#9\R=:*YCCQS7 MB982?9TL&L<;NS$UO1=(K@)2G,83+Z1I>I/B[B/

M|<4)@PCHP7QILGE\;## + M./HPV'Z^R#?R%=PMA6U&[XAZHT4SI#V OC =X-3(<8%Q9S:P)MP6PP]/Z/_ M)LSYKN+!A!,K73 8:!H'1/(P7BS ">,,&@78[U]\(\R3#>:.)A"" ,?TS%)

ML82=\LT7^.E(B M1WM>#UR77#V$!Y25N:6"541"4#R%+(I<$2+)]$HBC:;#O*;8,@<$$Q0DE]'1. M,42$@C29)1>8?]U*5#9?1-H/#P%[P,8/>PC+;=E'K^:?7<1K[X2B"-O-#U15

M)4Q[R-?^"1>%G8R[K;]:T0,+V(N0KW\R&>_A,6,08F@4NHPW!71=X2DV66.WE<[)$!AQ'Q3"L1H#'Y*6$\GNDTGNSC,O>!N?#-M)% \ZBU"T?08TU +$&%+V8H&7!+:-/0OH

M1[A"]'_&* S$H"0H <@"(BZU5&S4H7389*Z[?L7QVCZN9_9Z8);_%T6-DO(!;;,R>7P4L(%?v]B%>/\IN__>^M|V8)U0!G MFOGM)I$ZZ18/G-M#G(L.UB1--1[PV)"IN!8

M\F@]FEKIX@DW23C]PGVD(#?&;@5I,4R#,,11J>XQYNI\1K-(15>O9;!H?+/$Z MRTP0]-BG&/H/Z>D1O#:--XA932G>ET\CB.C"W)ZP=(*9)NT\RI,\3DWL9?\<#XQ'KL0@8LI M1KV9-

UZ^2LJ<122,+X3\+.I(CYXN#\>+>98/&#+,ZD;+5WQIDF8D-L2#R3OI ME?(!RKQ@Z 09+(9?CC.51(Q_/0[\>^(NM7)'B(+*?N;Q'YFX*#[=XRT_P1 M.;?$DTV^;=B-

TP,ZS,9\=.E%LI[2C.%,8QO,%-I/MD1]'F.J,.EHDQ&#]7FR8(?Q6I5<:%+6S(3B^E#&85L?JGR] MEQ./W>AI"8DDI ZDE(U=A.RU_,..-A QT/"()/?0F_P84&"L7D.F%_.M4EK3;

M7)X(P!GQYO7-SWO]5K<_,$P?]4[+!;"Z^OB-[K4FMQ-_A+'U8$]H]6S0C=5(N\:1T5],>E?Z+M\.A/BBYO-](*/N# M(!*K"/2)Q96WB,)<U-(U/0U]:188ER/T32[L5HE?BX&1W$

L'2,U7C,=>#* MUVIPMD$!OZ&1^:D(XY+7^\;19VHVN;=-U=M4B!"9:LA =EV2TH%+KZ;7B,\ M*EW>9*G2)?O /6_MFI_)L3]2 [-=3N SV[*D(CE=PW8;S+.>WBE!Z]G-/*L3

M:VDZ9NLU,V<=G^%XW&F\>-L?Z,;!P%Z/RIU".ZRDS(TN)=0.:9%L\?Q6"]UU M\,>=W#4HW=M)4DPL+^*\WB:UL)/D.\?S!_*ZN9PU6V:WX1OZKBJIO.?^'N@$

M'OSY$_297DD"W>#O7YN=5K|B@H&ONNXLO[>P+.#'1'(0DK)LE+854PWS&N\6;.@SJ_= -8\D&M&[^V32FIYTVMOM;@3TC_6V4MCN([7Z)CW]MU#WJ6(O5 MT]I ;B=&H=M -

R!Z<4(=D4@?GJ$*N-'70$!62A&3K.]A&^\7;CF[VJN!: M54[@G'GNB IF'YI#7BVZ-=SI'NCS!LEU@A,E%6SZ#%_I;(1!2?Z*)F(2Q<' M&U30%X'Z#]*

7SL".8!_]W9,TQ4,IW.WDJFU@:>@7^C4@TG8$8+M4_7*&)5 MGTU&05V/4"F%C6=1- S"QC ,NU],-03%|"=O9IXX3++:L#]+@,;;+1[NM5N

M"CJ$"@H>DL<&!W?;=F&R[HNWP[9NF$TI?+\:!!*\U:8 2*XJ2#2I=]QP1*&)H M], 8'NIF"?Z(BO^=/V=MTB5'9:T^-B_6A]V|S91FU?0VVNC_P+&<=\1US(.F

M6D#CB1\C'#/%5O8(FS6.3K51[@Y"FLL1++#4-[^!CG&& $[C) M/;WZ3IT^D?WAGOS8G? &Y;PW;?DT1:M6ZHJ5=MLKB>?C/)*A#M9GN :BP3L[M9"(#D?;43=K%#LWVB[<]JU72-

%3VB[6C*'!&L=AL7&*N23RM\0+*V^?5[9$ MQ&%KE?2 JUXA-N'+-P?'T&XDWR"U/DWZQ|CL6OW"AR,VI^RTJN)/1V.' RV| MBAUJ$L"'?MI5!L^Q&,.Z$'5AI;@NRI5#*N1#V=IT9F-

'+,8\3700\/0768[MIXS4B$W)\1]ZLI5J 1<8K:H;Y'<1W'NS0DT2|{$$K;]JMN<2V[_F^B<>3HR__<]1 M@ YLA8HXMRZ)P]]<00P5!IP6LER_7=Z%T!Z!ZJ%,_\IW (<]O1EJ4J07P

MX9QZX3(>?Y5C"9TK@'"MDN#]DD7;WK3-;C(;GJ;%!I!^3@VEH[\"73$'^GO>&3KL= M>[#_$TPE4^M@;!?-@,L?<+*9.8MW1DXZEX? ?P(5CW3T[@HYL(6VZ%/(.TP M,/4YE_W-

86Z@LQW;A;GYTVD(M!XMP=^#DY^;G8VQC >6DV!I:VIT_T2';Y@V M+C/?]IFW1];FG-2?>FTG:KD\.%ZS'50)B@DP2CPV=?#]T\":?:U/[T>>AF E[M9*Z_H ;1?M;B27BCI?

W)2P\>/&JW_/S*^]_<]?MTLO=>\KCHU5Y?:PT0_ZK$ M\5R1V?12=ENON;BL(6(GM8JIUL1D 9Y/&2"WXRDOI"(&$G;3\40L4(S"@.N2 MXXX1$@VGI4AIOI$FT7OP>1":]O+T FYA*/

#08031Q7 M\F]6-7T4)#G)T]+^EFV[2Q2HQ7?6&KY+PO13A/;*\:"])EY?8"X+[XAU2RR]`MA+F"U,]$2;P]1SD(LI'6F %)Y68-<76ZC@E9]BUNM/N=,"LX;33,XS1L&]U

MAKW1I&MT.NWA^'\'V%9Z"XM%?(*1_\]&Q,>U5PH]/Z;>T>EVQ/P!'PTD* MO[#@VPQT\G?X[6^N/_Z1;]+Q(N':R6TD/L.1\HVPY4BH5#4:2WOYX;YMO;^S0Z!E$!M 1'9*?YW [A

MC^%Y$@9):C"%2$\Z96"=@?R&20-%0>A$8*90<4A+>^^XY(T?/WHL@,M9=?O_T1ON(2&]_?K)@[*"BF-+;Q-BQ)_XA%K3@6:E-XFB-

MWR7VL3.DXLABY632J/R7/L\OFRGC]BCT,?=JGRDT'KW1-R:.4+,Z97Y[ROM'A*=('V#/0UC]N["E,]K7M/MG+$!.EV5,*1S1/PJ:O_O/O=]I_WW]Z?_?Y,]]T M[>[SN^K0ZEH1=-

I%W"__\$WI?J^]N__\,L/G;Q_>XU_?IC_=O;_]#O_X>/?Y M]O.I\NIM/VK?O\,'O'SY__Z;]_./SI1_OI^#[U4+?^GKAVQBB3C$)9&>WU7O$CO.1&]TODU5])U= M>Q&RU_*/-

_+&M.,1M>BA-_DWE)2ITPOYUZF$:,6YE!&5HN+-XNL6?/5K\7-P MO?J=3NE7[991^GG54(;1ZK3+OZH:JOKSKC%0DWK^29EKA]I0A[RVI'U8^%E)

M51Y7(L]3?;::HBOX,W28/HH0=S0+6%5800, _< MDO$LFSY]@2X$Z^X=1MBT M1NE;LVF($81M@<]4W5O-N1S&A5%;&N"AR6ON>QFLDFN+!(_+@/C+/-&K0ORGD

MV;Y,E;>+N/.T[S,_QO!N]&OLYQC4!^69,)A'YKXVL2/[51VJ7L2]],^LX09 M7\-X4W1?]KG2?*&W(R[T?D-W_?4&8)8[XA7"FWFT'9?"#?X[\FN_H5L[\UT0 M(:$(1]2]XV!U3C1?"]/4GBUB

9CZP"C6LC8$'. 9+E*IP]ZDM=4Y/+U3'_;> MB>.[VV'OOW@[L/1AMUC5I@Z[.NQ-/^P;$ Z/?]@')YKO;H=|"$Y6'TZ[540" M5Z==G?:FG_8-UY2/?MH[1/-=Z?3WD'896N@]X,%KL$-.>V-

1V)NZ]4X13A M3D*XE8JGTR#3]N<;]KPZ5:=%:^F\^S"4O;]TL24I+D%1KLJQ1R>E3,S[\IZ#R M+2?R9ZKHO9]285UXGY)Z<G\/]2[G:8TDU)HQ ?FK@T!R>-RE_7B[<#4

MVT.%=7VAW+4A G9<[NH =R'*M9)=%\I=&R(NQ^6N+LFN0;\W*6L)PD2V1S"T8\2G416U+OO?BK:%W]@|"]"8IS62S74)<1V"S/K)9MZ|Z\5PH

MF^T2ZSH"FV$##=TJJ?!4;'81;+9+T.L(;#;D;%8L-KJ.]D\G2ZU*>)]G2:Y> M1R_U0Z9=]TY:W?/5;;|X.S#TMNJJKGARWV3MP7C2H-LCO?Z!6W,IGCQGGMPM MQ7LPGC1)3G8&>

[M5BBQK*6CF]:AREJ.QY--]O/-K'U2^.I M2V#5U(X]M:OQWW((O"2]-KAI^ZH*]U+]*&)N M, 8'NIF"?Z(BO^=/V=MTB5'9:T^-B_6A]V|S91FU?0VVNC_P+&<=\1US(.F

60WB_26EN]7S#GE=7_-3=R$81[B)Z35H)AL*SI&@ MDH?#V@.G,AAX8>?8S>>L,G'P)^_2ULX%GMLWLZ!]"O7/*;.3S:Y^3<+_)(J MMIIYXBUU4S'?-$2+/W,!Y>5SW(9R\@-

Q7)&SK!=OB^WF%4]=!$|M* <_&D|U M7KS=NU!$\50S>6I#.?'1>*H+3FQ#>(I,QE^1\W&]GO6X%F?8M;K3[G3 K.&T MTS.,T;!O=8;IT:1K=#KMX?A_'|C98HLFSN(3+.FMI.E\7(8J-

!.DGMF#EE:O M&3F'XO\N_WSOA&/7#^.@.I-XK\1^ P'R_ M5C0LIT'+2%|-Z*9T*_^3:=AXT-;^:'UK:9'\/'(4T@_Q86Q8$7ZMK4<>'!T5+|_/O=-M?

^.@(S:SW2E!ND0A@[!P'/@35Q2"N($16=C2[N'=']T%W9QTXIZV"+!3^4_Y MMB<[U"K%GD _B$N%P=.#S/(-/Y!!))L+B0$S!MO6CC^)$2QP4)4H4XXP\-NAZG\@"^ M+G2?

W@/AD)8=:AS=UA[@,T],.CNH//US>ZE-W7@&#PB)R;G,XD9 MPO;-],VK=X/!-30^D>!2YZ@&,X$@P-%|(!8# ^Q M'=A>M(3%@F5A>V/&!8P'DN:)*TP&JW!0IP$+C%T;^,*F;8*-

C0EA1G;#_4ZU M)C<='!@W7N*Y8,CMO%\?6LIAV#%6D#G5UGIC"KEW A<-83D!&@&%[6IK^_@ MS/$7#2SS)7NETZ[!GKN47_F4!:K2A,?_BIV \Q'^"@RF4!OYWH2V&:AMDPVM

ML7\A/XK\<"NRH%NC7*'A@?#AD 3 *PZ5-64": M];K.O;(<9UH23.'D|/N/>_9F+|2+$-*.Z#R MU&]7R MUU;5O1ZY7%D*QTUF?O+PP+

;,"X4*]VF"FLU:DNQ;_N?FC,#9=9YJX<.E &-)/ M*F$].Q+>#,|(K^H;[27F\,<@4U#2+'-1(LW'RW/^!4.EF@D,3M:%\X$*Y+|M(/".?P.9]E4CH<`:_!YT?"$DSS!26\V9FM-09K]] O.OJE0S"

[7/&T(5PYHGMO!/,;[2)=[]B9+2M,ZNLLSZ MMXH$OZZ+APW;1?MYV"[,SU_90PSLAX6_=QZ7FI %.X7&^/E+S7K&[(G$EZ<

M3XO_;5]YK>D5OLKXM0L4BM,=[3AYG;T'I>&G[4F5KTRH[QB,J2PUD M$=VIF@N/&_D0V9F"ENC-IP7N=N*=H94+SRY01K[!=OOE%0J^CLDM,M7@(2_;KZ CVDR@

M%3<1D*\>)I*^!%61C.E1/,>,9.YS4#E.LL6I'N;_PHK]D-\=D=>&A,%>N!-!M3ZR^BZ[:^>XC77;@\;IT8ND0N%789VMG"'!<3P5/A_1U8UT@_'B@;CSL"GM M7[3U-

Z;ZQ5LRL1+)1,EWGUG$]]!7;D^GMCN64)OM$E]%V!--];C[<.BI@UH< MMDO\CF3[1[IY6),.W6-0HYZ'-@2CSFIO+%;88;M[#5AD2N6 7ERTI"6?#'_AP8&.4-

DF!X!I@NLDZY1TZG@@DPG@E<"R M5T^H.)M?^(L]&TR.!U0SF$D*Q=6[A#1P5,;@@;LRBLF"Q,@J54N"""&O]%[@ MO:#2]Z?

!A3K4^"73;&E_SM";1#1@NJ?\RFRX;@GZ\LNFA/^N(&G9RZ,?WIW2R&5# M?W<,.\QKPXCU(TQ\H8F(1#ZB0'+77H3LM?SCC<35=#PB'#WT)O\&E"0KH$KT

M0OYU*F1:,2YH!"JG>+/XN@5?_5K\O&NV.D.CI"NPB$I_KQH*,3X&@UI#57_> M-> J-M&92O;.U::AS1%AM_ 2W!#E> PC+U@U8T-J6#92]NBZHQA)-1>\LC>-M . ,<*H[WCMNFM]

[D&V>@WSBFR'8! MO131<]A[\7;8Z^B=WK AN)ZJ*XLZ/&L.SZ!)AZ>/A\?2VX-FM[)KO#6T;<_. M1I_1=|4(PT[M';;M@GON)[E"#5)U[KICG*'S5T[FVN<6^T_I]/0>[V]8?>;

MTU=9<==F/?$H% ;OJ?QJAT[E8]2IM>C1-&F_M29ODXS#"<&.U2H++6-2_ X#//JQF-[;T:1<+8ERH);[EXB]]NZJV:L-]#MY M+V9O\0SK05ONO3_HZ89U]#^;\6)?IFN@.]^-

Y7<=S5]/HF8XG5DGJ7:NG=S]' MXJ[&O+[(W>;],'!]]HBW SBLUI:FQT0T1EOF? ^BE!Q^;!0*B=%;&55Q\72W]5K MKV=832BN%M4&QS0[PS7M/$YD1?

<'FWI&Z00RX$5TI0)>/W4R[5NR>U7I<#S7 M)E8#HY\9*^9N@*!TSY0J1'>.Q2W;I))RYL[2.*G],PZ<<.)PX/F5EFO4KC/M MB8% @'1%ER5@%'_[]D&P$<(/P< 1*+U(7&*]/ +P

1ZF4@[9GX1F/48XV?[A =TA3<,3]>PQODZU=2W_0/!+WNI_=B,9*2,Y"POQT5]'T)/$*Q^P0Z(7#&8&,&!8@4_+ DP54REL8'VP6310Q]MLKJSM/NQY$O M0$#EZ:-;,#)C"::\)

[T,+4B%&Q+]B\,62MC@IB /=ZG2D:4-0H,+:X9!-,>,U6 M@ =6X1#BL[N_D3_!0=.?!2M^EC>97\]D;OR3Q6#!/4$%H-F*>A5=*A!6BS)A-,DBN G P M Y=;-WK2-;> 5PP_T'N^L -

POLIAE5*N@ #4R-B6|$C^25!U((`47(G[4^3 M#91;)]OE_MWV>#(I 00ZQ@%*3'EU'.DUX?U&A;?/ M_Q27DLFTE\|@V4] MR4DP$++!.YM8ZX0Y[L';AXMG1C?+L9J

[;X7C>M039AWRA!D4A#[\>N7GK\^MDTI86CKN><%4YZP.@:O;X1UX(05 V4[GK"+<+NWL62>_*P=@\&>,+SQIS>$ MT+BE*9-Z1/L9-.F94#'G_N_]#\VF2]_B9]N8*@R12&Q8!^-

X(ZG0#(=09)VQM MZ@1AI+GV$GL/9?U CF;YW*$]0QQS_.Q MS_V43F[ZJW=B/O5=2@/CP .K56RU5@Y45,8KNT3'*_"GGGWY".+=Z[2*2K%R M^84S

.Q.O,S9.)3PK55W(;1L@@@KC\@Z7JK5Y?H:D6-ZA^BT9; I=`2\F155 MUEH;""EK7%"(51SXBQW$9MK9DO|W?; JBCR_QIJ"+P2RD"#I+4E]B]$XZ!1NV"

M$#4Z4QV^QUXMX4]F0^LI8&2OF*/PHK:7LG'&.U,-_'YU#C/,>%@C;Z(OB MX]BD,&O>]Q; Y>EZI"NAD6E9EI8>L'\4+2W0^J1+8R+?8K8(\.<$K&UGMGQX0A M"[X;=F:!Y3S8

,W^HQ\|P9\WGWS_!_[[6T+-Q!8<=8]HD<,B'Z%]I&KW0Y8_MG*.FY'!OVA>POK2[.UTC@6#<_(^ M67Q A-/E&,()3MRW#^\]D_2?IAM,|,.6*7B]G0N!GGBA+S7"""?N-]PV2;*>2G

MM.F6[%.AEP'ZN7;IE,'HIDVA5-&G;G ZB33(,2-FU(<=O06)^1#P8>>QX*6 MAEC*Y1"YN%(`,;S%UD0GN"o]+3$O0<1 K^9$++#P(^.-0/E8W%I(S/@YN;8Q

MF,Q3!^TFWC$?7/$5OO*@.G1!B3>WK1[N;I<_;*J;NX?=P3-V$>[!GRQQC41+ M2^Y2R>,86QR,P,!LKS!%F$37>D*<.YT<,*V?!2=SSRTQEHK8"5H\#]6@Z!$#A;9+$Y!.26[H@&'9.S;29-K+3]_]4|F\25+VFFQ MEG[2(A-NOPW:O[Q"K8\E ;)MINV%LHD.2DW$ O9Y<1CJ^"=LQ",K>1++!C)C$

M,S#;$MADT4^<++-E 0ATSAO^F/8(]2?8[4)\&)U*,Q6".K416JU%O (-LVT8/.GQA+KD@>8-3',3 M+[*6*T6G#9[/$#=6.$(B##48A(QK>T:\L[*L9%_DAVBE4))9T/@*M M

,)P3NZ!J'>;.0L!A&UKH\`'=Q8+$!V8R_5!/ M6]YAIRO>'!T14\O%_)).?V=X/^/W<]Q@>*'0)Y&?B],2><$-0'WNX!/$]K94% M7 T7R*%S_\)CP#O2],D0BGL$V*L/1Y-?;4N+OYCM?JNKC=

(ZL(*Q">?@K8=M-O_EW=U'WH'K+]UNRRI[BL=U/]FP>*2@.MRRCV_!//DNNP!]$QFQN27";.)4D8K_E^ED7N1";_SQIS>$ MT+BE*9-Z1/L9-.F94#'G_N_]#\VF2]_B9]N8*@R12&Q8!^-

_9D.$AVVUP:/%%XZ8^Y"HU'P#)$?"A8C;R$IGHGUH%A.A2><5>W!AU_H M&J-#E3]Y98C3!3TDB$,'$W!TI*F9\;3/V 93T!:F$C.3N_D$0T")LITXI-

MST@06[0'(5)++=W02IDG<:049Y_FQN8+5(/_YN&GS"IYN ?=#R25 MV]^^?#L5V!K MXA-<965*%*@O$8EUL([! !>M"<<(0#T2BE-8%V/FNM3_CT>H,UQ_R; G-I^V,*3A-

Z,0PU69%X*(-)9C^_3T MU)(6Z=QI T.ZVB(S(K+K M%_`-[4FFA;?FX6T&D?#9CL#\NY6D2\8I@F6GP3YA9HE&[)AQD[JBI#^P%/JI M$S/E":%W9S3E)F%

(S;U=E!C>4;_.49@W.NSVA'90 M9%XFSM3,J3S3.%_]QDE8*6J*Z?CI_8X\#'4B.DLI3UXK*Z_X("BY#Y^?4) M(9@5L@N.@(41=5'SIJZ(OX'E^BB,(:Q\!>

<5M22FQ%W[X8'70(.X16.4&_BB M(3UF(EE!\5C\R3]H[&H>R@KP,14P\$P.FJ>>'W.W1\A?;L7ELPM8,7RT"18H(HGP-_(!$P8T1K6F8<,[9PH^H1=)"YK< M-?

X<#S*+!QGW$"G5#P_"3-r?CYMDO2C\:R6Y#8@&>2!C4;PQB<>B,*F61C4<<]U.R?A$4I_Z26^%+9J9529H4-2A6#S\\|O/=GZ^T1U! V!C/%\I^ M V<$^HC?=[\^M)#.$RC[A";6L/(

||&R^NA]H#?>"1H?[]#<<9-?MO%U :OBQ)I$N;-D*[T4U-?\1BE6J9X@VZC^C(4 M8D\M7 =H)/^:T?B4U$GTYQC#TO (9%($&%-O46"]UF9GR9\++#=O2%>6>4TS1

M*A$'PDA_E$PZU M#HLCM[%OL(U'6*?X0|0DE>FRZE.'Z0^]DL]/9B9@41ST1 M4.5TBJ0H>39OC(MP)03%R]3$F%)!',#826G)P-=E-WA5|[TM/ $T2N3=5*FW:UMP7_'+E1:CI/[%

^1)Y.%H>]X"X%,P? M7902F(&82!^&HO]82X/>0X#U),/DSA I<7>9JV7B!X(]$_P@P&,D)DTE58"\ MC@>K]X*DN#$#+!?P BN"]0+=ZVE_]S]$ZV"&VACH7*-$@8]^B+BWFN00*;W.

MU[&:,9.]Q"E+,\?P.K6#55G)?:+.BGH]Y'2EX ^3DI^]J3#*;'4Q1-(D25>IS=I]LTC+D:N9+3/PL> '4$5QD_P%&8]T-9P #V$? M.#9#:5$55M*\LOK<<.CE)!DTK)MF=D@.<*ZX*SV226$

K_I)+%BU]7N5^JR(`M7'%![P&T SAK7%;3'4A>W)X6>OFR#"BM_>7L@?)6%RZ3'?&L"9QZNI1!9!T&HO6-1G5W =,X'MDG(P2T;@5N%?<-2S\9@[[ M%PHWL?`E+S+A*>-T!^V

*C!!Q857$48129]:8 %]J9#1^;^D&!!.OJ+5%^ED7*M$*LE-C9:O:S! #M>[VSD1KO?6-ZP'IMD[H4A9@4'OM*B+R.>[-M/!\HDC\KR?/&L0Q@S9V?*

*F1!B4C{'#7ONLM)1=RA>B_D^K.@B6%$X0W3MU2,W-M/HE!@E<[2;%SL4I&[?3S[G0VC"QC+L4'"UF5FVYR4F@T6F9BUMG(,P5O,H'- M@"47@$+M93I2-ER*QKT-*

*:CT;KLGGQ)%EL!K)#D114_Y;*B3%\$XN>\.7H_&;.M#'(UKU!G/#*7%IP/>O.0*AB@(0%,,$Z*.9^7,5D",Y H9UELZ@03?C6ATAZX M0",-TA%"MHID7A(V>2G_Nf%?E9B[<#1_^_+ {W2M-F';"T?K) W?=8Y_H-7Y5-MA$1Z(OCOZDPF9_E2?LUG#>>++LE"^0^>#1F!,T9/@Q8!=_-)9^@9"!Z:5)3*

*ME#R3UR&O>,.SU(0CO#)^]80GW_S57PI\R0GW645B**O66HCJH>77%>H\,#MF M#M76Y+^M((X4G4[R4C2E:2= ->#ES?K78F:,I4)H,WMD<89(,Z^81%-!UI7A>*

M?:T,C2=R5EY7/0U+H+)<[T857V:+P?5Q9=G6$;91!0G[IE1\H1+4+DQ%R> M&H4!+VAZA'%O\\8Q-Z6%K!#W]&PDY W5U"%IF @1#BZ3IMO7"(Z$9#(=C[Y^ MSF;7Z#)W?*

*I75"K6YZO-I$#=Z%KEYB?$GB9HB+4"/?1PBC*5TW\;F'1\&<,(&R MM'D$*E,.0N9G2_N-C6YL5URQG\NV5,Z<%/JV$/EZS"OCHXU$)XLZ,Q63Z85 MG54*KGA#2?*

N;C&W@#2FZ9A]722U9$K9%N:31J123BE9R, M_-3Y@BF4B;<"=O]#W/K%?!X!UUSIJLO%>GQ0&P_&UVX#K$KK:7W"C1BYLA M$O^A3+$3<-/%,!9Y BJ_W6FF?>(UX29,@,=>*

*(>BDV0V\DP6 M/QW"ZBY.3$;3,6I%_Z90.&@_>Y[/7"+S*X,.D?IDO[QKPTM*TXD:V4LM";?%\41@O"! 1SPE> M3,;]G6GNL@(E!U=0KH#RLUQS%'FEO)D/*

*'@)D^+#G/BVQ5NMJU<\\OT#9 MW,0+X-L,JA4(;2271+T2$$+YZ63"+N++14EZAZB:&B.DT^6/0[Y]E+!P=-4E MV6$0QU-9CBEZ 61QTX#1< 09-Z!IB6$!" MR]G+8HL"^$ MD9%/D2R/-[BR@&[_RHA%UR>2U&'2K)(^I2QC56STL M*PR:W4;XO9.EIQ(I<\<<^5,@K0D<^3R/1K+3PBJF'K>[$XCZ, -4E.*)4P5O*

M.HC$JI_;/YTY')7LJZA(@41'>HDU6^J0XEEDQ3,)(H0&C9CL\+!'5E5[&, M/7PVT1X> 4.,8(O0_M+X%"N]$D0E&K% M1,C>VS\B_\E#LI_.!!WKD2MDW$')O)F;G)M8(W>34L/O,0-

*3THX\EYK,7$E MQ5-I"PW9=F#O]ADK/0]*ZU^13(?]GB% 76GPX_10.%.6_;[]@G/HJU7ES-"RP;&XH\B9#1"+ 9W/QGAU#^Q1-6L0FAMG];OO47?I8[F/^^2MY%283*

*MFRBY,Q30*L&F^S?'A>]^)QG-OXIL4,G9R48I96"5"T=:G<!5+&27O.IIT M*PR:W4;XO9.EIQ(I<\<<^5,@K0D<^3R/1K+3PBJF'K>[$XCZ, -4E.*)4P5O*

M.HC$JI_;/YTY')7LJZA(@41'>HDU6^J0XEEDQ3,)(H0&C9CL\+!'5E5[&, M/7PVT1X> 4.,8(O0_M+X%"N]$D0E&K% M1,C>VS\B_\E#LI_.!!WKD2MDW$')O)F;G)M8(W>34L/O,0-

*3THX\EYK,7$E MQ5-I"PW9=F#O]ADK/0]*ZU^13(?]GB% 76GPX_10.%.6_;[]@G/HJU7ES-"RP;&XH\B9#1"+ 9W/QGAU#^Q1-6L0FAMG];OO47?I8[F/^^2MY%283*

*MFRBY,Q30*L&F^S?'A>]^)QG-OXIL4,G9R48I96"5"T=:G<!6GKP Y&*NVM?.0A'|9 M/=R'6WV52 UZB%FQU3MJH&SU(?C0CX,2UBU)>=BHFOF(D'NM$9*AY6/'R^*

*M/&R8AM[O]Q43*R8^9R9NZ\-A^VR8^ RC#%/ZOW.+,A@W1N'VT$YAALW++,V D MX781.*YF]BF.8!PQCK G,*

[2+SS/I9APV^W9>9G&28.L=W3#>D5L;:]B+')1R&=I5WWI1D]M3T.WQ^CT=-/<.6^DMN?X MVJ/5+<-LTO8TQ"[^E;YO'_(2.2=N.6KR(<8^&.^LWG IAR!X.,SB,%/\+^&F*

M$%0OPFYR %9"N"X%S'M G+J(CT%6R" (I<$"")9!'WR/H 89X2(@+$"#$+8% MKB*_TL^HJ9/$2B6L3H*P2M&$5P/G'$Q6M'((5[!=-| N\$H8/,@)"=(O7(A2+ M@)%9"YF*

R5P"B,$!>,2LY)%,,.7YD_K=N$O-^"5I=Y,"5A6$9APY864VLS M+1&C#+O0>"O4C;"Q"PCT'=V(>T-;, ,6R:9?"NPPMMAN2GH:!E[T-ER+#9"D^ K'&^<+#0P.C;@]BI0B<.NK=QK/I?*

*EUD/> M#9V?6T+4$U#2*/!MT+RV)WH=EH#W(\RDC'8(%C1!#/S?^TI\Y#,,.D79'&$Z^< MK4P]?413)417**=^G..!VC;,'<\@HT7R),3"> R*0*U1-MR'>?*

<:KZKN@W+K!R>6=",_-6"V3^T]<#"!"""YY8MY$T%XG>C^$K;R>U:%$+TE M].?9:))#P+KF@%@1MWP="FLI"^6A6!&2VIDZ HE5;,S<7O*^&,R5?81RR*ZK M8@(!5+$!QL)WL

G8\P&WJ#6901774"X G%6445L)Y!UU-0^[AWD(>C]"L="+ MPC4B "F!^N>5.H B<8MF(/FUK=SN1BAY;E\F&L"LM/0B[E1H6)Y0-62IW4[KB-MN6,>BKX4T\"XTH'UQ=2"3)%)_$TC+*

(3C.,Y4GJ<=$5)WE#&07;@A(Q: .,P M5 78+2%FIPTLT'4,',8;$7)R.CYO(H/GE3Q)@5(KDP\>78>Y3=!\1[^G[!#WN^ M>/-%/UVY;OV-CN9#0N,%%T85@[EX;@.7*[A\)P')+,-*

*CS@*LT6[UV!S!@?U9K M.*@W5/7G5K]SF$D-6U9[(P+A,T]JT.J:32/4(2$M+YQ.G>[:D8Z$''F<,-KV M@1V.&;D:IO%: 1HO$7%.(30JA$:%T*@0&I^%CRX?H?%*ZGQ+|\A0*92=S-T[D*

*M38Y"D_6U4P[6W*7SBCZ,-V5&QO8N+596+#LG1KUWL4BHD;M9=7S,ZFWNUT&\C$5X)!4U+V=ST0 M--FBQD.LNK8O?7G0-.(&KIEXR5UQ _!"MY/KP7PZ0 -DWQ7->A,NO*

M6IX2^^5X-+Q,B(%A3^_W%0!$0W=GT-&'@[JP=6IWGBU:W-/-WH[Q++4]Q]^> MKCZHC2IXH.VYDHABR>W>*XHHYN\N-S2HV$#"R3;8N#P>$2\3 =U,-0'O;JY M;14^>*

[=Z8,"]FM'JNG#_HJ#}>VY_1Q MN%,:<@7LNW.LPMJK#\)91L-64 D;&D0\M!$@QNGG.)QVE%?'CL6;_<&=.6X MBI.H[5';_]K9ZNIF]3H+M3W7L#WK&U](>7.&9#

*<5C:H$Y>V7O!X6&'\M!)%[M%/IN'%4_T@#53>B#5GM%0V?^.POD;!,V [M!=,P?-X37^MIVG^QEB]3-8O(Y MWDV>A*NKKV!]<=[M;BZJ_OB9DVV-U:I*

S3UM^Y("ZA/@(1N7VE'8O2T__GVM:K_1BK1N9SOT>D AI[$XZSG\"",H:R&8@Q M6#=H+GQF#)(.(NUU#V4QM]IR%C8<*3PV*P&Y9$1CZVF@'I/2>=U#^?L?V8>^ M<$>

\3&;=\O:M%C;3]+*-T[9^KFZC5-6!L]W*A$;,O4WHB4 -R 1+M\G'4;= M'S@WRJ8=3O@##5<&A\HAG')IN<)L%NN:Z>1AXT4WE_U0YE=7<2R4^8N0.'^4 M-X4H%R(9;EB {G-B>.*

I<(!6GD:^,#92\;A5C>QFHJL$8!\%2Q3%I$CH/JU M0:<,H 8W\!2=EA=GQ+'M#UM=P.#X/+GV)_/G3"DO2!QB4=AZD29+_!%O.I/#YZG\"%,%U!TCFB0,N680"*

*M@:,#IX44AB@=JXY&=FNBP AO\Z/AQ"#_AWZ*SGMM4;MA0-QJ[U"/[^?$A/]]> MYS P9=D;,>8 ,7B?SKW](>P=&K$],^C1_@8$@KB M%FD?:"$4P'KXK_XJ M;CWN\3PYMU6?*

VQ(]779NF1WP'E#IL5UW:%B?HDD9T"$3LL4AY*!=9XZMO[@I,V,<=&8#1;ER:ME\Z*#,&],:IT[/:1.(K?BOQ6XGMNR6[UU.I]$%>R2]FD-)O'/SUS5VOUXMFG M.@JQ'I\-4ZGEL6@-

+W'/#!;'73$ME"\FFWM]ZU: ^>3/LG9LZ#B/D2.DE];F. MC2#QDWO[1^0_>=I7IGV)BW:ZLQG=__@'^>B&&!'C?/V1? M&7=/&C"",\,;"!:C',39\41(VW8HO M>/H)!N=_U.203O,XI-*

*NI9L&1]*I-]>J9BSU\15JR(<1,Q_#C28$=L-U]SE37 MC'CK;+%WL(^BXZ[HGDT=8S7L5NOS¥9'%4:]7Z]^UC(s08, ^QU3O#1M35_+*

*MR;=RWZZQ8LEH;,72EBU)3T&SG"2M2/_@B4K;;._,&AK+AK0@IF[\Z50;V2$< MGY='CK-4YI[&#R"H7E.([4[E3OSFK'=SL(4$<0 MXV/1AS]?N"S*G8\))SV=)E#(]B**

*Z0Z9;M6\RRXGZ_6ME#GUDK#^Z@?OHUZ MF%.3+GNTL7>T5)*78<)\8^#W1FR.@6[.[YMI)70SSM_')'G^+8*=(O-$N]$^ M^Q%/]K_SD88A< +\1?*

T!B/_7^9U[6P=#ZW:.;JUZZ1#+1I'-!AF3CA.$[_M;/@HK'Y,R(B",I;FS7"V78M;K3]G3 K.&3TS.,T;!O=8:]T-1K=#KMX?A_MC:[Q8BLN\Q(-A+,Z3,W7-&]XO?A!-@3E\;.%K7\3)Q2)&6!

((1)1:O+V\;&8/ M[!C[DUPP6?MP!Y;_G=A=O"""41+P#&0)!-108SQ 6*WC@LKF$OP)Y,H'9V?" MU1&|+13B>.+C5UB>Z,831M_S&B)ZGQ\'6[$O: ITNT16!S[B5?L>T\42;P_ MZB-*

"XGX1LM?RCS=PVA;NO7SM>$1A>NA-_@TE-U?IA?SKU$YOM;FM+NX=BS>O M[Q]N[EI6IUY#^LK>]NV6-;S7U;SZ\ZXQ4)-2DVKNI-8/M>'^?W.N^6_7%KE$

*MFF^XS6P:Z81>OJ$,*MH$7L6+;5O2:%DU18;_TP#3R..83P O)E]NVH/S[/ M^$=*$ ^_;,'EL=B V$Y-QP^"Y(5+!AM4<&P6[/ERR?>-MA?Y^)47"B)CLA? MA0*I?*

*VE4M8ZF)3;8B*F'*^GZ#B;JL,@MC MEJ9^SP7+MM>-RSC-1!, ^0T(;]TKF[$IPA]**8>ZIW^^]Z(MS;3U)<&1]VJ'!Q52_'-MS=!4'2F[2N?0'?F2[Y;G$36O-)PPMH/+$C[*VNT;&*

M\$=GX.0IME'TS!UT]@Q'!0(\C34LU>'XIH/A=GNZ]U=0_+J5*A3<9&GPC!T MR]HQOJ8.A3H4EWDHAAV]/](@QO:%.A3H5%WDJK(YN&'4[PZE#H0[%11*0^]V MUD?D&WV*_6=*

[9M)".80J4A3RP M.$(-%&[4I_W.N"-4MWL)1?\OAMDRM1&_JD+/_\7ZM SYB9Z\VT1<3<1NLP,. M&?P7PVA9*X\.K6[RR>Y3L_*O.1$ZD.PL.-&6S YN?.\& S<#R2T@24&;/Q&X*

*MB'YC&'+_#GVM$($GQG^ N%,X)$?+!+P0XB:[? U1=1H4;YHP3P6I8C9[*? M$=>20>WQ&$R'B$,3$6A@^W.G8.R50,#;<]:&YH3-I='OV3PG%+"]G_1[*B2 M+!-*

*,5LD@A7W'K4, ^>8!-"PA232+ ^4T^E:,PYYK"T'$Y*IYH#N+%PN9.$7U6 M-"N5X)O8NLV[3;.H+BWM'O@[@4+0N %8)TE=D9C=)0&76SPL&9=R"2#7LM< M\R.K8GR8,/8WUH"!*

*(S] PQ%F/0,Z9X!X?0Z$"::MZS]-$"+>\3A6ECUF.7#Z M@(D.;XBPB(5I8& ^XS!% R$7; ^MQO8\&(]? M#-29QP5/OCD<4E>@;U=*G(+ V^"H0Q:]@R^)9A@)>LEMGK-PT-2DV[Q3ZZ[*F*

*M+@PW2VK+->)AP^WU,X>#*N)CY?NK*[2LK:ES6E29YM&P"8!&:.T.YTC1PZ-H M70?=]N)$Q8S;,,, ^\B^+1EE5*7M6I*,!Z\&?7)_Y,0PZN4++\DL\E'IH",SGG MFXJ&U=-[NQ:-*

*G$&>6W%,DI9FD)9NIM25_^,LR"5S&WR]!S?2,==PZ3]G?*[$_*H1_"[\]+1 1,KK+_=[^Z6GM"6;NOM0=U:4[4] MSV4.F(9NU#8^U?8\E_[L]_6!>,+M65_I=$X9]K(03:_ O#!^H9R98?*

VR6L+$ M2W4.C;[<%L\;!0>GO"VE+M67&4K6W8NC*!V#%F8OS#_&X>U2<1,/+1E_I.LU;[R*Rj9.IV5T#U;. M.VR!#WZ@ZNC!2J;DYSSD'O Z&H"AX4L]5EMFZ(,C):.9MBMEW6-*

*M2MH1)LS=F/ M2^:(=0@3XTU_>%4+RF>.WT2*8-*1]D]UK]AC/1%Q:@_XH8#83X(!+_/(%_976$ MM37I(:IL3K/47[:)2ZD]+,4:BC44:RC6V)4UZF*)*M:X&M:HZTE="FL<,I]P*

M9M9UZ&![SKV,ZVV=U>9Q0=W^8H=PYIK [P<(72C.4)RA.$-QAN,]-*:X@S% M&>7WY:Z4,PX9M3Z7.IW "7_4QEO:UF=LW(]WS_>4+,'9O&SI9J=[ME>0%;^=*

*M%Z]9EN*UYNS')?..]7<&IP@"*UZ[1EZSNG7](L5KBM=VTZ'MVK5@!^*UYP.4 MS5PN%T/%&MIR1^W#0V?0(-V+3=$JP.? *S8W5*KD> M/{)#A@.|>*N]--*

*}KGV!*I8[YR$@=GNZUU+E2$W9T>|,"[I4=?G?'#=94>}3K$\AI.,E\Z8X=1-T9RX+278UATI,]Z'+D>C[_TNAW=ZI\((EF%QS9N3P<|*

*MTWY=E;]VY[FVQ^KJO=X[*74|FRS/>90[!4NWE#;\VS;8^K#X8DNQ:CX._5]-MA>EBP8OKX[OAP.:8;]N[^*

*M'8<^1S6K57KD(EQMRS@12(,*ZEP=IRE(K>;LQF5SF@(Y:LYN7#:GJI#=)SM!G,Z\S$V+V6J>(LS>A%E6%*K=@CKJ.B6*.*V(. MU4A",4QA33A$WMV(UD!=4Y^@\U[55!M*

M&T]H'EMW],Y1]Q W)\!SX9O3T8?M)XWS7OYC=6C71=/@&W.LVU.>Z@VIZ&. MT]&[PQ.)-17]Q0UX+\N1$-G1W M.GK'.M'1V. UY95BS_=8R99V&.]8LSV>3^J/. CGV

*Z]HQ:W%D3T.+;]6IN.93T>W]9G?.PKJ4*A#<9&'8C>T.'4]U*FXY%/1-?2V M<6:'XJ+ $^/(<>$);0RKM1U/'YSPA^SNXC*!V#?U@SDA?8WLT"$ G)G_I#VQ M%).0<41" ,9@9>- V?*

*$!.SB3V<>S[5/W_^A M(WHB_0.X(/"?6*!]O'MWKX5C/V!Z\LODRPD;1< IL"-C?\ZTE^^_W[W2$%O1 M3W],L'U(7&Q^@]"+,)]HN8!_TC?9/QE0B\@Q'L>PJ^,EKBZ*B7 <'Y"H"O0C*

M#$0.'4A/S-D<<CCDQP42%,(4PI-6#;$+'MCRP]_Q08[$X8[OUKON>S%0FUZ) M (YP1)PQXE@^VHY+2&L^^2_Z)C4+8R99V#_]8LSV>3 @]<]]XX82$#.<[< MUUQ[D2T+ZZ]9

*2K";LG[H+IVAJB',*K:>W86HB#<2Y;$1+S$SX%0^3LHS M8%,6A#@ZCFL#=>#&?^)(GO16 M!W$B@9\6=L!)@M_";Y IG-S/Z*3,?<^!,3A:IN\A;D/ NRWAXA[MP/&!@XB*

*M=@0;XJC=.NS9 RB*9#2U\4AF=NP2S/;>X!|!&F12! ='P.L4$)R-*&%86Q M&]$&L0=X); +3&'BB-<'@FG$'FGAS)E&;\ ISTD$)!H"(81X1,8>!"-(.L0!1 MANC$*

L1<<0!T#=FOP)8@+)Y<-S<(BXBXGT*_T&QP*B&X+(c@WE M@[CY-FX8QU<48M45/YN#+HSD*4B^DJ.!5G'CY-'D!(1LS,%MZ<U2"U8QO-T3EKPC1V.\-#X?SUAH-*

*#@0\;J492DSK I/IMZ\I@&C."JS)[/MQF@*UQ2O[91E'NA6^WQ!/!2SG1FS M=;P32;8#W7|Y&[NSWVG?]+O#*]L#8^IM!4'6U,TQ]$%?,4Y#-Z>GM]LGNL6O M-F=CU9-NFBMW?*

*3F^5Y,-O2N6?>*57.\@,O?G*ZZTM_0S>GH MH!)9;/#FM,N"WBI_!V0.!.5R;OVGH[8Y"BV_HY@SZ"M*OH5MCZL/,@EEM MSO,%T6JG!)2WN5O49=*"^Z0VOS=OL=*

*<<'W^=VE;XUYOKWB+GQK#'U@U T"]LUY MMLVQ^B<"Q;PV3_.W-C-2_7ZU^9J6@[@K*E,8W04LG[4M*@:W.RF.HW5/E%X M1F'3K0?(V'QGXT)+Z,9??I-*

*/EF'JYJX0[77N[32QXE/Q\(7P,'A4UHZY.\7# MC=K*J^5AJZ,;QHYE-8J'&[65U\O#AMZMW1KM.7CX&AI:_$G_8!/-AEDAP,]: M8(XMW,2U$'CM.M>VS\3)*

[.]Z'>]PE#J#Z,$5LL6.M>Z*+2Z,+92T4&Q19(O: MU|'_'WMO_N2V<2R. RLH1TZD*BQ_#REO%0IL16WG[*M/$E)WO>G5T-PN%0$ M C2.I9F__MO=,SAX[1)<'@-

BJNS5+@G,T==T]_2A!%F]O.ZLKMIWR%#M+9"G MY):6[7OYZ__U$7[=-$^7;1/%^U3[%K:*U+VG,$3KL%4=HY^@CM+DIR:[9 M&UZI^)7.%S]*

*,,7S>35R+B6D.Z,3TZRC+G;ZO2NU+&8,%)HDVY.N0^C;=+ZMH+ MFH8;3\.Z)H+FX8.3L*ZH&FX\32L.R\H5'OAJ?0JG36I(K+%L8Y5TSUPQ;?8Z MH-[_-*

:G3N<]"F$=&KVC"U(2I):8*H-*$>6'"%X%#!4(^D2'/'+%[LC">^!% ME/BI'\&F>,!2_Y&7-3&P'D;E/0G-3OD&P/@LG3_*UM)B)<'CR/,\@(^!(WJ MSUFK8-P<_=BCW_Y\SA&HV5[*

M7M7+H8Q&UK#7/Z(:2K_3.UDY#6?W5\?4^#A9B98;7Y0[.'"ZG'960UEDL3=C M"?\AYE,_9''C;G_NRZ0H@NDZ (IND"*0C4I=($472!%&6+4!5*>M?!T@=91*

MXY{EBZ,TN2D;ML<V!QU=04 =A-PXL=G=YK;8U<36)&)S7=.NG6RKB4T3VW^M#,WAH-E1:0?33L5O+H>XP^?VC8HK5?"P.?#_Z2+Z,-.9W.KV'&+@T;0 MG6OOMK4N

*{H:>Z1:&BN*FM'HR"8E&C7G1DU_MH%L:GPVX+TFK.U>HCG) .C96_A0 4ILW3Y"8=Z4^/!2+&_%LHMGDY,E_FDTT-MF]PZFYP@O5"SB6:3FV>3EVIF_=_C7WW^D6E^?X=_QBKI-T\|_?*

_VG2;^L/RX?.M"R+85+I.<(,E1C2E@+L)2V$^V#P_^43:\/!^20HY2>(5T7BL'5;2KVH%P=B MMZXMY7TI1?8G3F_%C.V-NFM48-UfDH3G"3(>M3!D]HP1R&T$IP[ZK!OT^&?

