

Investors Title at a Glance

Our growth strategy is centered on carefully selecting partners with mutual business interests who can provide a solid foundation for sustained long-term growth.

In addition to a network of agencies throughout the United States, **Investors Title Insurance Company** has 36 issuing offices in North Carolina, a 450+ attorney agent network in the southeast region (SC & GA), a growing network of more than 95 independent agents in Texas, and an expanding network of more than 45 agents in Florida. We partner with organizations representing more than 400 financial institution charters, real estate industry companies, and other financial affiliates. For several decades our Affiliated Agency Program has generated significant non-interest fee income for participating agency owners.

Licensed nationally and operating in 22 states and the District of Columbia, Investors Title represents the fifth largest family of title insurance companies based on policyholder surplus (*Demotech Performance of Title Insurance Companies, 2024 Edition*).

Unrivalled 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 currently 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

Our expertise in optimizing operations of affiliated businesses results in maximum revenue.

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 more than 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.



Ownership Benefits

- Significant fee income opportunity
- Impressive ROI with long-term growth potential
- A business model that capitalizes on economies of scale
- Natural extension of real estate lending
- Better understanding of coverage options and claims resolution