

Montana Land Title Association: Spring Ed Seminar

May 15-16, 2025

Helena, MT

Title: Claims Chronicles; Title CE 2 hours

Moderators: AnneMarie E. Walette and Phil DeAngeli

Overview: This two-hour time slot will be a panel of the underwriters in attendance sharing one or two antidotes of a claim or a complicated negotiation regarding a title policy. As it involves examples of issues in Montana, it allows the attendees to connect more with the event as it relates to a place we recognize or were even involved with. It is our objective that this session will provide sufficient training for including, but not limited to: ability to converse with underwriting counsel, recognizing/avoiding certain claim situations and how to handle them, knowledge of title related terms, and critical thinking through title/escrow scenarios.

Outline:

Group Discussion/Underwriter Panel – There are five underwriters attending the seminar, and each will present a current claim or negotiation that would be deemed complicated or quarrelsome. The other underwriter panelists, who would be of a different company, have been encouraged to ask questions, pose hypothetical questions, or query if the outcome would have been different if one decision had been made differently along the way. Additionally, the moderators may do the same, or ask the participants to vote by raising of hands on which way that person would have chosen to move forward.

This topic is consistently rated as the most popular and most requested in our seminar surveys. We believe the “real world” nature of these examples makes the lesson stick in the minds of the participants more fully. Additionally, if the example involves an agent in attendance, they may share details of the event from their local office, which provides even more information for the attendees to relate to their own business practices. With the Title Insurance Industry being a small percentage of the insurance industry in Montana, we often use each other as sounding boards to talk through a situation, and if one of those parties has been present for this presentation, the lessons learned will be shared in title insurance offices across the state.

Overall: The goal of the underwriter Claims Chronicles is to hear real world events from our underwriters, what the conclusion was, and how to avoid a similar outcome in the future. It also promotes interaction between the agents and underwriters, making our working relationships less distant and stronger.

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:5 Introduce Moderators and read biographies

:10 Introduce panelists/underwriters and read biographies

:5 Explain format of the session

- Each underwriter has brought a few examples of claims or “horror story”
- Underwriters will take turns presenting their claim or story
- Encourage attendees to participate by asking questions or share a similar situation in their local office

:70 Each underwriter will present one claim or story

- Underwriters have been encouraged to submit visual aids to assist in their presentation
- The moderator will also have a microphone to chime in with questions or provide the microphone to an attendee with a question.
- Moderator or Attendee can pose a hypothetical question to underwriter
- Encourage attendee participation by offering questions or similar antipodes

:30 Question and Answer session

- Having 5 different title company underwriters present will allow for a variety of opinions on how to handle situations.
- Asking one question and have each underwriter explain their opinion and why