



We are proud of IPARKS' strong financial foundation, and we'd like to thank our members for contributing to that success.



For **29 consecutive years**, IPARKS has been awarded the highest financial rating of AAA from Demotech, Inc. A high ranking of AAA, as defined by Demotech, means that IPARKS possesses unsurpassed financial stability related to maintaining a positive surplus with regard to members, liquidity of invested assets, an acceptable level of financial leverage and reasonable loss and loss adjustment expense reserves and pricing.



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In 1989, Demotech became the first to review independent, regional and specialty insurers. Having reviewed and rated self-funded public entity pools and health maintenance organizations for several years prior to that, to date less than **15% of the insurers** reviewed have been assigned its highest rating.