

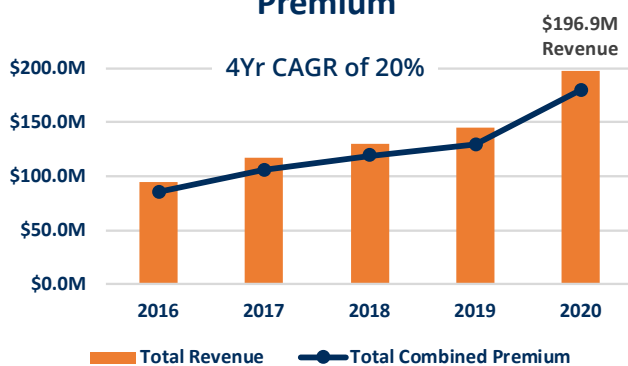
# CATIC FAMILY OF COMPANIES

## FINANCIAL OVERVIEW

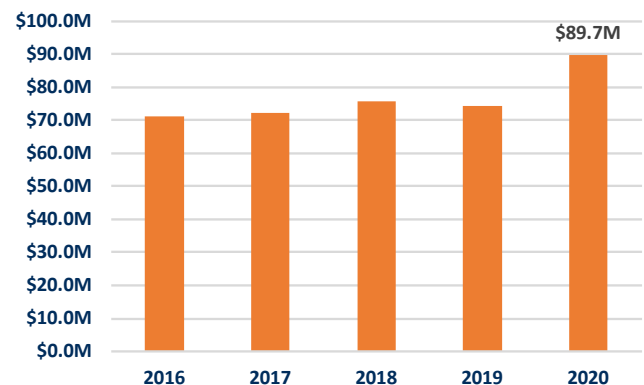
**SERVING POLICYHOLDERS AND AGENTS FOR OVER 50 YEARS**, the CATIC Family of Companies (hereafter, "CATIC") is one of the American Land Title Association's (ALTA) top ten underwriters by market share. As a leading title insurer, CATIC has a proven track record of providing outstanding strength and service to both our agents and policyholders. CATIC is licensed to write in all states east of the Mississippi.

**FINANCIAL PERFORMANCE:** CATIC continues to grow, building from a foundation of financial strength. In 2020, CATIC wrote \$180M in Direct Premiums, representing \$82B in Total Exposures. From 2016 to 2020, CATIC posted a compound annual growth rate of over 20% in Total Premiums, Revenues, and Exposures. CATIC's strong Policyholder Surplus and conservative reinsurance structure allow us to securely uphold the promises we make to our insureds.

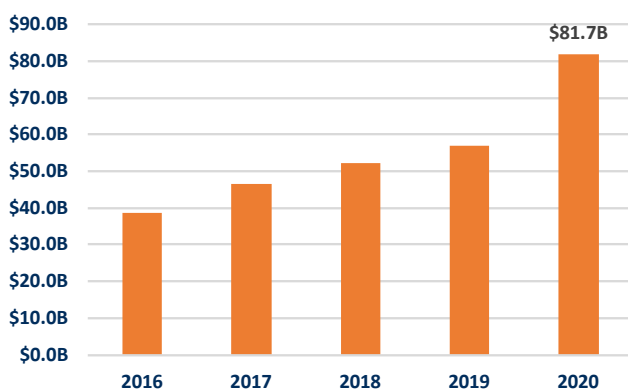
### Total Revenue and Combined Premium



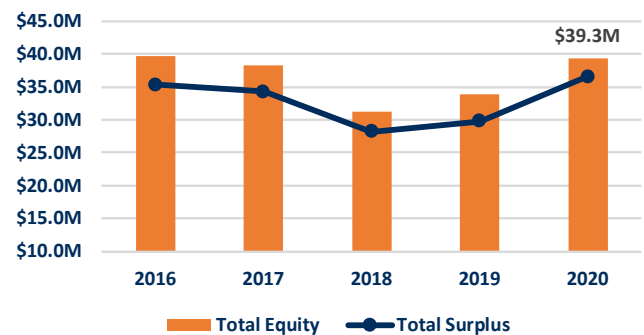
### Total Assets



### Total Insured Property Values



### Total Equity and Policyholder Surplus



building **partnerships** together.

The CATIC Family Of Companies



# CATIC FAMILY OF COMPANIES

## FINANCIAL OVERVIEW

### REINSURANCE:

CATIC's Reinsurance structure protects our insureds' high-value properties, with reinsurance coverage for losses over \$3 million. In addition to CATIC's own financial strength, this structure allows CATIC's insureds to invoke the power and security of Lloyd's of London syndicates at a relatively lower loss amount than many of our competitors.

#### CATIC'S REINSURANCE STRUCTURE:

- First \$3M of claim loss is covered by CATIC.
- Losses exceeding \$3M are covered through London-based reinsurers, including Lloyd's 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:

#### DEMOTECH

- 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: BBB+ (Positive Outlook)

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