CATIC'S DEPENDABILITY

FINANCIAL **STRENGTH & STABILITY** For Claims Paying Ability

For more than 50 years, CATIC has protected the interests of individuals and entities who purchase and finance real estate. Our staff and the **MORE THAN 2,200 AGENTS** who issue our policies are experts in real estate closing practices. It is because of this expertise, coupled with our financial strength, superior claims paying ability, and industry ratings, that national, regional, and local lenders have come to depend upon us when financing real estate.

CATIC was chartered in Connecticut **MORE THAN 50 YEARS AGO** and is the largest Bar-Related[®] title insurer nationally. We are the **PREFERRED PROVIDER** for numerous banks in our footprint. **CATIC** is also a member of the American Land Title Association (ALTA) and issues policies that are universally accepted in the secondary market.

2018 OUR "Family of companies" had **OVER** \$123 million in revenue. **WE HAVE A STRONG LEVEL OF RISK-ADJUSTED CAPITALIZATION** as measured by Best's Capital Adequacy Ratio (BCAR).

OUR POLICIES ARE ACCEPTED BY Fannie Mae, Freddie Mac, FHA, VA and **THOUSANDS** of lenders nationwide. **CATIC** uses the **FINANCIAL AND CAPITAL BACKING OF LLOYD'S OF LONDON SYNDICATES** to provide us with the reinsurance capacity to insure large transactions while limiting CATIC's policy exposure.

WHY CATIC? WE can issue title policies UP TO \$500 MILLION while retaining only \$3 million of policy exposure. This reinsurance facility is similar to those employed by most of the national title insurance underwriters.

OUR FINANCIAL STRENGTH IS REFLECTED IN THESE FAVORABLE RATINGS WITH INDEPENDENT AGENCIES:

Demotech:	Financial Stability Rating A Prime - UNSURPASSED Commercial Real Estate Recommendation of STRONGLY RECOMMENDED
A.M. Best:	Financial Strength Rating B++ (Good) - STABLE outlook
Kroll Bond Rating Agency:	BBB+ – "The rating for CATIC reflects its conservative operating strategy, market leadership position in key operating states, favorable operating earnings, and experienced management team. CATIC's conservative operating strategy is evidenced by its net premium to policyholders' surplus ratio, which compares favorably to the title industry and the independent title companiesKBRA BELIEVES CATIC'S OVERALL CAPITALIZATION IS SOUND."

Our latest financial statements are available at www.CATIC.com.

SEE WHAT FULL-TIME TITLE AGENT SUPPORT LOOKS LIKE.

— AGENT DRIVEN. INSURING RESULTS. –

RESIDENTIAL & COMMERCIAL TRANSACTIONS

(800) 842-2216 www.CATIC.com