



COMMERCIAL TITLE INSURANCE CUSTOMERS RELY ON **INVESTORS TITLE INSURANCE COMPANY** FOR AN **UNMATCHED COMBINATION OF SERVICE & PROTECTION**

...the financial strength, resources, and expertise of a national company, coupled with the local focus and personal attention of a regional company.

SERVICE

Before and During Closing

Commercial customers have direct access to knowledgeable, solution-driven title attorneys and underwriters who are experienced in commercial transactions. With a focus on meeting the unique needs of each client, our commercial services include:

- national transactional expertise including multi-state and multi-site coordination
- comprehensive coverage offerings
- tracking of title searches through close management of approved providers which ensures quality of work and timely delivery
- customized escrow services
- cost effective services with competitive rates and a focus on reducing closing costs
- personalized attention through a central point of contact

When There is a Claim

Commercial customers work directly with experienced and responsive claims professionals. When resolving claims, customers have access to local representatives as well as senior management. Our claims professionals are dedicated to fulfilling our claims handling philosophy, which is centered on using practical solutions to resolve claims quickly and fairly, and to maintaining the financial resources to pay claims.

PROTECTION

Better Protection by Spreading the Risk

Risk retention is governed by state law. On any single policy, Investors Title Insurance Company (ITIC), coupled with its sister company, National Investors Title Insurance Company (NITIC), maintains a combined self-imposed risk retention limit of only \$5 million, less than 25% of the statutorily-allowed limit. Our conservative reinsurance philosophy reflects our commitment to policyholder protection by limiting the exposure on any single transaction. With the combination of primary coverage from ITIC, secondary coverage from NITIC, and tertiary coverage from our reinsurance partner, a well capitalized and national title insurance underwriter, our customers benefit from the protection of multiple companies, all for the cost of one premium. In addition, our reinsurance approach provides insureds direct access to all insurers in the event of a claim.

Investors Title Company – an Industry Leader

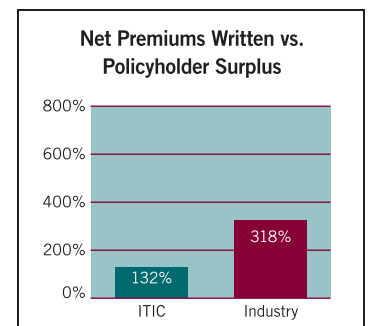
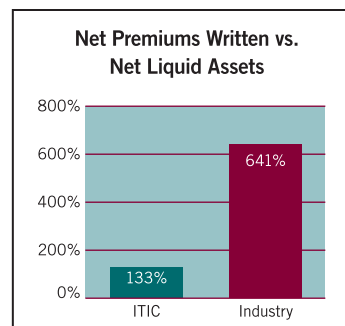
Known for being conservatively managed and operated, Investors Title Company, parent of ITIC, is publicly traded on the NASDAQ exchange under the ticker symbol ITIC. We have a 38-year track record of strong growth and consistent profitability, and our consolidated balance sheet carries no debt or material intangible assets. Currently the ninth largest family of title insurance underwriters in the United States (*2010 Demotech Performance of Title Insurance Companies*), Investors Title Company represents one of the largest title insurance groups based on profits, policyholder surplus, and coverage issued.

Superior Financial Strength

We are proud to be rated by Demotech, Inc., and Kroll Bond Ratings Agency, Inc., the predominant and most recognized ratings firms in the title insurance industry. Our superior ratings reflect the strength of our financial resources and the depth of our general and commercial title insurance expertise.

- **Financial Stability Rating® (FSR) of A" (A Double-Prime) from Demotech, Inc.** This is the highest FSR available, firmly establishing us in the top 20% of all title insurance companies. Industry-wide only 8 companies have this FSR.
- **Commercial Real Estate Recommendation – Highly Recommended.** This is the highest level of recommendation for commercial real estate transactions provided by Demotech. For more information, visit demotech.com.
- Investors Title consistently earns positive financial ratings from **Kroll Bond Ratings Agency, Inc.** For more information, visit krollbondratings.com.

A key characteristic of conservatively managed and financially stable insurance companies is low financial leverage. The charts below illustrate that Investors Title Insurance Company uses significantly less leverage compared to the industry as a whole.*



* Based on 2009 data, which is historically representative.



Investors Title Insurance Company

INNOVATIVE BY INSTINCT

121 N. Columbia Street | Chapel Hill, NC 27514
phone 800.326.4842 | fax 888.467.2440 | invtitle.com