



# ATG

ATTORNEYS' TITLE GUARANTY FUND, INC.

# Reinsurance Program Summary

## 2022-2023 Policy Period



THOMPSON  
FLANAGAN

Presented by:

**Thompson Flanagan Executive Liability Group, LLC**

626 West Jackson, Suite 500

Chicago, IL 60661

Main: 312.239.2800

Fax: 312.263.1551

[www.thompsonflanagan.com](http://www.thompsonflanagan.com)



AMERICAN  
TITLE  
REINSURANCE  
ALLIANCE

## 2022-2023 Reinsurance Summary

|  |  |
|--|--|
| <b>Reinsured</b>                             | Attorneys' Title Guaranty Fund, Inc.<br>One South Wacker Drive, 24 <sup>th</sup> Floor<br>Chicago, IL 60606-4654 |
| <b>Effective Dates</b>                       | January 1, 2022 to January 1, 2023   |
| <b>Coverage</b>                              | Title Reinsurance  |
| <b>Reinsurer</b>                             | Lloyd's of London (Participating Syndicates and markets as outlined below.)                                      |
| <b>A.M. Best Rating</b>                      | XV (\$2 Billion or Greater)  |
| <b>S&amp;P Rating</b>                        | A+ (Strong)  |
| <b>Fitch Rating</b>                          | A+ (Strong)  |
| <b>Policy Type</b>                           | Losses discovered and reported to reinsurers during the policy period  |
| <b>Primary Limit</b>                         | \$500,000 per risk excess of \$1,500,000 Retention   |
| <b>First Excess Limit</b>                    | \$3,000,000 per risk excess of \$2,000,000   |
| <b>Second Excess Limit</b>                   | \$15,000,000 per risk excess of \$5,000,000  |
| <b>Total Limits (Inclusive of Retention)</b> | \$20,000,000   |

### Primary Layer

|                                 |   |
|---------------------------------|---|
| <b>Policy Number</b>            | B0572YR220083   |
| <b>Participating Syndicates</b> | Beazley Syndicate 623/2623 - 37.5%; Chaucer Syndicate 1084 - 20%; XL Catlin Syndicate 2003 - 10%; RenaissanceRe Syndicate 1458 - 12.5%; CATIC - 15%; Sirius International Syndicate 1945 - 5% |

### First Excess Layer

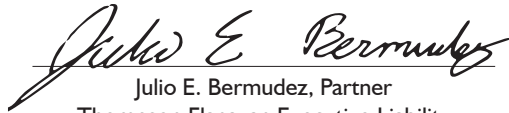
|                                 |  |
|---------------------------------|--|
| <b>Policy Number</b>            | B0572YR220062  |
| <b>Participating Syndicates</b> | Beazley Syndicate 623/2623 - 32.5%; Chaucer Ltd. 1084 - 17.5%; CATIC - 15%; XL Catlin Syndicate 2003 - 13%; RenaissanceRe Syndicate 1458 - 10%; Brit Syndicate 2987 - 7%; Sirius International Syndicate 1945 - 5% |

### Second Excess Layer

|                                 |   |
|---------------------------------|---|
| <b>Policy Number</b>            | B0572YR220063   |
| <b>Participating Syndicates</b> | Beazley Syndicate 623/2623 - 32.5%; Brit Syndicate 2987 - 10%; XL Catlin Syndicate 2003 - 13%; RenaissanceRe Syndicate 1458 - 10%; Chaucer Syndicate 1084 - 7%; Liberty Specialty Markets Bermuda, Ltd. - 22.5%; Sirius International Syndicate 1945 - 5% |

## Authorized Representative



  
Julio E. Bermudez, Partner  
Thompson Flanagan Executive Liability

## Team/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  
Direct: 312.239.2881  
jbermudez@thompsonflanagan.com

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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 twenty-five times more capital than the four leading U.S. title insurers combined.

| A.M. Best Financial Strength Ratings September 2021 | A++ Superior | A+ Superior | A Excellent | A- Excellent | B++ Good | B+ Good | B Fair |
|---|--------------|-------------|-------------|--------------|----------|---------|--------|
|---|--------------|-------------|-------------|--------------|----------|---------|--------|

### ATG Reinsurers

|   |  |   |   |  |  |  |  |
|---|--|---|---|--|--|--|--|
| Lloyd's of London                       |  |   | ✓ |  |  |  |  |
| Beazley                                 |  |   | ✓ |  |  |  |  |
| XL Catlin                               |  | ✓ |   |  |  |  |  |
| RenaissanceRe                           |  | ✓ |   |  |  |  |  |
| Chaucer I084                            |  |   | ✓ |  |  |  |  |
| Brit Syndicate                          |  |   | ✓ |  |  |  |  |
| Liberty Specialty Markets Bermuda, Ltd. |  |   | ✓ |  |  |  |  |
| Fidelis Underwriting Limited*           |  |   | ✓ |  |  |  |  |

### Top Four U.S. Title Insurers

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

| A.M. Best Financial Size Category September 2021 | 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 |
|--|-------------------------------|------------------------------------|--------------------------------------|-------------------------------------|-----------------------------------|----------------------------------|-----------------------------------|
|--|-------------------------------|------------------------------------|--------------------------------------|-------------------------------------|-----------------------------------|----------------------------------|-----------------------------------|

### ATG Reinsurers

|   |   |  |  |  |  |  |  |
|---|---|--|--|--|--|--|--|
| Lloyd's of London                       | ✓ |  |  |  |  |  |  |
| Beazley                                 | ✓ |  |  |  |  |  |  |
| XL Catlin                               | ✓ |  |  |  |  |  |  |
| RenaissanceRe                           | ✓ |  |  |  |  |  |  |
| Chaucer I084                            | ✓ |  |  |  |  |  |  |
| Brit Syndicate                          | ✓ |  |  |  |  |  |  |
| Liberty Specialty Markets Bermuda, Ltd. | ✓ |  |  |  |  |  |  |
| Fidelis Underwriting Limited*           | ✓ |  |  |  |  |  |  |

### Top Four U.S. Title Insurers

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

\*Transactions greater than \$20 million will have the excess liability insured by Fidelis

#### Attorneys' Title Guaranty Fund, Inc.

800.252.0402

www.atgf.com  
atginfo@atgf.com

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