

Investors Title at a Glance

Agencies in our National Markets channel focus on compliance, operational efficiency, and superior service as the staples of success. In partnership with organizations representing more than 400 financial institution charters, real estate industry companies, and other financial affiliates, our agencies generate significant non-interest fee income for participating agency owners.

In addition, we have a 27-branch office network in North Carolina, a 450+ attorney agent network in the southeast region, and expanding networks of more than 95 independent agents in Texas and more than 50 direct offices and agents in Florida.

Unrivaed Financial Strength & Ability To Pay Claims

Investors Title is a leader in financial stability having maintained a record of excellent financial strength and performance for five decades. Please visit invtitle.com for more information about our superior financial ratings.



- A.M. Best Company: Financial Strength Rating of A (Excellent) for excellent ability to meet ongoing insurance obligations (ambest.com)



- Demotech, Inc.: Financial Stability Rating® (FSR) of A" (A Double Prime), *Unsurpassed* (demotech.com)

Our Affiliated Agency Program is managed by an experienced team of marketing, compliance, and operations professionals!



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INNOVATIVE BY INSTINCT

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AFFILIATED AGENCY PROGRAM

Delivering financial results to our affiliated members since 1992!

Investors Title
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Affiliated Agency Program

Over the last five decades, Investors Title has assisted more than 500 financial institutions in entering the title insurance business through its multi-owner title agency program. We partner with hundreds of lending institutions across multiple states and have varying models of affiliated agencies in Illinois, Indiana, Kentucky, Michigan, Nebraska, New York, North Carolina, Ohio, Pennsylvania, Tennessee, Virginia, and West Virginia.

Why Should Lenders Enter the Title Insurance Business?

Title insurance represents an exciting opportunity for real estate lenders! The business is ancillary to the core business lenders and real estate professionals already understand. In an evidence-producing/loss-prevention line of business, title agents must perform substantive analytical work as part of the real estate transaction. Because lenders already have significant transactional experience and are potential “insureds,” they make excellent agency partners.

Why Investors Title? Our agency program offers affiliates a reasonable, often superior return on investment for little risk. In addition, regulatory requirements specify standards for both title insurance agents and financial institutions. Our multi-owner title agency model demonstrates a commitment to such standards through ALTA Best Practices and RESPA compliance, a focus on exceptional service, and solution-driven products for our partners and customers.

Investors Title Gets Results

Investors Title is an industry leader in growth, profitability, and financial stability and has maintained its commitment to the multi-owner title agency program since the 1970s. Assisted by its management consulting division, Investors Title provides its affiliates with the technical expertise required to successfully manage and operate a title insurance agency.

Advantages of Investors Title:

- 1 A Proven Track Record:** We have partnered with over 60 multi-owned title agencies.
- 2 Superior Products & Services:** We keep our multi-owned title agencies competitive by offering industry leading products & services such as iTracs®, our proprietary trust account reconciliation service.
- 3 Management & Operations Oversight:** We provide ongoing agency oversight including personnel training, workflow supervision, information systems (hardware and software), human resources, financial controls, marketing support, business development, risk management, and underwriting expertise.
- 4 Thorough Training:** We provide comprehensive title insurance and referral training to loan officers who refer customers to the agency.
- 5 Direct Access:** Agents and partners have direct access to knowledgeable, solution-driven title attorneys and underwriters experienced in residential and commercial transactions, a helpline for technical solutions, and responsive claims professionals.

Advantages of Ownership

LESS CAPITAL REQUIRED

Agency ownership requires a lower capital outlay.

EXPERT OPERATIONS

Industry experts manage operations.

OUTSOURCED MANAGEMENT

Outsourced management oversight requires minimal direct oversight by owners.

MORE REFERRALS

The agency benefits from all referring partners.

STRENGTH IN NUMBERS

Combined resources help partners face competitive pressures and reduce individual risk while providing financial gains for all investors.

ECONOMIES OF SCALE

Increased volumes reduce incremental production costs and increase net profit margin.

ADDITIONAL BUSINESS SOURCES

Marketing personnel capitalize on opportunities to generate local non-affiliate business.

