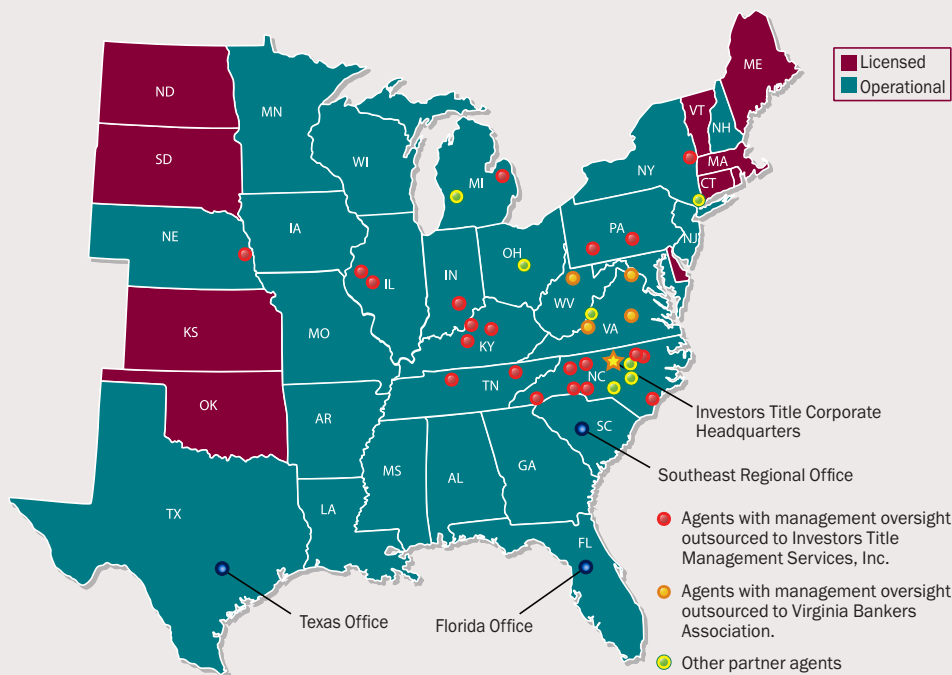


Investors Title

AT A GLANCE

Investors Title Insurance Company
National Investors Title Insurance Company
University Title Company
Commercial Services Division
Investors Title Exchange Corporation
Investors Title Accommodation Corporation
Investors Title Management Services Inc
Investors Trust Company



National Markets 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 to the agent locations above, we have a 27-branch office network in North Carolina, a 450+ attorney agent network in the southeast region, and expanding networks of 100 independent agents in Texas and 50 agents in Florida. Seventeen additional affiliated, full-service settlement and title locations operate in Texas and Florida, primarily under the University Title and Investors Title brands.

The Investors Title Agency Program

Investors Title takes a deliberate approach to developing agency models that forge long-term, mutually profitable relationships with our business partners and fit with state and local customs, regulations, and market dynamics.



Legal & Underwriting Support

Our operations team provides timely assistance to agents to increase their productivity and efficiency. Support covers residential and commercial transactions, agency operations and workflow, legal and compliance guidance, escrow and settlement services, and more.



Claims Resolution

Effective claims resolution is paramount to customer satisfaction. To this end, our claims attorneys are accessible and experienced, and they deliver prompt, practical, and fair claims resolution.



Agent Success

Historically, agencies in our program have seen significant profit margins and exceptional ROIs.



Technology Solutions

Our integrated policy production systems feature process innovations and online ordering. We deliver innovative and results-oriented solutions that streamline policy ordering, production, and operations to deliver best-in-class service to our policyholders.



Management Services

Investors Title provides the expertise for successfully operating a title agency including comprehensive training, business development guidance, and oversight of operations, management, and administration – all to optimize service and ensure agent profitability.



