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Attorneys' Title Guaranty Fund, Inc. Maintains "A' Unsurpassed" Rating

Industry News
Sunday, December 11, 2016

Attorneys' Title Guaranty Fund, Inc. (ATG) has maintained a Financial Stability Rating of A' (A Prime), Unsurpassed, for 21 consecutive years dating to 1995.

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."

Among the data used to develop its 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.

Demotech's ratings summarize its opinion as to an insurer's ability to insulate itself from the business cycle that exists in the general economy as well as the underwriting cycle that exists in the insurance industry.

According to Demotech, an "A" rating provides comfort and confidence to consumers and lenders: "Regardless of the severity of a general economic downturn or deterioration in the insurance cycle, insurers earning a Financial Stability Rating of A' (A Prime) possess Unsurpassed financial stability related to maintaining surplus as regards policyholders at an acceptable level."

ATG President and CEO Peter Birnbaum said the FSR assures ATG attorney agents, consumers, and lenders receive the highest level of financial protection according to the press release.

"We are proud to have maintained an A Prime rating for these past 21 years," Birnbaum said. "It demonstrates that ATG's commitment to building a strong balance sheet and maintaining high underwriting standards has allowed us to grow in strength despite a volatile real estate market."

Birnbaum adds, "ATG has a solid track record of success, both financially and in its business reputation. The company has built its significant market share by providing impeccable service to lawyers, consumers, lenders and realtors."

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