



LOOKING FOR FINANCIAL STABILITY IN YOUR TITLE INSURER? LOOK NO FURTHER.

Financial strength and long-term stability—these are the things you look for in your title insurance underwriter, especially during tough economic times.

Financial Condition & Ability to Pay Claims	ITIC	Industry
	3-Year Average	
Long Term Debt/Equity Ratio ¹	-0-	0.19
Net Liquid Assets to Net Premiums Written ²	57.3%	22.7%
Policyholders' Surplus to Net Premiums Written ²	75.2%	39.0%
Net Liquid Assets to Total Liabilities ²	59.6%	34.2%
Net Liquid Assets to Losses and Loss Adjustment Expense ²	301%	190%
Return on Average Equity ¹	3.4%	-1.5%
Pre-Tax Profit Margin ¹	5.3%	-1.4%
Operating Profit Margin ²	29.4% ³	19.6%

Investors Title Insurance Company is consistently rated as one of the most financially stable title insurance companies in the United States by Demotech, Inc. and Kroll Bond Rating Agency, Inc., the nation's leading title insurance industry rating firms. Regardless of economic cycles, we consistently outperform our competitors in terms of financial stability and profitability. With ample reserves and policyholders' surplus, as well as conservative underwriting and reinsurance practices, Investors Title stands ready to meet its claims obligations.

¹ Source: www.google.com/finance, October 2011. Industry data is based upon publicly-available parent company financial statements constituting approximately 90% of the industry based on 2010 premiums written.

² Source: Demotech Performance of Title Insurance Companies, 2011 Edition.

³ Source: Demotech Performance of Title Insurance Companies, 2011 Edition. Data is for the combined Investors family of companies (Investors Title Insurance Co. & National Investors Title Insurance Co.).

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