

Investors Title AT A GLANCE

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



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

Five-Decade Track Record of Excellent Financial Performance & Stability

The Numbers (as of 12/31/22)

- Incorporated: 1972
- Initial Capital: \$736,000
- Current Book Value: \$241,011,000
- Current Market Value: \$279,824,149
- Compound Annual Revenue Growth: 16.8%
- Average Annual Return on Equity: 11.8%
- \$1,000 invested in the S&P 500 index in 1972 is now worth only \$37,168 vs. \$380,196 for Investors Title stock!

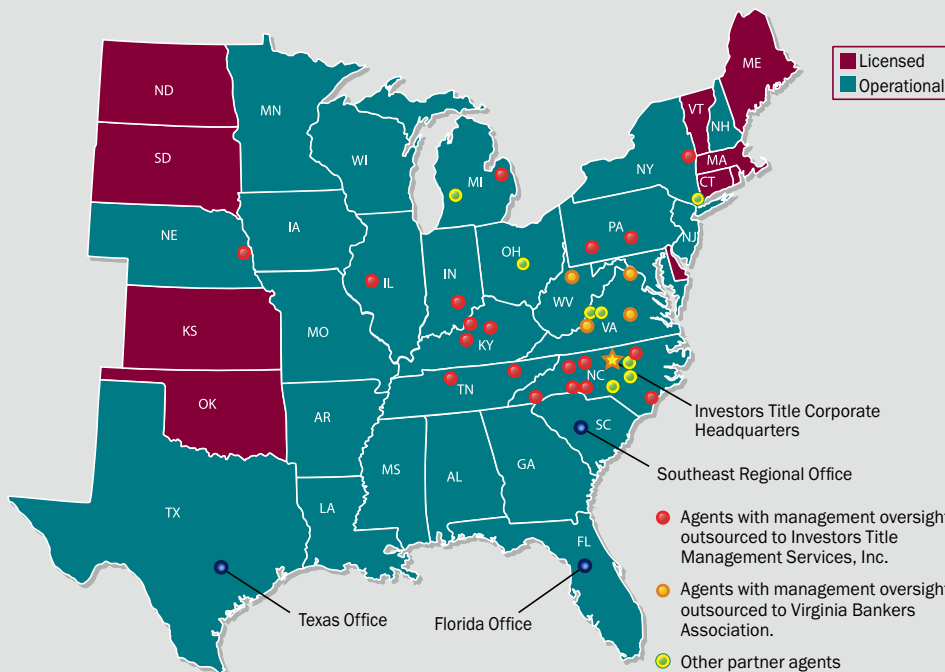
The Ratings



- 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)



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, we have a 27-branch office network in North Carolina, a 500+ attorney agent network in the southeast region, and a growing network of more than 90 independent agents in Texas.

Nationally, Investors Title Insurance Company and National Investors Title Insurance Company represent the fifth largest family of title insurance companies based on policyholder surplus (*Demotech Performance of Title Insurance Companies, 2023 Edition*).

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.

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



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



Gina Webster
VP Escrow & Settlement Operations



Paul Denbaum
Underwriting & Escrow Counsel



Jim Bulger
PA Area Manager

Exchange Services

Wholly dedicated to the §1031 exchange business since 1988, Investors Title exchange and accommodation professionals facilitate hundreds 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.

Agency Support

Together our legal, operations, and marketing teams support agents by developing marketing strategies, managing agent relationships, and providing underwriting, settlement, and compliance guidance.

Corporate Legal & Underwriting Services

Rich Erdosy

Agency Operations Support Coordinator

Alison Blessing

Agency Support Representative

Operations

Jade Audia

Operations Representative (KY, VA, WV)

Crystal Brotherton

AVP NC & TN Agency Operations

Jennifer Carduff-Lewis

Operations Representative (IL)

Charlie Pedaline

AVP Centralized Support & Operations Representative

Investors Title

INNOVATIVE BY INSTINCT

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