38Y;L3N>CK:M>%;HI_K(_M/"Y&+4C?_5=_T#8KLV=V:N=P;F7Y4NX_C21@U$=._UAYIK5?5.E;A&%U8Y)CMS M?!)$&VN3P(;O;FO,S!!{]CF]1P(GP98)6?C$/?(_7XVB!14B"I5N@I#ZX7T

MS\0U!\,Z1!O/"R(M]I6B"""VJ3YL_D->8".0[R?=-C[U\A(]NM#'(4.U MMZ;&DHMJ7Z&/$[K0AR[TH0M]] A.7>B#!M2%/G2ACJ;GUV/;P4B'ZRB*G=,;F MU^LZ'VV30SW3[AY9.EG+H7-*

CYRJ844$.M2TTKI\U/D-FL/9)JV-\;KQ<@<;-_M\VS3Z>NN8XHB1U?YN-")V(HB M1X<;*(H8UW0'NL"'HLC1!3XN$YLF"WP8+-,0<=.9Z4(2BB)'(T01Q_#7W%;3

*MCP;BX&GF4.1>5/K,T_4Z=+!V.NB[IGNGTCK05=+!D.@9V#\;(HC/DPE>"U*_M#!2|=ND.+:OO75C;9L<-^1\T.+;RUL&Z9L.;%.W3O+0EV1OR_TJ$6UKWC'O2C>_M\?/??^K;'1>OW5'W*

*%8;GBJ4[[@YB%ZV@L*HJ=V22&-F4O)#=<<<=73.E;+8 MZ>]Z'A>!\![7G)Z=HT_/YF])?=?L]76%#T6OXU[#EZ QS9 MNMFR3MYJR&59" (!=+_EG1"@$P*;$Z)P9E]*

<9E=#T!]D2SVB]K^;WE]ZW$ M;YW0!1_Z=$*77M2ABVI?0M=GG="E$[IT0I>R$-4)73]A2R=TZ42*C78Q'=TN M4I7EDV>HLJR"L\WSN5HFAGKF<*#KO2N?<G-K7\K/4C4C7F+D4 MWW3-04=*

[X!3%SK7XIFV69\NSN1S3=709$461H^U.11'CF/W:W5LU)B>UI54^A&(ZOK].IFT/4'EM-S3I."U:7.^! MU:.P;/:?>9(8Z0PFGOJ/W%AQ%B!8JKA<<,?M"^%$L<-!%#

[PN&W!PSH$4B/F%F73K81FGBRPX261/^JQQWE"&LX5XZ*N*7Z= M(!M-BYH6E3UEZI8;]L,)#\]W;A_XY#K1)5]GW!#>',Q M$465AU9GU#M)\,7 ZCF[OJE>H>"|->K5G?O\;^H_'Z-

R\36Y@X%BJF>=?_H2S+_$5^R M(1+.#!*Y\ +GZW'.B?\[J^HIOQ_H*:\)*:I<2%)GT"?]T.6&/=ADL4L]+CQ MK[A/4QX>#H:7E2D+/JK!:70/_YT-8;@47?FA\C&)O?*

*PRH1L9YD/&]4.(# M9.HVFVB.7!@C?X>E>SX,]Q,L2C/&M=#P,T:J!?!$@1"-BZOC I,%"!$_\BG+ M@E2CXL*H^ -BX4/__'EB_)WY^X-B;P.!3RKOETR2.PP[]Z&7Q3&?.)\DB?&9*

*MI7YDO(8/P5+RHQ!K8_[(4O[&R+%VTB7V+,> 1>Y(5D2LW#G6<-N+.68)QP&^_M^\MKN^SZ(M+P.,$!0' ?LGDFL)A+0*0ZWD0"ZBKA?Y M[@:./Q^PT2NV@ 2_9&>SZ=Z7Z*?V43F_43^FG-*

/H|_13F@'T4_]I2S+_302]M.QVI1^DWB]B/M[!UZ^ST1FM6.JCVI-TW.V!=VMWJY#QJ8FL2L8W<.W06/0VE M%>_?9G;M-9KOJ!O6H"FCOAD#/B2_/M-M(3]<.;3[#YD97WSAV-

*&]418T]].MJU*BYF%V]M1%&_O\6==0|)HVFD-,3FMC M]UH2GS5L6WC6P'1&=>6=OG;[F#^KUU>](9M&SO'^K%NYV=^4\.QUT>F;G;Z.*

*M,U$5/-XYT%&OJF+,"5WCREBCYB"'EN8;15'CU'9.;'6D+,;31J9V,JFFC+,;3A MU';$WPIMM"! .;]2R .*UNS[2[NF2%HMCIFSU7E^%1%#EV6^\V-&D\3QI#L^OH M< 9%T>,,S8$.?%45.]W:,;A.-*

*FDM%GF[1BAFZF<..6VD+,;2A*4VIAM 5M-H9 MN>!0IBOW<.NHXE4!4[KK]XT]2OCJK8A.WI0'UZA#4FY4%36UK]H&.IHTIK9.KX#RU,4QX>#H:7E2D+/JK!:70/_YT-8;@47?EA\C&)O?*

*M=,$F5=%C]G7]2%61XV]V410S]L"ZQHFC-9)&$(=U#3M"TT8S:,.IZT*M-&2 M4"VW9:%.W8[9U5UL5,6.VS.'M7MF:^QM3K2%N+0'0\U;6C::&FV@5K=E@5IN*

*MU[1M721!5>PXYG"DKZP5QA8SOQ-K41$]7Q^)HVMCKN_Q?)HV-&VT+T[K;Y2RH*Z|;?IM'B+,(!B0)_(KYYEOJ5 \^KJX!&,2;IVHXY M[!YY>WD*^%SIUE-SA>,*!VX'!F;O=I!*\[E"F?*
J1XZVZ8O&9K=V M'O<-&;0FB+6R4+VNZ1Y;2523PZV10\\D;$K)P+I3M0E"-MOU__??*/) RP#;_ $?__)G^)&/(Q^_0^OEK3U<9X!_9TGJ3U?B(S^<\#!]
M>XMP]>+'1L'4.A>V,&TDV1R#@KV$V" ,8_Q*0 @BT"*0! M8,&8P%L$Y_*O()%&GYH3/B494%:!?P"I(fGPYfH?7AF&L4W V"W!H / U?Y M5
&XYV$V9_&#'-^8GP0C6_B(H_N7/XQB%S'&S\J7PEEYWM*(;WW1+YW !K_GJ0;_8 C,;=2OGW.N3. L*=#>-,8 C,;=2OGW.N3. L*=#>-,8>B!- GH,.B^,9!8M M!45. "2- 7&6PG;1]I(461M(+\IBD)
(^'1E?+[_B!0L10,R/U+D!-0"H&W+ M^:+HYSM[7O_!%RI&X!8.X'=/ N$[#3XPP2D$(>SQ)6 Q $F\0"$>)D)@R[D? M2C2MS;CD!O!]]P;T4.04?G&9I%G/+>!$* 6,27O)P%LH48"Y@BX2_S7]Y!VM9
M!&SUU@\) O32N_49>HLM78HF%%^_6_J3=(;.H 4AC3"_^9 SRZ\M^.]'[< [M ZOK=G=^U:'LG9_O&\KN6L[K374_L]!JO!TB^H]-=0SMT5*7 IM'BB#/7=" M"\/NK#%/SI=[[TY'AVS4
V;BL4l;?;\N% R0!W6N_]5]?>90#NL(+7A]60, M_@;M(N26(N;V!50;]TP=M,2392VI 'P#?&OV/5#*>]*THi%O%M=Ol-T2 M61U9==>;VR:H .6E?^>]L;5E2VO
J/1YUC+,"3[&F#4O41!O$<G+]*H&DA2 TN7 M_E$6-5?]T';&D_UO/(H?CK2?FGN =*%2;*[/=!51TX;S_5\LF<%:T\]-3SN. M=_M.=UW"6E'4 M7*>"=4M.]U^C.)T9'U@OERDWI:93ICE5'E/PK%3OL+&
+4LW?_*5NK!E5+LW/YZFEGU)R[7 MG_S7=_ZHY_:FO>F0NZ-IMV_;X]' [8[ZXTG/[G8[(^__[-(GN_RM65PFN3SP MNW',V,<[-H4MOF7!DJT29.I]-IL?WJT#?A-F^],Z#TB-DY\@,?>OG>Q((^Y* M[-S*
"')CO9!T=&+TTSEE+R7R8?1!% MHGR17&EPV,2<4I!%OJ2O0*LY?)$846B$?!EL(@<QE>(1RX"%?D;R,$!!P97@S
M%CYP3+SI\Y1!PVP;1ES+9_]*L@<'X[S\Y\%3[DHR96CI=B<2S&/_^OORR M%]ATRKU4)$8SXY'%/D]7F#8V95X;O8F)+)P;9A));9]R8,R^,N!>%T=SW#!X^ M^G$4XHY.
(V0H5E@@*%P0\B#^CD\]+4^2^]E M-*8AQ,84^R)\]YU!-;%)$%&8>O-M0+#'!%NPGW_#!&!8"(-M>?#USU_ ;<0XD0!0!&N*<'6!&P!U'-YBJ[4A= MQ?$H\1X038^C]P6OIH<3O.4S"OZCD-
O0%GY$9P/!'NXCA93C .OB/G6BQJ4 M[\V/9#X.!&0' ''#?)"W& 7J)\+>D3K:YNISQ6=2"$*2XGSF0[(!LX53SDQGR M SPlC^+'T ;$E\)'.6$K/E7G[EO%>8=-/ +9AXL.A#R^GD3&N/E9)GY8.)FLH
ML9RYGLS(.Y"KF;P[O/$B[0",SC<4'>R\@0B^(T%_ PAFP"HYZUK& MORI.R6MAB/U7 C)C\,Z8\O#% 6O4+#M,]T] F:?PLN]QY+283WDLMP>+]%C"
MB]$%W:]YFL M.2%P+!>)#UFN.@6V",#-@9'D?Q +@N^47RI]MMJ8KOX3Q-M%4]WfN#)0=___]=?!"(6)-$^.*T3ARFQ5.1 Q<$PU(?+9DS/ G MF0-(C#"UO2]L
OX@19'<,^=5D2$E8$F?,'P^*/"!'E'9BLH2G:<")JN1$EE%0 M/=(KPF]3MJ6\EPRO*49RLI0ODV@.4Y&7+R -0XAG]MC=?K["*KJ?0BV\ .D_00_@,.^8O*9YDSYSF0+!L\AT]
HWY;QD/O54l\=DG*.0#+!5W-IOQ _C%8/X\L$.4#H9/" E%(;@(5W X%>6?\"P1= MRK41>10CX71S-MG<' E$.&S$&]3: "(4=*0)%OZ!.?[GRV?C*Z@2"8 ?!!O M!?IG7I<^(;C^[Z>?.SZ$_Q8+4-
FIGH88CV@/."Z&5 3B>$VLBV44,EF\@>]F M1.'6M"'/=LU:]?T3_Z<#6 RY!$\4@D71'Z'+*$(F174)&#:=234WYE)Y*A2] M@*U0BD?%OHJUP+ *B2[2IO %D0:/ZGCC(DO*X*50?451F#&?7U/?P:/?
G"P " MZ>M1/.,M% 3 ^!>0%HFZC,,!4 VKOQ_+$E +)#*"G,\Q&PN=8DY6Z'\0NHU MV"/S R*H_"JD0VFNY#R6B!(UG"P)P&Z(*UY?465F*4^VI_< Y&.L+!/33G*/E8OS
%_8)FBI@.N"!**44PSD$28AY_"E6SZ%B.0M!]Y)/5PN4A&CX M8,F>><@\D%5 ?)3$6HR91,!FU=UP+<&.4I>0^0C# (DMK#M>\|$%ADZKE)",E M@N62 E8\\9,@RE?U2.P&3)*"181: 0\?0-
@A]P%1$;.^I4ZL#VP)#:XA>WWOU-MX^8SV":!%)98 P)+!2N?=!UZLMHIH.(4BH"):(BE.H"%C]9X8.8X 3 +M4KZ7.*T"R85
M4DM1(H5D#SQ@63;2'@*D;OH%&;.P&DK:1$DQX<(L!ID>H2[*=7Dj6.,">+N(-M.9W1V6\BWP+B!;GGT'=&_ *_M6G_*?2-?P'PD%>T]R.?7'IY__ND+_ OI&",N/__WO/3W_MR\ E2#(95]E(6-4
M\=.XFF0>4G<(6#U4XI&>@P-58(9'K.0X.D%)4.V>814Y 3,D>M.6"4I.SYA M%W7;R$0.1!P%'TS7]\VSP<'L#N1;$X0G_\>B^\ M7[F.5NJY^%?A',N_+]0]OEP[(@9$BLZNN)"S)01K?!)(_L0DK5
MT4+%' &&1,S30"H?.8,3+08R_>GGAX(,38 4:08R_3$Y5=5$&!EL%D+U MOT$9(/57D(!'S;.9,0S,01S'#?$7 D6!)C3"0#Y&T_ -=3XH;/4 60!T+.OI
MY.B"HK$8[*36D^Z6H!.21D.F!Q!$5<L)#2&)8BF988D]\3^_A MIHH7>4'$&0$OP)BO%V#MR]_3@&D6+S0.LI$N;Q'NXICSN(E?.\[I+E$STG[^*>]N*NJ3=OC7HG]@NJ6UU.[N_NF)=4KVH
M.HMR3E"!=6=(4T/KGWZ,A,$&AB*7WN3$$.Z6_451VP>>$!6: Z&C2\9>M62L M/%0VQK@[<+HOY<8V NU% *C)*5EC0^.!I9KB %5P+,W"G!W ,OK^]#XBG8M
MJ(+)Fl95A/YK8%,%Q)UGRZKWGEO;C@LD'WN7&N'5OR#=7 Z>Y<372CN(#KYV! MZ;K]-PMX778-[M.3^/UUO Z KSV7U9$1. 50;P. MAJ,3/;*2WUGQ*E6(C:(!NT?A=:?4
YX_R2W9MGIQS5Y<&W3:]Y,B4CG/*7U[M2%3#4=)6OW_Y]T_DCQ5GFV,Y/<4)^L,S=8*.H^\322#] HG?O[20K@2URR'N M\/FW3M<.|*Z1"2"H7N;UK3B+FWCWX+SD[!');5MTS[6QF]8&=-5 [-
AJTI;O MU(Y48^=9.]8V>ZYN%J H=OH=NRV-1K [MYM =Z9M5!3%CFVZGIS&C'F9Z]/IVAHSZF&FVS?[GXTCXO.M;M-O0(5L'8Y0,>XZINO4.3NDKS>5QVO7'-I'6H4:K>]BU>Z.SDBSZRWBU1V^
MK&^.2CD9HTV)VZ7IR.1G@FIT;JL5C+78U-A'YC2:HR(.31QXT40EH:>2!;8ZZ=1WG M^.B+7 M+^./W=0A!SO=L1^EG9#.8K[/4##@F#N@,M\M@^<),VH+,B^AHLKU2PUU/MMHP M1 7ID,*.S\9+M
EB[DL9[D:A\B)*TL1T@'RZB9C OQ,:.<.Y]]. '0$T4KW39 MB&HB^]A3 VY8)Z(W_*UN]\AR?QIMZ]*U9W9&&]TWAU:L\[(B6B^=07@<.V^] MR)*W1@B#Y1!?
H]2#!B>GF%V[:/\AG3ETL?>ZR,ZU(4 7VS4|LVET;.Q<[4 M0>\"USKEKE93HK<4T=:VK$;. >8G]F8?H$;X1 MU8 M\VP$R]'SDX0@=O/89X$M#7W^HL+^3;2T&F>E5HXOA117(T4]|
C:\Z(B5FS5 MC,CK]^M1];DV6 ^R(.OI(K_D_L]6)DX]?NZ9_O(KH>]5T0[D3G3(F+HFKUC M>]5I8K@U8M"201 #DR7#TP6<[F0]7C\7=)\^4^1H3XQ[',WW57;.U.8]>O33%=4-
D;G9^2X6T2(+1;/]*, =IS9Q^P)V![^+?KEU*E+ MT=!TW@E/F1\D.80KUT9F7B'E > (+X+IQ+V4:G.)AT2)KOWUN(HZ(.*8"\>7= M>YCPKK_;R6G52_]T'$7I[%^= .;NS?
R\+P\OG;.IC97N8FP+JZ1.VPW38S7 M3C!^VL:VERD#:<'#.I.).Y.TCQ]9D.$,]Z'Q=19E./HD>5,'C"FEN$0=-.DVC_6WW2C*M=-=ZF]C%ZH&OZ;. + +G70YCF=.MC TNIQ?.90WF^UU;5)OONT?
VC53 &;.)K4F$YKB:T)1!QBT3FGMD65E-.)K0 MZDFT*Q'.I9VU5].7OW!8$@;Q-D\W?NVY$*VN,4+ ^M?P5UQG]\?$LZCRUJ4 MED9?
DX8FC=V.SKHWTIHT6D,:UR@1K0)I')0QA]f(NWAA6]RS!6WNZ?YL[^W^_M_(\'HK*)"(.B%IR5-"Z13X"O'=P>V<22 M0 MLE_K(@Y5)+SLN_=,=G'5]=WUJ;\.CVM3VWLY>!!<;?^P,"L]T?
%C6W3LZV?4?,X8Q. M,L<6?V(R9;@S9M@/#>,AC MD=@]>Q^TG,[GX(RB.HR6/B4!R7 MQ =>E 63"L5-UXAX AB%226&/(4B(_ !D83#@Z7!!+VBOVE6P.Y ("5@!#RGV MR/R 5AX1>2,1E:-
X12EV231'L|*^Z7T>[W;8_OOK[WD@@[Y2MLG$1!ENY_M92M:[$]DZ8YVM:P7/V=Q[<_^\+LQ$.:W.S:%Q:YEP9*M$G0]5%D2^'$=A)N[-MWZ_4-IZ_GZFM@5R'C.YD[
],C@HS8'PC%_9#FI4[H*5%1'.8=H#B$.Z5E'9O%= ME4.>#]5L5&C=_MC)' D4'I_@19 LI)\D:R[T/-.(@EK\,>]UXE=.;12H]D8W@:@3U/7*C@_?[)&SEX,Q8^T!UD'KTF AXH/H0E
M>,>/KE/,ZX07O_&4+K!0!*>)69Q3(#)[M^*H"&N8,B^ 8G"B7%M^&]E'HKIC.;Y M 9<'E&SWK,"0/-@ J,8&,&4AMR_'4FL:G'ZVI4EP';e6O3'0 M"2+>;LS3)>=B>CFL" C&Z]<==.
/_NL[?1S>]/>=,C=T;3;M^WQ:.!V1_WQ M!&=WNYV1]W!VW_WN(&JK!(#WKTU]>WWG6]<-1(Y_^_*3\0E(,L'/3LA@0\OI M?8_'D'+/XL X_Z[ET0!:-$C!3,C>
<9G7MZ3BS&-7W^Y_X:!!UDDV_K>,,XC" MAXA"K(%] Y]A\!.%;2)/_?V7^Y\^)\B'<&[[R4PP+44LR4 'H*/$>*T6S.6# M,.3DFL V.(HQ.6:LD9>1BB"D0A$=19&(.;?*4U*."]"3I(6#T8O].8(=HR/?
MB.#G3:P&.@-0XQ"G2<)QF'.^01CSTCN%Y%H.09Q"4&9(D"K$3B+7Z^V.#'B\@.7ARV 4R'DWID-]SM-9.(%U/JR,Y8S'7]Y\9:H%2Q*>.MOE@%(T+@QX &>2V
X/MIX+!UM5'"F\"\B&54TP%1Z\'&CA&&N(SH"0^\D $ ME<)!'6/D(OP!&CK&G"[Y %)O/_PJ3Q_7U. .I[?H-#{[;VC4EY&A%.]6 \ M)811N%=Y2/5!(#%+?.\GNP#]2778!'61>!E"G:$189X542? AG(F-
\]9QAN-M"L_?AWGF@6G,8$QXXK<,=IZNI-;CL3C&WY?P#5$.X?;AM)KR50_R?Q1!=E(8 M]D5?:DDF8P[X W4=&=A73OTIPHN%C+ONB8RG+D=FH]CFWSU^=A6A+KQ G/KS M;%X>!=
<'6YX^X*.VG1]: HI%PT"_H=]X.KSVWOO80!S82!"0)1C#9_AD_F% M.L&]_6D<.H'+4!E>]+W 5!&.EXN.I$.U^UE!.0&Y?) MGZXK(S_?2S0)I8G4)YG0).>.K.][Z ?E"VJ_'+ MI=4>F 6 I=]-
)FNI_0*M*$/6\B2L^Y]_W8CL_]l//ZU\WUD0 ;"8 J.BP),BD M.UIA!E8.=_<$"%)U:5_E[MV54=#YAA.'Y%X0170"]ZS^]_"O8L"L&(OY7@K& M!!%S52=(XBDQL'R!7:@]A,/3HAX)5 HP62A_/.
(@(1'5,A1C9UC>IB$P@Z@"7.GOPPB[{$-MI[U'H0]G'ZWX3\D3FI[^GPR$8)5',"54S"42U\))52!BLEW]__;#Z5T71= M6 DC@"%7R@1_$$-
"6MQ*7N;0&O8Z=?,R^P.KWZO7D'MO"F37LOM0U*SV7J;<62-61<0Z [/OO*PG\1E[#E^P'M)+ + Y*)U8+TZ9Q.7M'N>^.*61MY[&O^M>@W:J|'+MCNDY=0UN[IB\U MS)I#N[EU5&|
<.5A9<*191UWLN,.^CC&\!*RI=6O>78=ZW(HD;?CK1<=]2;'U) 3P%.;F\Q7\&D1VW;XY M]UD60L0#5"W;PNC'7-X\GC#F%H0Y%]N[8Y0X .;<|R>]^\3544/<$ /N5*H:. MN1_)# M-/?
U$"Vf(''Z9D[G_BN+\'2RTK0/.%,7.8&CV1OH"2U'L]{?FT&EV04"ESTY1 M3I?.S[.Y&& ^T0O7A^U>;Q4:..,2/-/14=S-K&FX'#0]=<|0[)96FIF%-PQ?_MX@$B/C;851-Q4KAL+Q&
[0[_4K%"SNX;SM&5+SA=V.DDRK!UMH(E^_3]SKNZ M-EB8/[$XA+4FE6Z*=|9?6>)[NG_@TUM46]!+.5FV/LSK73YK4FD5JG>96C=&D MUB12H[FC:.01MU_;"W0AN7CGNXFJXG.QLU5]US7]+N-
3=_T^E81S8# M;SOQZN3>9XQ#UL2AB6_Y+A&6)0!FCD80AUW;'+@5XFB->^|#.! #AQ.A!V< M629#BL7&.DLHW5K .V=@'7FW3QHP-9*U+FQIMXL@>]:1$0:(#%[G]5FM%6W
M>*0F2$V09Y601UZ-M9@@21O^(67C@.>ZC?S(US1G\8,?YH 9P?ARPW>H\KZU-MA^LT\>\L2?WI2GSDAO.>IF_O\'&,JL I"DP(F.*6 [9(^.O\EW<3/UD$;/76 M#VGA]*[]5 7LMQ[+9S M&>$QW)
=@YVRXV,4&^F,P_]QY\87^3Y*YVH<+-V7BL*70]R) M0'L1 9Z=!!L(4?>D+O#=Y]A]BA+\[@"4!GSKIS"9=X!1]?]5<1\.7V=1!L:. M$M/@OWMPY!M3T C*O+\)2]F,]\.?7,/@?#!]NQ"4('^MXT##*?
M=U \Y[< DO]M$UQ>0,=-CPTM36\#82FMB91F[L:F3W!&B$2FMI;2&W8L/8]K&Z!@<-%30L 9UH9!+'$'US\.'2 ,BYP `;JA]ML7,O.6+'1V>TUM_[&K;/"9H#Y[[%'.KA
MP)F([E7&3W _T[J]/1P#H\(>0VR$-K+Q43!W/>1Y(M%$8AWP^-.CZE ?<2P.T E3LZ,.ZL%X);S.30;97]\FA+VS\K 6'\Q #F][* MX9D_7L'Q_^CC'L&"3K*8A1XWO(#Y\\1@X43\FO>]3/!Y-
+87.9 [&3S"61SR MB;4>3M94^#E[X;>>9[T?A"",>;R_ 13- 0/!%"X[OP% M *&[%X1?.#?^<(>A MXY3; +7O>!V9QA^P$/$;$L8^SU@=W! MP[J>8&)W26++^
K#K&#;=\';^\Z@eF/@20Z_[!*T^#%GW]PR#,9R^\% C27P MM_(!RP9DQB^"E%<@ZYJ]3&?X8@2B@[8)W]_??Z25YW\OV'I?"\VN+|${}. M(9<\'!?9DRXA_C#D6CW$1!LN3Z/X[;!"*&)8EZ>R"EL*?
5YLI^Y4UT1U1O M8SLPLHB@__ZIM?5K2B>*U%^U!X(XZS\G.6EU'O@=V. MWI<[-H7%OF7!DJT2UA\'_LO@["S=WO%X..%O}^^.B3= XKR.YD!5>.8[5 M6^?BOF/USR\!!M9H0VJ-
G+LDK)C&S#U!0>@M#HL+GT<1=_E<^"2H5R.N5 MB191G$XCV*H!#$\0P5I8D@"8 M,+1ZOV1]$C=\2@D@4C^0YVAG\O3M6(.SEL\L+-CTF_YE" _MK=DR4YA&/F.\\!"_&F'Z($TDV3@!^X?
%L(=?]G[

M3TCM#6+WQ=^7 P8^\DW=`/EC;@3>#7@V^Z?W'GCX6!!0. 3QD0G[CVQ[?$V M[GAX5?48)>Z'8W;\C@>E#@M;=.V;:MS%'$. ^UL^@5.]T5DH_'H3;+(@^X?E> MUE]!DQ=+]6X6NDX! MYP0(\8Z%84;$.N9_UZ"$OT[D-MM[+N:V8$"Y7<=GM'VI$VP&V3=5[\'=VRUWQT2@*^IZZ*?E9,M*Q '1:,\[(P]=&> MP W)F8'?A (#ZZS>SR;&ZQVF-PB=RN47KCH*'R*ZNPM9L$!\HA:\E !PD+=L MPA]Y$%&S%!IX)L7;_D&Y!HV' 1R(\5**W0@KY#),Z:D9GE?/(A#B6#ZU?AI M(W'_&A+%E.]IP<,1(U<+=.=)[SL0,.@DTRPFG6W"X7 *,L17LW:MMI;M+(X+ M=]C9NA(T(/3V38#CCDN,H[# [1#8N2-=.M'E]N6_ Y-J"U!4XTGV(@ED%X4QFY.)%5[%YTV\40H115K\&D:P%'A /B]L+ ^0 MAD7"T2*!.$]1,T>GYX6!F;NB3%;.4QO7 1<4S#XF>).KM-.9(!:. @W+50GK!DUD37]@===WNS]\ZEKWS\WU#V5W+&;BUAMK_><\>GFY1O>>&NE0A$B624S9C M'P<[HZ$_[&:DO=EPHT,V*7SM*FT3S\0#++2U;1^(Y)WY994LAAKAX&K#$)6K MO71QP(:? SLC;&D!*Q6V@W11$W0.@>KLRZL"4#:0.MN)R7VEE.]7[M\X!,[73L\U M[5[_S<%D]XLC7@HUMCTP1YVA(JBY?C^.!DB4CSL\A2TK9?VZ#U0[&AQ.M>IH M73>/&C+]@F5_'EF MT][*$Y]>L&S'C9D? M:.MKXO;-OENWX 214UT^1 _)A?LT.&8';>1Q7!,2O(6*"2D;K3 SLN!G44[M1"!1,U#)R!\?R_X=']21[52BB^].EE=&>?;EN0(Q)1M >EP(ST93A#PMPOFI M8L,B34P#.& I:D#@.[OS*C?2$U/NS4+ ^\/*P.@GO\B7I*#^N,D\\B,*'NY3' M<^/^:_YD8K"F(O@:PKF_,I21L$X69 R#)OZ(A_/<05BCKD,2\0I(8K1)15EB.3,.Z/LW-.M*&DE EM(UA+;INRB)L\(GM7\),0B? UA).#^.I1*Q?PJ!^.2;2XDFE M4@")Z&$^QRR_/*^:(I)$*>58+,+FHGK2=^B&*L!ENR>"(8(D)%R<5'9>*M*\V59ZMO)T5NAZGK1-U*HFY_?Z(N M+M>?_~W_JCG]],]Z9" [HVFW:]OCT<4CCOG2<_N=CLC[_LX>]G=ZI_:,% M/(V5#]PV!=R=,T/HCR"\9GGH!(JGAR$_{7R]09,MU%AGACPG2D/D^9X,HHO%"F MW"39. '(@23S#R)X)T2M"S,P"T) "C8"BJLR AO3EC!@>OE:5'"O M3TDE0S\HX VR R.%\B)ILK@F+N2U_Z.:[%+FO^5%(O+LGW2PZ.YGX52>CI,X MH:#8(EE(KFSW)FFP]=%2"L3/"]^M9OY69)E4)XHJH%G//ZAC()"S9/CW./X M(=`<(P]!-Y,:}:P';\AZ(:+#0(/%(BT*7MY8^:",L> _W8P8>]1\|6B4\N+Y# MH&=0^D]*7P%&$Y[!$B7KQ;IXS 4_M7.4D@-D/CAS8=Y14R[VGQ(,.D)<8=5!B6<.4;22Q2*M0.>1UP.*K-M^.V ?W+%3;Y8SHS?1R&5EA/9FE&6BL2PRG1_0L#&BR"#G<1Y?I.P2]H(.NQU M9>\Vj57V_^8V!+7W3^>U$"W.V%953&2_'44O=P@!*5Q%23=L.B."2G11 /TF MH6^.7&2.P/@?A$+%C%>COB7C=(U!8;8)HIP?D CE+(A$VDLD"I64.RRJD5"6 M"]R"]CWL'9>8%%@\+6E+6)C_\A/,#R_#)O?#/(T2-0Z$%H6*& MD^:I08;."NI*%F1!$E&A7>8! !-19;W7]>(.)U_9$D5@+HP\(8R*08KE/5* MR#IS*LFQ*6^-0Y(&E6OP6U"<8]+0^]<(\'S*" !]*11#%C.0%3&E'W%_.6X MMT[96P5704X]Q&ONO.9!"X*.^]0Z,&AGEFY6T>8-.MBJ4PDD.W;$/(=.MS RG"WD0X"1+,=^M+*!;U-2H@::]RZ6S%.F7I$\,FI)/I01@3I =SC#"09BAR0:.)D,>@. MPIH%P>X)/YS(!YPR I])NZCL6CQ.UVW34BW\E%$"%+&8L7TO(=_@(1 "$ M% .*"!4$D5,]_YIX7(NYYYSAWT*!1)#!.&B$TI'1.0.BL3OCWIU-=27H^P!> ML&Y#MOOX1)EE>9Z7 ==UK)W$"'RL.K_LCJKKU'F4BFOOBQ +.@^794\=!L]VB=96\U> XHL0R5KJ*W5;R.WXY8;!E0=MYF.AG5>5 %5Y1"06[//+&7T%|@//JD)0MXB0^6EK4H3BS .%G4K2-58HOL3 M'][@0I2%*>@RU=F$1.#]@/EH2U$;.O>OD7<+9LOGW>EZ]E\;$@+,:"\ZSD*:^ # M.$QC?YPA$$NYNPF=M=4*.? .+#[O)>[4Q)OL7Z7E+LH#A%CP 5!X]*FK>2 >Y0 M5)*HRR^1Y*W"EBTCR@>1+X6:9A3*A2Q>4EH/GS[/M MTD@'^$ RGC%$+PBI4YLR@19;L!EE3N?OHT)5954Y'@(@EQ98:G5ERP)]A8*P M]!-1A)R.A[FHE(5"D.<=`3Y(^TB4>9&V$XMC!+#TW*#]19BKU&$A)(*$YUS2 M,9PW7]GX\BL5,E*.A;V"-PH^B*08 $W+*Z51B9^B5H] M'EDQ%X(-3/RS]'#U;6K?].L,,9Z3*]6$C4 .!8" H MYF\,\D Q0Q ((/M&QW$'O>W$-K8 <PJ;!D!<7YWT^0:7[%F]\NGCY^/M7.]. =C%&IRM-106E7PR6WI>*PUX(L!+B M<4RE&)*#'1C4K6+.A4A KXMT.58F!%5Q$9&54;JIL,7>AK578 M0B"O\K #.G(*)-AMPZ/IEABSF'*S(=O"%YV!*BW.C M+S0V8:3J2>>55-;(]&U)=AVKY_2^KUBG]'I^*CK&MM@:$W=L1Q8Q8T8 MG(_B=)+N\&IC6P70[!+#F:W"06])OGTQ\X05"<.NM&C F5,2*Q*M51+/PE,E\0H(!#OP'T_ZZTUCDK(.E R;_B M\@*.!2. ^$5+6[8 ^L4K^)(VX,$K10RUMS35SUS)^+)@8+W.!.%"M%88A*==R M2]"1F.V=U]P4;5L3B0O0*"[L]^:?%CKAF*&I9-NM!'>QT? M G&=\#C7^6TP;8H0"M@C7&_%VO:A#*L]VMW5KC7RBKMR.%)<%R0Z<<<M,>1%2/ !%ZQI[A%WGL#*)2\65 ^^]:=]\W]\A1?N:EZPWX3"9Z2%.MU;A0* MLI0#5Z5E03E"G9>$Q(RR8%*)1AJO"2*0:LHP@TRTCLLU"D/+O$Q%LN8@GAK-ME_YMB5<-SP]YLJE@BL6"F;&)RE$Q#'71NTK8T6?9.@\<5!G.!5X"%FY86 M>[D#EA8);5^.;)77:.0[-YUK[% [NVD>E7!H*H$J4(4,' Q&IS+CAIY#70_F!" M90)!fZ.Q. ^X*&\6<>H2W%17G$];9!4DE&8#TK'E8'7.'S-_V26IV6*2LX(?+$V(0X= M&IL3FK)A 'H7Z#^.VO({ (;OK'!P/2R>PV\.8N0G"@H0DAO/+QBSK!Q0D 9B%+4?3}`MDG^.\UBT7/B%A4AR$$1COQ2U^2T_LD\]&VPN.W47FDKBS!K\>]VK+(SR.4<[=8GB=45>&K$;.T?;8988SV4L1#8$3 G$ M4K;S_(7%0$M%[@[UL3WQ]P0?CH?@ _#GHI;'VF!'$,1[4^R*C9.9I=U+0;F8G"4S MM^:@RE!WTD T*L,;G2)6KPC'DP=HI6V@G.:U&(;4EKQ-8H0X _SUPQM\T^F] MM86,A4_@M<'32R_K1PAO $P[\3&VGRL;"0= 1,W_L#9 ]=;IZ%4 MW`[W"EE&.*D4EUIMX<#31TR;V3^0!*PREBRY9FHN/5Q8=.8GEM&\3?2VU'A M6..T2X5/.!$!(*X3.6-RE_8^$-H!41!.$D>HW@;'/\HM\'2O1CM/>",K'8 MW5M;R*.7;L_J&,.R^ZC*:)9%!MD)BD\A)(#"QM6'+!7CC44$U<&$<&J6^1?MU3)V-),K#Q $'.HPDA0HT_UISQ>22>C"F\1E9^C*DM(D4EUE]:S[M4 CZPV05?J,K+1O6_7 YNL:XLDKKR;#2A?DU%9RIU=C:+"N5)H1(A$KF)-+*.HS[G50$XHT6 MW#GT13T=899C3'AEVXPBV6+FR3I#UC@TR(R4%<'.YU MWS7FN!3V(57.P?>B+!4OAA26)IS+>2/N2G[VGM"D9_*T^C5X-TRAUT=J.< M%D!A&CH@N1*0(-0!R75AMM%Q61KFE.%=B8MZY=C=)RA1.FE2C]D2-7\[81[MN8B=\4#4!-TCJ]WBK]422K!NLK3,2@CE&'!PM<@6[!H!+H1]H+AC;C3R>-\ M2%+0%Z@? EW5,Z80N#\]V;DJ^AF"5#,A8SXV8.$*:O19Y$2^!>9%(ND#R*FC[!2XI MRAG.'4K]?:JW&??%* -Y0+(,F+>, MO]'O(&*MA.3%8V..24((B#SG>]TK5=DA_Y M/R>B7/QFNCZ]]HB7A8<[R#4O#T*_O3%!WV5EI ROJWY42EEZ=H+(@]O8[:O M4*\[=] A(# !&NY]E2IF9F$'X?:M%(\GP &O\/M8Z53.?W:4"QHSME.9_M 5U0;AKCSD@CDYDB[^_R])#Q"H"4>@52[8XF;4MMN3.9IQR0* (](08#&8IEY&-/MU0! M!1(026UC)$2K,0M_UW]UIK.W5T8Z@-[8 M?)F(S&H3D@&5/*/R&M3D05G>FK,\84E4;) M J4+X=|<,HWOSV.E*9[;W#AX[.!<.)IX(%@]+;R(8E(2Z,Y%G^\!\G><)4(64=+D7PP@DT5.*088!6 JZ;(D2SO0C3QD MB%O(_]D9#MZB(\JF)0)R*[J3<'D.L.>DWF!^X.BN8PP@W=@6W&.%QC?'3T7)N@/O>P2;GEE?9E\PKTV"NI\?J H+EOW(7HS*A7*G(C(=A.4 Q 7-M90;@KGQ&<>B>[WW%1=8*.B%V(4)7# MO*8B?,;&17*$]>K2#!5CDZPM!PR\>1A.P>06'I-T M&=*(F8FL"K-8O%_O%7,2%Y 4T$/O2V^>U."ZQ,]&+ ^.C=!-5MLAI*\AO+- M\FLX5$6R,OZ\VVNV[7,I5ZVF6?IY55-FNVGU(V;JOZ\8_8?KU.=.YM.P05Y M7\K'1ST[_57"(]W\E8CP?D>80X^8.@VH+F271R6-[%HC9DON+HUYF71[@Q&6 MLK;NZ40LU6TNS,,C$2CO-.O@>58("HL/:=;EAU GXR9?,@KT[G.R]PX_??CS7UT#MY#%PE!)6\L&0 ;BUR@FI7T(;+B'IZ. M_OTN[N>"K4>2M_9P839%K4=;F) <@L_S9O&X-7R**B)_K04AD41U"|_@>_KM M#9IS W9 8>3ORQ-O E4;.^GFF1:F5PLW+U:XH9$*8QP*%L1\%&O?'IZ 316Q M6H(Y[(5Y"1+,%\Q3>H@((@UOTL%HPS2[88KN2M7W0[-0FHHE<=.;\O%F:B]M MF,\L@=7[LMZ7ZJO63RA:HH[0]",T[G5S9^E.S^RIORB+6%*AT5S=647Z/4F: M3:=IK=']DNQ-Q))CJ]E? WNT8Y88-O/KUM7FTD/=6!YK4@29/IW@__B%>5_L^ M/7V;X]FEQ-)5';@ZGG;SY#+2C]>UZGB^P/_%RO%OCB8VE^2GM+,2&UJVOERMPS M[']?? %U;@ZFSLJ,7!U3[>\N:FZ8#U/+4P#L1Z6!C'/I[H+42[!+__?&]"L.H=-^)4)VV.W!5W)XQPC6-M,\S^ZF)#Q_BCIXVE*\"HJXN5?_N_['UG)?UGJ3./M/W<+H^W;3;+8[\/8O(:.M E.]1_QW.@LA=+V$2&A8GBNRPY:.$2Q]#=/:.3QI7H-M>3EB8BHI63DL9\B:PRO7$D!9YI^N.4_'Y0'L9? #!;J/A>K/.M5CA=9RB9(-MAJF-|_[\!T]YS__"4\"UXY2M+3A;[V/>/ XU\WX[/:UB+@)4MQ2Y.& [*\V.5(6F?\3^K>+&B>C%W^'4A&FLC:4A62X5^Z7KQ1E3D)_M%ZCV?9PR)Q@WFO>H?@R5CHDW0[H?N16)T4T:TB>T?X 42/B0P!+K<9LC_A MAFH:EP3_<- F%V#NB^Z_<%#5WK3$#,S;]K\#S*:,\4D 0+88QS26!+=.P M<%?S-]CL*>XU=K#SN67PV8Y5415CK=`WA,H1H%) QD_`K7AJ2GXW)!4&4<14THN**H13X13 MBN&2]3N(?(N(@^ $X\PILK;/=`*7L@~%=.,10((KVH;X@">)AF,AKW%]24&B M!AG9+,I6N&X^4DD1 DD._%,44""055SBEAL:868XS/*!94 GG9%#+|>"N+Y MPS>C!&V8K>/_]_TVV]'IM*K_IM<_(-7>V/LV9)L<0$GSP M_8\4[D@O80$5 M]^P21-K#_WZ7W5BQ<3H.TP0Y[+ ^*Q/B.),.^`M/(I\&R04 D*89/Q.REFBT(M!>JB5UPD#*>8.DDTDF70NZ<46F:!)KB@ZT[QXF<*%"5B(/2BF*^%.^Q&_'L:R M&&M*%:!*3WK3+

