

# **OUR UNDERWRITER**

Based in Chapel Hill, North Carolina, Investors Title Insurance Company (ITIC) is a publicly held title insurance underwriter that writes policies to protect mortgage lenders and homeowners from unforeseen claims made against title to real property. ITIC is licensed in 44 states and operational in 22 states, including the District of Columbia. The Investors Title Company and its family of companies are among the largest in the country.

ITIC consistently earns exceptional financial ratings:

- A.M. Best Company: Financial Strength Rating of A (Excellent) for excellent ability to meet ongoing insurance obligations (ambest.com)
- Demotech, Inc.: Financial Stability Rating® (FSR) of A'' (A Double Prime), Unsurpassed (<u>demotech.com</u>)



As an ITIC agent, we are committed to providing fast, efficient service while offering high-quality title products through Investors Title.

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# **ABOUT US**

Bankers Title of Central Kentucky, LLC is a multi-owner title insurance agency established in 2001 in Lexington, Kentucky. As a multi-owner title agency, we are proud of our partnership with our community member banks. Together, we deliver a comprehensive solution that caters to our clients' diverse needs.

Our clients can expect a positive title insurance experience and exceptional customer service. Whether you need assistance with commercial or residential transactions, our team has the expertise to help, the experience to do it right, and the commitment to meet your title insurance needs.

## **SOLUTIONS AND SERVICES**

We provide title services to financial institutions, lenders, attorneys, realtors, and builders doing business in Tennessee, Kentucky, Indiana, Ohio, and West Virginia. Our extensive referral network allows us to handle your out-of-state transactions nationwide.

- Title Insurance (owners and lenders)
- Commercial Policies
- Expanded Coverage Policies
- Home Equity Line Policies
- Insured Closing Protection Letters
- Online Submission of Searches and Title Updates
  Available
- No New Survey Coverage for Lenders
- 1031 Exchanges
- Industry Education
- On-site Certified Commercial Underwriter

Our website provides an online rate calculator and title application submission form. We ensure a prompt turnaround for title commitments and policies.

#### UNPARALLELED EXPERTISE

Our agency consists of experts dedicated to offering innovative products and exceptional customer service. With extensive knowledge in our field, we are equipped to respond promptly and effectively to title related questions, unusual search results, and challenging title issues. We have the insight and capability to handle even the most complicated transactions quickly, and we take pride in consistently delivering outstanding title and settlement services.

Most importantly, we cultivate long-lasting relationships with those we serve. We know you have a choice, and we want you to choose Bankers Title of Central Kentucky, LLC as your title insurance provider.

### **EDUCATIONAL OUTREACH**

As a multi-owner agency with a partnership philosophy, we are dedicated to educating the real estate and lending communities about the essentials of title insurance, claims, and related real estate products to improve service for their clients. We also prioritize ongoing communication about industry-related topics that directly impact our sector.



## **OUR OWNER AFFILIATES**

- Citizens Guaranty Bank
- Commercial Bank
- Community Trust Bank, Inc.
- First State Bank of the Southeast, Inc.
- Peoples Exchange Bank
- The Farmers National Bank of Danville