PRESENTATION OUTLINE

TITLE INSURANCE CLAIMS TRENDS, CLAIMS AVOIDANCE, AND ESCROW SECURITY ISSUES

10 Minutes – I. Claims Trends – Stewart Title Guaranty Company
(a) Leading Claim Types by ALTA Code
(b) Claims Volume Trends
   (i) Nationally
   (ii) Regionally
   (II) Pennsylvania Specific

25 Minutes - II. Basic Claims Avoidance
(a) Search Errors – ALTA Claims Code – C Group – (15 Minutes)
   (i) Representative Claims
   (ii) How the claim could have been avoided

(b) Failure to Follow Lender’s Instructions –
   ALTA Claims Code – F Group – (10 Minutes)
   (i) Representative Claims
   (II) How the claim could have been avoided

15 Minutes – III Escrow and Fraud Issues
(a) ALTA Best Practices
(b) Reconciliation
(c) Sample Fraud Schemes
(d) Escrow Security Bond

10 Minutes – IV Questions and Answers on Claims Handling, Process, and Policy
   Issuing Agent Liability