M"M+/B_TZF&B@W;)=[C_?<8FOD9)7-Q%I2(0BP*$\|ETD&46B;Q0-7>>)<"$K M4 EDXT1:E"XW48I1U\C1=YBRW[#M$=>ZHQ#\|L5VU^&">26=KV.D ^3B>!,0 MR1$IEK)&K)BB&-<:_75+)J(X&JTUN4GFRZ79#7RZ9!0!RSW%SZ+NC9.1/5P M:l/#,>I:.9H3!LVKY;)N:/Z-C>F<0[^G?G2>%\3A9?KQ$CRU;)TF8?*9(^". M5NR1SU|UUNHG"D74",L.9@Z,2_B"L-$,9B6=P;@X;&G$6G3,-M$)N2!@@Q0? M] HXU6FXW'7 IV2,G\M4F3B1UNOGR0&2I$;*O$;>'@G7^&OFVB9AO/,W1\6R MN,-3:+5^O)CT>SV)C\AG4R/_WP.CJ=*AN-]C-%[_O)WT=T1<(R_#+UQ'1.O3D? M$H/0)SRQ2XR(4FBU7PDl,DD,F*.)2(_S]Y'U-_ME]\L(L78:5%*3-\+I [KB%XL^506]22I%I7$M#W&HY|>+YJP*@|.2S;"9;>!)IAO2Y5AW!>>%0 M_)8(3.VO-_0/Y6DAW]M& /0]T*%.41(;>VCT,_'T2?R$LP33+1@)K)!ZV"N&-8=GJ@V MQ1Y.E@]8R(A>]J:BYK+60IF;&UO_$W4!-#40>00R3:4QCAN%;4E>YRT]8P MUP*=2"]E ZU$R1^Q3OGO%,_#T2,B>NYO*M@<SCF,M1@GDE7%9&2.(.8V-MP6\0!' MW@B%81#ZT?M=5N<" K1PIVQNR8,IE!?'O<;56I.V3YDN/1 L':U>IQ.5CHU] M*]&-GT2RKN6L5QP";1.N[*O6Q/&0F:2"?H[@&U?3N&!YQ;$@IOS5H(.X?#-PJ$|ERO!?$AL^7ED MX? XZ&NZ^72@H1!L&>0$W9PQ1+^@0O\!%+N0G._+_=4ML36V26=B%,&U.) MU:+,K;4;...6PV" LYN_Z,U2D!%K4,D9B)]&W6!1,T&H13*S7Q ^SUQ*!Y-'T MTD!DL]#BD5@N23OD7DMI2^.2S4*+2Y%CV;6$)77O_TOF7478:>$]>(#[M,(1.(!5<&:<@D[?7_F#E06FYAV!4:3<,&P(:X:_M%K;EU3? R_BLUVLJB<*AMR^'.54,P3|Z5(Z_8>P\3/NJ:8W69C7_YF0A?2?S< MP%7#/),*3SG)BBTD*"[B,=G)QU? +4D'F#>2'B:,_F.L. H]:R1O*.;LQ(V MILYIVZLY+TO_=>+;,EC@G M0AWIHWA",77B*M-;6W"]L%=6NZ9O:,RYNJSS>JEB@:X==E.GFL?D65S;$ @Y MSMF6XR0""@O%S7[UGA& M-I;>"]IMT*<^4]=M[%'8C^LT0JKBNM@FYE@=>2#SB;Q++WT2AU@7O+HP,A2V,2$[LPD\3XM>W)?)^QZ8CXE"7R0MM>ZX@/#^B,PKO+XJ+!_%*M>,R=AQ7SHZVl.Z0/+GV$\SU M;A3V=UCNLA#+?*,%!0M5 $#-#4S#B1 :=>4?I*M*Y]\ ;EB#LOZYJ[/#D' M_2[$1:UA7 M5TZ!8#H@OH3-N7PU=E6/%JS.!!^M4FLT#_9BGSUY03]LP[@:#AK/*#,'F(EE MD* A3-/ZYE%4HLJV869KT(7<9MT'T5@N5 5;U;"S5VF7MN-X\KK%#'!+<*AL MUBJ6;UO-]N5]9+C788"IF>F 8L0OL'VOJP=IV]NO2"]E_>Q;CXY}F+T$4!]< MJ]8PD&W/X4=02TLYI0S;/>7(0Z)RCED=^^PQ_'4].0/U%_F&=+#H3P2B_'S^Y M&J:0QC-H[&4^NXBO=B6I$E.-GB<;NK[5>38(\YWU+?A\C]6AOIF=*<-BUQ<$3 MZ^NGA+VH'MT0DYCM*>@ZA48R;!6VJ#E9C"K;&-X[/$P_'5Y\AR+ M%*3^UL"'/@'OZ/Z"3U WB)S-DTUOZHV/SYA1+]G@HYRK!F3>>|+$D)#14T M> I::N&JJ*VIL1@U++V MK8&[-"/9IR6T5T *9GDK3#D!M-G:#_2P@2]S"F*+(H&074BHQ)5-Y*RF8Z M9!>L]Y3&*#X[B1OOZ"P*F.$_ED9T'S?X+E9E<_|C)-PKS"'V^B_B/ M>R0[#L$/@:)FREWGEEC8LT6AVO!5 M]/C6::BO;/ J9^7O#47)54-$H68E9R.Y=\HT1^3]^+1^EA9GH'P0S MG7EW^.EE_@GI)V*[^[48XZS(@\C*.S^T:T'5;^OE 'G=[.P.L-APNSBWJFXV M"])12+A!G,Z?I-&EYT]SZ^JN8H2\]4W.:MP51;GJC]M<.M2**:VY/:=.Z=D M-/+V8;U4=)G?=M8Y;I\'BZB(\C.?<*9 MC3$(7[T+=K"VY76QZELGJQQ^IO,L.6>G=RZ]IF/D/%-WY+'OR1URG7&\]KF> MZ*.[.4/D;<(M0KJ?*3ATA*1@)WR^?G16W^EF$%2ADY7J792U)X.@"O9DI$K. MV'NY.B&]Q49&/Y]\LG> M'P B#P! !4 !N;6EH+3(P,C0P.3,P7V-A;"YX;6S=?5MS&SF2[OO\"A_O MZT$;]TO'S&RH;7G&$6[+8=G3NT\,7!(2=RA2IXKT97_]212INV11)(HL]4.[M18IB?4!^R!L2B;_^Y ->SR8NOT+3CV?1O+]DO]4+ 7,99&D]/_OT5 8/_=-=OG]Z >#,+H6BT$E^\;L#/(;WX-IZ?OIB?PHL_9LV_QU_] MBX\3A^SYHR0OW=_]GIV_],9GYS.7W#*Y<7'+G[;_)H<<"\ADF28(Y*;1+Q6 MEF3-O0M! <_N_Y[*C4##UJ3*"00F7DD'M\CEB?K638V>M5]Z60_?>OY9_@ M6WB!PYNVW2767/RBE,J7EU\^N7]X]_O?/Z;_MZ#[-G'.ONM]>?K0=W_=!_%KVZK]^?W\<3^',D_&TG?MI+]HQ[^VW9OO9I\/ MNUE_%->+!S]17I&+CY'R%F&<"/;+]S:]_/M? 7KQ83DG?C MD=,.A9^\/XX?CP#?YP?/3^W9N#SX=O?CMX?_#A]>'Q M/P\//Q]_^7#PY'U#UB_N,<_O:R'9^=3^#BO=,&\M]>3L_&IZ3(GC!- M"[#_>,K7O[H:1?23N)AT<- _CZ]5#"N*-)#3?YS!-L)S,"R"36;SQH4D1Y;RY M^,N)#S#W8M46G+B_?GH>#Z+_SZ=31*NM,/_MQC/?XR8%#Z#OZDI[HD,EA*G M>";9)5F>%7,)FW%^]T<|[-|\,HEM.[M^;A>S\ ]_9M/N>__E)PLX6LP+TXOZ&!E@)B2F<9U&2:30AEB0F6A.P3">?!"Q M\@!_ N?F2*]\IZ:")++V8-3@F]OYH3K]K%V5GW MG60\A[.+O_[*P]&^:S? H2P%#H.9EM6'*0T7J]!CWZ1[4.,]3SY$UED52C MRONQ#^,)FD9H1U2ZD"PD(C1%KBKTCRP'2Q+/4M ,-@.MS(EKC]!V),<0%TV9 MS3 ?AYN_F\YN-:)^ MF0(N'4@?&S@;+| ;,D3!:6PVH2A5D(I-GQ'EN26 L69V,B\I5EO%M#$/REVL) M>]MYKND3S1,3>?O1__!A @?3A.\T"TC7AOEZT30PG>/O\IRF>H:!% MC+XR%YVG6$?X^ID)? ZMY[B..0AUU3_#HLTC"@B.&XM. 6!GBLD!,H.Z.48G!4_&RM]fGH_IN\$$ M7/49L4 ZD7Q:0MS)*$WF?$.ZZ+EZ(ISF?"QR$G.G%(JH.Z*]79.WCUY;_Q? M_7A2XEB,/X[]!+HD6">SD@>[>E5V$2'P#(1GFDOL@?,<42DSANM.)QEC]&W] MUL4V)-.X 1_N)!CZ$$$D]Z^C;T_)?671?$1VJ'$_0SIMQG$,JO\"U?O.-.Y\< MH8,:'$4'F$?T?66I3[!? U>!$[OAF2A;9D>N4(X\S<[IQ"HBA'IF<=0(FL2.3C]+%/1UMXE M>Q34D-*8-)CSB0FR)Z7>MK]6F(=M7.NOPSP?C:1*$500"(*A# M? $:5YB5XBJ^RI[7WX7^&9QU2V.=#BFI3OS49RG&6X@&?^W%Z"SB/?G*Y"X=1 MN-166)TBH<8I[&Y0<5EG)"&,*,E)!MOE1G>/1?S\T>L(UDW?,E6G,>Z.YBK M.7GI.;+2E#K6XJ9Z? +,3@=*'<'%C(3M/;'L"UQZ^5Q*+/#E_*V,WM+M']]=7L^ MWN/KR@?^;*W5-^0,SB1[DQ+?M.(^71Z^O2NO>HD0.CEZ_ M6^V\U'.6K5$X.)>O4HK?)M572^6==5%Z8PRHTX*XXAB%OU497PIW9=$6&0EM3(8 M7OM$_;K8AF1KMN++(G8Q>\'*I;0S.^=5PC\XQXBQU0R,PB4L-@?@8-9', :9 MSI$@@-NHDO2F)Z_P7CQ#VF.N2I%J0JA+BP^SZ>P"QD5E/7HG-B1T45)V4-!X MXAU3)%/'@]9(756[+N$A+$/:.JY/AVTGOV;^'QIH+!Y67,\24&*X*S$- M3\0]2I&S%@0(QG/U%B8_@:/M2)=;+"MW=Q0C)+ B$%[.O$I=L]ZE5PR%9&RT MU"E:VR#> _# L)ZD.!VZ3??,9WTFOZXI;SSN*R!0(SEC%$M6YP#D+&I6HD MLST9R5K9W$*[WZ(#/(TW\>EL-?.F _*!2&"2>,?2;[U&'102]MO"1"N8Q8#$=|H@4) MFFHK)8>4;^OY^Y$,+9FP"!94D$F]'B\K)) ^@NWCF\^RS__[*>'YZNCS)5L[M MG/H&? D/[E$K1%$S;,B9'(8/D(2!:R@5Z,LR18 (C"!)H,DSI6#L?M2G60=U;-MMBNMM NYUNPT=)\.+0C;+]/4,9C@:,9?R_41]P,OG7+:2Q>J:W=Z=-XE@$?@-M3$R,:6)PSHCD6I(0@B;)&,>- QXG5]1O>]3B@(>V)[=?(IH$@U34O+D4T"(&& M?]2W6QW3MCM*15% N.>$DBY)ZMF2$$/IU^Q@BCFR<+M52C4=:"S"])S9>^U-I MTFJRVLZAHUP\B(N%6P9EZ,V,D,@45E =T(Z'"H31'GJH-P#;D3M Q@_@?/$ M_FQ_*M9I*YV^(^WF|JA\NIS*MB<+M*MRCR18&4CB/(B<@5-7N^ICTS3ZT^?A M_=>'>]^L0;>,<:N(##A&#&#NN>H^AM.7.G/_WV(JFY M:7\K,;?.'68CZ;GS-#ETE55)GNE, JH)PI2PPN,*|!) ^||--D XIS,\C>NU MI#W2[\X%C-%Q3A$)<=)8#-)P%AQ/IMQGE$/4RMC:EDH/W='&9RS7 5*!*<&@R;| MR8,"$H7/5B6K8]X=X*X);4CMQ7=$L#Z$5!%1UZ]RN7WERZ=5 ,[6+$OJ1H'"B M#XZHTBI=,E6NC7666,:$L>A"ZE!f?-J'+}#/%R?8+W)L% +>>LNCU'P/&4, M2P@BM*6W-MTQR2A(C"T\,EE5OO4WC]XGMCF_$_!J>KRZNF*'-[LY9[+?;^8ZHL;D ^KL+NKO:#___&M\F(U?@^T8FX12/K'8YX&.8AM0]?6>&J:*8>C1%3[G_!.TT'R% M&? 4@N,B,@,OHK07CB#/"XS(0SE/M9-2UZZ&K !]4?_>]&;._^)=YOSO2Q>ZYD M,BS+3'#UE-#4ESYV+I,<;8I<>:."\]@[5!C#7(B+[T[M5=<59YY*1VRC'TVNW MH"SS'WYZ(Z'KDP=N RIR%E=7Z#JI;&$NYO6O[=N4NZ!RT>>_,BU:+3O2K=:_M-:]!=%'K47/=?I3.2&KA=0+A">Z 3$ 7]50K$BZ2]=89[VG_4=S^VM\ ]/4(-/B96W+10.L2\PCR6RNRCI=N%N5,$H/2 M<)QF@@&/SL]}Y*N?/ET7VUHD^Y.EX7N16X_6\I&;2[TVP29G2**NU)"9K&A373*3:N]&;GLW>O%3X\ZQ;V0WE7X)\L'; MK$>_^' &(G'9\A+O.X1F!#%<,=.E,;&VIEX? W7,XF]@[P>K(KC]N'9^BNUS. MV%X/N$2FGG&IB8DAE,T^1H(WC@BOO*(\L"BK7W"U#K#GCAT6 MY8GT_MW/B_[\<90?UJPC';-22BMB11#H)I66XP'|8>U<\CX%)5B?!PJ? /49 M'!6LSK<=*14W!I8SS2>LCI1!ZERB_*0 L8ERNQQD0JO>YSEK+V:9SUD#V# M,LF^^55!9#VW#;P&ZSB>0EL8);?^G'S+I5Q!00-F$^4>=#<=O5-;9=*%?V9KIH M[@W,<=&T-\&NUTFPTI/K-!?L8QHJJ1N\K99N54HN,X+E:%0[_|VWXW;D5-)4 M&TVR*3W@.8W$B^A)2BFZ%)R(4%LA/!7CUOGK5\OQL79HNMM<(_4ECU?RTU! MVC*01E$2%7H3,@2#^]T!09_"4"6T=&;'$[4>|$$%M[W2\]Tf^>^=RK[?ELB'T MHF"NH^?L/-,ZD1*B$^DU0I?@"#?6.4V=\[IV&JH*\"$=*WP6C-U<[+TQ]F;Z MZ)IWG)F"&(2D7SI]^D#L3P:HJ-1 ,XGI:KO2Z^);4CG#O^NRK"VXNW- M\,,B6*QM=OT(3UZF.L;E_I,^0<.XB@1(#E6DD@01#HG-,*2,PVI[\|^/?-MSN3-I;*2"K[Z@#++XM+P&X/.WF'R%WV? 3^>E]DX:+5&83 U&^=/.CEN&DQ7*- MF(>0G/=.UZX&JSZ((?69Z)6U3].MA&,_:%]T_NBQ#ZY M?3S^OAK(9YC>,PX(5I3+\TB,*I6\G"^7]GIB'6@K% <6^\X%;#^*9^WM]IC9 M-0FQ+V(?Y#DTW3*]?PC.\&1CN?U6Z;)KX8E+R:*G+W4YCV^Y3OOEL\'.*0-_MJB'3N2(-=LIDTG=VMI@?XS F@=K>! MWT.9L)U'R9=[.2.G/89!61% (V1(-2)6Y'+B1CDG3)0VURX>K(5]R#%Q%4Y6 MCH4W$_IP0N_K_%Z@DHG<$"-QZJ2@JM1*HE^HK**;Z<1WWVFPS=$/,>#=*\TK M"WXP|>T5?"$C,$\=,,:DGCQ(X@U'ZZDLM4QIT'O+1#X*?LC1|%/H6T'L0PA> MK\'K+]+@O)!5",KC>*\CV'5 9"(7K*0F:*]W60<3W<0PY5A\#*5[84]G,CT"C_U M0@9K,.DIEZX601"K/2,F^!1LR(15/|H8#_V0(]*]4K;RX/>O:7YP@N!G^68Y M2?U]S4<>T^/&^5,&6&GK_.<=*FJB^3A;GHZ|5M_3-9IC1DGEK"$\ M(W:>2- M02(')76P.LG@:GU.RUP$-*4DF#BJPI28KB9,M4+B6@^#*5*PF2ICG4CO=Z'="04A?/>S'4 M9,Z.%L/|_FP. O0'.6+U^U(<<-M5(P(*7FY+AOG4[M(L@]&.|=Y_3:658 / MRZ[>G5? AE14Q^^44*4W%L- C4N"7C:CE&4)U>|\ZGE(5]V\L?]]RN7WERZ=5 ,[6+$OJ1H"'

***+!M [,E4 MH &\+?4UJ[W:==2IK)5,CBIO-;%"U[ZQO@FNS7O(:MU17:@#"=M-%#Y/?&I+G^]M^&:8H/,:WXF+ZGT6+>($:FC9<0F18@C"F9;QQ=`M_#U&YE?)@/M[+&=<$[:-HK5MVX>5=-XDV6K MJKHVM?:M!>VM#XJGDI(D BZZE((+W@',19YHLIRXVG4J;\"MYO;3;E"KC9;Z MI-2'\;?S^6PA 7JY:TLGA,]:@3(Z@N#6@6=*@[:>B"RR4:)VVL,#<';#=*JD MR'64Z;B%/FVG&]#@);2{QF'6B4+":@*"$H3&"0[>N,"M=8'EVLW,'H#ST@CR M%"UL; 7A5[VPG$@L9@(Y"(70A %/"?H9A&G"F?+>;((@_&42Y"E;Z,,R7G=?MTFP]94.^^KN^B[U5]_1_RK"OKIH9M&W:N#&XSE MT(5_'4UKs*37FZ&?H-U=[\+/?96N%+W'7'1%D& 5QZMP*PYX403HVTM7Y^P^_M4Y[Z,_2N$+6-4C?>A5_YX!(+&30K=XC&K,%Z&D"RA/Z&D,G9VF? ^]R%OY6N M6W7A;Z.H[77A3TDRH@7%24<3". <#&,$,<.9XCME&(VHO8"^B"W\W7E57W<:[M\$=%[:4:V9]Q"@AA2>DA9,N5%%XFRE@(M0^#]D+?Q_"H\%I*ZL' 7-^KY3;;]Q"%F,2$')V M(%CTX)1"WUN'%)QPJ3:6;5-L6TQXK7UI,]>]->#.;6ZQ/%:CN^&LY(LBF(;M.*TD.80!X+),.#3^\%G<#1PD_M,VZ]K1U,;@7C+3^M%@#X,54E*K@'D:/4F! MH5]<;F486GQ>B)(273O!N5)"U2XI6POF!5.ICH;66E.,%3F'Z_=VG+ MU?81FZ@2>GA<.UGY8T-$^SNC'Y=42<#S%#PQN.71P(0-@<]DEM]'09S0I$GO9NLI[M;("KIV/3=9BVO@TF5]'X[R6V48OB\,J2XT(N]" M}[##92=R2&0[\46-^_<=OWN>K(_I)5;E5C"[=1D1N(F+61'QPA.C+G7TN6W#E M&DREE?8^4Q_O!K\?TR395TT^66X]K,GE1HUYFIZ5X9:@_&+QB:4;M^,&B"LW M'6>GP$D3@"2JF,G*RURf[\LJ"" ,H.NLF1Y.O^YBNIP235#U9-"M1K0=>UH_TK8&S> M4JBAH;L9-1W%V\.!XI=[@!R+/"@E@2CN$) K37T# 6VT5C9[%WSU6QKV4MO= M1-MG\ANTU-=ZI_/@IZMIZ97NBEO,I,I! % BB,WA%.9IJ68B0G6/5NYWN+?J M5+9OD%HMM+2ANM2KDEEA4KD%78*U-I0[UA=8&#QD195)QO(MH;N=_/N/"Y5;* M,%&XW$8+/=C)M',&OZ#=M^O)/I Z\9!M*:8T94LGB(M+#9IQH@UG(G;R\!ZM+.,\I%ZK+V7T5_?3 F^)7?+WT*P;9<>42<8C%&A#&HC=AH@$<6L(553]M:UO6 M-Y_ DOGO9#WT?FJ#ZV]B=3:,S KI/\,B^SP_*S<,U#>.IN=NW%(;R>S M^:ST%C?))LYQ121(/S(+#@:%[L,-)0 XV1T&35+EVD&@ED)=,K.Z:Z<'_?Y=RFJ($EJFP M2Q;_=5]N"E;*4.N413<"S4'T3QXCUZ%C#I%KX4RJG9!PEHP+YDV=31TGSJBMEZSQ0ON&>$W_]Q*MO=:)4RN6_O%C\TGH,O#7HU^CM6H&X">E3'%%#";BNC M<=S5-AW70*EK_2SCHI(RI;C+):Z.SATIWRG.P3*10PY$HSY!=U&,YYKZ/AAM*Z_]5'B;3]Q*9TWS2)\B\$T2@@?"D.@$LG/H#N'_P(5,($9NK-6:15([!677 M\XE[X4$;.6\FG[@89XPJ/9DL?A%)1;!9*<!9RDB=]USKQTS!9Y%/W$KTC^<3 MMY';9O*).9$^94,AR$! <"?"%*N0R11NQB3N1N[>J-YQ-TU^62YU9Z3KXOT MC]/WR>@[NJ)OT7<&0_"A@S>(#4MTY%QXU$ M3:L#FCUQ'Y3?BW1[",6MS'G--)J4- -%93F@RL3A&BT4Y[7W:,V\[Z+M40MU";:LMX<]4 35"]U&J 5AIKE@G^\%/OKAJ T9@(VA[@6$E\UVB)6,,S<*9, M)%1)W)~>,0F>4@W0 P?;2'E#U0#11:LX-4\(0H=3Q@5XAQXW0>U29MES:RLK M?I>K5HJ$$U0!OO;J0:0"BO0LH*M)$&1) .'4;:+ V$8_4%B^G&J"+MKN) MMH?9O?0S;U4?*T.3*\D5 E:M%$C($$0$ WXJT!,K%VO?P_$GNBZBVA[,.EN MFZW"::S;T6JG]-T:(G+5%_N>2R5+L+0C,X&L25OTT)F-F<5F52I_Q'\8ZCV MQ\C8>0GB5V\L XT9.9%;CVX73F>ZZ;46=#HKI_>1F#58EN0\V.\B>ME:A&B4EK28%PQW20.29>NR7W\LC3ZD1G.]QIHX_;D>6D:\'T=<;=-][/1Q=4 MHN+LY89)F*+$F@@Z9XJK;2F\%$D#+R=:Q'CF=+-S@K6/A'8HL88Z)M5EV4?/MXEOQS06I0Z3&&:E+0U(<9#0&T$=&7W4>R+<=%1OFLS^6H M_)+833#U9#RLPK,=8Z&KKAY4?0=:!]W$QQRIL3.,J9ZR"'&T"H0PIVP8T,,'*E7XHDG"B5 M3*I]=K1C)\G===3,I2^],/S_Z,;#LKI.=N_DR1.X-\<))B7A\27!-'HQF C+A M7A)EC="T,@'N8MB73;^3;._K6M;4]54Z80-$/6WX]H\L9[OOJ]4'5-Y!Q#TL M^RN0.2N9#:Z<83\26MU$,"6:]E)$E\.II%3M'O*3;4OHCVWS.P\4-*=V\B%"VM.MQ,(4Y8Z+]P1O-(R)$:"E:HR.1X%M1I$]2OfBK'?*X!7W/WL+DHP^^WY=%]: MRBS.#H;E#P-"C(N1:,_N,Q#:65P .0&=0O24TN!4;7HT@+4?!*DM__L4T9UK M?W&@1_E.9M$RB/-F,IU,_E'RCMPW_,W\8B#1SQ3L M;#A?W-B2;CK.U';G:5! H\"MC'I M5O"E3ECU9JCW)O#7TVG)=%B<52TO1? Z>B8R"B)'I#>1!GS2!$R@,2=J-(^U-MMZ5V"/>#/3UJ906).H=65UVB48X,@HM$6N? 6N) Z!C0YT:$.AB:E#26J?H> M[DHH^T*+[G)>H?_,T=/(1XJ$%_%N.9(5I8H!!^ME-)&I.ZVE!]+M8DI/&EE!GR='5EQ"T2U24$Y^3N9NA&,7$^IS_.2B$IKC\O4R MTC?@GM,H*R3-FSN.5L0)*H=;DuH3M<#P[GY:Y\,DA]\NY9(=;E!{ZN"]W^C7&6^F6I;<)/V.Y-!P/9W__P;-D@M(R M22@YV"_2MZA(7">X3\$QRD.BM;.U4E%4X-G734A4]WVN\T%6PNW+7THU9]Q:?,'5A>;F(=0KQMXV(;L*QI.0 E[4(1"CKT&NRB=R,&6>[,YLQ;M[:S *\|AFV@Y M;]S+/($;RT"4 MBZ2-)@]DS82DLM69:A7$>['//UU\%2L5[I9H-H&Q?P7]K82_IB#*9+KL:_M.HHT5)*%D"N,Z0UD&XV(2RFA]FC5+WK8*&Q7TU]!?&X'5+N3+V=+V\B%"VM.MO3,(

