

BRANDEN ALLEN (UNDERWRITNG COUNSEL)

Phone: (800) 323-7552 ballen@oldrepublictitle.com

THE INNOVATION OF TITLE INSURANCE

INTRODUCTION: This presentation covers the innovation of title insurance through the years, the changes that we have seen and potentially where things will go in the future.

Introduction

• The legal system and why courts can seem adverse to title insurance companies.

What is ownership?

• From a philosophical perspective

• From a legal perspective

What prompted Title Insurance?

• Born in America

• Influence before and after the Great Depression

• Policy changes over the years, legal and practical challenges

Where is this going?

• The impact of fraud on the industry

• Current coverages

Question and Answer