



# Investors Title

INNOVATIVE BY INSTINCT

## Unrivalled Financial Strength

**J. Allen Fine**  
Founder, CEO  
Investors Title Company

“Unrivalled financial strength affords our business partners and policyholders the highest possible level of confidence in the value of our insurance product. Our long-term focus on superior financial strength distinguishes us among our peers and provides assurance that ample resources will be available to meet our claims obligations, regardless of the ebbs and flows of the business cycle.”

# Financial Strength and Long-Term Stability

– it's what you expect in your title insurance company.  
How does Investors Title stack up?

## We Are an Industry Leader

Year after year, our financial condition and profitability consistently exceed that of our peers. With ample reserves and policyholders' surplus, as well as conservative underwriting and reinsurance practices, Investors Title stands ready to meet its claims obligations.

- Our ratings are the best in the industry.
- Our assets are highly tangible and highly liquid. Unlike some of our peers, we don't have significant goodwill or intangibles on our balance sheet.
- We don't have any debt. Our long-term debt to equity ratio is the best in the industry.

Financial Indicator	3-Year Average	
	Investors Title	Industry
Total Liabilities to Equity <sup>1</sup>	0.41	2.81
Long-Term Debt to Equity <sup>1</sup>	-	0.23
Asset Leverage Ratio (Premiums to Net Liquid Assets) <sup>2</sup>	1.89	3.77
Underwriting Leverage Ratio (Premiums to Surplus) <sup>2</sup>	1.51	3.13
Return on Average Equity <sup>1</sup>	22.8%	19.9%
Pre-Tax Profit Margin <sup>1</sup>	22.8%	16.0%

**Source:**

<sup>1</sup>Data is derived from publicly available GAAP based financial statements.

<sup>2</sup>Data is based upon publicly available statutory financial statements. Industry data is based upon publicly available parent company financial statements constituting approximately 80% of the industry based on 2021 premiums written.

## We Have the Highest Ratings



Leading rating agencies for the title insurance industry consistently recognize Investors Title Insurance Company as having the highest level of financial strength in the industry. Our superior ratings reflect the strength of our financial resources and the depth of our real estate, commercial, and title insurance expertise.

- A.M. Best Company: Financial Strength Rating of A (Excellent) for ability to meet ongoing insurance obligations. For the latest rating, access [ambest.com](https://www.ambest.com).
- Demotech, Inc.: Financial Stability Rating® (FSR) of A" (A Double Prime), **Unsurpassed**. Commercial Real Estate Recommendation: Highly Recommended. For the latest rating, access [demotech.com](https://www.demotech.com).



## We Are in It for the Long Haul

We have been in the title insurance business for more than five decades. During that time, we have earned a reputation as an innovative, solution-driven business partner. A long-term focus on mutually beneficial business partnerships, coupled with an unwavering commitment to superior financial strength, has earned us a position as an industry leader. With no funded debt, consistent profitability, and a long track record of targeted growth, we have become the nation's fifth largest family of title insurance companies (*Demotech Performance of Title Insurance Companies, 2021 Edition*). Our stock is traded on the nasdaq exchange under the ticker symbol ITIC.

## We Offer Complete Protection

In addition to unrivaled financial strength, conservative reinsurance practices offer the most complete protection available. We retain less than 20% of the statutorily permitted coverage on any individual policy, and we cede the excess to our national reinsurance partner. For policies with higher coverage amounts, the result is that multiple companies are standing behind your policy, giving you more protection for the same premium.

## Our Service Is Exceptional

As a mid-sized company with a client-focused business model, we are uniquely positioned to offer a wealth of resources you would expect from a national company, along with access to senior management and highly personalized service.

If there is a claim, our claims professionals work directly with the claimant and apply practical solutions for prompt and fair claims resolution.

CELEBRATING 50 YEARS

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