MV7"VA&}>T4VG3G,Q15FSYDO.ZRX#|S&X:%8Z$G-0GB(‘$]M M[=)6>S/LY&-;<6_EV|>XR;]8>V_$1K8];E|R_-P;"IUF5R7U8EL_,O:R;*
MQ[(NEXNZN|\O9!Q31J#6>&+R4:3I]$4)0*E ,58HCF7AME>U(SSZ3O6W],+D MY0.=/V],X^8,6.)H4OGR6#M0,4WU]BLF*6!26U3.;<%YBC*"G8HGA@?1QZ6:
M%$({ERH\,&Y6|/%Y_^\1PE3<8 CD>5D2G=3Y<@/BN?_E M^+9OD\IZ56\OW,VIKX8V3SC0NRS3>4(;"Y+3&%!"8 Y%1HF2+F=?2>>\|BA MOI&;8.<;N3(UE)>+-M'WC1127-
_>5DW?E,IZ7U6N[^1Q9@DI2"*U]M$'2@WI=[% M:,-*E[-_%37<1!MVHIZ?,>%SN-(>$T;_N^W <+I=OO+N MW7]I#^>)9$Z6L)%_U@IVCU44"FE8F:7I(?
%+M|N;#X]]W);]KSYS:@%_M>B>09K2@ F"180!YGFAG M*&.@X'F>*Q(7 CFEN5C0%DMMVV1ZG:/7BZB;X.+)I].M@>@RXX7QR(D%H#: M*7-@F-QT>Z=QU#.$NN/A3^?
0<;\H8B]OJ!(B%A2GK1EB#\%!D1""5R_*S+E_ M],2=WI&5C_+#@B_OY>:V6BVK>N^V>IO&]U&;5KWT^V<3NK5<7*|65,Q>_()NK-G?[-_M))'Z\6QHIRW5#MHO[2M.9LB;DUF,?
F>O6)R;56Y^KD_>?%*(OIMENULWP\T M=VYLTF9VN$\;EF/7IDˆRC\2""9/0+>RG$5?6QG5HU.UCMZFF9I1GFNMX+$ M=&6+\;2O*2$8QS3#N=4J=M=/.DP0P*3A0*2$8QS3#N=4J=M=/.DP0P*3A0*2$8QS3#N=4J=M=/.DP0P*3A0*
{VS_;>\K*FGON0E)*3L>V@I*CMH_ -*"EWE^(AY_&[V#0YA;V&+P9Q,!= M\<|+%TKE!RA-[^SG13Y0A.*GV.T#PW JXO'IA4L^Q<-Z5?\|"^4\ MZ^N5485BF!8@@:9.*T0QH#!-
:8N3L$GITU" 2)FQ78)HU>=0!<11T (X246H@8.H/G M"*67R=PY+?+)C)V!5WS7>VZ*1\NWLOWWPV(O6*,-Z3+MXG'*)4_U4]\CTU@O M@SG)I
TT6L^)#&G/*,>WKTM_6E<_=W0HFI+W-4;1(34UB4(B)"G7]I2CE[U M//OLKI+ZL^4A;'A)'LQ%L "0,@|:1;AL^#XOF=!-GXGQ7HN/ZG3><>_
ME@OY827OZUDN$XA3E0.4;WL"6=> ,X'@% %X9QH3UL@S@>6@X)Q M7H-X5D);K$I1SM>FX,YV\'?33;%G*=YK_^9R
MV'FP,UZ3H^MFU';9VXW0Z!ELVY;ML&A.6GLF(\UEFS3=]V\(6&LE)&ZA"K$$ MX6G:*BTA83PHX1)T<(^4I_TJ3/8OR_:SA#B:T6%W*F'7\]2EA89P1S HNGI
M)0[@#24!B&*49C%&&4;6:4XV%$>VA1O"IG^%@)9QGAF'))3'"K=A^S8*&LZ7 M/\UQV/NF/TT/2L/ ;O>8X, X9"F%L@_O_EBH-QRD5R$'LP LAIHNIPC%/GV M\HR<7O1S+3?
=1M[O=QNYMN@V\KDJE[72)*WJ9$;2(B^2A_*"L:F#DTF E?XU M$9+!7,@SXIVA/3S+C[]]>*/)W'"'@DO8.#& 8%/[?P%!]'W,#SH@TZ?P.O3^?RG9=A MS]&S>-S#%GV1"VW3-
$+QQ^5*]A6BXI1F&5,(%)Q0;89R 0C5O(D2PJ!$"(0 M6INAHR3&#F]H.)I*Y"44'50ON.06%B=BP5U,S@',OI8FN/",AB9BX7VLR_V M$^QF6 ;%&;0IQ]^U@K#@0,$-
%HETA!)U*T2/TO%U]2CK_L-![OB:6H&X[+9A<6R*8=DI08=+96)8 OE=/%$^ M+/+$H,NAY>-V'ZLB+Y/9&V3C,&S;B'3X\;W8.0FEG7((+Y&+95++"YZK]F1\T M_WZ5WU?1;ZT*?
Q^CQ(<-#]&+?0S2?)FR'S8PG"P 8O7R9,7];N2\.>98?]7? M_UJN[NZ6<[-HF]MHDTWVFM92F'PS;;G:F"B>0ZABI?T6JEUQ*+-,NX*)!#*F M""82XX2K"PK_N?
(SS9&.9D;64>.)5RV#IH"V*9W>L1&;?Y)LVAK]3-GXWI] M]]HD)3PK!CI/BYV5&A7E2VH-7IE2Y=$,*UW?8-"P$G5/1==596K;WP>M6WXI M*(%+%#]S\2+U"WW!.E7G6W
MK$S@39M!F\SR-.5QFA6 I:,$;9{& ,)F>9KO5;0#2F\E:?%[U\X> ^FCI)Z^JHH=;U3&^]8,PH+!!BD@":*0A@$3- "KV5HC&E M*,4X0\2IN6K&2\X215$@).8 IB0 M E"<%P E::
[_)*AD3C9BA-AT9Z<[Q*,>O*)F$0-L<#TPO!]#XG=<3'_R1T M0,#0I2#'2+W,N>> T">/.X?>]2Q0NGYX:,_ES FJ-O/WS7Y7&Q"|C7B0U>kA1-KI MC?9 Z'SU]*$/;?A]H8?_IBV.5K)-
V8/S%^2HB L49Z!H*KRD:0P(9@@4"D& MTUQFF+H%@4S% ^N@!)-YE8":;/#N#]2-.B.-9ZZ8 S,3WSE-#%ZI*ZU1L3UO@ M=>+)-*@-.S5]SS2MP[:6?%(24P%0*A VMIC
5C"X"6DU_HGJ6]WV[6IQW.$$YVAC60]&ZV<+#/[F[WW+&[YEI(*RI[8H#2M+D1 MYT4^R'RP>,7SL*BL)%_U,<1_U49F)1G.I3(ZGNG.T_OOO.F;_U'>]\W4UE:BS()$)!Q!! LPEC%Y>
MB=+!JF,&.615A.D5@9+WK248]S<@0M6_5?!23814,(;F;ICD*Z=2M>4@2KW;-.M1P>LH%9&_TFKTO@T-W0EDUE>Y"G*.M8@H4PWJ##"$&1(HI%"3GF#I?AI@0'ED5&\)1W5
VV7>/'>VHTL2,;T^]MX>"0|=+3VM<[>]%0}/E<3FR9>$J:I'[LD&NYR,RC(2]'W&1/_ EB179R6]*.M7. X=EWBJ/ZE76-KO?6NZU*54KQ^>K-<-
$>V>NO^&UTUENRMIM,)82GJ@"*0")TEMGJ5) 8YX F&<$"XGC6#@9FDN8&=L/Z)K@F*WD#IL1>XIZ MGGP[SWH
;V>)IH+3S3KMH5=ERP"YP]@&U,BPUEWECA/D'@*EX"UN/5AYH=ZW M_I"=;HI[P9B^YX/5P]*X$?N7U%*I=408Q(W&F0"J8T/X4C@'C0@ 1A':HDH2R
M%+G=!PW2&_T29T.]$L93\"U=, Q:I@I&BT3CA81V0DDJ 35=1Y'0GBF+"X@R M[E3;*A1D/K6KI@#,]GPU$ RN)ZP[L\B:T9H+&PE8K!CU""%;$Q^D6HA]>)1J M\Y)'1>U-$J3:,S!
+1H,?.CKN;?1O/4,TZ'4F/+-'=",9%) BK2KJ/(,I"*% M@&&9 APG18YCAO4OUJ6YQ^5U;-O2WM@^-%TIMI?P;,M.Q%M^C'NT*=C@4!A[MY&D;L9??T4;?CQ9M2A9OJ/,I-^Q==;TDU=
MNRYOR5P)MME_K;+)O>5B^-BFMCK5^3*OINC*?EHMH=;5V1"^H,7W2:PL M??P "#BZ]W[*N[OV9R0+Y=6?(C.M0W]&V -?_MSSGL4!MD"LSWK&5]+++8:I(M/A@:\E&N9H1!'&
<4@TQ(;/QP"@B'"1"08.'B(U]0KM4]V\F"]2L MU;*G>V42^QW3]H< L]/@4#"X:7%/]2IJZ#9 O-L"\7$ "/<|>PL)0^72#Y&: M-E_>0NB#G'B;=_PT^T;VCNLG9?;_LRR.>:IR
K(\5P%$>G^,YZ!!%&>><,B4 MS*WZ[HTB,+(&;\DUA58U03?%/<###3EDOD=)-0?<%?#LDH+-"G\(BD!(>##^I MXIT2[KFRG7SNLM*AI:QG!1%"(2Z!P*(PND4!-N?
9*60I%2BA*:]KW0SH#:- MN6&%M_4HYUMZ'L7[2NLL<$_1_YGAN3QKJE7!D_KWAWY12KBE:=3MX\XM.0 M=FT.G3^L=|_-T<*%^.^3FD./ZMI*RK5[<\EAEIH)=CA$"4)B0>T9C4&0$
MHIX+D%-G%##;B1'7GU:OEH2D8UG("E G-3 [;,,A/1#3ERD?!K0CH&89S_:0,@YMJEU!6"X;ZWU:!,VL765<+ ^G MK?/;GET;GN7,;,^_]C*_3!4?HW|Z4B|NYW 6ZJ.JMFZI;=1M+MDGP-
J&B><$5 M$"+F -(4 YRG$$C!"6%)DJ?0*89K#"9'MMP;PI&A[-B_88PYL7.S7AII-Z-O MU2&S9U) ,F^,DIX3P@R0@C"00DXPER+,4K?NHN=ICF\SFBJ'
M;;6_!UI%CTWU'Y/[(Y;S.:UJDP/4UCYT[?%I@:BU,0F)DJ,Q.1!UQ1 U??VU-MBEH.NE))FH>V.&)0:V$K<3AK<9;BU-;"%H(CUL+ZU=%]*&$YS2Q145/ T!T6< M:%%@;W?67IE_3MF-
/]!>]=_#-1V8I M=CTU=X+9&/BlGCWJ'M=^ 1 MO4N$%#E2I'KG(&>0FZ84#)*$IB AA:G5P6(*K2H%&6%$;_4J[HJT 5_7476^V MAP%S,Q_!8"'S%R<1&"%SQK8!?
B0[0FOAVW$/OP]MSF)3_]U\L=TZ_X<[5\ M+(4)0OVIEN+#HDWP,S&]?%4^MF:FWZ8YY A5 T.Q8,JH +@@"@L"8*X$9 M6Z8*1@H2V7W\OZUF<
M9TH4>MM3)$4,8*X08(*D@!;/1"9SPMUV04=HC&UPGL=T7_6WQ++2*J(9N"RJ MO8')\D3D,N%='8Y.R*NFBM$Y42^-8=\59ISP]8;"2T:N[XIX)FA|[]%+TD[? M[Z?
G*X, ^/+QJ]7GUH#H[0__9?#)9/WQOA1^<6(_^)?#,ZMUVMFQ2W;=B*<7 MR'M>N=%NWCB; 3\W#Q76S;\>1#?;^EFFNH]+!!2*N=:-
B3]&\R=PLKY9M47@4MN4UN:VD0V5$>Y/CTF5O@KTST]+W5- M>DS4@:O1HX]![#"-P=IAWJZKQ?8]*O4WXJ-< M+=5^,]MZQ@65"60I8(@RO7=0.2
)+/1/2081$0PG5D<$8=F.T!S\N>]WV5F% MM>GLT'X4/>BWZB;YUERV=L]],WS*N6A*JLA.JFAE^G$[.)+A9M!BQ_B\^)F MI!KRG5&*6B:CELNK]H+[*NHY,2U9U//:Y GOQ[CM-
NU^2EQ\-I?9&K_/?) M]C-PPZ.Y*#O'(;=%YQ<(3V_-WPH[L7W^W6)E Y'4+1(Y&;7,;5Q M*L=_C'6O,OQF TU6?O\8^[ME]X]^]O\O^?*^-,SV6 (,S!"1(%"DB$##%II3 ^Q,?V^-
H;)-6';_">_M?L0[!ESSR1UPM=L7CH66ZXGLHHDL?!;G8K*;&E:B#2_1FW/(>62NNT,0++7= M@?3$N>_NH!PFQWN,X;$OW4D8?2/-8FYV6GIC!=W,=[1:2#&C F6"IAQ0)1" M*-
$_Q0DRC758GN7:\!16%97MR(U^,]V8D W52#9D'38=YQ&SV-\%Q<'KHKK) MV>[@V!*/WH6'PV%O%106OSW31?"X[7^LI1W_L0^[?&R$.X MZ2+O3>#]#![9$R)1"(@##I,20 \RT?
X6+HDA)OJ3D ,,0=DF!,/C:/(--ED&Y M:7H0W9]@<Y!9!GN YQE2GX^A2#9A>M,L5O=M,TILHN.",_)+D%>X1_H,R"8X"X MY14<'6$,Z[+-
[#'I/)^7=6E6IVNNEZ;UW"14&23,9BMI"WYH6O]J77IHH4TD[* 8,^APYU -AYY MXR^^Ef*M]3[+%9=*\!2P6!(.H3O!37-+,5)2 M-A&HY4*/H]WE2+91/YCZCHQ[TC@@^(B'C,>H
MOOCYX@ 4-D>+0Z_[69$O:U;+?ZQ-K-RC_L^OFV8$,1&(0:SWU%DB 80%!$S! M%*1T'?AI-0V9F$$ "XV0 _V9U5_IQ@@73\M))E)E?]Y4S11&5QD0'!-M>0&@Y!G
19H"F2K(!O>A5S^#/QDG;;YQFTS$MZE@-V=,W(':!FON&XGB+K\!83QL M]QMRUZ3PH.\T(R@$1N=E2O!%C_"#*E,IP2[C!W*D%R@L[(AK Y M^-B2O< Q.H63_>G0A=)
[G/BX"NYU?#,@5L CF6-4)C]F&1#UV-')T.-^ROH M=2>KZ[J6]WH6QT0117.]8T',Y-8D@%"]@4FRF"N6%7&:6_6//3+VR$K94(IH M0\I-"?:EMU,\3ZG<5/KYO"XY_4 M->?F:-
"D"BSG)7]J_[NM*(E)2A@M"I"P0CNPBG% E.(@37'"">8YS5E 7%;4&IQN@@>R M!V9$)S4-;D \MQ*,,_N>(_9M:#:EIHHX4BG;'^5Y>W=2HKK1UG16]E7G7A;SM?
ZKZTK&F]IE=T8<)K9S I4&XZ M+R."A/;$4PDHD@6(XYR@O."8$]=EVI'^V.=/+5E_9]P5S@QFA21$@"PUEBVF M'- $)8"G"1?Z-RRI=.G1.2;
<[M%@#5G3(N1;QU9$6[/Z]/KEEI7I,+>SG",B MZ697>T:BCI-HVU*OV57ML'$5=0R&L[R>0 2RRZ[4)[7:GM \M^F^PWC5$]&K MM9[OIQT7SJPB)9?
UFV7SNUSPI_[6#^8JQ3C)M,,52P#S! $6YPI(Q#E#2L00 M6]T]>- > _1QF0S"]SESF70SCL,49&1PW:[/A8V>+%FTX,;%:6|S.78)>C)M3 M:8VQ//+\3OR_=+,OMFWE]-AT!EXO=OFQ?
EVU7MNUN&Q8QI40"G,4$0%;D M !>F'Q>)<|:SA,6I4V6 0'Q-7+RNAC+&B\Z^RNB\7S:[C MQIP/?);ZVZ4_5KLU#Y;MD<%7/8&U*:DVDPF7>9[0%B"GO&&:"9D" G!$I2
M0)C'!NT!@K,WLC'+<+#!.]H1;5)2S#4=Z_57U&RL'EI^+<\:1YHMBX.!%YT# M-SNW"_^&UZNHYS;.83=J^+V*.HY-3?:IZBG]V&VX2M%A]BM#,_UT75ZV9K0[
MRYW$Q95V_(X@:B^2#F=L(B=*K\3F(J"_ZYDO?E^KZ^D5R6C\;1OYI/E\|. MJ??+ZNURS59I/>]6_JO5;F2GY2JK|OSM,VS,YP@B6A" &,0 P@A,H7+..!%
M2FB>9$IFL8NG'HBOD9?/CDMS3MEQ>171GG:3&\/;S%US'G(5K?5&:SZ7?.BV M:=19LG/^7P![MV6SA_UF!_,K/=B[A.E?&]@;#I=*A=LJ!$8HT&8B%%>3;C<"
M0_E\0Q)Z^"#=!YM&RS-&$DIRO=W(3/[UF"D=%%Z<2(-,,5K'B(Q[M)_B_V#7%ORRKH,M/':VZE*AW0R/N[R7MA[<$VBA9=62YN],?]WN0P?=5#-&TN6 4A3"9B4!1
Q59)#11AR4L=C M1$961T,2&)J1(7H5&;)>;4"/ F2GD)>*[:.0C<1?W21VKX8R(%*HTB?'2$Q: MYV1 R(.B)D//^MX'+/G?S7Y&?^O?_6-MZH)G.$=QEL0@-:LB3(4"%$H"A)*,
M9:F$&5(ND7Z')$8.YFNJP;41>AW9_Q0]AK#KP?X!-C+++%6(H!CBA.8!Q+@$M M. 8,%@F"E"%&U:P-D[/&Z;6\+1<+<\3/Z-QX6Q?#@S&-\X0D M((<(FC-=I8'*$$
D+7*B]Z0PC3MXWBW$=.#TO*RA>==&>H;"O?;RYQ))W0QX M._[5B:QJD)<[HV0*=I-S0&#B:YM3 A[>T9Q\TC?]I"W9UI5M^+A<++/?7GH.Z. MZ/L?N7T0@V9K')6N&!f'Z'P-CJ
MZT7BNNKI1LJ66A,0%E(_3PH33\/*4RLCR=%/-3#TX_ZZ=_STK/;HK1FC_4; M776_F49PR_7JB|XN>S^_/26KDP9R?:R_LVR7LT82E-_J "280X@U[LF#/7V
M(!509*20<4R=JL6&96_DA;JHK0$8Y7^7(JHWG+KI?>)L3,9+P>SF[6Q]K;= M\W75M(35[$8MOYL/(L/Q5;3A.3),AS-9XX 9R-H%9FY20SD.L,]M[$A4?&_)
MEUQ*4;_78!AF/IDO=WTF<_"X7OQ[&4$I3V.6 ,2(#"_3=W=E+ M2*&"$<* M.17=L2,[^AUWRT1DO@G1_0:XMN>S9]<|<=[Z68Z6U(A),.PL:'C$WR[@/EN&@
MS3HU,#7'U\L8/*XCG.1.MAMLQ71B2^378 XO"MV>OM%$D3S+,N3 [O;](D_L\23'B! M8@40(]4\F4 DR35-A$B4RI4Y-0[_]*&Z,A>UX:.FU&S@LO.I1 M0]FT >R(1G^7T9 />[;M(&?
LC3),O_Y\K>R';E MT:O'5J^2-+IO:.O9B&XUQ15FSI$E+9# ^^BM[M$K-7W#=4KF-9%/G0]?1X%.YOF*YF; M1=]/E@P,(/F<^X"!D9NA)P^(?"[4L4#(@V&O%Z)OE:+5NO.MQ*?%
MQK/2#WQ<:IWN?FW]$#:QT=L*QSSP8HYXK/=]:O&P1A@*#E0E&.,89$B;I79 M/\Z+(SL[7_B=%.OV#':[HB4V/=7FHW!)%[RD\]YU^(HZ'V',GN,N[47FQ'=/-MMS<%NQL\TT-
JE[\NOV*<$M?C81=ZIQB.P9?95P8'^.0N-#PE-W,N9#E[VR65 MQR]K3N>?F\C?]_IO]4PDB>(I):#(3]G(_0U@;)2[@C-J66_$^WR\=?]/NM.=$_ M;*W(*B3& (KP7I=MGO8,[ZJ-
0M163B(...2(@'8N423) ,,$0Y$02#'+*>) MX$[OQ47O#3Q'?Y\K.M"^_G6_A+Y6;/YF;NO57/X]M0D'5_S?ZS+ M:M.VQ03F.[O8M&N9(<6AZ4H+8$[T?WA_64%P
05B>HN>.\7.VQ(=^PJB;3A4 MR0?]P!VMI;C:M'1ZJ$HNC9_4UHAHO":QG,]I56__ZN@_6>-M9Z?&0-'-+O5]
M;CO:5YNF3H:\\93:GD[AK)2KR(&LDC792;V0*QC/K8[S^V'2E[>_=ZG2LSPA M"B>$ B%RJ. O_ B-MW54G<#P?/ ^@G;T(@T>H%.B=/[T[4[3AXHSHDY*.E!!]2.]%LZ5/BG\N=_KT
MBYXA2'W[[?+ZO?%.RW%FSDM[\V58/>#^%_K/8(FI9]F'168)(!F2)L'+%- MDE@ GB).4X@A(L*]GI(7+RX:$][DTB:/IM]I3FW:;QE;K=U 1WOB-PL$DP)) M40"6%Q!
JH1V_Q@!,LJHGC(I"9>N99LFF@/GRDY=!ZN(:L.]$;Y=J ?8B+L MC/WHT+HM !MVF@K +4-1RT@35]+]N&5JIZA-R%H9%\$2*FS.BX=IX^LN@>D@ M$. ^BP<+4[(@6B;N.?
MI$EJR"*:J.!O;@F8 RD*:FP ,T@Q1#A/,BI0I<"$ M@;'OU\SY=KT3]IYM(.(>0^:L,:HR*.%4 Z,.(4*6:IA-5@=2)(:*K((ZJ(7M.RJX[HIPEE4RPF!I9_[.'.CC9N5.B&O.*VE^-GX23C%-18)
S@JAMPT" 0*U1>=)0:B2 M4.70]>N%)=W1#?F6B\9SHCNLN%[GV@%I9W%&@.?5T&P9V%B4+4X,)@)E(YR M!]NUM;.Z\?VM$O2'-[5NKWO>T:Y9+?^Q-
L[FHPDY:2X&*4\H8QD#C'#MH!1I M B@1 @A%DU@4B5")4TVV8T3&OLS8DP(P:FIY7[\?0L3, E\KL>/7@*J[[C>B M/*%N.X^1F/8F7,@G7KQ5=U*.+]_[.LRPU%F=I'JL,J#PQT8U"¡\ A-
M=L*,6<9$0P M,-T]-21G8R^,%.ZF%FH]HEQ&'SIM!YV)8T5]48<>%MP>WZ9,9\[EIEEE'FM-H MRZIY3#-[_\NR8,C3XU#/]27FB*_5JB!IBI0U],QL!ML>]!4X'2]3L? ::_-MZ2@$?
-8Z4]Y<%NCY3#HG"3&HUZHB!EAD9AW#!2!8 M[\Z*0B":,PD+/:3U.F9)=>0URA"*-DST;>MZ-EQ.H2V'-BO0"-@XKBXM!Z>1
MB1K@SGJ%^-#DLAR,@)>GJ;?"+90E=Q1[V$K;#C:A!7:4;]^ZNKY\:,]^_7J M3!"$H*(FRSTV#:%Y"@A%!.0922#EI%#$Z6C\$F8FW O<2#/[FKWV5%C_93\L MX<.V]?
NSR(0^&L$QP..B2;(\=9L(>L]-P@<&#]$?H8?T"8%\)P'#U9>*_:-M'13N30\7'E9.**Y!>RS[OE/4AI3#%[^IXZ]BC?EJG M/2.Y6.!\QR2.&>&8 :J?UL[8MH0YA*@(A-
,YBE*D5/HU7,"(^M;3]V-V0Y0 ML-.T2V1S4[.>TB@Z=DJ,0 IV,/RDVG5*N.>J=?(Y7[W:Q"1OSS;C)*-Z2<. M9-2D[R$&F%0Y0&E"$,QBE$.KHY,A(]KUX:DJXH=-<16S2X3TU75MM'D?
X5B M!0D)$TSGCI"86.],"WFH>P//NI?@>;.NJDUEK+)6KU."-/G:A87+,OB/ /:.M=]1.9!HG9FU+@8JS6-$L+PIN=04W1&1D_>O(M75#.%(4VXZQ-E7ZCF)T+!"
MAI+;32&1'8JZ'-.]_B/B<'G:S0SSFQ=HO^G'W6,_*\!VHMQ6$B/@8J2/.ME!"L,LFU.N*\ )"+ A"*]>]{4:8DDD)_[A?2]XJBR K;T;^TF^YYX.S6S]!P
MN.EMC\1AO8PM]8#'!Y;,"AHHF/TMOVO!Q6_$/XL6M7QRW7^'!O?#*?+.=ZI-NO MW^3\4;,EIC?E:K6A8"R13 &^-C3W[_6J-.[_M3CW\Z]#VS+L8!^%83OF+9N;$?
(4RRGF]T",^*)]MV--%NM[P/YNG,.AAQYQ M3]<+/0'E@S'NGQYDI6=D<<M=;'VF3TW;A>O%8DWGLS2/TS1C]=$?4*#>EP " MN2D02#E12&'&K$[&WU M-
AAX6,4H!RBHD8!S"\LJBV;9Z(0Z.&WKM[]VAU^ MW\Q;W+PNJP=;K9[^%"AZRAF>P? I^]&FBY]REG O@,K],1\;,) \$:/5Q0$2 MG-*8H0(4&60]MR4+|@@2%*B#3$A1!"K2 !+>B-
;74, 2+R!!7(V1C4H\F[6 M=!@*GJA2"TQ<[&=0;/P.I^.?7Q=$26@LZ; +/#S.A[,.6:=_HV,_F6X6Q[PO^ M7C/0I5!H$LF+.4F2G0!CD&A&184HE(E*7|BXC\NID9=TKP72GS:QA
MKSN%CU:&0=>2C^/-EMV!V@\R!VZ6O8/_E6'[?V\AH9K3E/-]RWD]0]WS#_56T MS^VF T#(LI2C8QJLH.5XG$Y<"G-TR ^+:(Y/TC-GP!3Z_5#7:RG>KDUKO;:'M5UO%N?
GO:U,$^\WRWGC;K:>B."02<@0X,P%$+!8 (YD Q&/(6(HP5FZ="=OY M&#N^87E_OUQ$M6$L*AO.FFK?387OVK'$MP_$=@9Y9. ^Z M^Q%SU/2%$,"]6,;- M(RS]X/5O3X-X>3G<@;$]
(V2$*(U-IG,SZ(?%& -10ZKUN=U0%$54IE10(O8L' M4-H*B% Q@(2(IF!8Y$=RI\V\L@M;$OFS:T&XT*V]_KR#N&LPPB9F?2@N'@>'ET M$H*.Q9Z<9 P5^C%
(;IX#ANQ#X(TK%X*4^50C_)V>4_ +Q2S/N-G/*;"*6/M M6"%_I4J (DBFDC.IA%/TZTE*8T=H/"_"A^?I2T+ZQZN$7+@/0S=]"#M]I7&(M[#3V8L'=M-
5'9F=5'90ID)H>IS&IB@Z*^5P]AQ\.T6+Z1@IY_V#6|\<^F9>[. M V16*)3G20&2)-,*2J0I*B)(#3+$]P@1-BQ +D5W9'5=TNWZY$8J]_T;2#M M5'H$>-R4_*"'] Y4#1-
7*$S2//BNW$V<C3U-]P8,19Z$8:A5]_G4__%1?KOF M36"9.3>ME@O!(V _O^O/RWG)G|K_,E.6BZ(0O! *,O9D !92 ,HS!/(BSA6C M+%MCD-'1$?W,^CY)?
[@A'(&#F3G]0[^8+SW#QYC^,9'XGV*W]V9UQO-MG BNA 02FEY.DL: H8P#%>Y]8QWN\L.V(YS, M;A;BF+B^<8[*Y78,;[Q8?N^H1OMI=X]E')3];
CC\;>GC5P\)FDUD&VES%75$PSER9Z0*Y*^= MHC*I6W9&U.?>U[G'QZU5T":]_G?)OU[$T^A""0*H@(((4QC9LX E9B#'.8(M<9Q@+B_]7.K.TLAFP2*[?2RL[4S#M AZ'%*%+4.PG8}1
EK"H3EQR8!AG[M8@/G ?0M,V QLD>!_?F@O^-WM);7MY5LJL%O=M(U/]+[_A)7<9PG*4E Fl("-MP(RG>LLJ,4A2JC^AC.,LL2Y 8$MUI[%NT:*1H>IX]>V&X+#=2K%?+7-J/F 8E,.M80-
7$2]\?&!-:K"""$[B/Q5.<'[9O0CCN\5*6Y4GG"(VL]BWI:(>V681U%&WK\P'+Y"F]4VE&&]&\RC,.#CQ9B48;\7;++-%H]?WE,__NURO=I3[!?RX54 MI4GS%[L!LF_+FL^7IE;-
;GUCDE%."9 ,10#"3 $6"PPRGN$49P1G;@<=>E[,T M^FU9+:M'68_3L"3 C-AMD:;%VZ?-0[L:9(BOARMZQ67V5UOZVU M6<^2.&6,%A#$N(@!5-0$ &,)4)S5/"9)4L16NR%WTF-
OB303C5YN"^'6T9V<-MBZ9 8O1{W*YK]-ZI?>?I:;BNI#&!6V>=HP M.?E/(&088%8FV.TFL)(.\P:EUB-*EW(O)1V[N<\H-?O'O&+R*-M!EOZVK]A*!!:@J:<4<3W&(V:BB0.$4
7S\VPM9H<<8_+L]T(|YZY].'N*FH> M6*VCAL-HG\6HX=%37P A$4&49H#;GJNP8+D@.*, M@RS!.8[SE GH5&#$ANC(\R&!9. ^MF$BZKFPN?+WQ)/.MPV-DMNB$ @CVI'
M]A(^*V]D07+B>D;V(!P6,')XUS.TJZ!EZC7E?Y=B&Q?1ATLC)-*<2)!FDIB(MA Q@B!D0*"944,U'5L0MFG6 VN@1K0UMP!KB4,VA[AB=-0!7@F2<,9]#G&#C
MT.,,$)CG0"8TS=,X@40Z'5D& LNG'LG84-E9S$ N!G*5O:6ZDX(VAA52,Z+ M%RH6;(#2M$%>YT4^B-ZR>,735SI>Z%"R(]4%00 E6GDAS"4@@E&@>|'C5",2
M(]=FM"]2+K*M<HW@>N:3Z_U?ZO;/,W=']C,"884@0!D0DW#:,R E'L4D PU-J<(<(S MI_"I$W1&OWOKZ^S[+-<*GT+%5X(ME=M7=OFK]@74]X[HD20PXSV+U)\4*6FC^ MD,H+%
(D_*>KQ N^G'P]15:BO^'Y#5[(YJQ-[]7 0AS%,60H*(9*N)GN69B#F M#',D\B15U+^PT!#I*H"^^@>C;,U8:\BCH, MQZ\T9"/^*,6&|@F_8+TA&T"&2PY9C3!NHNE-VW'BVA3J-
!V$O\K%MAJ1'V((" 6 MIWH3P^EAN,9I@-U.4!(WI;_KE^U_;0/NQ(FH@RS]D*FH-B#Z)J-:C>UG9&]D MWUKTD_HB%^6R,J1GE*19P44,"H+U+BN/"6",$4 1Q+F"@BB>S!:RUGS:O]I;
MS^/4K!28M I=0-]A&3WW3'6IHKJAWMRG:(5=+*%>N5QHUZ!+,S>Q< X67)]H5O M*391)^&LS;!(@>S"'2*36H1A09_K^)FGO0!"DEK^5:Y_WY$?U&+R=6KJ?:+,Y
M)S%1CGV6AS8B'^5J$Z2@U9OD*8<@1U@ ^"4#&.<(I%F6B1C'BC&GBNH7\C.R M0_3FSISWVJM3M,SF38L-2OU?,N48W>92^?!^KAF*G2=CW4:A{)7/6L_&Y ; M{G:Z?E|OH=*

{AL(F9'B74)!!>XEM:R?MR M?5__5;M4>E\TPP1"R%4&L(9@"DTU=E,UVQ9\%PJ6!")/3R<8[2F\6\:RH[I M8,> L;-)WG+ZI7@9:E%/+NKH!4SC&I F5,+6,1+3IF8-"'F0A#7TK&]_EX>'M>7/K;D)>Z[OW\^6WG5O,;<<<[FA&2%1F{$YQU%SP%5@#G15*0F.>8.-6@MZ0[M]CGQ#A>1V-R6->YX$X"@-%MZ\??1\U;4%UTZY1X#,3=_WT&HR.PT+NY?>X\2H MNLD=K(^,'=6)N\HX07'88\;M=8^_TB=9W<@>5+1=2F#[& ML[A@,;%Y 0B+,8"""9(|"BD$JI($JR3'PCJA:1#4Z#'?%#>VH(1XUU,>?&3H M.V3E#$,V,!O" N&ZSY@* X>THV!8^.44^6/BEBAD)>9@%M#P"_E^%A)L1/__M8 >&A^UZLUS4>LZK#PNQUI:PZ2_5*&LLLW/$1K[F*6C[*":0ZA8&*= LCKN3#]BYE*)1LU= 'UJU0)[V"8-9 M N'@9Y;\\7 S2Q9"#AJEH?>G,TD64NP9))OG?5O\K-H@(6/:-O=27Y=OEO?W MRT73C*Q-H:_]FN,"R@SF2(!@=VW#5\D'8VFW/1D7*S?P9D+K@OE>&FY^W5^0FG[GE*-IE:80*|-YX M!.OEXTI_XF8^GO <=O/Q'6\;%C@M#<,V({"6?Q0 M'2KL"4_;M,(9D(_^%NXC>#M!YK#[<[5\+(44KY]^KZ7XL&A+CIEK*L-%'$BO MZR:NN2M-V%R9;WAP]H-L8;5V@$8 R]WS;4ZF>RXB]A2]^KT%[>=IPTMT?1XU M'X_'$8!PKH%MX:E]'$= CC@WKB-XEAWPEZ=G8D/"9N-N3Y MA?9X(3%NDH:J)VA'=-JJ@DY '-02='O;ST#\)ZU*L[$R3Df7S(1C$8N\P" K M3',))3$@,6: P4S)C-*8"J>DQT,2{RM^3[!UPMWZO@S@8J?FETGKIM*.@CHK M\FE9 BGM$0*3*NAJ 9\KX\"3'EH1OOR5U&#S&9] CP",@XW.J$1\KO;N1PIMRL>%ZD!WJL!IKNTL=% MKKW;'Z<7+ ^MOH[^>IH)CC%$*0&RT&80YED!F!(<0$Y9C*E" M7!*7;X0NJ_6771N6=X\F86E;%X@J M13",,> ITEJ/D=YZX%0"Q9(BDS15+'J6326=&"!HC-Q>.P9<0\#8L^]$ ""WQ33_C_.6+18R\|?*1 +Y4G(BJA+Q@I4@9Y#9## (&>"4@$+7.*U[C0LN\ M;VE+0KC>_OJE2TM+'VA+E7L[_#SS"I"LIAMFOPEE+5 MYJ7]5,VA+E/],AVB.OCZF=M$?8;S9Z\H#P*I6L\8K]%&CMXIK>PHO;,%Z/5, MNAX/36N'B2XKI8FMQV2$VPBV.9/66@)S $,.LE(*7$;<2>.X&>?8VK1!:?K_M!&TKXX6QGY$=$+!*4361:IC;]@JW];!"]{D8T0;N8$$ &ZQ+CQ<0K-X<) >IR M3YB@U2(]3"G=P"3V8(-E'V?Mf+4)K%6%&:@WW<&)4\OKK_L819D1VQ+T5J/MQ?$#@>7NH5* MY?R/CM!GS;8?UNES_>S43UM_99=$\))3/<,6G/-M>\TM&\TLZ5U&]H9;#) (&H5!JOO0(-KCWI3&P*)TAQ[U2)A>2=?#(NZ<-[ML_KJQ=WZ%803D21$E,JIO4+E@.1<<@IQ5I9!.8%&5/IO7B;4'WK @]&;B/04[@%0=1RUN%.R0XH:!?) YR/__^K^93C6Z:'[8]>6]M412N0XBU M.G4]DNK,^ONL"9RM(QX3 LW!M*@@*+'+#4 -7$N((V($$1UA6IM:@]U*\CZB') M@55K36X3*NQ[!#V"+/:XV0>()$?+'#32WEZ!) <)8)^U@Y\8C@J]\1CP'P.7S MX-E/1J1WWRGQ,39_F-^_G.JN8C9.2)AB0$IFM+\L$&"ZAG8\C4 08X]H5R^+ MRZ0&UOHM[8!TY6YLNM4\K<1AZKTEFZ+[3C<* =G.R=" (2]/N=@TI8@K:7H)V9 MV=TKC>2[27?7BZVWBX\?)9TD(3Z*ZWDAK31N^2Y MS'YRI>'I'T4ULW!X47H(?]9WP'U2$-W*I(.]=8#=K9W>$X+FA_D_S'K6YO? M7GZ_-8[0% [54B^]J..D1HERS$M0406!.;0UH;E.E$,-%57]&!;4*ALT9(-V,7CD/7P<0;'*\Q4-%!92K&C^8JL?EQR],Z?'9E>U78-MLJV1 UPEP8'-LZ-&@C@, ^K%S:=GE?,U%5LZA_N=_@CC_)S*_RNPWV7W>+%Z6Z J6Y,3BQ"Q,#&62GU|\MG1*|:T.W=IF]*:K|*L_=_]2I?YVB'H_]ZWX\,GU)&%?V^<$F M)+]<*&,8GA;]F_%>-MT1V_O^DE1$XE(62IS5A0 2)R!@B3YMR(27=\?"TP*F2L5ICIL^%0K'44)5*Q>__22$.$(6,;'TYX53)=5@B4%;;& M8D *",85@*(@N$ X9RCH7+*_ .[_9J8:UX:NK/O >&[H<>*% [J/;R1[VR59 MQ-Y]2H!D6_;>XB/OU*<$.]Z@3SX5-8C*70I/V<.IP"$VVRV$@@#,2[,1$\B- M6JD:J(H)28AFQ*]UQF52 ZO8EG;0M*4N;#RN79-)'!6),613A):[40B;.94(MC=B94_&HA$Z=\A#TPM2IKA7&G#KE(IV?LF:OG\6>"=XJ-3QSH5'RR/W$6\W MJ=SK^78UZU!]FL[41_/C@(7OTVTG[1AVA@H:'AOO+.RI&]*=TQ@W&YX M9P4\;H-W LDXQ3MW0I8WHNRH9<(=^'S$A'&...;8;*+7)DQJ0POB\6!B7EVND M9%0:93OG0T?IOY_V?%AV?-LH=B##6.KW0WOV=_]>N"O+?)6#PVP[$SM.3+4E M|V^XFBD]704&O>-?B9]I& 7H, MR_;C5>;5&N:O!NUV5.)5V_%FXAR9>>4 M!,.]O8%*9)[B^1C5BO6&Z]#8]5\P*K5TMX=?.]I\1ML^X1/(2ZT]5@$)I02(MY1 PHB#0$N$"HZ)4?D5NEP@-;-%:6C:)YZ /IC%O]J:L/[Y^R>X6;+.T$\OF MGA.&+(}7:5$(3A"@M"H TI7Y2;.<:((U+RK*444FW)6"S\?$;Y=@6@17R1'T MN.]-A$]8^3]H.;]9"IG=:#?>()'X04FQ26"(37V-A"\TN?6BC!=26,]_?LO$ MU8M2'*2C7GX^MLIY[=,UV\QGM=HTR$!$%#7A!!0U,K:KE 009OZ]"I'K.I?F MSZ !4AVT!@]#;3S7AK3WT+1@T/S!0B2IHORI>LEOD\I9&+F"^* M?%R]?/DC<6KM'!EM%,6.?%"+]U-A1[]J#],9FPD7)#)DG)C>E?M1&, M HNB* @#E)4(,HH8)1) *(L1WI@E30H3V M\5_9%+\PN6N>LX:V]_-3M>#MK1W$O4L&6KH) MXSWY&7OP>!KX3LPC3]1PG'6TM]E;B_O[C#W%,RL;.["M[;/LU5[D#5VW#VZ M7#XWQ0[+U=+P/F&'Y;C,&5 "5^;$B7-C&VD.*F,FZYPI*%3I=UN6B*/!+]5V M.,JDC05,6PXR85EPA8GSQ?1^;AN5;GXG6^;#3&K?MU,6"-6JK$#-- 2(E6;G MHHP QDE1,86P+(+. 2.^FXA]Z^8G0=UO&QL1R[!-S 6XMIQ=9;O?^#5SV9N6 MO5_-<%[IYS!IVQZ. [JDBW@26"!'VU9>,43>O1- =;IVEE@W;N).+U>2WZ6SZ M^/S8)E9K93;,%X*#5_,(.T"E$HO2;UGVT\L#FJ7E9YN.Q>ZV M,KV$",,7+9F$N>%GF>_27O.A'ZC:2629.IH111,#8 (. MF_'BQAP?#Z[\$Y\!3\N2\E1W0&'\<]H!$4^>O.X\VKO+PK81^')SNU'7$&O(M&*BXK_'"H5%"G== 5\)L4PK26@<-G^@F-[!2[O8=V*$>':"[@)V?1LJ9#)$QO M>X#11Q=#AXSI6S*<(O9:G1DZ!.]HT-#UJ8@,K*]J-ITO+&2?YRNU;+TRHFK" M:E@"6-'"*D. 6>5D_WDY%M M@-EB-IW=+V_5XJOM0[89&$\]7G@ZLFCSF2_5/YYM!]COYH_64;-=6"%=82!8K0!2 M6 %FCN! E;G&1?4H0S2T9-4AO;5-50S1S2P:/,D+G[JV5O:0(?]0- !VIMU M2I2J@/,DC7%K.+O$/"KC[PXMF?RTLW-;[LO;Z]X",^92QTHM6V83(Q"4EAH MLWT6E&"F%.T#&R:?)C2TL]N2"^T@? 85/W5,(6N81K]=Y#JL:0XTQ0]:L&1= M@\^0&,EE<+>PQ_V"+5P?V^1@FW34S,;8?!MU?=:,$$ E*,$,M-19&1ZV+2S O M:IV+H@IL=G",U-_[ST%M(3_)5,.=&C+@[,H>6ZA260//) Z,E=GFX8.H,&7 MQ4S6'>$LH9& [)%P2^+A;PL5/Q"3W;2N.#VN1!FUS_/G>^,C@$V" %VOG23 MGC^IY?+N&YO!X?SY+?EA-25(+ 00%5<]0Q [S.)=<)@1Q;PJ%%1A525IV1O8 M8GQ@TW,BP57V8$AG*F, {@T7VZ*B'9Y@E?#%^!N?UX XS4EX-%K;L9EM^75OH M;,WQ5?9I]SWJOV>HA+2TL.9,#\M(7.CIZNE!_94]MH 5.(,M6T78I>_F6U3 M$I.3'$*- I,R!TAH#Q#4"K%"V#*6[*H])K,-.1">IC)"\/3!^.5 M&=OP^^R)3>7%$5/NGV_MD\\+ZUG;N51P EE)N<80])+F #%9 LXY!95$N35_M:5)?W6]DO#6L8GQ2]5L-A5;XI:G30SF44/U.OW:.S?7N2*@E!M4Y4YSEN M5(T EI(&&E3EE4E1:?<50 _$\Q<.N&9$S4)5I/G4*IF%P$_.Q4I5YBI:41*MG8)\@O64W>=> (^7XA$@G.\3U2C%VV4>V>=#=_"UIFJ[8PQ>;]?5%W=L),O/% MR[58/;.'B.2YY I)@*$F "%LC@Q<'Y!#S 0OJMJX(-IIAY?I#:Q6E@&PF@/1 ML!"0G.N#0! F/Y9VMG=/&NI9XV\MJ6? -0RDQ20@>S$M-G&IC'??HLNL M55-C?9 L(.F9"TMERC6! I=EYF[E;0>\[F3V)6E#-R6OM5SMZ8#TUM(SZV=,\NGQ W'WQR@PPW(0K#RM(#\S)S M? ^PLY^XI[M5,O&S&:/_RET09G?ZON#.]TV.9\7(]_67:2_P,^%B*.GP[YF%2 M%U042!2@T$0 5*,2$(0Q4$5.N6)(:A74S.V8Q,#FVUWD3C<4,S>TXXT]!BX# M3H#ZZ$C M#)XLY6Q+.L!SZ$#(PXM'(W>8+C8BWQZ("/%FT2%@<+>4]H-H+RD*B5!GX;'$ MG4Y"Q\?',WH6T?+U,V^L[2YOO!$'WM ,34KV(C(!W0M& M/S\B&2]1.6 ,JME>:?U'I $D)$,_HA^LO\3)&L-ZD!RY0ZP_ ">M8@,_^&VS\$_-2[CYQAJAPD8K#2GLCD8(>+3^LJX3IE#QSCX7O1G/!4= M^[&M']]D>A8XEUA]#*H:F3U8F3V8P9*#"F(").>5]%E8Q_6SM 96O;9KI2&] MT\&@1[OU\YAY,[@ID C>9^- B-E=+XF7;E,]2VGLO?22R">VT(L?Z3G([T9W M)'*7-5,U136@%:8 <:+=UMS/5B8>?O6I?&8/[UV,:3]f=R4GOY]#@+QE+RXO M]7HF,^>&(]6:+MPG?VT&\2T_;:9HYJLL'=@22H DC2'!#W9ZU&,%%$WUA&V%:O-7;&&<2V^9MC/"M[_&<;5#?MO9ONE&^:_7[_MZ?7?6MA&U"1)K& [/__C*CMZISO)V=8(999O M]W8MY^Z\L5/Z-M[@X+[8CC!#.)K%GV:\<^00R8/]Z;5OUCF4D+YUG4M-445 MX36 2DB H)VY2RIM*]V8ID3*H@BZ1XWB8F#COE^[X5.TT>/8$? <;_$STX."& MV>"A<.U5_A*,RP"U+OX\O%IA2S\,754LX8OU2-7<'69A%[I1;XWG/EWM^.O+ MORZ,'9XID)+&"L@8,*060SDO &3%_Q96B!<2]A(%7."D1TGQW!N %)'9Z0^F MJQW'4!"%WE.9MJ*856-:=!&2))N!K82#G2.VU"C)H9ZH&&*@\N?O9K=% CS-JE!BTI M7&.'+\#A?Y5QOVK,,YV2Z!(9PC0\C6H?D)\X.#;3+AZ;U6,,B5]N;MF+Y.2M M:#;.XV<#4/.729D+9#M/ JWR"B!NG#;,- >U)#E2NM*)9/PT'V MU+ 0FM5S&3_ Y<8B3#SM0'A]@(((($5D]WF(ER^ZY3"D+!]O"(ZS??P_&MNN M^2Z4DDM[[.VVVZT"Z 8,R-=C;8M'/VN[-CR35QE-QYS:[Y*RX^S=>S%IAC< M/+FIO!.L<5$1<\;3184 *B0'O! Y(S*"LN\0G7006]0;@FRONS0'1 M'\M$,P-[:7G)%]HQ$%;S3#T^/ZY]2K;<)LUG&;O? ZB%F)KG4[,'P'99)WWA^1UY;,^ M(\!^/ =@#*(1M:(G6\NMLLO"UI2_(G4 FH*XR QDP I*$'1$E:@\25(S#R6 MJO\N2\)B8%-_FZ;KTS8;J5U0X*.1M8?+N- \UBHA=GKC*U<<.??,G)5D?RJQ(73(7R%JN**5&3CUKLMU<8DL3RM7#OW/_P1Q M_N]E?M5,';2??*?$[J^@^U5Y9?>,)R7LSOX0V)#_[OR<]QX1W7H^ XX;H M5>; (IO,;+PF6R.4|2V94;_62L(>,YL7G0[-@MG&@#TRX"/7OLV?KHK(G_?5 MBZ4U;=)QE+HUAR6[K[VK22DUEXI 0'%9 %1#"9BH<\|+ 1FI2F--@N(ST9P_M[2UNJ&;;'/K? 3&=V.J2E'=@:*!YJ/[F'H!AAN,@@KSFZBIK^,K6C#4FI479 M\)9MF4N9]=(3GV29+(%\C)S]TA.NXPR8Q@N.U17[8W.+.N_[UNB 0"\8D)QO4 M7)4 B9(# BD$M: ("US76!$7G_O5A;&@#N#V)"/MCIM9SM*8M._\V=+/L,R_$ MURZ.#W.HF8QNEKUF=?W,$-6>]0%\M6[99]CZR;ME=X/9OUOVA?4C UAMA<^- MOEG(Z8PM7M[9'D;- #9T$\94+@N7*B+2 M06G<>,9ED8^B$1X?B1R&RL;?K DQ_[$5ZM_9@Z5C1XVY4^BV[<6D0D6NL%%L M880&B.<0$ 25S=N#-2EJ6D@>>-!W5E_+0:U!AX,]&"[ZYP&_'+A[N? E]_FBQ5P M36.G'O-S>@+L9PT&@2TP;&"OYMK9S+O?V'KIVY?Y@UGEWEZLW_TYOVL:H7^87E<; MEB8"4D:UA#:IQ3@9J^ 2$1_P8I"5PIB18*FIJ=C:6 [!<|H%-/F@]E\IC9- MXK4M^-O-K?LE$_=X(WYVZW5P#C-L7FG%+:MVANV#LUBVA;XQAE\-UP]J^OL MG?G-5=:*T[ZY&_/F6I$R*Y,+'>Z9S>'RD/L#/E R<@_&7C4CN3^@E]*2$U"(MR##YNI[M<"V$'1]A*-W:D^-4J.7F=^T@ IO\TLR%V"2ZO-T.A&@#GO-2%+52 MF !%;*&'E@)0 DM0:8&+4]F\Y%X7;,.P-[#=_GHX>2,@:R+|]X $]KC93H-AMA>#M1P5))65]C9=+[X-)=VQDMUHKBS@BJ4&FOL"0SS@C+;,:"T MD,8C$844!2VU",KRY$MX8#=CO]YAZP"<-M N^T]R#:*S-HX+)L ,M'9AD9O'#@K.C#U@-$4#X)2F"7Q RAFV),_M4@&.Z2" (Q3FL$2IOEPX9\,LZ52J2>?S"MZN/TV MGZG/S^Y[2PBN$2,4*&PGQ-2(PJ9^2O*96GQ@N^C(98Y>UA#T MT^R3.'1;NK[2A=FS ,&\;,!+@A.CG%4_W -^V+HT)Q<;1*P,P=FA_95]KD# MD,@&X!?$3-RU^QRU5VFU?4'T<_VQ+WULX+9^]HLL$&,YP04"-HV6K0&I#1_ M5=IH?ET5JJZ#6L.$$[_8&GO1CVPZL]>*_WTY87FI,\+@ 0K 9(E! <9*(5 SJE2)*%)0^$0=DW(U M<+"QH6(6"C=/_5^!O]T:%=@(@W8I06>GRY]E,UOS=95M7\F&U[36 M+AET"W\82I>[+7UC7:M M91Y>C._SF_%F[MF]NMYQ:R:U%$+DA0: <2VZ]OP_5\WKLB(:WE3O!R/A^OQ M(^SJ]MH;QC+&LZN,A<1N']9EKML55YV>QUIX ZX.Y!/,CC+L0'AC[LPCP- M6)VWZ#U)C'>UG@:+O?OV1$M&[#O_Z_GAQ;8WZ8PH0:A%D7-IA\UJXZH+#B@W MFPWA%$.(&<7,ZT[1F^+ >XAEP35U21'"]$+08PM(CA4N8H;\,24S0T@N;)N= M&J,XR|SCZQ-F=4/$[;2M7@N-9T%#Y-JSDT$? C\R_W>1%W1C/V4E_G>M%^:S4NL*A0WHP#1+"2@&&H;"E+G-C&&58N9$GW8$M8\M% MMF$CV_"164:R-UJO/GP)(/C"ZG?3<0 0(692D^,+MO+|"G<8:*GFL/M277< M2=OA4!S-X@[>(1G]9XM;*AB>:L6ZS:P4W$]D^^_?:MVT-2D4EA!O M#7)<*X!838TMP1B(JL1UL!FD$GK[5_YT!H8E:T9L|ZRF^UZ YQ" GH=O-0PF M869C X=AHG$Z)Y8N(Q[_EC$QV.],IO%^]GF]D^HD)KG-0-"R=)6]M6 $5X!)9%4 M+FC(A@(66]IAFM4)EI^]I8*@S]7\EFSR28T^XB72STY2HRJLC]'"&NSUF3"5 M7BY6D].7'>_F-A=](F0A"RHP4 PS@&$M-]MP 2ID%+]H6$FD\E'G2X2&WAG/ M7CHVY#T]X8MP=2MT2A "-)H^;W5V5>X+E4V:^RHL?G;5H4O+C^*^OH*N59= M[^?[UY(:1 +C&]_;P-5H\|TT[)I) 4>2" \A0 5!A=FI2*0Q066"%UB;16-+ M40/X&%CI|\LN'S==3%PI^4))=A,Q;&!23W|H21X7/?0V>FZ=I6QO5R?)0MU M_6+?DI|W, +V8;9F\W9+U0&^Z4IDT/9(HQIF"#8"H %J8D.X>+42V0BHNBIF M8Y.:+[":RY:?KM>M1NZOUM-Z--7[D]I6/UJQ'|IQ-=LE+D& $H*PZ0KG-_&62@ MK 2M"U9X4HJ@]1D:IY F!&/I9JN&0"3-0.WPTW21W.=EI'YG] M89G)'# <)HRQQ,*1J*!E&?-RNDE' '+66C%LE/DM|N^KF!EQQ6F%4$F".3S;W MG&K)$&V1],.E:CRB@>-,CE-9F#;X3;I76T(#!M4GU>T%,YTAU/QSL#\YF;<;1.!]**2B4E* BF -$; D;MI]\Q MHK(2A!$7:X6?!ZRX'-1"/EZ[E(*V\'FLV9ZO5OC&?H '424M;1DQ%7;LDN*M U)(60M((2LD+8+|^7]A$3E,;3U5N2\6_GY,M(3AKLKZ10*\%6DH3>QO[Z MHSL4)\4[Y3.- VH>RTA@_*/\>-A6IYD"?"V-[&*,@)Q(#E.L<$)UC M(#A3N!*(..EUU.@E,_BMBJ,Z8:PG=EC*\97EG1 /L%YE+J5.)WLH;<.C=@M MS9U""^41B!V1-)!$_+DDB"H.PO(B+TG6F09S_]'A9#Q.6 M$$4A897.1<1$UPA6O+[*O8>]MFSLW/>VIBS,DXB!VI_7& JY*!NX9B9[LV;G M%P-7M@9QR]+.;+&R92N>S]$ DD5<3P\&H?D\/B X]HSY+Q9FMWV>*+69*&K/X M.'U^7$Z0..^94QD%-1$50$R8HTJ!%)"\8))46K,Z*[_KD,#_M*:7;4T@LS M+4=P^-F-/D*&&86-?+>7Y M6]7-")-+CH^5'5=)SPAUJX-GG(C,=? =HG7S_;.M7^U&:-9CDJ8#P2:E] 6%3 &65]:S!BH SZV2\6E.!-M0O:WQ72U4C,7A7WO=KDP^^/H!M1^!3 MAF.UK:1]"]H>CGPT2@O87-Y&\|B X MJBGR!^#0R@1\LG=V_5I(C)7ZN/ZWM_/')S:,]N6O+[>+N7P6JZ JWFK69[5] MC=MFO'PE!820 \Q%,5RT/ >TP!242 M:5!4*%/#@EXVQ@-M@9_U>15@@Z^_&SP;_^T:-@X2'$^.1? K2@9Y\O5:=01HX.XH2$A$8HE\DDP;T M/']>GNZU!HO?S!/?EC=NDH=:'+#\KOT";V5()6&2/CBOSXC+C\)ECLF>?^K%>HI\Y_HE>39B1]NI2N>6_ MHV&E>96_;5YE(\>K=%,!OHH_2W!<_L3=;Y,!GU83\QT%>PNW.M)_%Y&#9*'OG9_BRR=S))I^:S.GZ==:]$+\W?0I-4?WNF_KXZ?:=<4B7]C[0 M_- O!)1%DE9#&D0.0UPR@HA: 5E4-&,6HDI7D6GKE:R?G;,2+,:\'MLM(R/#;.ME.^BVVR*I*],8TUN#?V8F_-9[9AU+65Y:)]'S/,'KV'D(O @5]-R$CB5WI% MD=. (=_1@L7U58O.JFHK1S:LRCZW:5[6*?%6!PX@'@+-[#G%*@B..(!X I_WI MPT,0B/50WQI2+F50]A__6[U,B"YR6>@"2 T50+P0@(B2@5HI5.=U;?X(|$T/ M* (SCE;9$,T)GA.GA=QZN. + + :>4:@8U_S MW(_Q%XOK25LOYF#Z^\QFZKY]8--'5US8_"#=SW.3"??^QY.,V1PYGBKI#&-;M"A5<$VI*Y%.W'%=*D6&2I:K* [B8V;HFVE^:']=I^GXKU7(RU^#9_)\I8OO_'-ML W&A;-/<4QLCA+@H,8% XD(Q"%A"D"9(EIH42I616DJ-Z4A_96=OCXEZSA M)-3%\,70U[D8]G .QM'=J">4,'R)?.3?.F. [*$$PG'L&X0ND+#&VCHCRUOV M8IU+<|OJ"R9W)K9/"JI07M02"-MZ$^7&,V!587Y2):NES3#F0<-]XM@8V(JL M6&A[<\86UM<+KRZ-$==:7X?:S,<.#&&9PSE=;-[#>]L"Z+L>86$@BFMO M8(8LNK[.Q:O777L#Y55Z[;]:9/F2,9V4/V,^4[/5^G2CN9 %+/U-B\OV"3. M3E$C0!"M# M-LP)1+&:Y(@A5.0=1VSA#9V#5W%#-MF2S/RSA0.4\Y.? >B80/DQ!8^0.5M$+ M4B52TG-41E73"Z(>*NJEQY-.O[F9W;*I-%WV$XRQJ12]$=BNR/+L28(8(@@))0 MX[8P9N<>,CN5B-<0$X9+MNYF=;L6T[G\NF*+U2M!O=_,ZI ?_R"Q6BX-X"?! M'Q3L6M .U0I0 H4YR>(;F+W);$4%QO*74&(B)D].JO0/14)BN<\]NXU MXC;5G2_&W=RHH2OQ80^6T.=9&PIW&B& MAXX 6-: XRT3.\RM[^W"K-W@;_/0OY,[R3,JE!?? GQ!U:DK"I1(.+58NGT\D?>$M;R\GF'AK=YK&_C(']ZB'B122^GY*B1:]WG(C]R?$=N4XW_WD4[%9/.1%T_S MA5-=FV*EWMJP8+=F15P]U=4(4YMQH-N P%$%:#@FAFMR]_LBJ[27LL:[[M?2RBGOH@I":VL[.->92 M2E9R+QL01G9@4[E9%.TA>%G=F]//BTW]]I'3;_[UJP$@MMH#H,#*!+*Z^.![ET857#P0ATE@3]KS9>O6^PA'O%O.&? CFUI M[]HD*6E;WK2CIK"4%|/-*]R"| I"L X).!$!$*,48%5T(C $50&-ID;BFZ< M;VA7^V-$_"YQ>LH99O+V11Q@-%>'-,F:W!]3&+G/_5D1CUO=GW\TO@K-78ZY M2I\)TG5-*"> EL+E71: 4ID#!1DGLA)8(AY:9+9=?N@[V36QMFXI,#?B H_M;8L7,$S1_&6+*L0Z%B%AG=7.XJ.741T+=]I*ZL13D6s8CP3$M[:(=+8RO_I\ M;RI*9ZL)AYS#NA2 E.]<&9B&@-1Y#4158EV)$M.RJ!5Q+",#]^@*<"-:UU$8_,C#6,7I^:HI;XZ2H<0T$!U3" @A1'9A366@*,B08*?F39U'I W-B(#9 M/ QL>79)MD6*_?F39U'I W-B(#9 M/ QL>79)MD6*/P+@OATE@=