Investors Title Leaders

J. Allen Fine Founder & Chief Executive Officer, Investors Title Company

W. Morris Fine President & Chief Operating Officer, Investors Title Insurance Company

James A. Fine, Jr. President, Investors Title Company; Chief Financial Officer, Investors Title Insurance Company

“For more than five decades, Investors Title has maintained an unwavering focus on pursuing profitable growth and superior financial stability. We have built our company on relationships with like-minded people who share our enthusiasm for entrepreneurial pursuits while adhering to conservative operating and investment principles. We are thankful for the partnerships we enjoy with our shareholders, customers, and employees, and for their commitment to the foundational values and business principles that continue to propel our company forward.”
– W. Morris Fine

Best-in-Class Agent Services & Solutions

Exchange Services

Wholly dedicated to the 1031 exchange business since 1988, Investors Title exchange and accommodation professionals facilitate thousands of forward and reverse tax-deferred transactions every month. Through our qualified intermediary and exchange accommodation titleholder services, property owners may defer capital gains recognition on the sale of property in a 1031 exchange.

iTracs® Trust Account Reconciliation Services

A critical tool for providing safeguards against fraudulent activity, iTracs® provides escrow account management services that can be customized to meet the needs of the client, including reconciliation, consulting, reporting, monitoring, and positive pay automation – solutions that meet state bar requirements and can help businesses comply with ALTA Best Practices.

Unsurpassed Financial Strength

affords peace of mind that we can satisfy our obligations in the event of a claim.

- We have adhered to the same conservative approach to business, and the same financial strategy, throughout our more than 50-year history.
- We are highly capitalized. In fact, our underwriting leverage ratio is consistently the best in the industry.
- The quality of our assets is extremely high. Our assets are highly tangible and highly liquid.
- We have no debt.
- This strength is demonstrated by consistently superior ratings from A.M. Best and Demotech, Inc.

The 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)



We Are in It for the Long Haul

For more than a half century in the title insurance business, we have earned a reputation as an industry leader due to:

- An unwavering commitment to superior financial strength
- A focus on long-term, mutually beneficial business partnerships
- Development of profitable multi-owner agencies and other agency business models

We are uniquely positioned to offer a wealth of resources our agents and partners would expect from a national company, along with access to senior management and highly personalized service.

Longstanding Track Record of Excellent Financial Performance & Stability

The Numbers (as of 12/31/2025)

- Incorporated: 1972
- Initial Capital: \$736,000
- Current Book Value: \$268,300,000
- Current Market Value: \$471,320,320
- Compound Annual Revenue Growth: 15.8%
- Average Annual Return on Equity: 13%
- \$1,000 invested in the S&P 500 index in 1972 is now worth only \$62,743 vs. \$639,364 for Investors Title stock!

Investors Title

INNOVATIVE BY INSTINCT

121 N. Columbia Street | Chapel Hill, NC 27514
800.326.4842 | invtitle.com

National Markets Team

Managed by an experienced team of marketing, compliance, underwriting, and operations professionals, the national program produces outstanding financial returns for affiliated partners.



Susan Harris
SVP Agency & Market Development



Andy Wert
SVP Operations



Mike Aiken
SVP – Chief Legal Officer



Pat John
SVP – Regional Market Development



Norma Carroll
VP Marketing – Mid-Atlantic



Karen Barnett
VP Marketing – Northeast



Dana Lyons
VP Marketing – Midwest



Sky Weaver
VP Marketing



Shanna Bryant
VP NC Agency Marketing



Lori Reilly
Regional VP National Markets Operations



Chris Terreault
VP Marketing & Commercial Development



Jim Bulger
PA Area Manager



Gina Webster
VP Escrow & Settlement Operations



Paul Denbaum
Underwriting & Escrow Counsel

Agency Support

Operations and legal specialists help advance marketing strategies, foster and maintain customer relationships, and ensure safe and compliant underwriting and settlement protocols.

Corporate Legal & Underwriting Services

Rich Erdosy
Agency Operations Support Coordinator

Alison Blessing
Agency Support Representative

Operations

Crystal Brotherton
AVP NC & TN Agency Operations

Charlie Pedaline
AVP Centralized Operations

Operations Representatives
Jade Audia (KY, VA, WV)
Jennifer Carduff-Lewis (IL)
Lindsay Howard (MI)
Tiffany Elmy, Amanda Orsell,
and Shanna Buster (NC)