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**The Trusted Adviser**
**January - February 2015 | Volume 8 • Number 1**

## REPORT FROM ATG'S PRESIDENT:

# Year-End Review 2014

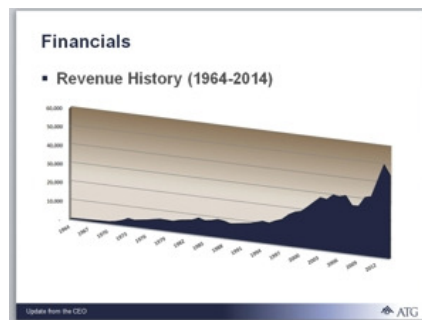
## *Fifty Years and Going Strong*



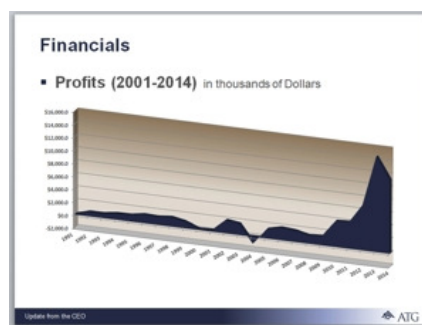
By any measure, 2014 was an extraordinary year: We celebrated our **50th anniversary**, issued our **three-millionth policy**, had a financially successful year, faced head-on myriad marketplace and regulatory challenges, continued to diversify our product mix, and most importantly provided our members and their clients exemplary service. Check out our 50th Anniversary video presentation, *Celebrate, Reflect, and Remember* — we have a lot to celebrate!

## Financials

Thanks to the efforts of ATG members and staff, 2014 was the third-best revenue year in ATG's history. Click a chart to view it full-size:



**ATG Financials: Revenue 1964 - 2014**



**ATG Financials: Profits 2001 - 2014**

We achieved an **A-prime rating from Demotech** for the nineteenth consecutive year, and an **A-** rating from Kroll Bond Rating Agency, Inc. By maintaining strong fiscal health and strong ratings we can ensure that our products are universally accepted by lenders and consumers.

## Expanded Member Services

Our industry is changing and we are committed to helping you adapt to those changes. In 2014 we launched several initiatives to ensure that you have the tools to compete.

Lenders, under pressure from regulators, have significantly increased their supervision and approval requirements for title insurance and settlement service providers. Despite the efforts of some big agents and national underwriters to push out the small agents, we were on the front lines, helping to develop a plan that kept smaller

law firms and agencies in the game. ALTA Best Practices, while raising the bar, is manageable for smaller agents with our help. ATG developed the **ALTA Best Practices Information Center** to keep our members informed of current news (e.g., see *When a Lender Asks to Vet ATG*) as well as provide the necessary forms and procedural updates to make the transition into compliance as easy as possible. As a part of this effort, ATG has designated staff with specific expertise in the lender approval process.

## Advocacy

ATG is committed to advocating for the real estate bar and the clients you serve. In the past year, ATG has advocated for you on issues such as Realtor®-controlled business, the unauthorized practice of law, and preserving the role of the lawyer in a changing regulatory environment. We have advocated for you in the courts, the State and Federal legislatures, with regulators, and in the media.

From our beginnings, ATG has been active in bar and association leadership. I am on the ALTA Board of Governors. Two of our officers, Mike Brandt and Augie Butera, are past presidents of the Illinois Land Title Association (ILTA) and Christine Sparks is the incoming ILTA president for 2015. Tom Cullen is the current president of the Wisconsin Land Title Association and Mike McDonnell is a past president of that association. John O'Brien founded the Illinois Real Estate Lawyers Association (IRELA) and is a past president. Our subsidiary ATG Legal Education, LLC, works with the current IRELA president, Ralph Schumann, to provide high-quality, timely MCLE programs to both memberships at no cost. These relationships along with our legislative activities in Springfield and Washington, D.C., help us to effectively represent real estate attorneys' interests where industry-related legislation is concerned.

## Subsidiaries

Part of our continuing success is due to our subsidiary companies:

**ATG Legal Education** | More than 3,200 members and other lawyers attended one or more of our 79 programs in 2014. We hosted 24 live sessions (seven of which were at capacity) and offered 55 (14 new) *OnDemand* programs. The reviews of our programs are always top-notch. Many programs focus on training for our member agents, while some have a slightly broader reach. In 2015, we will introduce a new system for program registration and managing your CLE hours. Watch our website for [details](#).

**ATG Trust Company** | To provide members with top-quality customer service, ATG Trust continually educates its staff with the goal of having the best in the industry. Several staff members completed advanced courses and achieved certifications in professional fiduciary education in 2014. ATG Trust also launched a new website in 2014, check it out at [www.atgtrust.com](http://www.atgtrust.com).