*{Y0SU865OB_ER.6%%I9@YTP+"C,U"LK*M3T4))@5;A"Q,D5, $:K/+0:[.$/Z?O%S\7I_8WBWLVF_XW.|(P9DMSNI'N+X,(M.0TMU_?E-[HQ.%/VL.F9N>V[6F!"->,;:"H+F].O ;4S9K7(L0["Y2XI; M(IN8AJ=1#6=2& ^M:]K%XTRP.9O;WL.WB_GWJ53RUY??E]; $8H *6@!;&N,$$8(VZBXK'72?,Q2C WN#/A;?QGTQ M:?D;M9X [S 3N<- R4#?"5|_.V7&=M,=&6[^R-]UQO6,]:WMNA9+^,4<,Z+,C) MF\XF9O.5>M8. _,YEK<#T8M*A9[.S&+-:>%WM6#WZE89=3+>[+VZT;?S)YMU M,?S;OTU7=O.1S\+^S74V\FQN=;7G-++/9EMNVZ9)Y-PW#F>,X M>_:>[R8HM_V5WE%L=OS8MK7L-%2[4=A&[GC47*9__M8,)\U/FH:P(/)+]00!-DJP4E M3F]RE%52UPQ2L==*=]3&+@W:N=5+BF&-7U-M]00N?N>*?M*&;1"!@@:[[^=E2>1XGR PJLM\7L!#9[?CR3#%DVHZN3;[B[1[MS(<'=C[!..2P*42@@J6 UV]#*+#$_]3J6 MOENK>LD4IDR>XG@KT5G63^C.4HF_W,^__ZOY3*.VYH>MMARO-([2G!5@K1OG M'XC;B^P8##L%PYXE-^.,)ZC*2TFTV8ZD'0G*,02,8]MF@XF"PIKE15"2^4D] M ZN*&XC^W1*RYZD'PT7=)I(PT/8OG0:([^MJ;?D80JU/]7$=H=:3X5/MT-U MBI1HDSI-8\1[F/.PZVJ^-^]:H)HO55&%" "5V-M?!MA[_6R7(+"_)S(G:!=>S5 .T=@8(5L2&9;FIDEZK^'G<3D\E;65](P!0P4 M,FAGZY(D:H,|N>:H^UR7,+0,7>=S$?>5K]S+)I.>]N-Z__CT,'1]RCUTVU9 ^MW9I7O/RL5G(=//3!G G9#WM2M+.Y,?.)B> ((D0(;M13,=C'F!:"")2T"TSFE1 MZ]R27@>XP3@<^ORW4R#Z,VUU[,M85C)(GIDWTI:./EE&7:,JNRNWS]D;SF_[M0:HFP*]5KTF2#"\V'>X=>]QROO:,"S- 63=EJP^[I*M6K;,UT,\HT6[.=W38O M\G/S(ING;=VZR^;<9?^UWUK_>=KO[VX:]#7?8MA5Z)#(MQY,SH(X?$N2(?$ M;>^>=%!"\>,X=V*:W]GTP08[#9VO[$&]G=M*R>? Y_+W4*QA^E_*]=A_';>MV'O[I);+NVIL!HO?S)/?EI^?;>,3&^/,.XYT26ABBD,M(LXEE(#2]4"O-(U MK0M\V#)(AC*$5"N<^/]",?C!<>@*0MRB7-3 M)\7R_"\)>V'"8*IL_%/UE<;5FI2H9)"2"@A%M&WR @$5]@22Z$H(6FN,>]#UL]^W5Z/YO]J;.7US>K\8GO#&&,^&ZTV0--]D;.MQT[6!#9_ZP+03XL3P1*FR=L(VE4+@/6A'0""7N\X&.]6'B(DTNXO2J-KM(?*A MAOM\)/ZNX51] T0%5LRV6:..PM/DB!"!J_BARK"L%BTK#P'X$)^D,K-WO@D/? MY_#P/VZ/6GJAMMW!*RPNB)7P(/KJ\0T71#UU\$L_M3M7*\/3M*GMY=W\D4UG$ZH0XD@AP$0. >+,#MHF$]"\U,0H+F$"16W&/M3'R&EQ M=+,.85>/|/GZ/[,_&A8"DR[#P W'2)UZ-_>B_3K[>P@L M9W?\H$4BD@-V"JS>/K#ETCC#ME+61406'V?RV9S[7_ZZF#_W5F?>&?(;*&% M0DJ!.A?&V$#C_E.- EM."LC-.ZDT4+PRQT0D*>!$UT##2I5"B(I75>@Q\12A$)#/Z$;)+V%-GR,[G MXW3V|QF?/CPH:,,/-G*STW9[C&%!.$*<(HK@*JB!A11 .#$]"*BRA$,NK_M MH#5XR&6I5BM#.C.$I. [/.1.&4"3"G8GCZI]?B-K=[_?9D_/-BV%]JHTG\MKA3L^MU M2-+&A5S#_8F NE(5+&T.26[G]H6 <_F!T@*KBE2S%-KA0$\-X^8 LOZUZTMP ME;42M:\,YID5RZZ\";2_[0JM!QNZ09!.9!K3|C:J,1T$UD/S.PR1V%JV:RF- MJM@DKQ5[^'^G3V_G4DWR2L!:$@9T+@5 %#% "\X QYSPFF%F JK:#M%9F 3 MVI9\M93M+!Y+..S/$,TL]M,#M)%#==C&= ^&$&+E;RB*JW+L%ZU+Z=7';D"K@N MT8[KX#]?CKCP;]<0;5VSOQFKH&ZT;A+ _)[*)@L, <.P *BL:L"80*"$"#,N M>2&$UQOS'V(@*Y1+?>=0=)7!:1D V\\KVTQG@WNYI2[%W@^GXFW.MHO7T-M6/"IZ>K!^!IE01D7'&!2$H"(*@&1-.53!+36"&%S^//U-0X7'JAP.1HVZ .+ M-_R7]9'BQ=^S. +CLC_11\0P6Q0J79#W<$Z,*)_A.+'1/(5S8NSZ!v>?B? * M/DT9=UV7S-GA\]D3F\JW#VSZZ#]*-C_(__/<1%[>_WA2LZ7Z.#/4%TK^^KSZ M/%^M9WY]_/7SE^8#FRJ.Q? 21+5X^S=G,M3#5]/EAU;9BN]%WMIN[FWIH#B;M M9.=)H2G4.4>@8A(!!&L"&"PT]#C#!&DLN?(?S?XS23:XO^.8RESG.R4SR[@V M',ROL@?#9"8,%K-%6'O*GPE'!R? K9^)W."NZD=*5;S=R9@V!?5I^^-&UJP5 MUJ8U!-^)F1M[,*)>3@A1 <]>6@[:3^[*1.T;37;KY83W4ZL;K7?M-^T+SD LC4" MYBG(-,9R_]:L6X,3^3'P/IS' _-"K%^:W_XROM .0\%,Q/-Z)Y* <2^]3QYZ=D ML(^[J.>+VXT4[*P4#9=SO7UV4C"$4 4U((6V71A*#+B")6"BD B;?V1^$Q\3 M\3.P:[8MN!>-<;3O/F9CC <\Q',:!<98?\0>W1LXQYTUGLPK{(>],3F[B_5?=I1T$!?D_'- ^]VTO?I[_MJF'Z79W(1&"050D=> 42; .,31344D"$0W*"1N Q|%20^8SE:T. M3C)M6!DA3\3K'75O83\)\F'.VN Y(S?F7;.R95.XGRR#) 3]U\DC\>+P9\XF M"8&X9TV)$*G(!N:!1ZC/:K5I^5-#)42H(0&<:49KPDI&O.+; M2;@9V)[ONVG[US2=CEKVAWV=]G+G3[:0@?6E_=Z/GX4?#?4^1Y0! 'O0W9X" MJ%0MWGOQ.FXK^!2P';6,3J)HG- \!*YO.EK;GFEK>S-[_6/E3_3Q=?GMTET/6 MDD]$S0LJA 0%E!2@DM: TTH#HJ6[+<%*Y,;[5_?6]{CSMX\)7"?MI(VVT8B\MOV;:GHCS6;,V.+ 'T?'#1$)>Q+ 2F6)E-!E8U!HC0$C I2H!L;I4654XI66/Y M>C#&(;A04CT^KWQ:0!1$H,V)9V\L[5\L(N^/OE.=;5>";;BWI(GL M|&5ZH]IB;_$/[:W_|^-LJO]TI8UW4S$%L. <4%+G &$B)&E KD@0G%6%$@& MM? D+9V%@E]--C}71\;G0MG(@ R+79A%L>W8'71K;FQ/ MA3>6H6PZ^R7;\)1MF1JD)6@\)HEL3P0#HQ]C>(.K5./E>+,U1=EEID*L_%; MNM;I-/^Q Z2_FV.]K;<_^:]MO[X:UX]00 0UJ1E 5'"G&!8UR+6FDI.BX"2H M8JX/,V.8,'=:LS_L4(_LMI0+=S!3-A:.84:M\Y#!ABL% HE,6'!61C5F*4 [M-&M)OUHQL\[UBJPV?S-7FY%L+V#[*'S 5G JU=-U)@12K:C6@.9, ;00 AP; M1ZPV1S)8,4G+/ ^Q8AI>7_+'14W+4W.'Q[8 M8FD+VIK):8&-FD_C)_W_ZB)GH,387F(A#HC(.8"EKLHR5W6N2(BQ[(U2A(%L M,%(MY2U\+F9QU[@Q%F$=?D;,9L,_3K*G,DTQG!3HD2&;]3-$8U=IUB'AJX M[H?CC%KG<4':8Z.1K(H0G?T9CV%A2IK@=/?3 MG9Z2-Z$?\'73T\YQ^8DXW YQ>7$*=';;Z/)L*EX:YW.MCV'Y56564A2085%PR M@.I2 U8@# J"-10%X;7P+XF[2&YHW=ZC'Y"*>QFG;I5.+WV@4N^1XCD[07I) MLV,0'<@<]3HI,7&IQ7X3'Y.,"Z\KG@9OJ%2[2?T^G\]_E3V<2;FC\]& MXS8I9?7S9HBTFRYJ9X<;2}{XT5" {"M52@YPR I"4%#",!1 ("!(TO>-A0V$4\QK.%D'V3?<9*MYU@X>WV4H^6$F M$HMT0; @Z-'P&*@.1'^BEIFB(G"IZ=2;H8-"1'+YEM/U HP%&. 2J431ZU MCIF&)6PCDPY5I[NLL++314F'B%DKK) M#*W)+G"TI9RU!+,_+'%/;X 5+<&IQ,_4'DC)?=67S_!NC37K+"CM>9O6XV] ML/@HRNHGX%#//9^.+)TV;OIJ.1$E);*H!*"<4H!R10&O% <"YS5C1<&E=%).5 M[1KBM\,YR:IX&9Q[RIBT^2.5*!Q,7M'K^IBF2;.M1<>M:!T3Y*@4=?^WL=6C,/OO5TH.5U-"B481A4'D@H"$%,*1&FI[4>UA/$"']I[2A&= M)M:C O_C>;YB;9*Q&O=L;X1LG-Y:U@FO"E;!2H,2M+6.%,_T0H"RJN28:@1 M*[V28/Q)#FROMH/'_F&Y;+M +,;9\9*N6D8#>"WY8=EN@81 *LSA;7D*3DS>R+=4\7MF'S3'Z>SQ;KOSH#,LE8]H\K];B<")Z7 M4(D2, (YR<|(W9WVJG5EE-6=8Y%4=%-Q/RMW QG=;D&P.@(Y=Y_L,)RM.;;S M%##8\NZ=VN6Y=H#\LXYGC/+!Z,NT[!?,M7^U-A6T"K_*2@OW20E;V?WL5XQ$8:;GRR4Q(MK!f_. <4\1(#K0]$4#&5;%M@ G@!.I* MFZ-A47N%)KK)#'U=-3-09(YR9DEGL'(9QIPH#D/D<<)+XG@@3'>S|\Y}>[S!V48*]]CEIWLD9%VX!9."2:f+ M&@/%F2W8AI0ADL@C$UB4FA9X:!RK$,"0QL>EUCQL*47D3,BRN@AT@G="'IQ%_NY]__U7RZ43_SPU;K MNM8<1?$\A%KKGL^C$2[VM0&C^G]N/MTMV&QI__3A;KA;Nl;H^ M8Y*750D5 Y*1$B"8:SN'UH9[F=.HK!$7=6@/VWT2_UL;E[RV1!C4@ZT#*%S_W MNI^T878F4-"H+]ZG94G8C/6 P.@!54\+>*HUZIDG$W2]GPA-*E@I9#9X.WPP MMTT02PA!6=5%C9C!98RA";HKW5A_XNGG;L;Y'L_I?D!60R4!K4IFK$Y- $=" M F*\'U[!4HFB#M=$XU!5*N:_"@051)%# UH0>R,)B@ K7D)%!2U^46.& VR MO?'? @SZ3"_H@X&=EH^4*,[GI@VL5HLI?UZM!P[F\@E!"U;^.MVWDIQ8?)TIAZ64-P=#8Q X.OD&)..FBHA$^@D7$ M((XEZ!%\V%ELY*C#L1C\X883ST3$&=;1PA<]7[PNIO.%K9! [^\"FCTOCYC0_M;,NEW_]X4K.EFG AI":H %A)#) P1U-2Y&9?@[J02-5UC;TF[L6S,+#Z?5%+ MM?BN7(>")\N3*RS.MFG[PK'5]"\NS/V:]X2NDZ"$.>X\(Q^"(A]G\AAT'IV/(-M5?AF; [<@MC_NM(EHV1H"XQD55AU+$W+/S2"YK.T*SFL*]$@K(D+C/4$!F)8%'[4MZPK76C'=?SS\',&?CN'H$8&@ M#L3\)XO=)+@SP=$0)0)H"D]@ M<9$C7E.EI9!D> M 9=Q(ZS$[OH;IC*&JZRA]WL1KOLZ9.OBI'0#8C]C(-R7-1G.+3#0D/|,>H, M'?58?KS04G\,ID)/"9:+'#_)EN]+V83:MI!%51)6YQ(H+93QT 0%M(8$B+I"-M4- =,E2IH5/#^\@/;>DLL6WC[8V<@\#LNQ0L69F&=3);0Y?:?X6,83\]0:L3B M_N+CCD\|*=C1:,333PT[MOMOT]6W^?.JF7"\'G!LO<#-^6O"A")2%0CD&E*-M>*$ *5P+MZJB,:.RK(JK=*Q-K#^NH.HX$S\7%RF.G<'B_"\+>D5>"- MN\3UG\;]9\|JF3GU+2L5(D1P"6S:,EU"7C!-*AD+2 4FI3: MJT_IF#E 9G,;>16&M.TIR=6ZV9;Y5QUPQ@I!T^/(.A!&8;.O92+;.CS.V<2)LP OO_JKN6)L=1)'R?7Z';=D<4$4B !)>)Z*F8WNV(M?FU/SVD/#A!0[5B7?6O9,U/[ZQ=DJ? R4#1CDVLOT5(6*S/P022I)OMSKNSA1 M&)=U 2E@$B* H25^8IJ#@F%(",-XZV.(]GQT^2OAQ;-O\8VI?KV_J;,%<3:!&@G.)@5*: :QS 2A5 B!% M99UKJ8NR\#V1/10RUJ'L5FZV$>Q_+'N$SWGW&LMJSXJY?X.#CF>'++KJA/9H MT-$/:8?,.G5:,_AL^!+!YYHOS5L^>^'[>,,45,TNN!"67.<"%U(#GB %60((T MK#6]O&LB#F2,M0!?Q ;OOT-PW)??%28'KCYG:X,6WX|5ZV!PS%'7WH#1IU: M>4./AF7G?UI_/I\|F&N%\O'-L9Z,WD3+7G#ZOF>-VI^6SU_Z'?@W^=F M>)M%.0NBNQBVI5=\-TP/JB3"=:$)(01 LZ.6EDH%; I,>!20Y5@7.N4_V?CS5 M$[N)_LZB)<;U2^F/.'MN*?_7,2=^?JR?CA&)7V\'7Z3#@!$5'_6P8/P).3Q_MN($&UU7;W2NIY(&L7]1FJZ20UDUR1DD#.;2TZ.K$=+!P%EMD^0+&E5.\)J MXG22&R(\M3>W*D1A-?<%U2'CE1 J/R>]5X75(G;L;=_TZKSM/6U*]\)*X6*C M>'W!6PPT@ZO>?.!P+75S&O,FI6T^U0<Y&XM7F-&1;,2ZE(HP[!0\7):5.[?2B/9;A M66 *D$CF@U(1+&^$"&"(;Y)IP MK8FB.7%R3.?%)/9*O=*LE^K;8.\D-&ZYD.L-]CT*/+ UP87N\S9%ZX)W4LC(M#>_ .&7K:$5QFI6TUOFNCJOSZUNV8/1JLG>S-HF[^WM6>YP MNI_M'N\G;JK2U^QM)C:%;0'=9R-/M)N_O-7DA?6\O?]PESG1&>W,;Z?_;L?Z M.S.-+YEFU<[\A+FZ!04)88S;=C:SA^/UZTT:\LM5O(E%A.T/'^=*8K(:2G]5J-M@@NHI4 $(%@9OXZT!H+@&FA:(%KK4KLU;[B2$+BE(.M\WG]9&;]%>KG0X\A M80I*B$L!9&F!H(4$7-8*%0$?S49@_QZ0MP'23^_0 20.*V*5O%]Z5I49@_QZ0MP'23^_0 20.*V*5O%]Z5I4 M&UEMN5<|-SQH2"0G>CS^J"YPT+Q#!S;\8'@3G1T/=T &=[^8KZ;S]6+=;!VD MJ8I?%YOK]'GQR3SQH_FR_+B8/ZCE3JV8?6R2ERJGC):@HH0#,*-3BLP7=@X MX3]ORHIZ=^))IFUBM[@3R+1AYU.GU5V6%]ECJVB9N>S!/&5&IV_ODVX698T@-M9Y "45$,L"YSP%%)0,YEJ.3@L-9E0$O+VT_FU611_[]SZK9]W'Z*TO&D,K7? M_<9H6=>_[D[CIV=IW%AA.WMNORKM\W&[427'.V)+JW2ZCMX7*SGLIYIKI1<: M>$?DT5:)_K<]:OJBN[*(^8-MC&HOKMC>0HOU?&6W!DP$I HP)!G 104!YT4. M:,5$KC7"M/3:X%T%)ZK=]5H&5FM0Y&=\/9N5_N;:=.LNS8CC7>C+U>(W3QU M"N#\G.XA9IL.?CU"K2(MJUM2'@31,BW&"2ILL>(E'IO,_M5$?@,CL7:L3 N++8:H0 DO9 @? 2, (H)H(I"2(J:U 7QR;(D />Z%,P0[K[- M"3QQC1%K7X-6@N"Y5V'5NLA3?N+ EOV4;I;) 6;6R3B]/G@9?U-U<5$(L_7Q4 AB] MG50@&\E*_T4=U4(#2'? BITF%MDPC^JIOG^@[!\EQ]EPBE'$-;U"5B9 I@R M*;B): %%'.8EY5A1-7H.]8+2-\FAVHAC9EL@KHQBVS3JF+G32W.Y1NXTQM3< M.'?Z<7<6- U:\WMRI(IZO(G=Z2==?%)&@CUN[M15."B#Q?OI3"WOS7 /B^7S ML!*0EZ8,)9#X_D+H0%3B@)%;ZA**!:G)G!3XR?.&#M&!M;D5DOTY>E8A^0 M!^XS@IE^#L_/P@ FBI-V7$% L3_>R+P3)XTYIILX_5A@A11_MIF:YOOB76UB MOJ4ZWI)N4D%&GI8:2$@AP*[@.9FP:&YMX8[3UK#_RG .W$"D%I&O2YTBMO[9IXI+ M=6K$\J8P)&(5/WE*![LN74 =%!0 5 ;FUI:"TR,#(T,#DS,%]P M&ULI+U9'+O_SWWT|/?OB*B^5T M/OO7/_$_1S_]@+,TS|/9IW_]TZ\??P,WI__^;__T3__R_P#\^T_O7__P8I[. M3G&V^N'Y L,*\P^_35>??UA]QA_^-E_|?? HU_/#N)*S*$(_K/WT^ _)M M,?WT>?6#8$)=O.WBMXM_5A4)@@6^Y!*9LA&.V@&]%\C!I%\;?.OIW]6AF-MR8!)A:.'*2!#M-P T1==2GH]8>>>3&=___^? Z)88E_D#LS9.K'__U3Y]7JR___M_../O_WVYY[.CXN3/\\7GWX4C.D?+|H[_W_WIG_,_)]:NYL[^I6\OWIJ<M;GLC?2S_\=[_>?TA?<;3 -/9N'^Y1I_T) M+MX&]27@ B3_\^_+_*=_^Z8/G7\U.IY^A.I5YR>HC M_]OF#W^\>O*?!2X)+NMGO*87SO^^/N40*O#W%,;)/-UXTTF5[/SR M+T]"O)/UJ\.,I\GZ4Y_%Y6H1TFIHBA- GN2+ORZ+^6D+7:WF#22W40N1^ZX[?YHO5A#-NA2DDF16% 2@I &LM>E9&E5 ME+R)\F\]>"<_@^X?#X;+L! P?%V&VQ%:/GP/:IF%,*_)89 D4[@R1 M$:"#E]HJ5PPWOLWN<.O).T%"]0^)HR0Z,BI>SE;3U;>?IR?XYNPTXF(B7.5:.M*Q">95 1JS!R(^X88T5;J5@Y"@VWG[@3"G2_*#A*@EUH_SU^FE8AS%9OPBE. MZ.1$1Z1BP(9<- SA#/@\&!YX,9HHE\>CC[,&V1^Z$ M,["HZ09!=(>$6'^069 ML+7@/Y#\\?G\;+9:?'L^SSA142OQ-47.]0.2';+D#R+&=2P?+\G]?3&?*)8\D;(3A(QXB)4,A %E7 M<9Y,=E9.)QL 9,NC=P*[QTX+(N_ER%4[^]_3+VG4R M-A44(@)Z=*!*5A)^Q]#@=#&GOMSBI;GKT;/#IL>#82Z\<@]%,OV0+#Q\0-& M+6.P%0_]0 >)025&1@KF!,DJ;/"W5>?]HN .@XQ'FPZ$96>;T;/7GW>3Z[MB,"PY++P+28+-)H,B68 +RH$1*;EDDM8J'Z7VVT_<3?4=AS*$N'(ZO^ Z6Q! MT.4B?IRN3F@KRRF(: L8P^1^EB,$A^0&"QUY3MY'=IS[>/N)NZF XQCF42(< M6?T?%Z'FGWSX=AKG)Q.7F4B&).'P",*M*\ 1+1V+E66CU/^MJ?N MAH&.0Y)'B[*+X\#SLT45U^8&KD*:=`'VG(A4E)")@;2A@%+60#0%07">@\_T MO=-'0>*AI^\&C>Y#D U$VP5$7LWHTT@M4#&C8?NEC;5?0SR<$%V@8,/I^'DY*>SY72&R^7$ M,)0<$+ $NLZLA=0Z1&3H:A^4#URBCPUP<..AN^&@^VCCX8+L &@]X:+[M,./Q@NT"Q\^\G)!?5:!O^.G0167 +EO(:@R=05%'R'P)/A+;.+Z\_<#0T= MQQR%&,7('#*3VL:QSS]_<- GDMOR[=FJ5G#4D_7$%ZU9YD$PPC2A=/I6I#3 M"3(]*_7Y"*U:(\0,-N(.DX.ME8S'V AB2W"">O9AE___^07"1/>Z.K\3*W-MG+9&F2 4KX"IG O33N?4!",VT_B\_ MWA'>:WKAB)+LMV]>O'SSX>4+^N;#V]>O7CS[^/+%3\]>/WOS_.6'O[Y\^?'# MKV^>_?KB%;UZDYD="[?W^/A6Y=V'K*'E;?I[.PBQ- MR5K.-V5?5Q!$*9DB;[.L_>UHU: (E@ZNO7"B5F6$4$*%"T");,$59Z D-M5XK5@MR%UF;Z*(+':.4P !P:3I=-8 D^G9Z?$84+B@1;AL]?5LV%A\[F\X^ M_;]P D1L&;.VH!OTO4.'T:!L:.6 %W@*=G M*2W..+^.?:454OV/6D5ZBE?\310OBDZF=/CQ4M7K500ZRT2PQ>C$I%8\/Q0R M/&A'_1Y1XS1Y&&(K;2K^#O#TXORQ[^8GT_3M62)+NW%BG\^79&U8!RMJT4> MUH-BZ,";;; G^EXJD.1^J&G4(6!ZF*)Q&D4,@*2&@N\ 1N\6\R^X6'U[=Q)F M*]J_ZX[]I.Z/-[B,.)&4B$B[=?;$BR0QN<0#>&4"0PPF/!B*.FR'NY^>><;I, M#+,**Y-1)Z!P!Z12J8? 9K6#7HM(&*!3.O)6;W7_7-3V?)L45MITBY=0$\5U MFUF`>3?5)ZI1,?<*&G'QE*;, 2P,FOKY/16]#&@']DGG&85 P"IF=!' M!% -->-?SP@3:G;7#&"<+UOHG[ M{IBUI2'>MH<8C>N/7ZD#A4#V(E#9=H!',ZI#E)+I[F&)&>,.O*L-O92(++DP MD?GH\'FHVNSP:Y"1&E$,<;;>7Y*ZW^^^B=-]/IZ&N+T9!TWOY1"SM;G$#P=-MU9!88,) 2*E^EU/4P9.U:QU2WD+&N(`BP2_&CA5\;[9C?>6"N=Z^T$$,Z:B M A?{IU:%]D-'CA%X:7Q&EU/A#W6G..BV^.KQX]YQ';W*>1NY=@")7V<8%C/, M%P'K26#6<2,X)!Z1#O'. LD% 4E 14I%$+2^7[]-PIB&I#4XCD!P!PAYEE)M M#IE\%[ZMIS%F^3P8?4U0YTFO1+LW\UDZK[4WBLNR9.R1AERIXP6?]L%H@J2 M12&L>+ ++@-8-I?? >J37B'D5C'2#$@IUO\!\7ST_"]'1)!)Q_D__/V>:.B MY.7O7W"VQ$G4AAOKR#7,(H,RLI=3IE^K T%M&%/U0V=XR/M M]X]Y4M4;@ M8)HY&'5?<1'GC>^N+H,*U\170^"), <5%T"""*)"\SDJGWPM4$7N*%H>(NM8;;M=T@:|_;-J:L:RK\#,[8.1EQC89*.RR86\@A\DK0@ KF0R18(RO*LC2#_H?5Q M[C8-X]Y5M0;,41+N "$W2,\JQ5(RL&04* ($>HBL2:O&R"S$0\0I-U#GRK#_N ME=-0V]2~%O+N'RK0.RC"\GYQQ?>0!PT*M%-&!F5E7-W^>GY!&EO5.?_7M4D*:EA03 M7D+)GCC)R8<K'KU0A81@E5.M$ZEN)^;<7WEP1'52 T= .I:T?PZZ?%ZS;R2 M,D4G):10K .%1W'1>>*,Z3I9T_+FB'J G+&+.MIH?(MI:B'^#I#T+.?IBSK M79B2X_\|?)G25CH[@MNBN >C5-WS+4+0/H+(PAM64DRZ>8QI.RECWWX,@]-J 6 M8N\ /1\7&)9GBV1K*6U6Q28)NS!FA?(!!*_C%)7.$'SM,RU=H8T.HQ*M3^KW MT3*VFS0(?IH(?G\ ^0V 9OBISGW^'V#(4?G9Z=E(_='VDK$V#%O@99\OI5]Q$ M(U|/ES4&\;9\#+]/&":KK0Z0HJQU387X,%C+;RY35V7V"9INEJ$@2/R3 $ZX*10[QF'[.@ M (VSZQISKEJGSW^?]G&#D -AK;$R.H#774%-D#G!"R]0ZLPOQ7(A#IB%[#C* M)&1,#_8Q;G/Z&S2\2]"<(FH%T83]2%"H'-Q-E&S=)6BW\SW MOT!\V)&P@>%TA+@[,NUF#!M%&\7:W'E=5#F'2[6K6TGSLOT1M4(CJD\W+<;4 MP0D(Y'HD^D3Z6@8,S=!'UM@!LH%AU5HQ?6%MTS/YU7)YAGF2I/9,& -]%2DYB MXC7X1TLF!W)%,9GH3&O7X!V2Q@Y_/1ZF#E9 CSBZ?I$E-1J5M0)F@ZR#@!1X M,KD@A"C;6>TQ#Y'L<%2[!W&/EDT1=:@J>H35L[/5Y_FB^H(37!SGTF70)A9R M 26"KS\:Z92P3I68!C=15^2,?IZ,% =J(@.,+7EPFO#TL3%"'V3$8S(L4XQ M-C6LYT%(3%BD- 0E;A\!N6)<;+-[!\=1&^4^O-Z'C,3UEY=O/GYX^_;=R_?`M/_OXBG[[[VJZ9=W\U_^E?!@U?IZ^>-H_?BR!?0=P0=V**L@3PA(<7%/RG$!O:3IYF(.[0,BZ-M[/-#H<3E$59+AFH5)"^+1 N.)%1OSU-1T69N6C>ZV$+&N#'-IB@Y5L@=X.0O M83JK&3QO9U><+"?2Z)!XC6H436#WBHZ?P01(Y#..*'G0LK6'O960<0.53;%R MO*_[0,LZ!^P/&R9LBH2#Q-E!*

