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Attorneys Title Guaranty Fund of Colorado praised for its electronic policy system

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Industry News, Technology
Thursday, December 06, 2012

Attorneys Title Guaranty Fund Inc. of Colorado (ATGF) had its A, *Exceptional*, Financial Stability Rating (FSR) affirmed by Demotech Inc. Within the rating announcement, Demotech specifically mentioned of ATGF's web-based, automated title insurance distribution and underwriting platform, the Electronic Policy Insurance Capability (EPIC), as a key addition to the process.

"EPIC has the necessary attributes to instill confidence in the title and settlement process from consumers, lenders, regulators and reinsurers while simultaneously protecting the fundamental integrity of the independent agency system," said Joseph Petrelli, president of Demotech. "EPIC embraces and enhances the attributes inherent in the independent agency system, instead of changing title underwriting to mechanize the process or otherwise detract from the efforts of the independent agents."

The Title Report is following up with ATGF for more details on EPIC and how it has changed their operations.

ATGF offers specialized expertise and ongoing support and training in the areas of title searching, underwriting and closing. ATGF has been around since 1960 and operates in Colorado and Utah. Additionally, ATGF acts as a managing general agent for attorneys and title agents in Minnesota and North Dakota.

This level of FSR is assigned to title insurers who possess exceptional financial stability related to maintaining positive surplus as regards policyholders, liquidity of invested assets, an acceptable level of financial leverage, reasonable loss and loss adjustment expense reserves (L&LAE) and realistic pricing.

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