

Financial Stability Rating® Notifications



"The real act of discovery is not in finding new lands, but in seeing with new eyes."
- Marcel Proust

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Insurance Sectors We Serve:

P&C

Title

Health

Self-Funded Entities

"I do want to thank you for doing such an outstanding job so consistently, and for being such a benefit to small and mid-sized insurers and pools across the country."

Peter M. Feeney,
Managing Partner,
Chelsea Rhone

Demotech Affirms Financial Stability Rating® Assigned to Attorneys Title Guaranty Fund, Inc. (CO)

Columbus, Ohio, December 5, 2012: The Financial Stability Rating® (FSR) of *A, Exceptional*, assigned to Attorneys Title Guaranty Fund, Inc. (CO) (ATGF) has been affirmed by Demotech, Inc. ATGF demonstrated their proprietary web-based automated title insurance distribution and underwriting platform, Electronic Policy Insurance Capability (EPIC). According to Joseph L. Petrelli, President, Demotech, Inc., "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. 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."

This level of FSR is assigned to 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.

About Attorneys Title Guaranty Fund, Inc. (CO)

Attorneys Title Guaranty Fund (ATGF) delivers innovative products and services to help further the role of independent title insurance agents. ATGF offers specialized expertise and ongoing support and training in the areas of title searching, underwriting and closing. ATGF also provides extensive marketing training to help agents grow their title insurance business. Our professionals have been providing these quality products, services and support since 1960.

ATGF is the only underwriter operating in Colorado and Utah with a significant agent base of licensed attorneys. Additionally, ATGF currently acts as a Managing General Agent for attorneys and title agents in Minnesota and North Dakota. Agency appointments can be coordinated by contacting title@atgf.net or calling 1-800-525-6558. For further information, please visit www.atgf.net.

About Demotech, Inc.

Demotech, Inc. is a financial analysis firm specializing in evaluating the financial stability of regional and specialty insurers. Since 1985, Demotech has served the insurance industry by assigning accurate, reliable and proven Financial Stability Ratings® (FSRs) for Property & Casualty insurers and Title underwriters. FSRs are a leading indicator of financial stability, providing an objective baseline of the future solvency of an insurer. Demotech's philosophy is to review and evaluate insurers based on their area of focus and execution of their business model rather than solely on financial size. This philosophy was the catalyst for the Demotech Company Classification System, which was published in *Insurance Journal*, in order to stratify and categorize insurers into operational categories. Visit www.demotech.com for more information.

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