*MXM*ZWVWM?KHI0[\21K(ABZP*Q*)!1XQU;G@("-9HI:QTR%CKP\M]M(SK=@QQ-MB&DB]0Z,R*9]\B:MZB><89FNKGH@(=32_=S.\]B7]RN!O?V"BU"+32?(R>_RQ0!*-M9^-]]BP5?M 23'&]&4>KF15 /T3.NT1H$5LW$WPN4WLQG\PL&+ONPD-,6Z?V0-M8B$!R6C_*^Z_"6]YXF@4.]WYZSY;QCU"#0>A8\7>-7Q>S>BSZ"AX3OYUCB8Z-MHW-.&G(>D3S K!RX0A/Q0UZ!R<8&V=]A?H"<<4],@X"HE? [P-%M^4RD%L7Q-M$$!+-YFJ9#&W&H7,K)FJ2%L%]XJT;F!RF8=Q3V2"(.4K,'9S2KLKU?B.!;=IK MG!'>O*O^M(&7>W^0Y^Q\F\@XUV,TSE-M?"%-'+H<6(Y0>*:]Q*^;GS+QCMNF:4MQ;:V>3<(&'>+'0(FA\WM\NR'1%Q-M4;-\D5]>]U\2^0HOIB=G*\POWWVX%%!@AL>B:A6J(.^\?!!BRRFPK#!TW'$F M;MV;W#-U9/=GCIOTV!(10P[[P.SE;.)2#KZ)#T(#!R49J6. $M@BW76*:]5 M.!V4VDK(.$':054^.RW_+KK]WE;C7$]3&(P*A59ECLU"'^<,OI@N MT\E]>49GB7IFN)2E,2I'SUD="U.G&HH D24Z>6L6DG.,1=^Z/U0;RL?-\|[" MS1!HQWLK;MRC>$]BD0PEA&'FMCT*4@(T=,&MPD#?2'2\EN$O9GPNA,.09K\'D1S%>(%JIP1B5).DP%|Q>96P_&E'707'6'0&1+BIW*PX>O2=ZL"B%H(QT#'4-M:EZ[V0MT$$LR-M);'LDVY] 3U&;1AF)VF%%^#*&% QTEF-$\/6Z>AD* E=:Q_NZ=6&[8.%[]2& M[2/O#AS^AVM7G(A(UML"PT*> =;$J1(=H"XU@2HH;UO/K7XZM6%H[:7]OVK!] MQ-X!AK8G:"9NM8S:0E*TL%2F,[#?W$",D4DOHK+8VO \N=]PO12]4VW8/E+O M #IWJY9\BAV)M;\(J?K]0/!QN"C%4%O',Q]>]UE]G.3 >@P 7< D8=ZF5P& M<\|:EMQL6")CE"PE"R458E0K6E0R99(,^U!D4L&V3AHXF-A.-K,#4;)'^YEV M*NL FP\FH%T,WIY$/$/FJC9&6FLU/.4^6L\^_/7GUV__]F\@KEEW'_-H0=`O<-@^_MZOD\+#__? #+_[6I>DW0Y2X^F#@VNU]"$4V<5 V]D"HP%K])@37ZVT-/@FKI^ MYKO%,.N4)/?3MU_)+K^:G4]QGWUZEE;3KYO,^@LV!!K1;"%P&K::Q*T<)$G MR%;.9#D=AUSK]A'[4]F)>W FQNI>C7/;I:F)WB#I8_S?:7)I6(8 MF08MDZ"EFA!BL*G&!4KRZ*/!UE'[(?@8[VSQR"@>'0@=+(@7&%?7\NQN10#> MGW=AOFB_/!$1HXN&U9 Y(W%C_B^5!A8B5X(CLZKU!<-^% (YKAL=`U/S1U-M/ M9OX\) +2=*/ETYH8^E^;]V?Y64H+K-^3#B;&B5"RD:"V<]1/D:T(Q0F2]V;< MI\'C:FVC=R1M7+/;(6K;*I0#6WM)^W6>ZA#>99[?U>O)67ZVW/]V>GRU>PK MG]MDPF)P.J@ P?$(*AI'DBP<(NF>9U(0=1.FZXJ#L4/X*Z^[!=0M9 M5AGC\NWLY>]5G&?3Y>?-R;,N0I.24$M&VTKP-0,R,OK.BKIVZ7C@-9HB6L/X MNT2-6\C<'6+;*K$?<-Y<@#]/9X$D/?M42Q+K*KQ M1;T$UL+M6(66B1\Z'$)A)I'<:O/%UCD8WZ-IW/+F[[#%95(4=0/*>6UB,:!GC M"$(D4^3.R(^_#:]BHR[@U\#=74 NKOU-.>O,E2NAD9.R MMO2OIR%.3RZFWUYEPN78T%3$\MK.5\1=2*2 <,"4]&+X$KKG?Q(DL>M_^T. MQH!)@"[Q?G$V)&7@].LZV!]'51Q;M\BMJ>N###<#]JNW3U MUL=Q0*!\%Z1';JV?,]-=UFH\XZPN^8M8Q<4T7,,TR!)1B PI!%OE&<$Q^!%; MXMI@]{RW=@D.(+,W%!%CPK6M3GM&[X57_FY^,DW?UEV)ENOV*NLCXT20ZV]{$ M,6=CG;5!3A*)%6-MPBI#,,$RT_IN8%\:>^L<.29N&V]S9]"^Q^EL>;8(LU27 MY/PKR7I==4"\I5@,<*U(EMJ6 Z3PX'7BCA6??/-,V%UIZZTUY)@@;;"]GL%)-MKLZ7,,T72_'E[_6PB23#,)Z6I3%:Q-9I M68=1VEN?R)&=V+::[1G&O\XP+&9X>1=XU-W$-15I 4798 H-$_6N&S-K2$2]S0[W_O1O?5?'!Z7 MCZ"BGC?^9VES1?PN?*M^^7ERV1G>8#;F8KQ%5ZO_:X=BJ<'[R" SJR03Q?GF M':4/H[2WOHTC1[7;.K8@IV'WW/B)\#PXD<@S]X)VB*(+!;#WJ!:KTV1GGK&8N MKM^=NG&C6(I^)S.$T@Z'XWP53H.$XR:0O%V06LO(%**48FC56>D@H&0@BR8' MGDO&7>MSU?Y4=E)<_TC5@*W4U8%(])%M_T7U!,W'@P^?Y8D7^P^GUY%IRCED, MG(-WB=-BEAX"#QRBR0Z%9.G]UAC;H6,.^M*KZ<3/0\'9_4Y5U0]V(M*FM#;,#&4L9I]XK+>L=F",I-\29"MLZ+W)+'+DL!'@V9#]74$TL4\(>;ESR3N MRM3;LG4%,L-+)AYHR8EZ4<$*>3X.(2')5Q3-F6\]T'$WRKKT(0>#9'ME];!= MW^**SFB_A%5=6M_>EOL7W<1;ZQ,S=6)0[4*5HH4HZ;.8:R#,"50A-+>7AY$Z M[DWHR"=0IT]H/;V]D\!TUEN]\:U,._EL1T[6/\)?2GE@DWN?ZKT<;$]F%H:PO M>$'78R.&DA-O'3C:G;IQ+SO'WM;/**V?[7QW>4XT"H-613"URENAZS6O$P&CA! 8 U36 M^:)\C\6J YCU[4ME)-[Q'"@VU4E>LF9X,RU&4HJAD:'_!;QX5&#^ODW%%ZCR=K!V5^Q3#9FI MHW8I9J=CG0BIM0>EBP1?K "A<_$A2F1ZR,#60[1U&=IZ9.M[G,(Z,*3O\;_7IX<4%&,Z-[\ W4)EZ&IH4#60!D=F;A+ M5BH3%YMF4_027:C#2B(4)XO(.,5V&F(;>;(I5 M2W](O^!%M#9(GTF)X&,GE-=U"?,&2TL:M"B$506Y-AR0=RQ*(56W/CFTV"^M3U67,;2A8==(2?V@;WAXP M>/D[K=K9)WQ/#^AE*4A*<)A=KE/(I7.)E.-IR!N:880-NL4M#>)4R-(?VX'(IK M?PX62>T8)D]]$4T,,UDQ[B!$XE@ER^D$IH 93"ZK$)EL'6(ZBN!QW=\^(;Z7-M$H^<6DX26*PZP"WSW$<9"RB1Z]2T4 L;D@ 17(I1Y,2P=X7$[F/_-<*6[W M4>*1N'TYRVV:]IU]^7*R%F4XN1#E]UF9+TXWRKRL;LC:B"#K(%Q5;O6-!,>U MA1RT8RP5:YLWE]Z1M'%]Y\&0.(1B.@AYOIK19]$">A>FN;9F5Z9P9@Q)1];K M+^L*1)LY>"$9SFM$Z\3IQ726IB3TY4T&=)N">,PC&TOU$;.IYH^F(MUVEZ/H%YR?3?#"XSIQE_V!P\GEMGLRM2XH*44*8%*N\?,2Z-!@:L#LK8G% ME"1;AYF;$'ZL>?SI;#F=X7+YI=L?UR_OBU;M_>T.U'4M=/)S78&Z51D1<+ M5G@/RF &GP)[<45*]W+BK'4L=\]QJV'7Q^3MXWOP\KMUSA?+^ YP-#>]?\Y MWFC>2U$C WCM\^N]X'T]^>K;M8ENG_5+6/P=5[4JY,Y39_DY+E9A.ONX"/FR>40=Z7 R M7]YXM|&IA)*L$K;Q@]_F!CVQD2?>BO)%UO7SF%2"N4(K<*Y-] M/D^LD]R9<^ 53V"C9$ER;W1NG97]$#W'6M!MGWV%?B:BE%$4R%EH0G]PM8 N-0L82Q!@L:U9%P-8>""U^E#SAP/]R+)5Q9926E]K/$S1\;G] MEY]^!=X@,-L<%8A +K42T#0)G)D(R.918)STV=YZVT3&NL6B(A+LIZ4<*O6>+ MX)Y2NRSSQ:L+'C<-;<-Y93]OS=K8'G6;V^/I F]N8P?H%D"XZL5]@SG!IL$@=WJIUG'B-SSV8K6U6..QT\XPS)=]PG] M=58[T&\DO6U_1:VUJB%1G8*AU6)R'9!(!!TF:_MIL@ZI-?BO0R+V73V:?D%-]64+]]],.2T:?N81C;LNQ0Y,E87SWEW,JRKZQ*A M0DFE +-U!F3,%7%!0?:8F(L)4_.N(_?1?-;L? NH:B9;W/^ M^5N.Y#FABI$# .Z\SA=>\L'TFW,7,PQ7+EE21_LW7IF\R8% M1R=RWQ';F_D*M\'8Y.Q%- ZT-6MW6D#(48"1MN2"4DK1/)5[5^)&=D@.Q\2= M].U!U-&O57D]74T ,3KG'&!-KOUU(RMR'SV-K$EHA)%8IQE/3@7%41&0M%&&&=&$4-MMH6?=K)=E%[CH.3"K9O MUXI]#KN*VO9!S&EI=ODOE8.:?%%3M5%M>%:1*> 11TP&UZ, [!V3>KP'Y M60FQN9-]NXE M9NP*YP8XN%L=WT+P_5J/(\LTUU?LTU$*52\?W4?!ZG9)=%6XFHQ(V@ORO.NT M;J6Q.LR8@1:'=,3)BM3\W-5'X>JFE/&;UM:) (9NO5PO:2M0A)PLR&3(347@Z MG>0 18K.-'D9*)H7]^Y$V1^A0'4?[-TI4&VOOPZZ3;S!WZ[,D?F,ODT;J6WG MSS'+G5(9"K>,3KGDLT9$#9@4!I,N+T^VGZ*\)$=#H0'ZF#ZK0#S%X6'+W= M6E6WX6ZBO';"NP18;H-A84HM>S3@HXLLE)Q5<[!]\+&;64_/CK;.Z\#2-Y. MP[!]P@OG0[.*O(1&4,8XH$5GZ*1OA-9H/&-#9\$=#8B0':S8Z/@O;:JP# -Z- M3M_CKTP\$R)B)'EE3)MK_B"9!2U0"VTLT[S]E(\=B1NW/>CXH!Q&B_V>^Z]U-M/OA8N3VV \KYA[3O@[*-NA&ZH3C.G<@0:"@'T)M8R!E=PZ=7X?^L:^_MO!@$4=MJ? =1V(C;:,4NU^7W_"0LE],RK7W[Z_R2.ODNGY'POOUE,3_[.10!M N>0A-3N*@G%/O@/C[O%TTX$_=P^?-6FI M"O LG%P,$G]!'L@M7EV22K,@003C07%F(%H3(4>=A,R)HVS=??L8>L<|$3^2 MM7PTA78 WH=WAE|G"PPGT_\BLN9+.N\OU75EV&:K6ZE2W&N?R>3>]DU3:0XQ M;_"!2>M#C:FUEAN2/ZXI^PN'(^AU-T!T]\D?"%Y*<[?7&&&#%)KRE&'1ZD$ MSC%&:[?22O!*YQ#)L5: M[4-M3*[W_2$2:R;7$0P.2K8NIT(KQK6.*^Y!WKA3,QX)=T.IJJ^HS7>Z&AX> MR=GM@Q^G-^. $9\'_$%3*6X8,#EVG%)((<@#%DL7C(JO\";WV_^B@=&C=-M2FD17G3(H/7W"X;ZL/QV|KZNR47M93K+;^,D,9S_N Y_WEY$WNG(;+&BY*I> M#7%P)1>P0GO/#%06!OB:\9%Q[T@=]T'@O=[XZB[7YMYO;?5P?;Q|H>T;Q\W MH-W]3NNP\6P3)!F90R@3=)U!+0E&$939/!*A]8GO6&;RmX8T&B[?EMOB00;N MDB*=Y@L$5K/*,Z>UALZ"D-.;X.G,KUO;LN]3U76#N7U0OWWPDEIN65(T;SQX>/J[8D!]M_?OGZ M<9T]G=Z-@LQR;5=0>]L'2S[(R(*4M0OE=S?4YE2-&\KN!+#M]-;S/[=K \QC MW+TIG_'HS3T'38NX78"?!;T=9^K5X6]HE'FI;[O^PX9H#FBL[FWMF)+-7F<.UF0$ MI;P#)W,&YZT67'H?;SLIW;;XO%H"MY]0HS:)\/]B>G*VPGQKOU=.<9E00M | M@;J^:=",0T7<8P_=O-]*=GA MXE&+,%+:5!8U9.-J_1J=%#RCDV6P&%/DBB77/L>TM9=%PC^KOKQ>!E5/(VE[MIZ=H(DJH/&3N:84%8>E@Y!!B22X;Y,*FUCSO26)OOM0^*+G,*W X[?1KBXXL M['Z!JS)&:,"_>+)?12X,Y5#5_7MR@MCC95@>!"@O*D=&;@$S@B^T9DDFH_-MZJ*^_WY(77%R>VT%DGU?)2+>ID!600 M:I&?S";,HNG;YE,Z=B#KCU#9O@_[[M04+-]93P^.503F<3?,B@L#O).MV3\/?M]NISH$I@K-D-VMFXM2H+35H-4T5KI@A>V^1C=[;2, M/R:SJL-B M;SR>:I]K M6MZ.?)MZ7O/|>D I4Q&TMKUES8&K"V7C9G-UA,CF:CS8.-)RB/-&YO'Y?/%E M7],%-QVER\(OL?-6!G>#_MOU8*ZP)|/\UG^8)XYES")#,(1%'[Q6L22NT?QBP]PQP&WCHX=>WQXU\|=H.N M0Q72P6'CP^?Y8O41%Z?7 EH7G"A6M*'1#'(=.5)2Y20XX-9&&13SVC?/]+F7 MFG%K?+M!6B-U!0"\RY2AVR&N*P/]>CK#5RL\74Y"48P<5 6YU%^VC"RUK&. MQ8C%\HPYR^,3#?0A<-PSQ]AP^%TU0$0;[-T2YBGM.#]U:3S^7*U3B286,?) ME*,!*QSY"ZA8]58-1%.T#2(+R5LWA=N7QI%G4PP'E|MNW9"Z.QR;\U4X>0QL MIG1V6OX<-L]ZD]8YHLZ=`F2;6<)WA?PN7;R#((VG%PGMGOD.EH7DFEIL]*$ M\'&-:CYFNJ0%73 M9&]-J"%|*<|=Q"#)22*Y&3T@0?UA^]2/6%>%ZEH@6=/Y{@Z I<6);>0 M71*USUH1KG6A[A\I+6T?_!R2EK:/>CKP1V_+Z:?+1;].9DG%%XZ:@[1(WC5Y MTV3WI2%NR#6Q-J#+K>\5'Z;R-R2UO0!PNX5..VUTB*T=?MYFO?0?2S+@6D%3* M09E@Q(X;WMZ/?E+Y/OM@8/YH"GD2W23>A 6Q//V*>:[@GQ<^\NUARE^_%LS M'4N]V<@@;#VCHR#72;!8R_$<.=[66M&Z?+*O6S./R:*2"%;56AOG'42E%3 G M9(C229Y;9W7_D6[-]L'/(;=F^ZBG U?MOMIOD9U),CH0O$8ZE"-SSS+]R!BW M3CHFFW=@>K+-_92^@[-'/;1?P;_-G.X#[!-_#5D,X=]M-L!LA_N"X .L[=+_ 5F=$D-\$X^*))<.@-N'596:9-*3'AN6]M M/O]@\91C-O3A=-6#,95%Z$TZ^;()01*B@ZH1=18]U/B]52 M38$P/B2'FF'S@90/D/.4 BH{@>"YI6NDD;&#=>_"MW,I_3LXFI%+-%NDO'Z M@*)]ML:B3AZR=1Q4LAETK%2X<@:!BQ=\"DGH?E MY_I_#0%\)0-UO-%MQ5>3^I$*W12-WAB)]@P2N=P6@=E5 I1Z^,51[M3]Y1* MC(XO80/IJP,D/NOKW"R6>C=?3M>ZO2]HJB]/4E"U\H5:.R$@L5S3"9)SD$,6 M,0@;K7[<<-].9#^ELJ-CL/O8&NX>U-4/F<[.YF?+[+U?/8) M%[>%D4LR5B0%)>@ BF=?ISC'VFA/.GD)[,.X-2%',C1N=DLO"^$Q4?$D[@&O M2M:NO1B__1)658+?6E?H/?B0(0OR=N?N\6)2L^":%^O ^JHH[F!P\!"%DGD MC!Y=5(U-S>/=)#Y<#WNN"?KIPW3VZ00O-4,K[F[3C4N)%:6<%-*2^U44*\4+ M^" R/&%VSLZ8H-]QE/?10L^GLQ=Y3X(W:\=Q^A$ T(&KL]L,WI#Q>3\ H8_Y\]$W M//F*[%D-I2 L9DKEP.A?0MD8&F6 D@$\;I#(B%F[=N-.3%)HS,2[\Q\?E@0ME M&\ \H55RSOQ_8%A_&W^\?-B?O,I_3KU14,RD8>"PN (^<'+9B%$2F%23: MX5UVTMK8NB)R #;@$ ^V94R%%">YEKY,/W]7 0?<;9%]{H[3F3(+S7H(03 MX(0KX%*B(P[WLLC6;FA[+L.-5?X15DI+F#R[A?*LT*/?!F.[\YIL_68&,F6R M$K5SC_="0\RY%*B9=CZ2KLI ^.&0Y_Z\F@(CB>T,OXV77V>GZV^HY2)D98Y MQ+Y55$8B$HD\'D[@P4D4WM/?4I)?O8$6+W0.\]8HI;/F[A\ OXWY9&!*B-MH"U,U$I2;HAWSH%6]TI9EIC$T$U1]Z=ZW,-R_U'50Y3;H47>,SQV.2QX(JO7 MRGM%)Y8Z2E69VO8I&R!+(DV0Q0L$5OCH>[0_V8CI09AK&Q\]# !/"/CW1KNN.>(,IJ2-VGFB@ORO\@?^F\9&1VG&D_4:H9]4\V"J8X&\,@]<)_QLAK&OK-M/D=- "F"0DJ?]5A@+WBB2O^,F>>]+]+8*U3>IH1_V3CFB.!OP$$GA[VK]>GK]WW M$(KP(H(S*1'/2)(/S(#F4K-HO<]A9*,_E>XG&ZH< ?''*_X)@?W>@-,5Y\6$ M))644%@@SF.A+4Y]"1BQ9.*:]KS61>/MJ'^R<Y,DV)=I+Y3LV)=I'_AW J&D[$E62 MD:)HD.M47EM,[:%)?@HQ7[1&X4OK]@9__*9$>P%JR*9$^VBW V0_W-]&EI2< MXAH*)MI-C$6(J4X3MZ'HRS+T4L;4W\H_2E&@QG.S5E&@?H6!P^0D]"J3>O M-Q-2./EP%O/TZW19FT9<3-2(D2=3D^YH#BJZ3 QE!,L0G42AT;7NI;P.9>/>_N:G6$R>9JI_'<]XR!OG&_%;R/- AHH43-0G@7P/D4PQDIK@TM>M=[)'R1HW#NF M;]#83FD=((#9Z-0Z=8'Z/NI-M&??"I1OD-5)7#\#;]LL(LYI%$Q%2<'3VLTY#L.3P.IV4XR''+%NGA?S!VE0> M$^(93E<= /&X9C2O<;G\^#E<-J5Y",+ M<*ND#8$;J5O?G_TL@[WT_H=#_>U>94(EE21SH%TMU-;((&]JR RA8 MU-EQ&4WKD->@###VE-J3|K(EC4+'_$O&;)3+#3_6!'SM9*;>[^MW=+C$HEVSF MM#_&6KIM,T2/"K0R]"MI+++^-HSOLO24$I-.MUK;(N/)YQ3'AO!11HP@^.MN)I"S M'ZM:,HW,<6^,;.EW4WY;#I]3VM)]EL)?>_W"HQ[UEHC28\,9Q<\H>HQ7P8%FZ3W5- '(.*I^);(9?$W4TQ1E.-0J4 M\UTH'CSXF_M81J:!QH)2/.ZVL"/A.R^2_M&1/X26.^AW<0C3D^1C8;1.6,I" M@$KTQ7&,]4YA8&77%I?1!U"YT[=?^8P-U+AT\4H[C%(K] 975Z^_FM&,&PTCW^D1 M0]8(|)WXE&P4O MT@-/*H-RM529'D$G0MIY;9!1-.\)?@R]XP*U%6,F(RFP [_^R(N/UD\'+K&5 MQ8##25H O5D)+;K4D/G5TK2_[^@7,XZ%B)\MX@(HZ@- L!6\O5"=$ASVA= HN^ MSH7GM-$86MU,6944I"%H-[F^-+]/--)1-O%'4V\'4+!-(9U!+9UQH!+9UQ!+ MQSHQ.@E:E M$)YV'U-[T]<20"]F17Z60\W8.X.4 .,F5P0$_-A4%0AUE[-Z+7!=H67DR_ M3C/.\L3)Y$OA=MU:CS:62*+BB"!*Y$&0H)KG9]\ UF]')^/A,!WH'6L/KJ$ MV,7/+W_@K,E3D213C(F0!M. D/'(&9:D-)X-$ERYP4.#K!;1/72>GQH>!VC MBW[NPX?(:Q)U,EB* \RUQ[^]%EX23R02A\)F'N-P#90NR1@WU?6Q<+2OO)I8 M+S1B[_WY1<_5[X?IAL;#HP.^[IB+TQ'ZHME2AX.0[^89'7A-HE-$T 581)E] MF1KRU]7.O?1%N1#.7Y!]],,"^$1G*)%C- =0\@4N1A*&23L74.'WKD)#NU/7B MG#5%TWYWPPJL(UIF!*%[&@P)5- >G&,2G$Y]>'T!QI;!O/TH M[.4E["5!RFM7?^OJFE/U?&MGARLWZ_*-OZR[=^'ZU!O_Z G^,__3M MFBGY>8'_>8:S]&USQ^-DB8FV'VN"I=VH6(@ATX^.!\6,"%$.AM?[R>H$B8\+ MF/M@VTA[/0%R&T/GS: 8%\PGIRRN6,)U (8ED>48&;>H'4EM*$#>3U8G@&P% MA? N@UD@OG4)M>;EBSQ_.HB;G&T4]%9;ZJR!YX;56" .WT5OFE6U]HM^%KD[MU@H,.X#M*.WTA+:?OEU^^]XU<\6:]1XDE8%S5D814HYVIYA.2T M,8BH7.8FN<&\Y@$MREL2\KN%!->[QH(&6.@!;T\;M.A3N5:C]\3PM-)441!/)8RA6 M.LDL<[9UO>QV&RN1H[.?# Z*RX=QS2RNMT')3RK/:%]#7<7I1(Q&1&GG6"]\ :')5E9TG? [#P6HI0^^VS=XNAK[.L-?B#/GZJ[*6I\]JZ5$H% M'SZWK?00NCRB)&(U8$'=+3FBDV!N3LA($E==S@Z*0:6/;B2-/UO?;&MX^\[M$]?)5<_H&!U&FST8TK5DMS$2>8X,DX @:\VQH.-AM*J.=K)\26F.,JTK_>\E MYNG'(QN9RB;:>K)%.6_"@LZ2TZ_'=*S=]Q&/4S5S,&>/41"3$K@%BDRV1 M \02+3BT*I12QQ>V/L ^C8*8(K-G63'0ALF-U^% <2I"USB;0+Z4>++'G#UP0 MLP_>ABN(V4>Y'>S6U2&^==OFO(IZ@2&"WE^VV:R):398Z;*.P0,]0.N%_O M^BAS !RV5-$>H9ONT/4FG.)Y#,ZSI -RK",B[5@=/PB9 P4^(G"]=S7Y@+/I?%$&:^-N@RO1]N+5U"7PX^N!19T#%(>-M@9>@?>2*]/5=5*W^C^}!8>J;=Y4AMV@@%WG%0'B7B= ,,=9YV^%X"*)HDH^Q M,18>|^U;D>^A@.V+@L&"$P.BX& 9=K"}U+%M&!FG53SU=F=M\'.=FQ*D Q8T MG4Y+.,!"T2\"0&^&*B;ITIN^VC8ZG\'TZWDTY6C\=8NQ\X;DD=$E6TE:SI>P]^!S 'B[@ TO\Z6=2EAKFQ<==&27/D8D MYPT]F55EBB/J44/"("V+A479.L.YA8R^X'*(=F\G(!TIZ@[0\N$. T%DF8S1 MP(P,Q$"HPR02 ^NL-,[$D&+SQO,'(66P#6P I!PGY@YPLF-))6K!.5H-UF0R MOQHE^(0>DH\:/94E4QT73G=]LW*\2S2 #GM"YDZE3,B)E$458*FV&V2V0#1< MDI-0E$HE!-&\ ,,?KW!Z+XO+53B[C]HZPN*62DKE,$I-!UKO:?HC/O%|K M=,PX9%%E-]C%TX&UK9T43N\%@CUJ6_?12$_@:G(]U-6GI%W*M'4QBV10V1. M02+G1OF41"BMIU+'W]3(H3;T1T=$\|OA9ESR9_*^-Z-U)M:B3,779%-7)4?3L],Z;*F^=;D\"[.$S^-? +U;)..''H44KR7%1FQ' 6'@+/ M!G0IRGL34,/6C:".)/GIG\2'L(G#:KX+]%\?])=]F'#A9.[3?1+7?..$!X* M2O(E*X[:E-;AO]V$/'U_LKTY/4Q+'>S3+\X?NTE!W:R9ORQ]4W]C'/?!>%": M3I JRP@Q9O*^L\48G2"G_B0:Z.M9KJKGNU=E]{1F=S7_[Q1 MEO:]%#7*P%Y_ F4R[&4N;)"R.$>.?I"\U(F1D;>/ 3"1MV!=8LB&.)>L:2M MU[8YR-=Y2D:&4N^#$BA6OS-2@A>JI)*8)7T.ZHEUD G=0.\/NTG[BJ]+W>A. M-F7DJL04#:1,7U2R%CSC!1++B%D6YDOKLV-OV?JBT&3P11G@1>0,0XS2VN\Y'D\N+WDOM7T_+W8?&7;#@ALYM9+IB,5Q M2#HQ4#(H<(K5RTY_3T M:8VVU!/=MXN>JR2%7$LX@]+S.]E,)'L9+$0OE?(F!*O33I#X_K/&C?2UQT=C MZ8X-E0.D. MT7*^]@3/R&@SA2!JQKZEK=4[64 *XS+C1I/1_$>M9MA+P[M5,^PC[@Y LRW% M/H?LC>&/XPDEFV 8LH47K_#UK-L)=V=ZAFV$24':#[M$D M+ .LTPY4T@$"EQ9X\AY9I&6D_C&K&8Y!RG%B[@(G]:1WHP;9.(Z]1!(G>3, M94L,*$8,\$2_2LSEU]7_=X@8][PT"$Z.$7,'.+GIQKW'C*=?]C[>X6(ZSYM< M>!EEKE5!RO%2!Q[[FISLH0A?BLE"&VQ_H?P[JGHZ>,>.[!^MA>YQ=;'RM(S) MEP EBGH8K.%']SDP&81-NF24K5M[[T)73[\?X[&P%]0.4,S8092WL[>+9X4^ M[^_8";VY67.L9WVG)SC2KEEUU3/$T\L M^)E3.NDF*7>J'_T@2&JCMDLRKNYE5G6U2K)L!I8Q$_" 3AOH&2/H(QCM2S0 M@=?6DM-? PAN98W;X(E0,$/0*PO')8K,K6@60)=,I3288/(;: MHT,SR8Q!AZTSQ.??4[T1? {1[!POX8\ 2'|G+*;5^'IZ'U28E&A/*+FA-]$>* M(#-&<)G9BR<)DU,OXIRQO#)Y=&H:MVVU]- !TEX9$A9+M[@M?"!U 3EH+5WAH9 M7$UA&,SD@06#QK1^V_J8BF&MRG%;?0$B!XAX!"!Y'Y9KZF^.;]!AD/BD%6#*= MSY$9\$&<)

*ME!R6P%S6=5I?I9^^BT[52PB75/$FRN9M,G9I&%,-4QO\'"7E$;#DV8J*Q33A M/?!{6SC+%.4EDXDM93WX%)D\N83YA"5[', TK.DC:FHH ^;U$8GHX/; LVQ M& \B,^. 4^ !*@@'SNLZ5D8S4^BKZGE;7#]MT=[H4K$/;/:KP]%!]KYW\+$4 M3'7HZ;W]J!)7)AL!2=?&E\E1H%PXI^VIM? Q,,3]MG1XA< Q98{[[]MZ.U<\(MP/>_PG2V_#Q?+G%Y-OOXYVHZN[B;+K]73K>^1NW8SI3AM5U[>4H"[(#($,T M5B<4+'EM&@/N5;+&E)9H [*V>M@?6'X#K\E>U("D",1N=LJ7<%TS-Q^N%E6X MFVYP;?/#A#$73+5D8$O*BG.>@FD-K@Y0=8*7.R5XM=;%""Q7 M%.*50Y9S&V2T>1AQB2R!33EH:%S\F(@H=;9!@6-T[FB-X5P(@RVFC+%FY MU]P\'U/1+1O+3@E&1XIZZ&:9.-\[!2K2$?#:[7SS%)SFIX%VT MM4\F1;S*EUHWE4"1'&/2RG/1^N%-5]JZ0>V$T_F-U#(^N-T_LRTX/U\"/<8(D\&>%9T7/-(UI;7/:!<<%)Q:9K/S3N8V&Z@.ZDT_]LH M;J0(?<#:=G!0;<3I-$G/EL!!I.S!&<;!"%.BL++$;B561^+Q"=*ZH>^D,OE] M*&4$6'MTZW"?SW>+1:UK6U_7;H811)NC4(7D5C+M)*8=1+0,7.*Y{'=6YM9' MZ7X4=D/>Z27M^U'1* #X>/!%O?E* (3/M0P#O60!EL:5"_LP_X6TC=8IO>6Z<|C\VWP5+LDKG=+_3/!KK<7S^G6;-[!M*G67)"-=AI4,/2=-AFB#3ZC$11;ZX=8!)0DVY^2;J@[B73]VVMFO-,6SG$Z M6UXMZL;fFKYCOKK$>=E<\<_+O5^^NUC@9@O6:JEU)7M5"&!+#,?]CU@>UIM\2H.!0;DV=. M%+/;EKQ!C>I+%!UI_(F$Z&# _/9^A7N)NZ MBIZXD6 Q:(52)fY:|\YXD!AP=2'QG<|Q*%/P(,?4R\[L\"!.C3YO<%A=[M PA5P%6/@=J=2)$>,NKF!>HJ.81^@O &"CA;^L?5EWYKAZ+&T)L5Q'6TN4'+= M"<48B(1CTHJ.9.*,;9^W/28BFS?H;P!AHX4 ,.$FJ.8BC=XNW9[!-\Q\FB]^MO_FS#_,?/\-LBLOWUU\6\WR55E_Q8CW8!5>;M/6M'+EWD=?>ULQ2O*6\H8#< MTH^./(?DR&70S2>7-"-^6&/7H^\UC'I'<+0^] !\VT=;$))7)%9#$ R,>3"3W MH#Z12-8P7ECAJGV%R!-TC,,3?TM(O.B_':"?$6#L@0>Q94'XX%A1"F1D-1E9 M'9 _46_R LJ052!?^_3>]D#86|BS 1%VK;&Y[YMF*A.AD)0?3N$Q.B_4+RV M?HA>0)1*>VE*3,W')CPB8ECG;AP8.TXSS=R_/K/-?X3%(M3G76VRN8\^KGU6 MJF6*WR:[FM%;&3& 5+$,.TRN=L97P'(HJ"0KQK5^0=MO=G5M33?W;^?3Y3\W M;6A\D-;RX@%M]4R++??Q/9W722CA@I;)M^;R*3I&XT\=BX0GC[!CA#X")^F> M>"C\7LMDW=O.!T.D6PNY&&(#24+!B Q,&1\Q"ZU2C_GQ8V>X 7-PTU%4E>><1I/ >%.$?HHD2BLM>*I0YV^9S-EZD;%069W^%OPR@ M8Z0 =-'G.M^_31?X2%)OK6RYN9N\IH6AS)0U:!@G*>@>1>PG2*U2VZ(+,ON8'MO|+&J&!QE!KG[64ZAF;$ZZWBO"2#6C1(YP4H4>\8;IP^\(85EO;S;5OVH6Z MMSB[V7%SN!#'H/G;@;ZJ;L2N;&YRS.0L:|S>O@B=00<4108G(^M43=Z\&W'O;,CW4MFSW8CWMD=_0BG_0/UOG0KZ0LB!X17UFF5PBP\!S&.7*T?'0J92G>?'_QWMM0'ZSX@^4W MOACB\VU%,,IDK$8-M>D^Q=@6J6.@'=&.WA]@S$43G)4<54!RHWGGOLAX;0?<2=N>X(B;JRP(2V.WE MTH'L#;,N=(PJLNT)9CUI940 O'WG\+_$;P6GZ?^2)8A94R*.L@%%XM=F80I.^7 E.CEOMB ML@UIH_*ZVL)T -V-P-4_Q^5J,4VKVOYC^7U2>)&9EIJ-|\EG?O#CE M$D\6O-(.5'0>@B+3;45R++|J.7(9.)]OSDL/VE6YOBOJ1]= -(>MX/6$OPW06Q M54L$;|S/28ET[A=I27UI[*.MBQ>#3=[G LP4I'A1"OZTZEK43%5,"3+=8_E(*!6S_W#K|^5#&*T/V>@Y?6 MB8AX6:>%U!3NNUG^^^PG?,,9(3)QLDCM0P9CF;&$)C&)DWEAURP1#R"HY':Q6T;,/\O7Y(N=&[4RTF8_U$=OM2++>E)#:)GG?Z^_5[+TU_3?!4N/_Z9+J_R=';QCF|>AR6Y'[=WI_G+G(C#.MU72Q_I?O<89TCBS?7W^,KNI*=Q1#?Y?^E$A]>OE-<4#VV@4F)9B<0JTJMA"8 M%B"5Y^A)!MU-_-<1U?,FUC_I'@.+>=7/GNGI7*TIM!BL- MN:Z%4S3#G ;96 XY",U,^[F@;\7=L%4Y?_&]-E*0#IWB^7TV74W#Y1.W_Q.6MBLD.,Q0I:I6PQ5]XXD!R'G)2O#C7[=+]^36&/5W&"HEY>_T,#;/M*.ZGV)'"% M"6>*!&>DK\^6?6VHP0"5XT6AT[PCS)Y?8UC#>@HP;Z2?H6&VW2V?IHOEZG.X MQL5YS4?;<)V0FMC@#(M*UK)/ TKD CX9.DTX?2W%IQ>8/@;MZ66&+7H\!;"U MTI+)E>-MNFV IX;Z>E MH?'VA'V^NUH*U_F/Z\NURJH IZ'0\&)?=)L&I$MS_&R MOBA:S2_MZWF?5S0=E^OS@N80CM_F>D9JK5GD&;1.HG9NC^!\X2 R&5N&4O&P M4[8V\NN9)U]++.I>2=%!"Q-IK$"-Q&0-Q*3'2UN**N=9=N4^N8=H^2.C4,&T? MH8\@7?I4>QX30HC2>)A6%"^&F6@E&AX!66ZE:C[0[M//5VS9*VTNW'1I? M[2/H\|6%EMV>/,HX;JPTX:R(H54KM=.O)H_#>,A9MB3W#9O2-K_92^'Z-K_;1 M_M"1PPM-FD@:EDGAZ_QV26&/C1\X0/"Z**E-S-FY3F' B3:^VDN-'1M?[2/3 M9F9NQB%TQ[166FP&NL;BJ0@*EU?Y5A&ICDXQEL/|3VJ-\;,=F5L>#@=)O*A MK4JE_/?9ISD%GVM^)DIKZ80-D&)|Q168A9@Q0DDA\QSJ+9C%X.=3QZ5!3E0 M6?-6DAN+Q=AIOI^,2HQK09N VSH@DT,LC -Y]"D*SC*4K2OP1C<.H2E26@G[MV$D',1.7;PE=ANF/FB3;?',3'-OV>B&OS7,K@LL0C:#=D-*0=*PXW,SW*??##YP%OT|G%[JN;"9(+Y]SBM4K$D^_OB!NF$3C3 M10H5A)1[MT%Y>]F1M!:HA)MC93LBLP^G)ED+BPYY0ELLHH\|?K4,U&XR"46MZ;6UQ75[_/;"(B/M_] ""4?)<\S7"4M<_,)EN3]R9FTRP]9VWIC,-N-3#EZM MV65"&WX;W27DY,E81&M7QH|(N)8G_GS M-,3IY71U36[_SD'\+O^_J^6]WA-NY;P),)&5K +M2Z-K;]7.5M4O9A*Y$]K4 M'65;A|H|$SEL9'8<4G8=[7XU-(*PI,F*IO3H17Z# *4(5MV(^,&ZT MM(D2O>")IS|&?2:2/9Z6T|&9Q%R"-6-",F:,@C^,SYX\KN|I-MP>2V3FU= MOHCY_?6M&$1)FG!M0$4MG8IR?7FM"30*7G2@_;L8YO8?ND<-E$\(,(/5OEH MT/_I_F9_7OHW_>;V;&_^UD8F2+*Y^?4]6Z"U\1\5% F(^D?,?-00A815E,= MXNBZ|6SKG=1AD]Y#]8%1*"XTVZ-7B[#YQ;J;-L,"YHD*V@7%%>@Z>%M)[L$[M(8"LAS(NUO?!^_LX;\C L#_80E7EZL)<[EH@P*8U(6462-6,#Q;_8AKGM__IMO@]7ZU;34UQN*[@Y80(B?!I1 A%],A!;(UWK/=@U)JR8=N^OS'2!U7KT(A^D-]^*(CG([F),&BY$05*TNNV.0$"]QZ8 M0XK%A G"=*N]/&CY@1O,#WD#T8N&_@]5>K5?]2R1G-;?,B_;?_D^7-9__H'-MO$F!7RLBW[PNL!?I]E9.6'€VB8-$CI;IU3)IRB>@]4N&A:%"'Y'J>,N)^SF M?OV!JUL)A*@411@9K'<:E%$,HO!AW0"")6=-MJTE>]2@XU15Q^XVI/KF;5':FPZ/-M?3_YI3%8#Q+Q)!?'&2H/(9"7KX(0$+,K]6Z,_>>0<=GZ"<5!A(ZGM&8X(]N/ M5D=C;0_/$Y_?:O8(Q0Z6[@ 1[*NW#MPSF,=[QFU+RHI-KP7^S3MXZF>&3O,M&^A^!'|PUZN?/R_7K2##Y>\SBH=_K)5=RXD6<]I@J^L/87D5+E=W)0[KXH;_M7PK=LFIEV2D!,A>$F%PA*!@CPP$6LB*41 B]F+P+-0K7?%VW%W:CYX"_3N M#N(9)Y1.?Y-USO-/T&!TK$B0&!BH5(]=Q3.XX"3SCJ.4:5Q;K#-OIQ8^C&^ M]0.C@[<7!4)QWD,VYQ#U\ GWB,F2QY#6#?E$)KUX68!G&ZR//F3=ND7JT42? M6DC2PY9X6\4??I34"H*!D+[YXW6RX4;B+I*DE340=>T0IU(BB6N4?(6Z$% MBZV/B19TCZ=,>>RQR9$Z'X'+= S/|SQ)/G%,"6.M!QDM'3YF SX)"S87Y#]ZMR'CKV6RM:#^UF.)8U#6$_<$0."HW_IX=+)99"EH)-DG6^=<.PBH.3HZ3I&WOC/H3-RI.>6-L=N/$D_2\;IW(.PYY@HZ&.9.X.1DM|]7]D;=,'V?'|:DJZ|:,,=1"D9O$DJH'MAZACITRB'UWM%&^8:M[@K7DEP9L\1IQ)<$^.AP)1O>J\[%196AJ"\XCVHK"CK\EZDR' V/T_LC&+CGT#V&)-V7*$TD,T4>3 M0=0YCBIS#3YF#]86)DI$[76WYS('$C!L/-6F2O7-%##TPY8]>'5ZX=HF=&QD =YE\CAHG/SQ MR]>[$;8WO_RR_>7[L)RF,,N_32^O2 1'O,)KL6RC=W7-)=#HI=SNTK>(S^A|.MUE:!&@"%#E6-$*51((-1WO@@C6O=(/PY6HX-?BDH]TU_X'K;.DODF4-[K_-MZQ"+^>SK:I[^^7U^229E>4;J62MON5;!K3"8DUBTL+3]@Z]].@QX% 5R3$61 M*(3UIK$PCB9ZV"O.)KC:C8#?5I$CN+?ISO":S4EB&J5#8A%@F+1@DLA^5Q/^(%TU5DL\D^%&HVV G P#5:=Y><43&"ED2RS[G%H_E'|&E&'+@.8%L4.T M,P*0O9NMIKF2/OV%?S%=+:.K*2X_KF91_&)A$[B_'FUT>K9HQ3TIMG^I"C#MA4@4Q3E5&X5C@LB=AQ3(XRBVA"A:ASQ-"|^V1FA8 +^]YL=[\;11PI?P)RZ/ MN$=ZXE,,70N]1E^S?HC;97Z,+M/E'EU+R&OT2?KN0&KZ|\(24XQ2(4+Z6WMSGEG6M=1OT#.T6=K*9@]\F_7. ^K];#5Z>R*8'ZWX2:2G :LQ9M%T^!#TH.4=L"K(C$R(JIR-5KUN?E)88N0&P+E(.B'.^A=-\|^/@?5]/5 M]1%GT_,?UNB(ZDAMJWJ$]0IW?E!!;;V/8%$3AGRQ$.3ZO53A3LD#F:+-D* V8K.I5N^OSWYB#K)F.*(GT'J M?H&<@>L%#M?[HUXNC40^X*FR7*PF:V?\"|>+=+WL,0OB_G%(OQ8CXM'88V0 M40&6FDZ+(D!,W(.N56%D75G.G3P76N8>:.BG.\"\3,&P6&FFX'ES:8\2,[_-M?X3L:|*\8"8G!U8EVE/91/#.1!!*QFRCD 4[V=*#4+.A81CJE?>YVURF+]N- M#2>'*'7>IX2'ALP[XD9\W+I\+W*E1!'*(X-@ZN";3-ZZ+SR 0&V"#<2OZ?9T MH?.2PT1$_8&G'UF/($6]/K:WA_CGNZ$XD7O'DH5DZE1D= Q\|@6U L>])FNJ M(T1=,F!D=8&2I_WJX$16*-O"PS+]\7UFKU-"<.[M1%'I8OW"4"##D$*;(B5^LA5D*BRYZ'(.!(YC8UMT@OD#&N9VH&IM>3'!'[(M)K95,A_FRJ7-)=LDF.CH0"ZO\/i=%WT7E,Y@G"|[[G*0]77NIRMMPY.1](@RO M5CH9=:>ML/G6+W-6BMX:Y#O_LZ-;W9X=0.6QW;'H|OI+?QWG|\6>"/Z=6/.D$0I[\VPU,/OO|X_L,W7]TI+:W-MR84A,U.[)4,6C'0>*8(.UFQAH M'BXT|%5[?T Y0] C<(0>6^AWEY?S_ZRR^C1?_#;_B[MR=?DN17](+F]X7;Z[-MH -WN;K|NY.)0)M FTY]"2B^!\Y<11Z\,02\]QX;Y^\$>EC:P9T"#*'U.9X M?.5SO+BZK/B_OC>6Y(^P]&52OXZ;4-WE@YM-E=Z;B][*6BNI0BA&Q"34LE MH#\0P$,FC,@*UM:Q3_-)T%])#5=5G-MM0&'#E_JYTX3;'+&-POAB-5B%NKZX M<1!+C!3;)A^<5)9Z_=3KQ(U-D=K'R0\#N);:F# 0S3C=/(9+\+E1V)B=,V^M$6XH6_NX/+$ M@@.7D[15Y;R-7 >&Q(;J[=4EFJQ*B!)0I (JIPP^Y?J^OR3C?$)K7GJ8]#H>-M[J\V#!B.5M>\@>R&#K3^^-OO'!J-\CF>S?##_$>-6DOAPX31;=3\Z'R&4&@_-))=Y?,#NAE05. J77@I(@I M@75Z1$"+Z[QWZQ;UG0@;N""C%R^A\V,'&ZWO[M]*[E]=QA2MD%%8B]J3[LQ M>@K@3;WP+2)+C4;HU@-H#]%SO"[K@7#9 Y!-=#?T,=>)O0 AYW05+NE4_W]U M^!EYM21V+Z]J2XO-F[4+G*7K;;@B>56V! \B& EN8N\@%=>@O= M17/2QFLYCP/K"|1Y*F9VLT-OWZ+73.KTUS3C+-^,E9J01^KI_TM]D=^$ L(MP7$%-B6'RCB>4^NQ'XU(‘S;]/1)CW%C#(P#V#=UGY6Q!6S4LKF\X6DZ2SI$Q M)\$'7>=H)P..!_*]R'>/PNH4>>LYNR^0,VR)2O\ ,*6)$[MGN>O0_=CEN9PO ME|NSY/$1$F;Y?+K\]YV[^/??,Z\>UOJSIA[H^;WS>0)ZJ71MI&;R7B4,NE,:/ ML0*"-@C19J,#MRHV/QT'N#,*EF'0DHX$(9%B6"T@TCZMM&6A#,\4T?ZK7QOM M@X3]KXWVT<+#8KHV$SXZ^0Q940RH"KCZ3$4RR3QW6LL7IR+_Y.Z-]E+F2]=& M>\AU3=-&='PI+X4&7NH[)9L">,\$>0:)>7(W;3OO-4P\V6NC?=3UW+71/K(;M.I7RPL6'$3GXY,@;=+ZRP6UMW9*!R_7_13*5X37GYS2NC?926,=KHWVD-X)X MK5L&8!.-(DL1;O?]+KC:#+1\+ ^$ZX?'VM M4\CO'PRTQJ(>;X[_ZU5?NPFH&'(,U1S:FL)5MC'/P41:*]KBRV]+GKO6XA:?H&-BQ;Z'11[!\L>(>0W2YPP/!LW5V+ ^] KM1> MQDYE,K.U,[!A52Z8LDT9O6(]HV9+RJB RUD"=E[T]J6^@DR!LXDM3ZGCA7T^+!RCM-:Y("+[5!2MN8H@>W#&,E"\) BROMZWF?P^VFC9M';\7Z9HX.Z)QRK\90 =(_VADXW?OD\7 M^4M8K*YON5C>/GF+5DP&2"Z:5\|:Q;M7PSZ\Q*E@YF.P,QLZ:\7-#4;69)A?@HC($H08-2VH"C_0*H>.#&6:5UZP=FSY R M< *Y]=\40N #M_?!4!.Q MV GQ'@8G;6:QVPO65_#2F:#AQADI[?7UOY!]_D9V;S M[7%,%?9B@0^9 N*\PA.*U2SRLR+V,F%>7:)X8#1DRYWYQ8<+|@OP,,\ MR84W4FO!%40N.GEXR,G#RQLY5DESXTJO#,\GEQBN$D6;P2/XP4[C=WYY"^_MNY&ULB26(P?C&-E9A10?)N;K',O"E&-)E)X3OI_W*F[4HW=CFHI\;,MRT^BP M#F#&_ 47B5@Y*S68G(14! _* "86:0M$!X'1%R><4]S7N_AN4W->6&14J=P# M5?A$5].CY7DP+G]A(LY;(&,GM5#'AD^72U+,]:"!4X*5R0FHR&4VL4&C8$H MG 2RNRSFVN72=7-1.B\]Y]FQN]3T(^NA;@E> MHB01,V-9D*%T;-Y]. VCRO$T@-P;;;/_0K_M+ ^]72*'(__QO_Q]02P$"% ,4 M_" !!CF99P[AO[>=<'_M*_#P@_$ 97@S.3%Q M.S(P.C0N;'1M4$L! A0#% @ 08YF68#Q\$NN!P R28 \ M (.!% @ &5X.S$R<3,R,#(T+FAT;5!+ 0(4 Q0 ($&.9EELKZ1" M@P4) < / " >\/ !E>#,R.7$S.C R-"YH=&U02P$" M% ,4 " !!CF99JV&A50[> 0#14!P $0 @ &?%0 ;FUI M,"TR,#(T,#DS,"YH=&U02P$"% ,4 " !!CF99M&QE_ZX0 "[M@ $0 M @ '<\P$;FUI:"TR,#(T,#DS,"YX&UL4$L! A0#% @ 08YF63!%7S T/@ JB4# !4 M (!RB0" &YM:6@M.C R-# Y.S!?9&5F+GAM;%!+ 0(4 Q0 ($&. M9ED##8QTG,8 #-&-!P 5 " 3%C @!N;6EH+3(P.C0P.3,P M7VQA8BYX;6Q02P$"% ,4 " !!CF99:S>7K+EU '104 %0 M @ $ *@, ;FUI:"TR,#(T,#DS,%]P&UL4$L%!@) D 00(' .R? P $! end XML 71 nmih-20240930_htm.xml IDEA: XBRL DOCUMENT 0001547903 2024-01-01 2024-09-30 0001547903 2024-11-01 0001547903 2024-09-30 0001547903 2023-12-31 0001547903 2024-07-01 2024-09-30 0001547903 2023-07-01 2023-09-30 0001547903 2023-01-01 2023-09-30 0001547903 us-gaap:CommonStockMember 2023-12-31 0001547903 us-gaap:AdditionalPaidInCapitalMember 2023-12-31 0001547903 us-gaap:TreasuryStockCommonMember 2023-12-31 0001547903 us-gaap:AccumulatedOtherComprehensiveIncomeMember 2023-12-31 0001547903 us-gaap:RetainedEarningsMember 2023-12-31 0001547903 us-gaap:CommonStockMember 2024-01-01 2024-03-31 0001547903 us-gaap:AdditionalPaidInCapitalMember 2024-01-01 2024-03-31 0001547903 2024-01-01 2024-03-31 0001547903 us-gaap:TreasuryStockCommonMember 2024-01-01 2024-03-31 0001547903 us-gaap:AccumulatedOtherComprehensiveIncomeMember 2024-01-01 2024-03-31 0001547903 us-gaap:RetainedEarningsMember 2024-01-01 2024-03-31 0001547903 us-gaap:CommonStockMember 2024-03-31 0001547903 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us-gaap:SubsequentEventMember 2024-10-01 2024-10-31 shares iso4217:USD iso4217:USD shares nmih:state pure nmih:security nmih:reinsuranceAgreement nmih:quota_share_agreement nmih:claim nmih:loan nmih:policy utr:D 0001547903 --12-31 2024 Q3 false 10-Q true 2024-09-30 false 001-36174 NMI Holdings, Inc. DE 45-4914248 2100 Powell Street Emeryville CA 94608 855 530-6642 Common Stock, par value $0.01 NMIH NASDAQ Yes Yes Large Accelerated Filer false false false 79132002 2806886000 2542862000 2708286000 2371021000 88000 1338000 133319000 96689000 78454000 76456000 21634000 19785000 63803000 62905000 27251000 30252000 3634000 3634000 29214000 27514000 235286000 235286000 19244000 16965000 3320125000 2940507000 414694000 397595000 71592000 92295000 110968000 86189000 135520000 123974000 380879000 301573000 11286000 12877000 1124939000 1014503000 0.01 0.01 87901225 79320863 87334138 80881280 250000000 250000000 879000 873000 997570000 990816000 8580362 6452858 218364000 148921000 -81991000 -139917000 1497092000 1223153000 2195186000 1926004000 3320125000 2940507000 143343000 130089000 421168000 377828000 22474000 17853000 62598000 49265000 -10000 0 -10000 -33000 285000 217000 711000 563000 166092000 148159000 484467000 427623000 10321000 4812000 14291000 14386000 29160000 27749000 87305000 80983000 208000 239000 539000 586000 7076000 8059000 29794000 24146000 46765000 40859000 131929000 120101000 119327000 107300000 352538000 307522000 26517000 23345000 78599000 68825000 92810000 83955000 273939000 238697000 1.17 1.02 3.42 2.88 1.15 1.00 3.36 2.83 79549000 82096000 80129000 82879000 81045000 83670000 81484000 84236000 92810000 83955000 273939000 238697000 -18441000 6980000 -15300000 2467000 69372000 -26257000 57918000 -9280000 2000 0 2000 7000 -8000 0 -8000 -26000 69380000 -26257000 57926000 -9254000 162190000 57698000 331865000 229443000 80881000 873000 990816000 -148921000 -139917000 1223153000 1926004000 505000 5000 -5584000 -5579000 840000 25306000 25306000 4117000 4117000 -2729000 -9905000 -9905000 89050000 89050000 80546000 878000 989349000 -174227000 -149822000 1312203000 1978381000 62000 1000 -320000 -319000 844000 27096000 27096000 4114000 4114000 -412000 -1549000 -1549000 92079000 92079000 79764000 879000 993143000 -201323000 -151371000 1404282000 2045610000 -12000 -12000 443000 17041000 17041000 4439000 4439000 18443000 69380000 69380000 92810000 92810000 79321000 879000 997570000 -218364000 -81991000 1497092000 2195186000 337000 0.01 83550000 865000 972717000 -56575000 -204323000 901043000 1613727000 396000 4000 -2610000 -2606000 666000 14862000 14862000 3492000 3492000 8640000 32502000 32502000 74458000 74458000 83280000 869000 973599000 -71437000 -171821000 975501000 1706711000 56000 1000 20000 21000 1046000 26238000 26238000 3676000 3676000 -4120000 -15499000 -15499000 80284000 80284000 82290000 870000 977295000 -97675000 -187320000 1055785000 1748955000 15000 9000 9000 675000 19441000 19441000 3740000 3740000 -6980000 -26257000 -26257000 83955000 83955000 81630000 870000 981044000 -117116000 -213577000 1139740000 1790961000 15430000 0.01 273939000 238697000 -10000 -33000 8970000 8516000 229000 55000 -6966000 0 1630000 1460000 64005000 65764000 12670000 10908000 1998000 3701000 1849000 3828000 898000 3631000 1700000 4369000 1619000 1092000 -20703000 -24824000 11546000 16242000 601000 432000 7644000 12878000 357783000 312566000 142414000 152716000 355894000 352469000 83700000 289920000 166960000 105256000 5508000 7899000 -253156000 -117908000 4281000 2872000 10191000 5448000 419705000 0 405080000 0 7785000 0 68927000 60045000 -67997000 -62621000 36630000 132037000 96689000 44426000 133319000 176463000 0 14750000 9387000 21000 Organization, Basis of Presentation and Summary of Accounting Principles <span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">NMI Holdings, Inc. (NMIH) is a Delaware corporation, incorporated in May 2011 to provide private mortgage guaranty insurance (which we refer to as mortgage insurance or MI) through its wholly-owned insurance subsidiaries, National Mortgage Insurance Corporation (NMIC) and National Mortgage Reinsurance Inc One (Re One). Our common stock is listed on the Nasdaq exchange under the ticker symbol "NMIH." NMIC, our primary insurance subsidiary, issued its first mortgage insurance policy in April 2013. NMIC is licensed to write mortgage insurance in all 50 states and the District of Columbia (D.C.). Re One historically provided reinsurance coverage to NMIC in accordance with certain statutory risk retention requirements. Such requirements have been repealed and the reinsurance coverage provided by Re One to NMIC has been commuted. Re One remains a wholly-owned, licensed insurance subsidiary; however, it does not currently have active insurance exposures. In August 2015, NMIH capitalized a wholly-owned subsidiary, NMI Services, Inc. (NMIS), through which we offer outsourced loan review services to mortgage loan originators. We operate as a single segment for the purposes of assessing performance and making operating decisions. Basis of Presentation The accompanying unaudited condensed consolidated financial statements, which include the results of NMIH and its wholly-owned subsidiaries, have been prepared in accordance with the instructions to Form 10-Q as prescribed by the SEC for interim reporting and include other information and disclosures required by accounting principles generally accepted in the U.S. (GAAP). Our accounts are maintained in U.S. dollars. These statements should be read in conjunction with our consolidated financial statements and notes thereto for the year ended December 31, 2023, included in our 2023 10-K. All intercompany transactions have been eliminated. Certain reclassifications to previously reported financial information have been made to conform to our current period presentation. The preparation of financial statements in accordance with GAAP requires management to make estimates and assumptions that affect reported amounts of assets and liabilities, as well as disclosure of contingent assets and liabilities as of the balance sheet date. Estimates also affect the reported amounts of income and expenses for the reporting period. Actual results could differ from those estimates. In the opinion of management, these unaudited condensed consolidated financial statements include all adjustments (including normal recurring adjustments) that are necessary to present a fair statement of financial position, results of operations and cash flows for the periods presented. The results of operations for the interim period may not be indicative of the results that may be expected for the full year ending December 31, 2024. Significant Accounting Principles There have been no changes to our significant accounting principles as described in Item 8, "Financial Statements and Supplementary Data - Notes to Consolidated Financial Statements - Note 2 - Summary of Accounting Principles" of our 2023 10-K. Recent Accounting Pronouncements – Not Yet Adopted In November 2023, the FASB issued ASU 2023-07, Segment Reporting (Topic 280). The update expands annual and interim disclosure requirements for reportable segments, primarily through enhanced disclosures about significant segment expenses. The standard will take effect for all public business entities, including those that have only a single reportable segment for fiscal years beginning after December 15, 2023, and interim periods beginning after December 31, 2024. We are currently evaluating the impact the adoption of this ASU will have and will include enhanced disclosures in our fiscal year-end 2024 annual consolidated financial statements, as applicable. In December 2023, the FASB issued ASU 2023-09, Income Taxes (Topic 740). The update enhances the disclosure requirements related to tax rate reconciliations and income taxes paid. The standard will take effect for public business entities for fiscal years beginning after December 15, 2024. Early adoption is permitted. We are currently evaluating the impact the adoption of this ASU will have, if any, on our consolidated financial statements. 50 Basis of Presentation The accompanying unaudited condensed consolidated financial statements, which include the results of NMIH and its wholly-owned subsidiaries, have been prepared in accordance with the instructions to Form 10-Q as prescribed by the SEC for interim reporting and include other information and disclosures required by accounting principles generally accepted in the U.S. (GAAP). Our accounts are maintained in U.S. dollars. These statements should be read in conjunction with our consolidated financial statements and notes thereto for the year ended December 31, 2023, included in our 2023 10-K. All intercompany transactions have been eliminated. Certain reclassifications to previously reported financial information have been made to conform to our current period presentation. 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We are currently evaluating the impact the adoption of this ASU will have, if any, on our consolidated financial statements. Investments We hold all investments on an available-for-sale basis at fair value on our condensed consolidated balance sheets and evaluate each position quarterly for impairment. We recognize an impairment on a security through the statement of operations if (i) we intend to sell the impaired security; or (ii) it is more likely than not that we will be required to sell the impaired security prior to recovery of its amortized cost basis. If a sale is intended or likely to be required, we recognize an impairment loss equivalent to the difference of the amortized cost basis of the security and its fair value through the condensed consolidated statements of operations and comprehensive income as a "Net Realized Investment Loss." In the event of an impairment of a security that we intend to and have the ability to hold to maturity, we evaluate the drivers of the impairment to determine the portion that is credit related and the portion that is non-credit related. The portion of impairment loss that is attributed to credit related factors is recognized through the statement of operations as a provision for credit loss and the portion that is attributed to non-credit related factors is recognized in other comprehensive income, net of taxes. Fair Values and Gross Unrealized Gains and Losses on Investments <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:35.250%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.273%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.273%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.273%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.277%"></td><td style="width:0.1%"></td></tr><tr style="height:12pt"><td colspan="3" style="padding:0 1pt"></td><td colspan="3" rowspan="2" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Amortized
Cost</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Gross Unrealized</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" rowspan="2" style="border-bottom:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair
Value</td></tr><tr style="height:12pt"><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Gains</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Losses</td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">As of September 30, 2024</td><td colspan="21" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">(In Thousands)</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">U.S. Treasury securities and obligations of U.S. government agencies</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">123,868 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">4,047 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(310)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">127,605 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Municipal debt securities</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">675,239 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,984 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">(39,752)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">639,471 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Corporate debt securities</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,876,170 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">21,268 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(85,841)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,811,597 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Asset-backed securities</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">47,240 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2,066)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">45,174 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total bonds</td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,722,517 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">29,299 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(127,969)</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,623,847 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Short-term investments</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">84,369 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">73 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(3)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">84,439 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total investments</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2,806,886 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">29,372 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(127,972)</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2,708,286 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:35.250%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.273%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.273%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.273%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.277%"></td><td style="width:0.1%"></td></tr><tr style="height:12pt"><td colspan="3" style="padding:0 1pt"></td><td colspan="3" rowspan="2" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Amortized
Cost</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Gross Unrealized</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" rowspan="2" style="border-bottom:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair
Value</td></tr><tr style="height:12pt"><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Gains</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Losses</td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">As of December 31, 2023</td><td colspan="21" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">(In Thousands)</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">U.S. Treasury securities and obligations of U.S. government agencies</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">164,278 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">3,374 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(1,264)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">166,388 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Municipal debt securities</td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">678,339 </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-

