



ATG

ATTORNEYS' TITLE GUARANTY FUND, INC.

Reinsurance Program Summary

2020-2021 Policy Period

Thompson Flanagan

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Presented by:

Thompson Flanagan Executive Liability Group, LLC

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www.thompsonflanagan.com



2020-2021 Reinsurance Summary

Reinsured	Attorneys' Title Guaranty Fund, Inc. One South Wacker Drive, 24 th Floor Chicago, IL 60606-4654
Effective Dates	January 1, 2020 to January 1, 2021
Coverage	Title Reinsurance
Total Limits (Inclusive of Retention)	\$20,000,000

Primary Layer

Limit	\$1,500,000 per risk excess of \$1,500,000 Retention
Reinsurer	Lloyd's of London - Policy No. B0572YR200064 Beazley Syndicate 623/2623 - 30%; Chaucer Ltd. 1084 - 14.25%; XL Catlin Syndicate 2003 - 5.5%; Ren Re Syndicate 1458 - 5%; CATIC - 32.5%; Fidelis Underwriting LTD - 9%; Sirius C2219 3.75%
A.M. Best Rating	A "Excellent"
A.M. Best Financial Size Category	XV (\$2 Billion or Greater)
S&P Rating	A+ (Strong)
Fitch Rating	A+ (Strong)
Demotech Rating	A' Unsurpassed (CATIC only)
Policy Type	Losses discovered and reported to reinsurers during the policy period

First Excess Layer

Limit	\$7,000,000 per risk excess of \$3,000,000
Reinsurer	Lloyd's of London - Policy No. B0572YR200062 Beazley Syndicate 623/2623 - 28%; Chaucer Ltd. 1084 - 28%; XL Catlin Syndicate 2003 - 13%; Ren Re Syndicate 1458 - 11%; BRIT Syndicate 2987 - 5%; Fidelis Underwriting LTD - 10%; Sirius C2219 5%
A.M. Best Rating	A "Excellent"
A.M. Best Financial Size Category	XV (\$2 Billion or Greater)
S&P Rating	A+ (Strong)
Fitch Rating	A+ (Strong)
Policy Type	Losses discovered and reported to reinsurers during the policy period

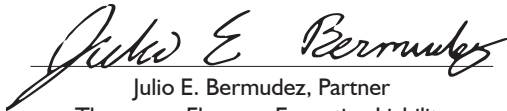
Second Excess Layer

Limit	\$10,000,000 per risk excess of \$10,000,000
Reinsurer	Lloyd's of London - Policy No. B0572YR200063 Beazley Syndicate 623/2623 - 8%; BRIT Syndicate 2987 - 10.5%; XL Catlin Syndicate 2003 - 9%; Ren Re Syndicate 1458 - 13%; Chaucer Ltd. 1084 - 6.5%; Liberty Specialty Markets Bermuda, LTD - 47%; Sirius C2219 - 6%
A.M. Best Rating	A "Excellent"
A.M. Best Financial Size Category	XV (\$2 Billion or Greater)
S&P Rating	A+ (Strong)
Fitch Rating	A+ (Strong)
Policy Type	Losses discovered and reported to reinsurers during the policy period

Authorized Representative

Thompson Flanagan

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Julio E. Bermudez, Partner
Thompson Flanagan Executive Liability

Disclosures

For coverage questions, to report a claim, check the status of a claim, and for any other policy inquiries, please contact:

Edward Claffy, Partner

Direct: 312.239.2803

eclaffy@thompsonflanagan.com

Julio Bermudez, Partner

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We have provided you with a summary of the policy form, its terms/conditions and endorsements to help you understand the contents of the policy(s). If you would like to see the exact policy language, we can provide a specimen to better assist you in understanding the specifics of the policy language.

Financial Strength Comparison

ATG reinsures with the Lloyd's of London markets. According to A.M. Best, our reinsurance partners have approximately five times more capital than the four leading U.S. title insurers combined.

A.M. Best Financial Strength Ratings May 2018	A++ Superior	A+ Superior	A Excellent	A- Excellent	B++ Good	B+ Good	B Fair
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ATG Reinsurers

Lloyd's of London			✓				
Beazley			✓				
XL Catlin			✓				
Renaissance Re		✓					
Chaucer 1084			✓				
Brit Syndicate			✓				
Hamilton RE					✓		
Liberty Specialty Markets Bermuda, LTD			✓				

Top Four U.S. Title Insurers

Fidelity National	Not Rated						
First American			✓				
Stewart Title					✓		
Old Republic			✓				

A.M. Best Financial Size Category May 2018	XV Greater than \$2.0 Billion	XIV \$1.5 Billion to \$2.0 Billion	XIII \$1.25 Billion to \$1.5 Billion	XII \$1.0 Billion to \$1.25 Billion	XI \$750 Million to \$1.0 Billion	X \$500 Million to \$750 Million	IX \$250 Million to \$500 Million
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ATG Reinsurers

Lloyd's of London	✓						
Beazley	✓						
XL Catlin	✓						
Renaissance Re		✓					
Chaucer 1084	✓						
Brit Syndicate	✓						
Hamilton RE		✓					
Liberty Specialty Markets Bermuda, LTD		✓					

Top Four U.S. Title Insurers

Fidelity National	Not Rated						
First American				✓			
Stewart Title						✓	
Old Republic						✓	

Attorneys' Title Guaranty Fund, Inc.

800.252.0402

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Offices throughout the Chicago area,
Metro East and Champaign, Illinois, and Waukesha, Wisconsin.