CATIC FAMILY OF COMPANIES FINANCIAL OVERVIEW

Serving policyholders and agents for over 50 years, CATIC Family of Companies (hereafter, "CATIC") is the American Land Title Association's (ALTA) 11th largest underwriter by market share. As a leading title insurer, CATIC has a proven track record of providing outstanding strength and service to both our agents and our policyholders. CATIC is licensed to write in all states east of the Mississippi and in Texas.

FINANCIAL PERFORMANCE:

CATIC continues to grow, building from a foundation of financial strength. In 2021, CATIC wrote \$249.1M in Direct Premiums, representing \$110B in Total Exposures. From 2017 to 2021, CATIC posted a compound annual growth rate of 24% in Total Premiums, Revenues, and Exposures. CATIC's strong policyholders' surplus and conservative reinsurance structure allow us to securely uphold the promises we make to our insureds.









Total Equity and Policyholder Surplus



building partnerships together.

The CATIC Family Of Companies





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CATIC FAMILY OF COMPANIES FINANCIAL OVERVIEW

REINSURANCE:

CATIC's Reinsurance structure protects our insureds' high-value properties, with reinsurance coverage for losses over \$5 Million. In addition to CATIC's own financial strength, this structure allows CATIC's insureds to invoke the power and security of Lloyds of London syndicates at a relatively lower loss amount than many of our competitors.

CATIC'S REINSURANCE STRUCTURE:

- First \$5M of claim loss is covered by CATIC.
- Losses exceeding \$5M are covered through London-based reinsurers, including Lloyds of London syndicates, having an "A Excellent" AM Best rating or better, and \$2 billion or greater in assets.

WHAT THE RATING AGENCIES SAY ABOUT CATIC:

- **D**емотесн
 - Financial Stability Rating: A Prime Unsurpassed
 - Commercial Real Estate: Strongly Recommended
- AM BEST
 - Financial Strength Rating: B++ (Good)
- KROLL BOND RATING AGENCY (KBRA)
 - Insurance Financial Strength Rating: A- (Positive Outlook)

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CATIC