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## Attorneys' Title Guaranty Fund Maintains High Financial Stability Rating

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Attorneys' Title Guaranty Fund Inc. (ATG) has maintained a Financial Stability Rating of A' (A Prime), Unsurpassed for 24 consecutive years dating to 1995.

The rating was issued by Demotech Inc.

"ATG is among only a few regional companies to obtain and maintain such a high rating," said Peter Birnbaum, ATG's president and CEO. "As has been the case since 1995, ATG member agents can assure clients that they will receive the highest level of financial protection. We're proud of the fact that we're on equal footing with some of the largest underwriters in the United States. We achieved this through our consistent and effective management practices along with the loyalty of our customer base and low claims experience."

Among the data used to develop Demotech's ratings are total current assets, total current liabilities, working capital, total revenue, receivables, administrative expenses, total assets, total liabilities, surplus, net income, total expenses, and leverage ratios. The company has six rating categories with only A Double Prime Unsurpassed higher than the rating accorded to ATG.

According to Demotech, "FSRs are a leading indicator of the financial stability of property and casualty insurers and title underwriters. Our rating process provides an objective baseline for assessing solvency based upon changes in financial stability, as manifested in an insurers' balance sheet. FSRs are based upon a series of quantitative ratios and considerations which together comprise our Financial Stability Analysis Model."

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