



Advocus®
National Title Insurance Company



North American Title Reinsurance Purchasing Group Reinsurance Program Summary

2025–2026 Policy Period

AON



2025-2026 Reinsurance Summary

Reinsured	Advocus National Title Insurance Company
Reinsured Address	One South Wacker Drive, Suite 2400, Chicago, IL 60606-4654
Effective Dates	July 1, 2025 to July 1, 2026
Coverage	Title Reinsurance
Policy Type	Losses discovered and reported to reinsurers during the policy period
1 st Excess layer	\$3,000,000 per risk excess of \$2,000,000
2 nd Excess Layer	\$5,000,000 per risk excess of \$5,000,000
3 rd Excess Layer	\$10,000,000 per risk excess of \$10,000,000
Total Limits (Inclusive of Retention)	\$20,000,000
Extended Reporting Period	<u>1-Year Extended Reporting</u> An additional premium equal to 50% of the final premium <u>3-Year Extended Reporting</u> An additional premium equal to 110% of the final premium <u>5-Year Extended Reporting</u> An additional premium equal to 150% of the final premium <u>7-Year Extended Reporting</u> An additional premium equal to 200% of the final premium <u>10-Year Extended Reporting</u> An additional premium equal to 250% of the final premium

The reinsurers are made up of a selection of Lloyd's of London syndicates and large international reinsurers.

The reinsurance coverage is executed broadly on a comparable basis to Fidelity, First American, and Stewart Title.

Each reinsurer is severally liable for their own shares.

Advocus National Title Insurance Company also has access to a reinsurance facility for policy limits in excess of \$20m with Chaucer Syndicate at Lloyd's of London.

2025-2026 Reinsurance Panel

Reinsurer / Syndicate #	A.M. Best Rating	1 st Excess Layer	2 nd Excess Layer	3 rd Excess Layer
Beazley (623/2623)	A+	20%	20%	20%
AXA XL Europe SE	A+	12%	12%	12%
Chaucer (1084)	A+	15%	10%	0%
Brit (2987/8)	A+	16%	16%	20%
Liberty Specialty (Bda)	A	0%	0%	0%
Connecticut Attorneys Title	B++	8%	8%	8%
Liberty Mutual (4472)	A+	8%	8%	9%
Greenlight Re	A-	5%	8%	5%
Axis Re	A	5%	8%	5%
Ark (4020)	A+	2%	2%	2%
Aspen Bermuda Ltd	A	5%	5%	15%
Silverflame Re (3123)	A+	4%	3%	4%
Total		100%	100%	100%

The Lloyd's Syndicates above (numbers in parentheses) also carry an AA- (Very Strong) rating from S&P.

A.M. Best Financial Strength Rating

	A++ Superior	A+ Superior	A Excellent	A- Excellent	B++ Good	B+ Good	B Fair
Fidelity National							
First American			✓				
Stewart				✓			
Old Republic		✓					

Latest Group Total Shareholders Equity

North American Title Reinsurance Purchasing Group Reinsurers/Syndicates ()	Greater than \$25 Billion	\$10 Billion to \$25 Billion	\$5 Billion to \$10 Billion	\$1 Billion to \$5 Billion	\$500 Million to \$1 Billion	\$0 Million to \$500 Million
Beazley (623/2623)				\$4.3bn		
AXA XL Europe SE ¹	\$49.6bn					
Chaucer (1084) ²		\$13.23bn				
Brit (2987/8 ³		\$23bn				
Liberty Specialty (Bda) ⁴	\$30bn					
Liberty Mutual 4472 ⁴	\$30bn					
Greenlight Re					\$635m	
Axis Re ⁵			\$6bn			
Connecticut Attorneys Title						\$29.6m
Ark (4020) ⁶				\$1.4bn		
Aspen Bermuda Ltd ⁷				\$3.3bn		
Silverflame Re (3123) ⁸						

¹ AXA XL Europe SE is part of the AXA Group

² Chaucer is part of China Re Group

³ Brit is part of the Fairfax Group

⁴ Liberty Specialty and Liberty 4472 are part of Liberty Mutual Group

⁵ Axis Re is part of Axis Capital Group

⁶ Ark Syndicate is part of the White Mountains Insurance Group

⁷ Aspen Bermuda Ltd is part of Aspen Insurance Holdings

⁸ Silverflame Re (3123) is part of The Fidelis Partnership and is backed by Hampden Names at Lloyd's

Team/Disclosure

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

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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, a specimen can be provided to better assist you in understanding the specifics of the policy language.



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