



## **Demotech Affirms the Financial Stability Rating® Assigned to Gulf Guaranty Life Insurance Company**

Columbus, Ohio, May 25, 2018: The Financial Stability Rating® (FSR) of A, *Exceptional*, assigned to Gulf Guaranty Life Insurance Company has been affirmed by Demotech, Inc. This level of FSR is assigned to insurers who possess exceptional financial stability related to maintaining positive surplus as regards policyholders, liquidity of invested assets, an acceptable level of financial leverage, reasonable loss and loss adjustment expense reserves (L&LAE) and realistic pricing.

FSRs summarize Demotech's opinion of the financial stability of an insurer regardless of general economic conditions or the phase of the underwriting cycle. FSRs utilize statutory financial data based on insurance accounting principles prescribed or permitted by the National Association of Insurance Commissioners (NAIC). Since 1989, FSRs of A or better have been accepted by the major participants in the secondary mortgage marketplace.

### **About Gulf Guaranty Life Insurance Company**

Headquartered in Jackson, Gulf Guaranty has been a Mississippi domiciled company since 1970 where they have enjoyed a leading role in the credit insurance industry throughout the Southeast. The company still adheres to the values that have sustained their success for over 40 years and the fundamental principles of operational integrity and commitment to prompt, professional and courteous service to their clients. More information can be found at [www.gulfguaranty.com](http://www.gulfguaranty.com).

Gulf Guaranty's subsidiary, Gulf Guaranty Employee Benefit Services, is a Third Party Administrator and provides complete in-house administration of group health plans and other related employee benefits services. For more information, please visit [www.ggebs.com](http://www.ggebs.com).

### **About Demotech, Inc.**

Demotech, Inc. is a financial analysis firm specializing in evaluating the financial stability of regional and specialty insurers. Since 1985, Demotech has served the insurance industry by assigning accurate, reliable and proven Financial Stability Ratings® (FSRs) for Property & Casualty insurers and Title underwriters. FSRs are a leading indicator of financial stability, providing an objective baseline of the future solvency of an insurer. Demotech's philosophy is to review and evaluate insurers based on their area of focus and execution of their business model rather than solely on financial size. Visit [www.demotech.com](http://www.demotech.com) for more information.