The benefits of ATG Trust membership has spread to the next generation of lawyers...several became members in 2014. Under ATG Trust's mentoring program, new attorneys will continue the tradition of excellent client service.

[Contact one of our representatives](#) to learn how ATG Trust can benefit you and your clients.

**ATG LegalServe** | Our business is growing! In 2014 we launched a new line of business, Background Checks, to help ATG members meet the ALTA Best Practices requirements. We are able to provide complete Pre-Employment Screening as well. For more information contact Arden Miner, call her at 312.752.1407, or visit [www.atglegalserve.com](http://www.atglegalserve.com).

**The Judicial Sales Corporation (TJSC)** | **TJSC** remains second to none in handling mortgage foreclosure sales in Illinois. Although the volume of foreclosure sales declined in 2014, TJSC provided foreclosure sales service to 250+ separate law firms and conducted more than 14,000 foreclosure sales.

TJSC's newly developed partnership with **Auction.com** (ADC) continues to have a positive impact on its success. TJSC was instrumental in introducing ADC to the Cook County Judiciary, as a result ADC was granted authority to be included in the plaintiff's judgment to do additional marketing of specific assets. The ADC marketing platform brings more investors to daily auctions and has increased sales to third-party bidders. Going forward, TJSC and ADC hope to expand this partnership into other Illinois counties.

TJSC's integration capabilities keep personnel costs down by sharing and bridging information between staff and clients, which also helps to keep errors to a minimum. TJSC currently interfaces with two of its biggest clients, two major publishers, and recently engaged more firms to begin integration in 2015.

**NLT Title, LLC (NLT)** | NLT provides title searches, closings, escrows, title insurance, and more to attorneys and others in north central Illinois. NLT achieved significant successes in 2014 by expanding into Ogle County (having signed-up new agents and reactivated existing ones), increasing staff to meet the needs of the increased county service coverage, and reducing search expenses due to decreased dependence on contract search companies. NLT had one of its best financial years in its 18-year history in 2014, contributing to the overall success of ATG.

**Auctions by ATG** | Our newest subsidiary continued to auction commercial and residential assets of all types with a platform that continues to gain attention and interest (see [www.auctionsbyatg.com](http://www.auctionsbyatg.com)). Auctions by ATG enjoyed steady growth in 2014 and hit a couple of milestones in the process, having successfully auctioned its highest priced asset, which sold for \$1,150,000 in March. Also, **Kyle Payne** joined the team as its Business Development Representative and is steadily making progress.

## Service to the Community

ATG has a long history of charitable works and year-end giving. We support the Illinois Bar Foundation, the Chicago Bar Foundation, The Cara Program, the Jesse White Foundation (see our [October-November Trusted Adviser article](#)), and Mercy Home, among many others. We also established and help fund a scholarship at the University of Illinois College of Law. See our recent article, [ATG Gives Back](#), for more information about 2014 giving.

**Ernie Codilis/Denis Pierce** | ATG members Ernie Codilis and Denis Pierce have been active philanthropists in housing and other worthy causes. We have joined forces with them in making gifts to The Cara Program, Mercy Home, and the Jesse White Foundation. We thank them for their generosity.

**Gift Matching** | ATG's corporate Gift Matching program allows ATG and subsidiary employees to request a corporate match to donations made to organizations that are important to them and meet the criteria. Twenty-five employees donated to 21 qualified charities, including The Special Olympics, Anti-Cruelty Society, Eastern Illinois Foodbank, Alzheimer's Association, and the American Foundation for Suicide Prevention. We were pleased to match these gifts.

## What Drives Our Success?

We are an unusual organization whose success is driven from within:

- Loyal and dedicated membership
- Board that is 100% committed to our mission through strategic planning
- Staff that is knowledgeable, long-tenured, and energetic
- Ability to react quickly
- Collective vision and spirit of camaraderie, working toward a common goal

## Current Opportunities and Challenges

ATG will be at the forefront of delivering competitive tools. Our plans for 2015 include continuing to ensure the future of the small law firm, expanding our brand, geography, and product mix. We will continue working with ALTA, Congress, the courts, regulators, the legislature, the banks, and the media to give consumers access to top-quality legal services.

## In Memoriam

In 2014, ATG said goodbye to a long-time member and friend. Edward "Ed" Moehle (89), of Pekin, Illinois, passed away on September 13, 2014. He joined ATG in the mid-1960s and served on our Board of Directors for more than 30 years. His daughter Valerie remains an active ATG agent and member of our Advisory Board. Read [our tribute to Ed](#).

## In Conclusion

Our 50th year has been one of celebration, reflection, and most importantly, looking to the future. I thank you for your support of this fine organization and look forward to success in the coming year.

Sincerely,

**Peter J. Birnbaum**  
ATG President and CEO

[Last update: 1-28-15]

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