



## why stewart?

### Because you can put your trust in our financial strength.

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At Stewart Title we take pride in the financial strength we've achieved during our more than 117 years in business. Our conservative style of management has helped us build our policyholders' surplus into one of the largest in the industry<sup>1</sup> and achieve financial strength that means you can trust us to underwrite your biggest deals. That financial strength is affirmed by the ratings our company has received from top prestigious ratings agencies.

**Demotech Inc., the first rating agency in the title insurance arena, affirmed an A" (A Double Prime) Financial Stability Rating® for Stewart Title Guaranty Company.<sup>2</sup>**

**A" (A Double Prime), Unsurpassed**

Regardless of the severity of a general economic downturn or deterioration in the insurance cycle, underwriters earning a Financial Stability Rating of A" possess unsurpassed financial stability related to maintaining positive surplus as regards policyholders.

**Stewart expanded its ratings and received a B++ Financial Strength Rating from A.M. Best, the leading provider of ratings on the insurance industry.<sup>3</sup>**

**B++, Good**

Assigned to companies that have, in A.M. Best's opinion, a good ability to meet their ongoing insurance obligations.

**Stewart Title Guaranty Company received an Insurer Financial Strength rating of 'BBB+' from Fitch Ratings Ltd., a global rating agency known worldwide to the financial markets.<sup>4</sup>**

**BBB+**

'BBB' IFS Ratings indicate that there is currently a low expectation of ceased or interrupted payments. The capacity to meet policyholder and contract obligations on a timely basis is considered adequate. The "+" indicates the relative position within the rating category.

**LACE Financial Corp., a ratings industry leader primarily recognized for their analysis of commercial banks, issued a Financial Credit Rating of B- for Stewart Title Guaranty Company.<sup>5</sup>** This rating is based on econometrics models and regression analysis of Stewart's liquidity, asset quality, capital and earnings.

**We work hard to build your confidence in our company.**

We're proud of these ratings. Not because of what they mean to us so much as what they signify a Stewart Title Guaranty Company policy means to our customers – peace of mind. These ratings are confirmation that we're achieving our constant goal – making Stewart a title company you can trust.

**Visit [stewart.com/why](http://stewart.com/why) or contact us today for more information on our financial strength and why Stewart Title is the right underwriter for you.**

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Source:

<sup>1</sup> 2009 10-Ks for leading title insurance companies which can be found at [fnf.com](http://fnf.com), [firstam.com](http://firstam.com), [oldrepublic.com](http://oldrepublic.com) and [stewart.com](http://stewart.com).

<sup>2</sup> Demotech Inc. – August 27, 2010.

<sup>3</sup> A.M. Best Co. – December 21, 2009.

<sup>4</sup> Fitch Ratings Ltd. – September 14, 2010.

<sup>5</sup> LACE Financial Corp. – June, 2010.

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**(800) STEWART [stewart.com/why](http://stewart.com/why)**

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