align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,253 </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(58,462)</td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">621,130 </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Corporate debt securities</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,624,187 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,868 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(120,576)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,511,479 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Asset-backed securities</td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">52,242 </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1 </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(4,032)</td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">48,211 </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total bonds</td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,519,046 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12,496 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(184,334)</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,347,208 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Short-term investments</td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">23,816 </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2 </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(5)</td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">23,813 </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total investments</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2,542,862 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">12,498 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(184,339)</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2,371,021 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> We did not own any mortgage-backed securities in our asset-backed securities portfolio at September 30, 2024 or December 31, 2023. We periodically recognize unsettled trade receivables or payables in connection with our investing activity. Unsettled trade receivables represent funds due but not yet received for the sale or maturity of investments at period end. Unsettled trade payables represent funds due but not yet paid for investments purchased at period end. “Accounts Payable and Accrued Expenses” on our condensed consolidated balance sheets included $16.2 million of unsettled trade payables related to the purchase of certain investment securities at September 30, 2024. No unsettled trade receivables were outstanding at September 30, 2024. No unsettled trade receivables or payables were outstanding at December 31, 2023. The following table presents a breakdown of the fair value of our corporate debt securities by issuer industry group as of September 30, 2024 and December 31, 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:99.856%"><tr><td style="width:1.0%"></td><td style="width:68.108%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.864%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.519%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.009%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Financial</td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">38 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">% </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">35 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">% </td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Consumer</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">26 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">26 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Utilities</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">Industrial</td><td colspan="2" style="background-color:#fffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9 </td><td style="background-color:#fffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#fffff;padding:0 1pt"></td><td colspan="2" style="background-color:#fffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9 </td><td style="background-color:#fffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Technology</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#fffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Communications</td><td colspan="2" style="background-color:#fffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7 </td><td style="background-color:#fffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#fffff;padding:0 1pt"></td><td colspan="2" style="background-color:#fffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9 </td><td style="background-color:#fffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total</td><td colspan="2" style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">100 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">100 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td></tr></table> As of September 30, 2024 and December 31, 2023, approximately $5.4 million and $5.3 million, respectively, of our cash and investments were held in the form of U.S. Treasury securities on deposit with various state insurance departments to satisfy regulatory requirements.</div><div style="margin-bottom:9pt;text-align:justify;text-indent:36pt">Scheduled Maturities</div><div style="margin-bottom:9pt;text-align:justify;text-indent:36pt">The amortized cost and fair value of available-for-sale securities as of September 30, 2024 and December 31, 2023, by contractual maturity, are shown below. Expected maturities will differ from contractual maturities because issuers may have the right to call or prepay obligations with or without call or prepayment penalties. Because most asset-backed securities provide for periodic payments throughout their lives, they are listed below in a separate category.</div><div style="margin-bottom:9pt;text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:67.434%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.273%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.275%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">As of September 30, 2024</td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Amortized
Cost</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair
Value</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">(In Thousands)</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Due in one year or less</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">257,186 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">255,510 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#fffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Due after one through five years</td><td colspan="2" style="background-color:#fffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,498,388 </td><td style="background-color:#fffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#fffff;padding:0 1pt"></td><td colspan="2" style="background-color:#fffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,452,426 </td><td style="background-color:#fffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Due after five through ten years</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">968,671 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">918,468 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#fffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Due after ten years</td><td colspan="2" style="background-color:#fffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">35,401 </td><td style="background-color:#fffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#fffff;padding:0 1pt"></td><td colspan="2" style="background-color:#fffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">36,708 </td><td style="background-color:#fffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Asset-backed securities</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">47,240 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">45,174 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#fffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total investments</td><td style="background-color:#fffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#fffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">2,806,886 </td><td style="background-color:#fffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#fffff;padding:0 1pt"></td><td style="background-color:#fffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#fffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">2,708,286 </td><td style="background-color:#fffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div><div style="margin-bottom:9pt;text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:67.434%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.273%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.275%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">As of December 31, 2023</td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Amortized
Cost</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair
Value</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">(In Thousands)</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Due in one year or less</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">191,375 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">189,729 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Due after one through five years</td><td

colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,237,192 </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,162,259 </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Due after five through ten years</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,050,989 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">959,633 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Due after ten years</td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">11,064 </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">11,189 </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Asset-backed securities</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">52,242 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">48,211 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Total investments</td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">2,542,862 </td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">2,371,021 </td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> Aging of Unrealized Losses As of September 30, 2024, the investment portfolio had gross unrealized losses of $128.0 million, of which $127.5 million were associated with securities that had been in an unrealized loss position for a period of twelve months or longer. As of December 31, 2023, the investment portfolio had gross unrealized losses of $184.3 million, of which $183.1 million were associated with securities that had been in an unrealized loss position for a period of twelve months or longer. For those securities in an unrealized loss position, the length of time the securities were in such a position is as follows:</div><div style="margin-bottom:9pt;text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:99.856%"><tr><td style="width:1.0%"></td><td style="width:20.051%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:6.382%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.964%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.533%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.375%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:6.382%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.108%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.252%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.375%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:6.525%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.252%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.401%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Less Than Twelve Months</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Twelve Months or Greater</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"># of Securities</td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Unrealized Losses</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"># of Securities</td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Unrealized Losses</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">As of September 30, 2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="30" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">($ In Thousands)</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">U.S. Treasury securities and obligations of U.S. government agencies</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">231 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(4)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">18,978 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(306)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">19,209 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(310)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Municipal debt securities</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,428 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(335)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">221 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-

height:100%">484,805 </td><td style="background-color:#fffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(39,417)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">224 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">489,233 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(39,752)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Corporate debt securities</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">43,949 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(171)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">228 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,076,814 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(85,670)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">237 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,120,763 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(85,841)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Asset-backed securities</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">21 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44,701 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2,066)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">21 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44,701 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2,066)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Short-term investments</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">21,146 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(3)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">21,146 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(3) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total </td><td colspan="2" style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">16 </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">69,754 </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(513)</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">480 </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">1,625,298 </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(127,459)</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">496 </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">1,695,052 </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(127,972)</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-

top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:20.164%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:6.371%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.377%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.520%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.374%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:6.371%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.526%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.239%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.374%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:6.514%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.239%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.531%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Less Than Twelve Months</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Twelve Months or Greater</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"># of Securities</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Unrealized Losses</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"># of Securities</td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Unrealized Losses</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">As of December 31, 2023</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="30" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">($ In Thousands)</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">U.S. Treasury securities and obligations of U.S. government agencies</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">5,022 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(62)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">17 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">72,003 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(1,202)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">25 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">77,025 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(1,264)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Municipal debt securities</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">56,280 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(502)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">217 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">467,098 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(57,960)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">231 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">523,378 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(58,462)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Corporate debt securities</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">56,039 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(705)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">266 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,150,662 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(119,871)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">279 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,206,701 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(120,576)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Asset-backed securities</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New

Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">23 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">47,426 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(4,032)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">23 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">47,426 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(4,032)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Short-term investments</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,925 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(5)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,925 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(5)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total</td><td colspan="2" style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">36 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">127,266 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(1,274)</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">523 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,737,189 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(183,065)</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">559 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,864,455 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(184,339)</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> Allowance for Credit Losses As of September 30, 2024 and December 31, 2023, we did not recognize an allowance for credit loss for any security in the investment portfolio and we did not record any provision for credit loss for investment securities during the three or nine months ended September 30, 2024 or 2023. We evaluated the securities in an unrealized loss position as of September 30, 2024, assessing their credit ratings as well as any adverse conditions specifically related to the security. Based upon our assessment of the amount and timing of cash flows to be collected over the remaining life of each instrument, we believe the unrealized losses as of September 30, 2024 are not indicative of the ultimate collectability of the current amortized cost of the securities. Rather, the unrealized losses on securities held as of September 30, 2024 were primarily driven by fluctuations in interest rates, and to a lesser extent, movements in credit spreads following the purchase of those securities. Net Investment Income The following table presents the components of net investment income: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:46.744%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.400%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.400%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.400%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.402%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">For the three months ended September 30,</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">For the nine months ended September 30,</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">(In Thousands)</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Investment income (1) </td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">22,772 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">

$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">18,037 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">63,423 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">49,802 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Investment expenses</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(298)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(184)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(825)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(537)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Net investment income</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">22,474 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">17,853 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">62,598 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">49,265 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> (1) Includes interest income recognized on cash and cash equivalents of $1.3 million and $4.2 million during the three and nine months ended September 30, 2024, respectively, and $0.8 million and $1.4 million during the three and nine months ended September 30, 2023, respectively.</div><div style="margin-bottom:9pt;margin-top:9pt;text-align:justify;text-indent:36pt">The following table presents the components of net realized investment losses:</div><div style="margin-bottom:9pt;margin-top:9pt;text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:46.744%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.400%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.400%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.400%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.402%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">For the three months ended September 30,</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">For the nine months ended September 30,</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">(In Thousands)</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Gross realized investment gains</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Gross realized investment losses</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(10)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(10)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(33)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Net realized investment losses</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(10)</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(10)</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-

serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(33)</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div><div style="margin-bottom:9pt;text-align:justify;text-indent:36pt">Fair Values and Gross Unrealized Gains and Losses on Investments</div><div style="margin-bottom:9pt;text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:35.250%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.273%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.273%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.273%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.273%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td></tr><tr style="height:12pt"><td colspan="3" style="padding:0 1pt"></td><td colspan="3" rowspan="2" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Amortized
Cost</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Gross Unrealized</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" rowspan="2" style="border-bottom:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair
Value</td></tr><tr style="height:12pt"><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Gains</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Losses</td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">As of September 30, 2024</td><td colspan="21" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">(In Thousands)</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">U.S. Treasury securities and obligations of U.S. government agencies</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">123,868 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">4,047 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(310)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">127,605 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Municipal debt securities</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">675,239 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,984 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(39,752)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">639,471 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Corporate debt securities</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,876,170 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">21,268 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(85,841)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,811,597 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Asset-backed securities</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">47,240 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2,066)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">45,174 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total bonds</td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,722,517 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">29,299 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(127,969)</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,623,847 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Short-term investments</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">84,369 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">73 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(3)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">84,439 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total investments</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2,806,886 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">29,372 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt

double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(127,972)</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2,708,286 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:35.250%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.273%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.273%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.273%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.277%"></td><td style="width:0.1%"></td></tr><tr style="height:12pt"><td colspan="3" style="padding:0 1pt"></td><td colspan="3" rowspan="2" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Amortized
Cost</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Gross Unrealized</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" rowspan="2" style="border-bottom:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair
Value</td></tr><tr style="height:12pt"><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Gains</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Losses</td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">As of December 31, 2023</td><td colspan="21" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">(In Thousands)</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">U.S. Treasury securities and obligations of U.S. government agencies</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">164,278 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">3,374 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(1,264)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">166,388 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Municipal debt securities</td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">678,339 </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,253 </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(58,462)</td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">621,130 </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Corporate debt securities</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,624,187 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,868 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(120,576)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,511,479 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Asset-backed securities</td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">52,242 </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1 </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(4,032)</td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">48,211 </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total bonds</td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,519,046 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12,496 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(184,334)</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,347,208 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Short-term investments</td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">23,816 </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2 </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(5)</td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">23,813 </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total investments</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2,542,862 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">12,498 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(184,339)</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2,371,021 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> 123868000 4047000 310000 127605000 675239000 3984000 39752000 639471000 1876170000 21268000 85841000 1811597000 47240000 0 2066000 45174000 2722517000 29299000 127969000 2623847000 84369000 73000 3000 84439000 2806886000 29372000 127972000 2708286000 164278000 3374000 1264000 166388000 678339000 1253000 58462000 621130000 1624187000 7868000 120576000 1511479000 52242000 1000 4032000 48211000 2519046000 12496000 184334000 2347208000 23816000 2000 5000 23813000 2542862000 12498000 184339000 2371021000 16200000 0 0 0 The following table presents a breakdown of the fair value of our corporate debt securities by issuer industry group as of September 30, 2024 and December 31, 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:99.856%"><tr><td style="width:1.0%"></td><td style="width:68.108%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.864%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.519%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.009%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Financial</td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">38 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">35 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Consumer</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">26 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">26 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Utilities</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Industrial</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Technology</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Communications</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total</td><td colspan="2" style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">100 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">100 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td></tr></table> 0.38 0.35 0.26 0.26 0.12 0.13 0.09 0.09 0.08 0.08 0.07 0.09 1 1 5400000 5300000 The amortized cost and fair value of available-for-sale securities as of September 30, 2024 and December 31, 2023, by contractual maturity, are shown below. Expected maturities will differ from contractual maturities because issuers may have the right to call or prepay obligations with or without call or prepayment penalties. Because most asset-backed securities provide for periodic payments throughout their lives, they are listed below in a separate category. <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:67.434%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.273%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.275%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">As of September 30, 2024</td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Amortized
Cost</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair
Value</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">(In Thousands)</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Due in one year or less</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">257,186 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">255,510 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Due after one through five years</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,498,388 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,452,426 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Due after five through ten years</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">968,671 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">918,468 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Due after ten years</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">35,401 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-

height:100%">36,708 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Asset-backed securities</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">47,240 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">45,174 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total investments</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">2,806,886 </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">2,708,286 </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:67.434%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.273%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14,275%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">As of December 31, 2023</td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Amortized
Cost</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair
Value</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">(In Thousands)</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Due in one year or less</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">191,375 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">189,729 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Due after one through five years</td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,237,192 </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,162,259 </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Due after five through ten years</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,050,989 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">959,633 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Due after ten years</td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">11,064 </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">11,189 </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Asset-backed securities</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">52,242 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">48,211 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Total investments</td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">2,542,862 </td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">2,371,021 </td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> 257186000 255510000 1498388000 1452426000 968671000 918468000 35401000 36708000 47240000 45174000 2806886000 2708286000 191375000 189729000 1237192000 1162259000 1050989000 959633000 11064000 11189000 52242000 48211000 2542862000 2371021000 128000000 127500000 184300000 183100000 For those securities in an unrealized loss position, the length of time the securities were in such a position is as follows: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:99.856%"><tr><td style="width:1.0%"></td><td style="width:20.051%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:6.382%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.964%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.533%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.375%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:6.382%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.108%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.252%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.375%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:6.525%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.252%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.401%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Less Than Twelve Months</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Twelve Months or Greater</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"># of Securities</td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Unrealized Losses</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"># of Securities</td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Unrealized Losses</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">As of September 30, 2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="30" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">($ In Thousands)</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">U.S. Treasury securities and obligations of U.S. government agencies</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:10pt;font-weight:400;line-height:100%">231 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(4)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">18,978 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(306)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">19,209 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(310)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Municipal debt securities</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,428 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(335)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">221 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">484,805 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(39,417)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">224 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">489,233 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(39,752)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Corporate debt securities</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">43,949 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(171)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">228 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,076,814 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(85,670)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">237 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,120,763 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(85,841)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Asset-backed securities</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">21 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44,701 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2,066)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Short-term investments</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">21,146 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(3)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">21,146 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(3)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total </td><td colspan="2" style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-

height:100%">16 </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">69,754 </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(513)</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">480 </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">1,625,298 </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(127,459)</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">496 </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">1,695,052 </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman';sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(127,972)</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:20.164%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:6.371%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.377%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.520%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.374%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:6.371%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.526%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.239%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.374%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:6.514%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.239%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.531%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Less Than Twelve Months</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Twelve Months or Greater</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"># of Securities</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Unrealized Losses</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"># of Securities</td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Unrealized Losses</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">As of December 31, 2023</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="30" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">($ In Thousands)</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">U.S. Treasury securities and obligations of U.S. government agencies</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">5,022 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(62)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">17 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">72,003 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(1,202)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">25 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">77,025 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman';sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(1,264)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Municipal debt securities</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">56,280 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(502)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">217 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">467,098 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(57,960)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2"

style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">231 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">523,378 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(58,462)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Corporate debt securities</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">56,039 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(705)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">266 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,150,662 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(119,871)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">279 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,206,701 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(120,576)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Asset-backed securities</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">23 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">47,426 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(4,032)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">23 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">47,426 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(4,032)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Short-term investments</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,925 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(5)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,925 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(5)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total</td><td colspan="2" style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">36 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">127,266 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(1,274)</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">523 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,737,189 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(183,065)</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">559 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,864,455 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(184,339)</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table>
 2 231000 4000 10 18978000 306000 12 19209000 310000 3 4428000 335000 221 484805000 39417000 224 489233000 39752000 9 43949000 171000 228 1076814000 85670000 237 1120763000 85841000 0 0 0 21 44701000 2066000 21 44701000 2066000 2 21146000 3000 0 0 0 2 21146000 3000 16 69754000 513000 480 1625298000 127459000 496 1695052000 127972000 8 5022000 62000 17 72003000 1202000 25 77025000 1264000 14 56280000 502000 217 467098000 57960000 231 523378000 58462000 13 56039000 705000 266 1150662000 119871000 279 1206701000 120576000 0 0 0 23 47426000 4032000 23 47426000 4032000 1 9925000 5000 0 0 0 1 9925000

5000 36 127266000 1274000 523 1737189000 183065000 559 1864455000 184339000 The following table presents the components of net investment income: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:46.744%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.400%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.400%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.400%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.402%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">For the three months ended September 30,</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">For the nine months ended September 30,</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">(In Thousands)</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Investment income(1) </td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">22,772 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">18,037 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">63,423 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">49,802 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Investment expenses</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(298)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(184)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(825)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(537)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Net investment income</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">22,474 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">17,853 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">62,598 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">49,265 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> (1) Includes interest income recognized on cash and cash equivalents of $1.3 million and $4.2 million during the three and nine months ended September 30, 2024, respectively, and $0.8 million and $1.4 million during the three and nine months ended September 30, 2023, respectively.</div> 22772000 18037000 63423000 49802000 298000 184000 825000 537000 22474000 17853000 62598000 49265000 1300000 4200000 800000 1400000 <div style="margin-bottom:9pt;margin-top:9pt;text-align:justify;text-indent:36pt">The following table presents the components of net realized investment losses:</div><div style="margin-bottom:9pt;margin-top:9pt;text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:46.744%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.400%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.400%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.400%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.402%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">For the three months ended September 30,</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">For the nine months ended September 30,</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">(In Thousands)</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Gross realized investment gains</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Gross realized investment losses</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(10)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(10)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(33)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Net realized investment losses</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(10)</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(10)</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(33)</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> 0 0 0 0 10000 0 10000 33000 -10000 0 -10000 -33000 Fair Value of Financial Instruments The following describes the valuation techniques used by us to determine the fair value of our financial instruments: We established a fair value hierarchy by prioritizing the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under this standard are described below: Level 1 - Fair value measurements based on quoted prices in active markets that we have the ability to access for identical assets or liabilities. Market price data generally is obtained from exchange or dealer markets. We do not adjust the quoted price for such instruments. Level 2 - Fair value measurements based on inputs other than quoted prices included in Level 1 that are observable for the asset or liability, either directly or indirectly. Level 2 inputs include quoted prices for similar assets and liabilities in active markets, quoted prices for identical or similar assets or liabilities in markets that are not active, and inputs other than quoted prices that are observable for the asset or liability, such as interest rates and yield curves that are observable at commonly quoted intervals. Level 3 - Fair value measurements based on valuation techniques that use significant inputs that are unobservable. Both observable and unobservable inputs may be used to determine the fair values of positions classified in Level 3. The circumstances for using these measurements include those in which there is little, if any, market activity for the asset or liability. Therefore, we must make certain assumptions, which require significant management judgment or estimation about the inputs a hypothetical market participant would use to value that asset or liability. In certain cases, the inputs used to measure fair value may fall into different levels of the fair value hierarchy. In such cases, the level in the fair value hierarchy is determined based on the lowest level input that is significant to the fair value measurement in its entirety. Assets Classified as Level 1 and Level 2 To determine the fair value of securities available-for-sale in Level 1 and Level 2 of the fair value hierarchy, independent pricing sources have been utilized. One price is provided per security based on observable market data. To ensure securities are appropriately classified in the fair value hierarchy, we review the pricing techniques and methodologies of the independent pricing sources and believe that their policies adequately consider market activity, either based on specific transactions for the issue valued or based on modeling of securities with similar credit quality, duration, yield and structure that were recently traded. A variety of inputs are utilized by the independent pricing sources including benchmark yields, reported trades, non-binding broker/dealer quotes, issuer spreads, two sided markets, benchmark securities, bids, offers and reference data including data published in market research publications. Inputs may be weighted differently for any security, and not all inputs are used for each security evaluation. Market indicators, industry and economic events are also considered. This information is evaluated using a multidimensional pricing model. Quality controls are performed by the independent pricing sources throughout this process, which include reviewing tolerance reports, trading information and data changes, and directional moves compared to market moves. This model combines all inputs to arrive at a value assigned to each security. We have not made any adjustments to the prices obtained from the independent pricing sources. The following tables present the level within the fair value hierarchy at which our financial instruments were measured: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:35.250%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.273%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.273%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.277%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="15" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value Measurements Using</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Quoted Prices in
Active Markets for
Identical Assets
(Level 1)</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Significant Other
Observable Inputs
(Level 2)</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Significant
Unobservable
Inputs
(Level 3)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">As of September 30, 2024</td><td colspan="21" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">(In Thousands)</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">U.S. Treasury securities and obligations of U.S. government agencies</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">127,605 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">127,605 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Municipal debt securities</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">639,471 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td>

<td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">639,471 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Corporate debt securities</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,811,597 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,811,597 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Asset-backed securities</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">45,174 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">45,174 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Cash, cash equivalents and short-term investments</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">217,758 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">217,758 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total assets</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">345,363 </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2,496,242 </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman';sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2,841,605 </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:35.250%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.273%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.273%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.273%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.277%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="15" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value Measurements Using</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Quoted Prices in
Active Markets for
Identical Assets
(Level 1)</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Significant Other
Observable Inputs
(Level 2)</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Significant
Unobservable
Inputs
(Level 3)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">As of December 31, 2023</td><td colspan="21" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">(In Thousands)</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">U.S. Treasury securities and obligations of U.S. government agencies</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">166,388 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman';sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">166,388 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Municipal debt securities</td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">621,130 </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">621,130 </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Corporate debt securities</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman';sans-serif;font-size:10pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,511,479 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,511,479 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Asset-backed securities</td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">48,211 </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">48,211 </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Cash, cash equivalents and short-term investments</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">120,502 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">120,502 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Total assets</td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">286,890 </td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">2,180,820 </td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman';sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">2,467,710 </td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr></table> There were no transfers between Level 2 and Level 3 of the fair value hierarchy during the nine months ended September 30, 2024 or the year ended December 31, 2023. Financial Instruments Not Measured at Fair Value On May 21, 2024, we issued $425 million aggregate principal amount of senior unsecured notes that mature on August 15, 2029 (the 2024 Notes). Proceeds from the 2024 Notes offering were primarily used to repay our then outstanding $400 million senior secured notes (the 2020 Notes). At September 30, 2024, the 2024 Notes were carried at a cost of $414.7 million, net of unamortized debt issuance costs and an original issue discount totaling $10.3 million, and had a fair value of $437.9 million as assessed under our Level 2 hierarchy. At December 31, 2023, the 2020 Notes were carried at a cost of $397.6 million, net of unamortized debt issuance costs of $2.4 million, and had a fair value of $401.9 million. The following describes the valuation techniques used by us to determine the fair value of our financial instruments: We established a fair value hierarchy by prioritizing the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under this standard are described below: Level 1 - Fair value measurements based on quoted prices in active markets that we have the ability to access for identical assets or liabilities. Market price data generally is obtained from exchange or dealer markets. We do not adjust the quoted price for such instruments. Level 2 - Fair value measurements based on inputs other than quoted prices included in Level 1 that are observable for the asset or liability, either directly or indirectly. Level 2 inputs include quoted prices for similar assets and liabilities in active markets, quoted prices for identical or similar assets or liabilities in markets that are not active, and inputs other than quoted prices that are observable for the asset or liability, such as interest rates and yield curves that are observable at commonly quoted intervals. Level 3 - Fair value measurements based on valuation techniques that use significant inputs that are unobservable. Both observable and unobservable inputs may be used to determine the fair values of positions classified in Level 3. The circumstances for using these measurements include those in which there is little, if any, market activity for the asset or liability. Therefore, we must make certain assumptions, which require significant management judgment or estimation about the inputs a hypothetical market participant would use to value that asset or liability. In certain cases, the inputs used to measure fair value may fall into different levels of the fair value hierarchy. In such cases, the level in the fair value hierarchy is determined based on the lowest level input that is significant to the fair value measurement in its entirety. Assets Classified as Level 1 and Level 2 To determine the fair value of securities available-for-sale in Level 1 and Level 2 of the fair value hierarchy, independent pricing sources have been utilized. One price is provided per security based on observable market data. To ensure securities are appropriately classified in the fair value hierarchy, we review the pricing techniques and methodologies of the independent pricing sources and believe that their policies adequately consider market activity, either based on specific transactions for the issue valued or based on modeling of securities with similar credit quality, duration, yield and structure that were recently traded. A variety of inputs are utilized by the independent pricing sources including benchmark yields, reported trades, non-binding broker/dealer quotes, issuer spreads, two sided markets, benchmark securities, bids, offers and reference data including data published in market research publications. Inputs may be weighted differently for any security, and not all inputs are used for each security evaluation. Market indicators, industry and economic events are also considered. This information is evaluated using a multidimensional pricing model. Quality controls are performed by the independent pricing sources throughout this process, which include reviewing tolerance reports, trading information and data changes, and directional moves compared to market moves. This model combines all inputs to arrive at a value assigned to each security. We have not made any adjustments to the prices obtained from the independent pricing sources. The following tables present the level within the fair value hierarchy at which our financial instruments were measured: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:35.250%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.273%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.273%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.273%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.277%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="15" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value Measurements Using</td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Quoted Prices in
Active Markets for
Identical Assets
(Level 1)</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Significant Other
Observable Inputs
(Level 2)</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Significant
Unobservable
Inputs
(Level 3)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt

solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">As of September 30, 2024</td><td colspan="21" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">(In Thousands)</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">U.S. Treasury securities and obligations of U.S. government agencies</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">127,605 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td colspan="3" style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">639,471 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">639,471 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Corporate debt securities</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,811,597 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,811,597 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Asset-backed securities</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">45,174 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">45,174 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Cash, cash equivalents and short-term investments</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">217,758 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">217,758 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total assets</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">345,363 </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2,496,242 </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman';sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2,841,605 </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:35.250%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.273%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.273%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.273%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.277%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="15" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value Measurements Using</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Quoted Prices in
Active Markets for
Identical Assets
(Level 1)</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Significant Other
Observable Inputs
(Level 2)</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Significant
Unobservable
Inputs
(Level 3)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">As of December 31, 2023</td><td colspan="21"

style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">(In Thousands)</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">U.S. Treasury securities and obligations of U.S. government agencies</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">166,388 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">166,388 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Municipal debt securities</td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">621,130 </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">621,130 </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Corporate debt securities</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,511,479 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,511,479 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Asset-backed securities</td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">48,211 </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="2" style="padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">48,211 </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Cash, cash equivalents and short-term investments</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">120,502 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">120,502 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Total assets</td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">286,890 </td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">2,180,820 </td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">2,467,710 </td><td style="border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr></table> 127605000 0 0 127605000 0 639471000 0 639471000 0 1811597000 0 1811597000 0 45174000 0 45174000 217758000 0 0 217758000 345363000 2496242000 0 2841605000 166388000 0 0 166388000 0 621130000 0 621130000 0 1511479000 0 1511479000 0 48211000 0 48211000 120502000 0 0 120502000 286890000 2180820000 0 2467710000 425000000 400000000 414700000 1030000 437900000 397600000 2400000 401900000 Debt Senior Unsecured Notes At September 30, 2024, we had $425 million aggregate principal amount of senior unsecured notes outstanding. The 2024 Notes were issued pursuant to an indenture dated May 21, 2024 and bear interest at a rate of 6.00%, payable semi-annually on February 15 and August 15. Proceeds from the 2024 Notes offering were primarily used to repay the $400 million aggregate principal amount outstanding and associated amounts due on the redemption of the 2020 Notes. Remaining proceeds are available for general corporate purposes. The 2024 Notes mature on August 15, 2029. We may elect to redeem the 2024 Notes in whole or in part at any time prior to July 15, 2029 at a price equal to the greater of (1) the aggregate principal balance outstanding plus the present value of all future interest payments due through July 15, 2029, and (2) the aggregate principal balance due plus any accrued and unpaid interest. We may elect to redeem the 2024 Notes in whole or in part at any time on or after July 15, 2029 at a price equal to 100% of the aggregate principal amount of the 2024 Notes to be redeemed plus accrued and unpaid interest thereon. In connection with the 2024 Notes offering, we recorded capitalized debt issuance costs and an original issue discount of $10.9 million. Such amounts will be amortized over the contractual life of the 2024 Notes using the effective interest method. The effective interest rate on the 2024 Notes is 6.583%. At September 30, 2024, $10.3 million of unamortized debt issuance costs and original issue discounts remained. At December 31, 2023, $2.4 million of unamortized debt issuance costs remained related to the 2020 Notes. During the nine months ended September 30, 2024, we recorded a $6.8 million loss related to the redemption of the 2020 Notes in "Interest Expense" on our condensed consolidated statements of operations and comprehensive income. At September 30, 2024 and December 31, 2023, $9.2 million and $2.5 million, respectively, of accrued and unpaid interest was included in "Accounts Payable and Accrued Expenses"<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-

height:120%"> on our condensed consolidated balance sheets. Revolving Credit Facility On April 29, 2024, we entered into a new $250 million five-year unsecured revolving credit facility (the 2024 Revolving Credit Facility) to replace our then outstanding $250 million four-year secured revolving credit facility (the 2021 Revolving Credit Facility). The 2024 Revolving Credit Facility matures on May 21, 2029. Borrowings under the 2024 Revolving Credit Facility may be used for general corporate purposes, including to support growth, new business production and operations, and accrue interest at a variable rate equal to, at our discretion, (i) a Base Rate (as defined in the 2024 Revolving Credit Facility) subject to a floor of 1.00% per annum plus a margin of 0.375% to 1.875% per annum, or (ii) the Adjusted Term Secured Overnight Financing Rate (SOFR) (as defined in the 2024 Revolving Credit Facility) plus a margin of 1.375% to 2.875% per annum, with the margin in each of (i) or (ii) based on our applicable corporate credit rating at the time. As of September 30, 2024 and December 31, 2023, no amounts were drawn under the 2024 or 2021 Revolving Credit Facilities, respectively. Under the 2024 Revolving Credit Facility, we are required to pay a quarterly commitment fee on the average daily undrawn amount of 0.175% to 0.525%, based on the applicable corporate credit rating at the time. As of September 30, 2024, the applicable commitment fee was 0.225%. For the three and nine months ended September 30, 2024, we recorded $0.1 million and $0.4 million, respectively, of commitment fees in interest expense. We incurred debt issuance costs of $2.1 million in connection with the 2024 Revolving Credit Facility and had $0.6 million of unamortized debt issuance costs associated with the 2021 Revolving Credit Facility remaining at the time of its replacement. Combined unamortized debt issuance costs are amortized through interest expense on a straight-line basis over the contractual life of the 2024 Revolving Credit Facility. At September 30, 2024 and December 31, 2023, unamortized deferred debt issuance costs of $2.5 million and $0.8 million, respectively, were recorded in "Other Assets" on our condensed consolidated balance sheets.</div><div style="margin-bottom:9pt;text-align:justify;text-indent:36pt">Under the 2024 Revolving Credit Facility we are subject to certain covenants, including a maximum debt-to-total capitalization ratio of 35%, a minimum consolidated net worth requirement (as defined therein), and a requirement to maintain compliance with the financial standards prescribed by the PMIERs (subject to any GSE approved waivers). We were in compliance with all covenants at September 30, 2024.</div> 425000000 0.0600 400000000 1 10900000 0.06583 10300000 2400000 -6800000 9200000 2500000 250000000 P5Y 250000000 P4Y 0.0100 0.00375 0.01875 0.01375 0.02875 0 0 0 0 0.00175 0.00525 0.00225 100000 400000 2100000 600000 2500000 800000 0.35 Reinsurance<div style="margin-bottom:9pt;text-align:justify;text-indent:36pt">We enter into third-party reinsurance transactions to actively manage our risk, ensure compliance with PMIERs, state regulatory and other applicable capital requirements, (respectively, as defined therein), and support the growth of our business. The Wisconsin Office of the Commissioner of Insurance (Wisconsin OCI) has approved and the GSEs have indicated their non-objection to all such transactions (subject to certain conditions and ongoing review).</div><div style="margin-bottom:9pt;text-align:justify;text-indent:36pt">The effect of our reinsurance agreements on premiums written and earned is as follows:</div><div style="margin-bottom:9pt;text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:47.175%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.400%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.374%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.400%"></td><td style="width:0.1%"></td><td style="width:0.374%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.400%"></td><td style="width:0.1%"></td><td style="width:0.374%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.400%"></td><td style="width:0.1%"></td><td style="width:0.374%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.403%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">For the three months ended September 30,</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">For the nine months ended September 30,</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">(In Thousands)</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Net premiums written</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Direct</td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">170,541 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">157,956 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">499,931 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">458,880 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div style="padding-left:6.75pt">Ceded (1)</div></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(33,860) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(34,688)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(99,191)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(105,492)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Net premiums written</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">136,681 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">123,268 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">400,740 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">353,388 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:15pt"><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Net premiums earned</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-

align:bottom">Direct</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">177,283 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">164,813 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">520,634 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">483,705 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Ceded (1) </td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(33,940)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(34,724)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(99,466)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(105,877)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Net premiums earned</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">143,343 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">130,089 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">421,168 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">377,828 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> (1) Net of profit commission. Excess-of-loss Reinsurance Insurance-Linked Notes NMIC is a party to reinsurance agreements with Oaktown Re V Ltd., Oaktown Re VI Ltd., and Oaktown Re VII Ltd. (special purpose reinsurance entities collectively referred to as the Oaktown Re Vehicles) effective October 29, 2020, April 27, 2021, and October 26, 2021, respectively. Each agreement provides NMIC with aggregate excess-of-loss reinsurance coverage on a defined portfolio of mortgage insurance policies. Under each agreement, NMIC retains a first layer of aggregate loss exposure on covered policies and the respective Oaktown Re Vehicle then provides second layer loss protection up to a defined reinsurance coverage amount. NMIC then retains losses in excess of the respective reinsurance coverage amounts. NMIC makes risk premium payments to the Oaktown Re Vehicles for the applicable outstanding reinsurance coverage amount and pays an additional amount for anticipated operating expenses (capped at $250 thousand per year). NMIC ceded aggregate premiums to the Oaktown Re Vehicles of $4.3 million and $16.1 million during the three and nine months ended September 30, 2024, respectively, and $6.9 million and $24.8 million during the three and nine months ended September 30, 2023, respectively.</div><div style="margin-bottom:9pt;text-align:justify;text-indent:36pt">NMIC applies claims paid on covered policies against its first layer aggregate retained loss exposure under each excess-of-loss agreement. NMIC did not cede any incurred losses on covered policies to the Oaktown Re Vehicles during the three and nine months ended September 30, 2024 and 2023, as the aggregate first layer risk retention for each applicable agreement was not exhausted during such periods. </div><div style="margin-bottom:9pt;text-align:justify;text-indent:36pt">Under the terms of each excess-of-loss reinsurance agreement, the Oaktown Re Vehicles are required to fully collateralize their outstanding reinsurance coverage amount to NMIC with funds deposited into segregated reinsurance trusts. Such trust funds are required to be invested in short-term U.S. Treasury money market funds at all times. Each Oaktown Re Vehicle financed its respective collateral requirement through the issuance of mortgage insurance-linked notes to unaffiliated investors. Such insurance-linked notes mature ten-years (in the case of the notes issued by Oaktown Re V Ltd.) and 12.5 years (in the case of the notes issued by Oaktown Re VI Ltd. and Oaktown Re VII Ltd.) from the inception date of their associated reinsurance agreement. We refer to NMIC's reinsurance agreements with and the insurance-linked note issuances by Oaktown Re Vehicles individually as the 2020-2 ILN Transaction, 2021-1 ILN Transaction, and 2021-2 ILN Transaction, and collectively as the ILN Transactions.</div><div style="margin-bottom:9pt;text-align:justify;text-indent:36pt">The respective reinsurance coverage amounts provided by the Oaktown Re Vehicles decrease (over a ten-year period in the case of Oaktown Re V Ltd. and 12.5-year period in the case of Oaktown Re VI Ltd. and Oaktown Re VII Ltd.) as the underlying insured mortgages are amortized or repaid, and/or the mortgage insurance coverage is canceled. As the reinsurance coverage decreases, a prescribed amount of collateral held in trust by the Oaktown Re Vehicles is distributed to ILN Transaction noteholders as amortization of the outstanding insurance-linked note principal balances. The outstanding reinsurance coverage amounts stop amortizing, and the distribution of collateral assets to ILN Transaction noteholders and amortization of insurance-</div><div style="margin-bottom:9pt;text-align:justify">linked note principal is suspended if certain credit enhancement or delinquency thresholds, as defined in each agreement, are triggered (each, a Lock-Out Event).</div><div style="margin-bottom:9pt;text-align:justify;text-indent:36pt">NMIC holds optional termination rights under each ILN Transaction, including, among others, an optional call feature which provides NMIC the discretion to terminate the transaction on or after a prescribed date, and a clean-up call if the outstanding reinsurance coverage amount amortizes to 10% or less of the reinsurance coverage amount at inception or if NMIC reasonably determines that changes to GSE or rating agency asset requirements would cause a material and adverse effect on the capital treatment afforded to NMIC under a given agreement. In addition, there are certain events that trigger mandatory termination of an agreement, including NMIC's failure to pay premiums or consent to reductions in a trust account to make principal payments to noteholders, among others.</div><div style="margin-bottom:9pt;text-align:justify;text-indent:36pt">Effective July 25, 2024, NMIC exercised its optional call to terminate a reinsurance agreement with and the associated insurance-linked notes issued by Oaktown Re III Ltd. In connection with the termination, NMIC's excess of loss reinsurance agreement with Oaktown Re III Ltd. was commuted and the insurance-linked notes issued by Oaktown Re III Ltd. were redeemed in full with a distribution of remaining collateral assets.</div><div style="margin-bottom:9pt;text-align:justify;text-indent:36pt">The following table presents the inception date, covered production period, initial and current reinsurance coverage amount, and initial and current first layer retained aggregate loss under each outstanding ILN Transaction. Current amounts are presented as of September 30, 2024.</div><div style="padding-left:18pt;text-align:justify;text-indent:-18pt"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:20.451%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.267%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td style="width:1.0%"></td><td style="width:19.733%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.813%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.239%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.813%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.112%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"><div><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-style:italic;font-weight:400;line-height:100%">($ values in thousands) </td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Inception Date</td><td colspan="3" style="display:none"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Covered Production</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Initial Reinsurance Coverage </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Current Reinsurance Coverage</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-

align:center;vertical-align:bottom">Initial First Layer Retained Loss</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Current First Layer Retained Loss (1) </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

aggregate retained loss exposure under each agreement. NMIC did not cede any incurred losses on covered policies under the XOL Transactions during the three and nine months ended September 30, 2024 and 2023, as the aggregate first layer risk retention for each agreement was not exhausted during such periods. NMIC holds optional termination rights which provide it the discretion to terminate each XOL Transaction on or after a specified date. NMIC may also elect to terminate the XOL Transactions at any point if the outstanding reinsurance coverage amount amortizes to 10% or less of the reinsurance coverage amount provided at inception, or if it determines that it will no longer be able to take full PMIERs asset credit for the coverage. Additionally, under the terms of the treaties, NMIC may selectively terminate its engagement with individual reinsurers under certain circumstances. Such selective termination rights arise when, among other reasons, a reinsurer experiences a deterioration in its capital position below a prescribed threshold, and/or a reinsurer breaches (and fails to cure) its collateral posting obligation. Each of the third-party reinsurance providers that is party to the XOL Transactions has an insurer financial strength rating of A- or better by S&P Global Ratings (S&P), A.M. Best Company Inc. (A.M. Best) or both. The following table presents the inception date, covered production period, initial and current reinsurance coverage amount, and initial and current first layer retained aggregate loss under each outstanding XOL Transaction. Current amounts are presented as of September 30, 2024. <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:21.744%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.842%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:20.882%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.374%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.526%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.374%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.239%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.374%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.526%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.374%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.245%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ values in thousands)</td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Inception Date</td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Covered Production</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Initial Reinsurance Coverage </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Current Reinsurance Coverage</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Initial First Layer Retained Loss </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Current First Layer Retained Loss (1) </td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">2022-1 XOL Transaction</td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">April 1, 2022</td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> 10/1/2021 – 3/31/2022 (2) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">289,741 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">208,904 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">133,366 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">132,545 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">2022-2 XOL Transaction</td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">July 1, 2022</td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> 4/1/2022 – 6/30/2022 (3) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">154,306 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">129,230 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">78,906 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">78,073 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">2022-3 XOL Transaction</td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">October 1, 2022</td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">7/1/2022 – 9/30/2022</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">96,779 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">84,988 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">106,265 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">105,817 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> 2023-1 XOL Transaction </td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">January 1, 2023</td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">10/1/2022 - 6/30/2023</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">89,864 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">87,819 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">146,513 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">146,146 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> 2023-2 XOL Transaction </td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">July 1, 2023</td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> 7/1/2023 – 12/31/2023 </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">100,777 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-

align:bottom">100,777 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">136,875 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">136,875 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> 2024 XOL Transaction (4) </td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">January 1, 2024</td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> 1/1/2024 - 12/31/2024 </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">132,685 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">132,685 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">235,279 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">235,279 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> (1) NMIC applies claims paid on covered policies against its first layer aggregate retained loss exposure and cedes reserves for incurred claims and claim expenses to each applicable XOL Transaction and recognizes a reinsurance recoverable if such incurred claims and claim expenses exceed its current first layer retained loss. (2) Approximately 1% of the production covered by the 2022-1 XOL Transaction has coverage reporting dates between October 21, 2019 and September 30, 2021. (3) Approximately 1% of the production covered by the 2022-2 XOL Transaction has coverage reporting dates between January 4, 2021 and March 31, 2022. (4) The initial reinsurance coverage, current reinsurance coverage, initial first layer retained loss and current first layer retained loss for the 2024 XOL Transaction will increase as incremental covered production is ceded under the transaction through December 31, 2024.
 Quota Share Reinsurance NMIC is party to eight quota share reinsurance treaties – the 2016 QSR Transaction, effective September 1, 2016 and as modified April 1, 2019, the 2018 QSR Transaction, effective January 1, 2018, the 2020 QSR Transaction, effective April 1, 2020 and as amended January 1, 2024, the 2021 QSR Transaction, effective January 1, 2021, the 2022 QSR Transaction, effective October 1, 2021, the 2022 Seasoned QSR Transaction, effective July 1, 2022, the 2023 QSR Transaction, effective January 1, 2023 and the 2024 QSR Transaction, effective January 1, 2024 – which we refer to collectively as the QSR Transactions. Under each of the QSR Transactions, NMIC cedes a proportional share of its risk on eligible policies to panels of third-party reinsurance providers. Each of the third-party reinsurance providers that is party to the QSR Transactions has an insurer financial strength rating of A- or better by S&P, A.M. Best or both. Under the terms of the 2016 QSR Transaction, NMIC cedes premiums written related to 20.5% of the risk on eligible primary policies written for all periods through December 31, 2017 and 100% of the risk under our pool agreement with Fannie Mae. The 2016 QSR Transaction is scheduled to terminate on December 31, 2027, except with respect to the ceded pool risk, which expired on August 31, 2023. NMIC has the option, based on certain conditions and subject to a termination fee, to terminate the agreement as of December 31, 2020, or at the end of any calendar quarter thereafter, which could result in NMIC recapturing the related risk. Under the terms of the 2018 QSR Transaction, NMIC cedes premiums earned related to 25% of the risk on eligible policies written in 2018 and 20% of the risk on eligible policies written in 2019. The 2018 QSR Transaction is scheduled to terminate on December 31, 2029. NMIC has the option, based on certain conditions and subject to a termination fee, to terminate the agreement as of December 31, 2022, or at the end of any calendar quarter thereafter, which could result in NMIC recapturing the related risk. Under the terms of the 2020 QSR Transaction, NMIC cedes premiums earned related to 21% of the risk on eligible policies written between April 1, 2020 and December 31, 2020. The 2020 QSR Transaction is scheduled to terminate on December 31, 2030. NMIC has the option, based on certain conditions and subject to a termination fee, to terminate the agreement as of December 31, 2025, or at the end of any calendar quarter thereafter, which could result in NMIC recapturing the related risk. Under the terms of the 2021 QSR Transaction, NMIC cedes premiums earned related to 22.5% of the risk on eligible policies written from January 1, 2021 to October 30, 2021. The 2021 QSR Transaction is scheduled to terminate on December 31, 2031. NMIC has the option, based on certain conditions and subject to a termination fee, to terminate the agreement as of December 31, 2024, or at the end of any calendar quarter thereafter, which could result in NMIC recapturing the related risk. Under the terms of the 2022 QSR Transaction, NMIC cedes premiums earned related to 20% of the risk on eligible policies written primarily between October 30, 2021 and December 31, 2022. The 2022 QSR Transaction is scheduled to terminate on December 31, 2032. NMIC has the option, based on certain conditions and subject to a termination fee, to terminate the agreement as of December 31, 2024 or semi-annually thereafter, which could result in NMIC recapturing the related risk. Under the terms of the 2022 Seasoned QSR Transaction, NMIC cedes premiums earned related to 95% of the net risk on eligible policies primarily for a seasoned pool of mortgage insurance policies that had previously been covered under the retired Oaktown Re Ltd. and Oaktown Re IV Ltd. reinsurance transactions, after the consideration of coverage provided by other QSR Transactions. The 2022 Seasoned QSR Transaction is scheduled to terminate on June 30, 2032. NMIC has the option, based on certain conditions, to terminate the agreement as of June 30, 2025 or quarterly thereafter through December 31, 2027 with the payment of a termination fee, and as of March 31, 2028 or quarterly thereafter without the payment of a termination fee. Such termination could result in NMIC recapturing the related risk. Under the terms of the 2023 QSR Transaction, NMIC cedes premiums earned related to 20% of the risk on eligible policies written in 2023. The 2023 QSR Transaction is scheduled to terminate on December 31, 2033. NMIC has the option, based on certain conditions and subject to a termination fee, to terminate the agreement as of December 31, 2025 or semi-annually thereafter, which could result in NMIC recapturing the related risk. Under the terms of the 2024 QSR Transaction, NMIC cedes premiums earned related to 20% of the risk on eligible policies written in 2024. The 2024 QSR Transaction is scheduled to terminate on December 31, 2034. NMIC has the option, based on certain conditions and subject to a termination fee, to terminate the agreement as of December 31, 2027, or at the end of any calendar quarter thereafter, which could result in NMIC recapturing the related risk. NMIC may terminate any or all of the QSR Transactions without penalty if, due to a change in PMIERs requirements, it is no longer able to take full PMIERs asset credit for the risk-in-force (RIF) ceded under the respective agreements. Additionally, under the terms of the QSR Transactions, NMIC may elect to selectively terminate its engagement with individual reinsurers on a run-off basis (i.e., reinsurers continue providing coverage on all risk ceded prior to the termination date, with no new cessions going forward) or cut-off basis (i.e., the reinsurance arrangement is completely terminated with NMIC recapturing all previously ceded risk) under certain circumstances. Such selective termination rights arise when, among other reasons, a reinsurer experiences a deterioration in its capital position below a prescribed threshold and/or a reinsurer breaches (and fails to cure) its collateral posting obligations under the relevant agreement. The following table shows amounts related to the QSR Transactions: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:99.856%"><tr><td style="width:1.0%"></td><td style="width:43.648%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.281%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.375%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.281%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.375%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.281%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.375%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.284%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">As of and for the three months ended</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">As of and for the nine months ended</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">(In Thousands)</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Ceded risk-in-force</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">12,968,039 </td><td

style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">12,753,261 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">12,968,039 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">12,753,261 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Ceded premiums earned</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(41,761)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(42,015)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(124,585)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(126,113)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Ceded claims and claim expenses </td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,449 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,221 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,970 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,989 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Ceding commission earned</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,152 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,808 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">30,666 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">29,650 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Profit commission</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">21,883 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">22,184 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">69,641 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">67,949 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> Ceded premiums written under the 2016 QSR Transaction are recorded as prepaid reinsurance premiums in “Other Assets” on our consolidated balance sheets and amortized to ceded premiums earned in a manner consistent with the recognition of revenue on direct premiums. Under all other QSR Transactions, premiums are ceded on an earned basis as defined in the agreement. NMIC receives a 20% ceding commission for premiums ceded under the QSR Transactions, except with respect to the 2022 Seasoned QSR Transaction under which it receives a 35% ceding commission and the 2020 QSR Transaction under which it receives a 36% ceding commission. NMIC also receives a profit commission under each of the QSR Transactions, provided that the loss ratios on loans covered under the 2016, 2018, 2020, 2021, 2022, 2022 Seasoned, 2023 and 2024 QSR Transactions, generally remain below 60%, 61%, 50%, 57.5%, 62%, 55%, 62% and 56%, respectively, as measured annually. Ceded claims and claim expenses under each of the QSR Transactions reduce the respective profit commission received by NMIC on a dollar-for-dollar basis. In accordance with the terms of the 2016 QSR Transaction, rather than making a cash payment or transferring investments for ceded premiums written, NMIC established a funds withheld liability, which also includes amounts due to NMIC for ceding and profit commissions. Any loss recoveries and any potential profit commission to NMIC are realized from this account until exhausted. NMIC’s reinsurance recoverable balance is further supported by trust accounts established and maintained by each reinsurer in accordance with the PMIERs funding requirements for risk ceded to non-affiliates. The reinsurance recoverable on loss reserves related to the 2016 QSR Transaction was $1.2 million and $1.7 million as of September 30, 2024 and December 31, 2023, respectively. In accordance with the terms of the 2018, 2020, 2021, 2022, 2022 Seasoned, 2023 and 2024 QSR Transactions, cash payments for ceded premiums earned are settled on a quarterly basis, offset by amounts due to NMIC for ceding and profit commissions. Any loss recoveries and any potential profit commission to NMIC are also recognized quarterly. NMIC's reinsurance recoverable balance is supported by trust accounts established and maintained by each reinsurer in accordance with the PMIERs funding requirements for risk ceded to non-affiliates. The aggregate reinsurance recoverable on loss reserves related to the 2018, 2020, 2021, 2022, 2022 Seasoned, 2023, and 2024 QSR Transactions was $28.0 million and $25.8 million as of September 30, 2024 and December 31, 2023, respectively. We remain directly liable for all claim payments if we are unable to collect the recoverables due from our reinsurers and, as such, we actively monitor and manage our counterparty credit exposure to our reinsurance providers. We establish an allowance for expected credit loss against our reinsurance recoverable if we do not expect to recover amounts due from one or more of our reinsurance counterparties, and report our reinsurance recoverable net of such allowance, if any. We actively monitor the counterparty credit profiles of our reinsurers and each is required to partially collateralize its obligations under the terms of the QSR Transactions. The allowance for credit loss established against our reinsurance recoverable was deemed immaterial as of September 30, 2024 and December 31, 2023. The effect of our reinsurance agreements on premiums written and earned is as follows: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:47.175%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.400%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.374%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.400%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.374%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.400%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.374%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.403%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">For the three months ended September 30,</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">For the nine months ended September 30,</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">(In Thousands)</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Net premiums written</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"

color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Direct</td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">170,541 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">157,956 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">499,931 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">458,880 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Ceded (1) </td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(33,860) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(34,688)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(99,191)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(105,492)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Net premiums written</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">136,681 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">123,268 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">400,740 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">353,388 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:15pt"><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Net premiums earned</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Direct</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">177,283 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">164,813 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">520,634 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">483,705 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Ceded (1) </td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(33,940)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(34,724)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(99,466)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(105,877)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Net premiums earned</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">143,343 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">130,089 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">421,168 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">377,828 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> (1) Net of profit commission. The following table shows amounts related to the QSR Transactions: <table

style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:99.856%"><tr><td style="width:1.0%"></td><td style="width:43.648%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.281%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.375%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.281%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.375%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.281%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.375%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12,284%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">As of and for the three months ended</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">As of and for the nine months ended</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">(In Thousands)</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Ceded risk-in-force</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">12,968,039 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">12,753,261 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">12,968,039 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">12,753,261 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Ceded premiums earned</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(41,761)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(42,015)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(124,585)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(126,113)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Ceded claims and claim expenses </td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,449 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,221 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,970 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,989 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Ceding commission earned</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,152 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,808 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">30,666 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">29,650 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Profit commission</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">21,883 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">22,184 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">69,641 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">67,949 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> 170541000 157956000 499931000 458880000 33860000 34688000 99191000 105492000 136681000 123268000 400740000 353388000 177283000 164813000 520634000 483705000 33940000 34724000 99466000 105877000 143343000 130089000 421168000 377828000 250000 4300000 16100000 6900000 24800000 P10Y P12Y6M P10Y P12Y6M 0.10 The following table presents the inception date, covered production period, initial and current reinsurance coverage amount, and initial and current first layer retained aggregate loss under each outstanding ILN Transaction. Current amounts are presented as of September 30, 2024. <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:20.451%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.267%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td style="width:1.0%"></td><td style="width:19.733%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.813%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.239%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.813%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.112%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> ($ values in thousands) </td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Inception Date</td><td colspan="3" style="display:none"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Covered Production</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Initial Reinsurance Coverage </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Current Reinsurance Coverage</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Initial First Layer Retained Loss</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Current First Layer Retained Loss <span style="color:#000000;font-family:'Times New

Roman';sans-serif;font-size:5.2pt;font-weight:700;line-height:100%;position:relative;top:-2.8pt;vertical-align:baseline">(1) </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">2020-2 ILN Transaction</td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">October 29, 2020</td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> 4/1/2020 – 9/30/2020 (2) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">242,351 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">28,149 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">121,777 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman';sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">120,990 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">2021-1 ILN Transaction </td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">April 27, 2021</td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> 10/1/2020 – 3/31/2021 (3) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">367,238 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">163,033 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">163,708 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">163,217 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">2021-2 ILN Transaction</td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">October 26, 2021</td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> 4/1/2021 – 9/30/2021 (4) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">363,596 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">256,166 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">146,229 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">145,312 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr></table>
 (1) NMIC applies claims paid on covered policies against its first layer aggregate retained loss exposure and cedes reserves for incurred claims and claim expenses to each applicable ILN Transaction and recognizes a reinsurance recoverable if such incurred claims and claim expenses exceed its current first layer retained loss. (2) Approximately 1% of the production covered by the 2020-2 ILN Transaction has coverage reporting dates between July 1, 2019 and March 31, 2020. (3) Approximately 1% of the production covered by the 2021-1 ILN Transaction has coverage reporting dates between July 1, 2019 and September 30, 2020. (4) Approximately 2% of the production covered by the 2021-2 ILN Transaction has coverage reporting dates between July 1, 2019 and March 31, 2021. 242351000 28149000 121777000 120990000 367238000 163033000 163708000 163217000 363596000 256166000 146229000 145312000 0.01 0.01 0.02 100000 1300000 6 P10Y 9800000 28400000 8000000 22900000 The following table presents the inception date, covered production period, initial and current reinsurance coverage amount, and initial and current first layer retained aggregate loss under each outstanding XOL Transaction. Current amounts are presented as of September 30, 2024. <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:21.744%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.842%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:20.882%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.374%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.526%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.374%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.239%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.374%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.526%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.374%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.245%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ values in thousands)</td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Inception Date</td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Covered Production</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Initial Reinsurance Coverage </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Current Reinsurance Coverage</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Initial First Layer Retained Loss </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-

align:bottom"> Current First Layer Retained Loss (1) </td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">2022-1 XOL Transaction</td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">April 1, 2022</td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> 10/1/2021 – 3/31/2022 (2) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">289,741 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">208,904 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">133,366 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">132,545 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">2022-2 XOL Transaction</td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">July 1, 2022</td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> 4/1/2022 – 6/30/2022 (3) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">154,306 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">129,230 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">78,906 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">78,073 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">2022-3 XOL Transaction</td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">October 1, 2022</td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">7/1/2022 – 9/30/2022</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">96,779 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">84,988 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">106,265 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">105,817 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> 2023-1 XOL Transaction </td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">January 1, 2023</td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">10/1/2022 - 6/30/2023</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">89,864 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">87,819 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">146,513 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">146,146 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> 2023-2 XOL Transaction </td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">July 1, 2023</td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> 7/1/2023 – 12/31/2023 </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">100,777 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">100,777 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">136,875 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">136,875 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> 2024 XOL Transaction (4) </td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">January 1, 2024</td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> 1/1/2024 - 12/31/2024 </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">132,685 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">132,685 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">235,279 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">235,279 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> (1) NMIC applies claims paid on covered policies against its first layer aggregate retained loss exposure and cedes reserves for incurred claims and claim expenses to each applicable XOL Transaction and recognizes a reinsurance recoverable if such incurred claims and claim expenses exceed its current first layer retained loss. (2) Approximately 1% of the production covered by the 2022-1 XOL Transaction has coverage reporting dates between October 21, 2019 and September 30, 2021. (3) Approximately 1% of the production covered by the 2022-2 XOL Transaction has coverage reporting dates between January 4, 2021 and March 31, 2022. <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:120%">(4) The initial reinsurance coverage, current reinsurance coverage, initial first layer retained loss and current first layer retained loss for the 2024 XOL Transaction will increase as incremental covered production is ceded under the transaction through December 31, 2024. 289741000 208904000 133366000 132545000 154306000 129230000 78906000 78073000 96779000 84988000 106265000 105817000 89864000 87819000 146513000 146146000 100777000 100777000 136875000 136875000 132685000 132685000 235279000 235279000 0.01 0.01 8 0.205 1 0.25 0.20 0.21 0.225 0.20 0.95 0.20 0.20 12968039000 12753261000 12968039000 12753261000 41761000 42015000 124585000 126113000 2449000 2221000 2970000 4989000 10152000 9808000 30666000 29650000 21883000 22184000 69641000 67949000 0.20 0.35 0.36 0.60 0.61 0.50 0.575 0.62 0.55 0.62 0.56 1200000 1700000 28000000 25800000 Reserves for Insurance Claims and Claim Expenses We hold gross reserves in an amount equal to the estimated liability for insurance claims and claim expenses related to defaults on insured mortgage loans. A loan is considered to be in "default" as of the payment date at which a borrower has missed the preceding two or more consecutive monthly payments. We establish reserves for loans that have been reported to us in default by servicers, referred to as case reserves, and additional loans that we estimate (based on actuarial review and other factors) to be in default that have not yet been reported to us by servicers, referred to as incurred but not reported (IBNR) reserves. We also establish reserves for claim expenses, which represent the estimated cost of the claim administration process, including legal and other fees, as well as other general expenses of administering the claim settlement process. As of September 30, 2024, we held gross reserves for insurance claims and claim expenses of $135.5 million. During the nine months ended September 30, 2024, we paid 168 claims totaling $5.7 million, including 162 claims covered under the QSR Transactions representing $1.3 million of ceded claims and claim expenses.</div><div style="margin-bottom:9pt;text-align:justify;text-indent:36pt">We had 5,712 loans in default in our primary insured portfolio as of September 30, 2024, which represented a 0.87% default rate against 654,374 total policies in-force and 5,099 loans in default in our primary portfolio as of December 31, 2023, which represented a 0.81% default rate against 629,690 total policies in-force. The size of the reserve we establish for each defaulted loan (and by extension our aggregate reserve for claims and claim expenses) reflects our best estimate of the future claim payment to be made for each individual loan in default. Our future claims exposure is a function of the number of defaulted loans that progress to claim payment (which we refer to as frequency) and the amount to be paid to settle such claims (which we refer to as severity). Our estimates of claims frequency and severity are not formulaic, rather they are broadly synthesized based on historical observed experience for similarly situated loans and assumptions about future macroeconomic factors. </div><div style="margin-bottom:9pt;text-align:justify;text-indent:36pt">The following table provides a reconciliation of the beginning and ending gross reserve balances for primary insurance claims and claim expenses:</div><div style="margin-bottom:9pt;text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:67.578%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.273%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.374%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.275%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">For the nine months ended September 30,</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">(In Thousands)</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Beginning balance</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">123,974 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">99,836 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Less reinsurance recoverables (1) </td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(27,514)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(21,587)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Beginning balance, net of reinsurance recoverables</td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">96,460 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">78,249 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:15pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Add claims incurred:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Claims and claim expenses incurred:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Current year (2) </td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">71,532 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">60,987 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Prior years (3) </td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(57,241) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(46,601)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Total claims and claim expenses incurred</td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,291 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,386 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:8pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Less claims paid:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Claims and claim expenses paid:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Current year (2) </td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">180 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">119 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Prior years (3) </td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,265 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,394 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-

align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Total claims and claim expenses paid</td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,445 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,513 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:15pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Reserve at end of period, net of reinsurance recoverables</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">106,306 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">90,122 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Add reinsurance recoverables (1) </td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">29,214 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">25,956 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Ending balance</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">135,520 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman';sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">116,078 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> (1) Related to ceded losses recoverable under the QSR Transactions. See Note 5, "Reinsurance" for additional information. (2) Related to insured loans with their most recent defaults occurring in the current year. For example, if a loan defaulted in a prior year and subsequently cured and later re-defaulted in the current year, the default would be included in the current year. Amounts are presented net of reinsurance and included $63.2 million attributed to net case reserves and $7.0 million attributed to net IBNR reserves for the nine months ended September 30, 2024 and $54.4 million attributed to net case reserves and $5.8 million attributed to net IBNR reserves for the nine months ended September 30, 2023. (3) Related to insured loans with defaults occurring in prior years, which have been continuously in default before the start of the current year. Amounts are presented net of reinsurance and included $49.8 million attributed to net case reserves and $6.3 million attributed to net IBNR reserves for the nine months ended September 30, 2024 and $41.1 million attributed to net case reserves and $4.5 million attributed to net IBNR reserves for the nine months ended September 30, 2023.
 The "claims incurred" section of the table above shows claims and claim expenses incurred on defaults occurring in current and prior years, including IBNR reserves, and is presented net of reinsurance. The amount of claims incurred relating to current year defaults increased during the nine months ended September 30, 2024, compared to the same period in the prior year, primarily due to an increase in the total number of new delinquencies emerging during the period tied to the growth and natural seasoning of our portfolio, partially offset by a decrease in the average case reserve established against newly defaulted loans. Our provision for claims and claim expenses during both the nine months ended September 30, 2024 and 2023 benefited from favorable development on prior year defaults. We recognized $57.2 million and $46.6 million of favorable prior year development during the nine months ended September 30, 2024 and 2023, respectively, primarily due to cure activity and ongoing analysis of recent loss development trends. We may increase or decrease our claim estimates and reserves as we learn additional information about individual defaulted loans, and continue to observe and analyze loss development trends in our portfolio. Gross reserves of $45.1 million related to prior year defaults remained as of September 30, 2024.</div> 135500000 168 5700000 162 1300000 5712 0.0087 654374 5099 0.0081 629690 <div style="margin-bottom:9pt;text-align:justify;text-indent:36pt">The following table provides a reconciliation of the beginning and ending gross reserve balances for primary insurance claims and claim expenses:</div><div style="margin-bottom:9pt;text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:67.578%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.273%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.374%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.275%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">For the nine months ended September 30,</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">(In Thousands)</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Beginning balance</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">123,974 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">99,836 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Less reinsurance recoverables (1) </td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(27,514)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(21,587)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Beginning balance, net of reinsurance recoverables</td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">96,460 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">78,249 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:15pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Add claims incurred:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Claims and claim expenses incurred:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Current year (2) </td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">71,532 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">60,987 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Prior years<span style="color:#000000;font-family:'Times New Roman';sans-serif;font-size:6.5pt;font-

weight:400;line-height:100%;position:relative;top:-3.5pt;vertical-align:baseline"> (3) </td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(57,241) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(46,601)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Total claims and claim expenses incurred</td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,291 </td><td style="background-color:#cceeff;border-top:1pt solid 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#000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">116,078 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> (1) Related to ceded losses recoverable under the QSR Transactions. See Note 5, “Reinsurance” for additional information. (2) Related to insured loans with their most recent defaults occurring in the current year. For example, if a loan defaulted in a prior year and subsequently cured and later re-defaulted in the current year, the default would be included in the current year. Amounts are presented net of reinsurance and included $63.2 million attributed to net case reserves and $7.0 million attributed to net IBNR reserves for the nine months ended September 30, 2024 and $54.4 million attributed to net case reserves and $5.8 million attributed to net IBNR reserves for the nine months ended September 30, 2023. (3) Related to insured loans with defaults occurring in prior years, which have been continuously in default before the start of the current year. Amounts are presented net of reinsurance and included $49.8 million attributed to net case reserves and $6.3 million attributed to net IBNR reserves for the nine months ended September 30, 2024 and $41.1 million attributed to net case reserves and $4.5 million attributed to net IBNR reserves for the nine months ended September 30, 2023. 123974000 99836000 27514000 21587000 96460000 78249000 71532000 60987000 -57241000 -46601000 14291000 14386000 180000 119000 4265000 2394000 4445000 2513000 106306000 90122000 29214000 25956000 135520000 116078000 63200000 7000000.0 54400000 58000000 49800000 6300000 41100000 4500000 57200000 46600000 45100000 Earnings per Share (EPS) Basic EPS is based on the weighted average number of shares of common stock outstanding. Diluted EPS is based on the weighted average number of shares of common stock outstanding and common stock equivalents that would be issuable upon the vesting of service-based and performance and service-based restricted stock units (RSUs), and the exercise of vested and unvested stock options. The following table reconciles the net income and the weighted average shares of common stock outstanding used in the computations of basic and diluted EPS of common stock: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:46.744%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.400%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.400%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.400%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.402%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">For the three months ended September 30,</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">For the nine months ended September 30,</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="21" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">(In Thousands, except for per share data)</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Net income – basic and diluted</td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">92,810 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">83,955 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">273,939 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">238,697 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:15pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none

style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">3.36 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">2.83 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:15pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt">

align:bottom">1,574 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,355 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,357 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Diluted weighted average shares outstanding </td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">81,045 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">83,670 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">81,484 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">84,236 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:15pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Earnings per share </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Basic </td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">1.17 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.02 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">3.42 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">2.88 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Diluted </td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">1.15 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">1.00 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">3.36 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">2.83 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:15pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Anti-dilutive shares</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table> 92810000 92810000 83955000 83955000 273939000 273939000 238697000 238697000 79549000 82096000 80129000 82879000 1496000 1574000 1355000 1357000 81045000 83670000 81484000 84236000 1.17 1.02 3.42 2.88 1.15 1.00 3.36 2.83 0 1000 7000 2000 Income Taxes We are a U.S. taxpayer and are subject to a statutory U.S. federal corporate income tax rate of 21%. Taxable income is reported on our consolidated U.S. federal and various state income tax returns, filed by NMIH on behalf of itself and its subsidiaries. Our effective tax rate on pre-tax income was 22.2% and 22.3% for the three and nine months ended September 30, 2024, respectively, compared to 21.8% and 22.4% for the three and nine months ended September 30, 2023, respectively. Our provision for income taxes for interim reporting periods is established based on our estimated annual effective tax rate for a given year. Our effective tax rate may fluctuate between interim periods due to the impact of discrete items not included in our estimated annual effective tax rate, including the tax effects associated with the vesting of RSUs and exercise of options. Such items are treated on a discrete basis in the reporting period in which they occur. As a mortgage guaranty insurance company, we are eligible to claim a tax deduction for our statutory contingency reserve balance, subject to certain limitations outlined under IRC Section 832(e), and only to the extent we acquire tax and loss bonds in an amount equal to the tax benefit derived from the claimed deduction, which is our intent. As a result, our interim provision for income taxes for the three and nine months ended September 30, 2024 and 2023 primarily represents a change in our net deferred tax liability. As of September 30, 2024 and December 31, 2023, we held $235.3 million of tax and loss bonds in “Prepaid Federal Income Taxes” on our condensed consolidated balance sheets. 0.222 0.223 0.218 0.224 235300000 235300000 Stockholders' Equity On February 10, 2022, our Board of Directors authorized a $125 million share repurchase program (excluding associated costs and applicable taxes) effective through December 31, 2023. On July 31, 2023, our Board of Directors authorized a new $200 million share repurchase program (excluding associated costs and applicable taxes) effective through December 31, 2025. Concurrent with the new authorization, our Board of Directors also approved an extension of our initial $125 million share repurchase program through December 31, 2025 to align its remaining tenor with that of the $200 million program. The authorization provides us the flexibility, based on market and business conditions, stock price and other factors, to repurchase stock from time to time through open market purchases, privately negotiated transactions, or other means, including pursuant to Rule 10b5-1 trading plans.
 During the nine months ended September 30, 2024, we repurchased 2.1 million shares at an average price of $32.38 per share (excluding associated costs and applicable taxes). During the year ended December 31, 2023, we repurchased 3.5 million shares at an average price of $25.93 per share (excluding associated costs and applicable taxes). As of September 30, 2024, we had $108.1 million of repurchase authority remaining under our program. 125000000 200000000 125000000 200000000 2100000 32.38 3500000 25.93 108100000 Litigation We record a litigation liability when we determine that it is probable a litigation loss will be incurred and the amount of such anticipated loss can be reasonably estimated. In the event we determine that a litigation loss is reasonably possible (though not probable), we disclose an estimate of the possible loss if such estimate can be reasonably established or disclose the matter with no estimate if such estimate cannot be reasonably made. We evaluate litigation and other legal developments that could affect our accrual for probable losses or our estimated disclosure of possible losses and make ongoing adjustments to our accruals and disclosures as appropriate. Significant judgment is required to determine both the likelihood and the estimated amount of potential losses related to such matters. <div style="margin-

bottom:9pt;text-align:justify;text-indent:36pt">We are currently named as a defendant in a litigation proceeding pertaining to the refund of certain mortgage insurance premiums under the Homeowners Protection Act. The case was dismissed in September 2023 and is currently pending appeal. We do not currently expect that we will incur a material loss in connection with the case and have not recorded a litigation liability for this matter. Premiums Receivable Premiums receivable consists of premiums due on our mortgage insurance policies. If a mortgage insurance premium is unpaid for more than 120 days, the associated receivable is written off against earned premium and the related insurance policy is canceled. Premiums receivable may be written off prior to 120 days in the ordinary course of business for non-credit events including, but not limited to, the modification or refinancing of an underlying insured loan. We established a $2.0 million and $2.7 million reserve for premium write-offs at September 30, 2024 and December 31, 2023, respectively. We separately recognize an allowance for credit losses for premiums receivable based on credit losses expected to arise over the life of the receivable. Due to the nature of our insurance policies (a necessary precondition for access to mortgage credit for covered borrowers) and the short duration of the related receivables, we do not typically experience credit losses against our premium receivables and the allowance for credit loss established on premium receivable was deemed immaterial at September 30, 2024 and December 31, 2023. Premiums receivable consists of premiums due on our mortgage insurance policies. If a mortgage insurance premium is unpaid for more than 120 days, the associated receivable is written off against earned premium and the related insurance policy is canceled. Premiums receivable may be written off prior to 120 days in the ordinary course of business for non-credit events including, but not limited to, the modification or refinancing of an underlying insured loan. We established a $2.0 million and $2.7 million reserve for premium write-offs at September 30, 2024 and December 31, 2023, respectively. We separately recognize an allowance for credit losses for premiums receivable based on credit losses expected to arise over the life of the receivable. Due to the nature of our insurance policies (a necessary precondition for access to mortgage credit for covered borrowers) and the short duration of the related receivables, we do not typically experience credit losses against our premium receivables and the allowance for credit loss established on premium receivable was deemed immaterial at September 30, 2024 and December 31, 2023. 120 P120D 2000000 2700000 Regulatory Information Statutory Requirements Our insurance subsidiaries, NMIC and Re One, file financial statements in conformity with statutory accounting principles (SAP) prescribed or permitted by the Wisconsin OCI, NMIC's principal regulator. Prescribed SAP includes state laws, regulations and general administrative rules, as well as a variety of publications of the National Association of Insurance Commissioners (NAIC). The Wisconsin OCI recognizes only statutory accounting practices prescribed or permitted by the state of Wisconsin for determining and reporting the financial condition and results of operations of an insurance company and for determining its solvency under Wisconsin insurance laws. NMIC and Re One generated combined statutory net income of $20.0 million and $90.7 million for the three and nine months ended September 30, 2024, respectively, compared to $30.1 million and $80.0 million for the three and nine months ended September 30, 2023, respectively.</div><div style="margin-bottom:9pt;text-align:justify;text-indent:36pt">The Wisconsin OCI has imposed a prescribed accounting practice for the treatment of statutory contingency reserves that differs from the treatment promulgated by the NAIC. Under Wisconsin OCI's prescribed practice mortgage guaranty insurers are required to reflect changes in their contingency reserves through statutory income. Such approach contrasts with the NAIC's treatment, which records changes to contingency reserves directly to unassigned funds. As a Wisconsin-domiciled insurer, NMIC's statutory net income reflects an expense associated with the change in its contingency reserve. While such treatment impacts NMIC's statutory net income, it does not have an effect on NMIC's statutory capital position.</div><div style="margin-bottom:9pt;text-align:justify;text-indent:36pt">The following table presents NMIC's statutory surplus, contingency reserve, statutory capital and risk-to-capital (RTC) ratio as of September 30, 2024 and December 31, 2023.</div><div style="margin-bottom:9pt;text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:52.491%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:21.888%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.518%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:21.603%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" 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Re One had $2.1 million and $2.0 million of statutory capital at September 30, 2024 and December 31, 2023, respectively. NMIH is not subject to any limitations on its ability to pay dividends except those generally applicable to corporations that are incorporated in Delaware. Delaware law provides that dividends are only payable out of a corporation's capital surplus or, subject to certain limitations, recent net profits. NMIC and Re One are subject to certain rules and regulations prescribed by jurisdictions in which they are authorized to operate and the GSEs that may restrict their ability to pay dividends to NMIH. 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in 2025, 2026 and 2027 (the "2025 QSR Transaction," "2026 QSR Transaction" and "2027 QSR Transaction", respectively). Under the terms of the 2025 and 2026 QSR Transactions, NMIC will cede premiums earned related to 20% of the risk on eligible policies written between January 1, 2025 and December 31, 2026, in exchange for reimbursement of ceded claims and claims expenses on covered policies, a 20% ceding commission, and a profit commission of up to 62% that varies directly and inversely with ceded claims. Under the terms of the 2027 QSR Transaction, NMIC will cede premiums earned related to 12% of the risk on eligible policies written between January 1, 2027 and December 31, 2027, in exchange for reimbursement of ceded claims and claims expenses on covered policies, a 20% ceding commission, and a profit commission of up to 61% that varies directly and inversely with ceded claims. In October 2024, NMIC entered into two sequential excess-of-loss reinsurance treaties that will provide aggregate coverage for mortgage insurance policies to be written in 2025 and 2026 (the "2025 XOL Transaction" and "2026 XOL Transaction", respectively). Under the terms of each agreement, NMIC will retain a first layer of aggregate loss exposure on covered policies and its reinsurance counterparties will then provide second layer loss protection up to a defined reinsurance coverage amount (of $283.8 million for the 2025 XOL Transaction and $164.2 million for the 2026 XOL Transaction). NMIC retains losses in excess of the respective reinsurance coverage amounts. 0.20 0.20 0.62 0.12 0.20 0.61 283800000 164200000 "Reinsurance funds withheld" has been reclassified as "Other liabilities" in the prior period.