



We're Ready To Put Our Unsurpassed Underwriting Expertise To Work For You

A top-notch team of underwriting experts

Our underwriting team is a hand-picked group of professionals with hundreds of years of cumulative experience in clearing title related issues. Their expertise serves as one of the most valuable resources we offer to you as an independent title agency working with Stewart.

In addition to our state-level underwriters who specialize in underwriting and offer in-depth knowledge of their particular states, we have a group of senior underwriters with expertise in complex multi-state, multi-site deals. This level of expertise ensures that our underwriting team can tackle all of your needs.

Our underwriters will help guide you through complicated questions with ease, and you can count on them for:

- ▶ In-depth knowledge on complex issues
- ▶ Extensive experience and flexibility
- ▶ Quick response time and around-the-clock availability

Top-of-the-line underwriting technology

Our award-winning online underwriting system, Virtual Underwriter[®], was created to provide independent title agencies with 24/7 online access to the information needed to close a transaction and tremendous time savings. The cross-links between sections make finding the information you need quick and easy. Sections of the application include:

- ▶ Underwriting Manuals
- ▶ Underwriting Bulletins
- ▶ Forms and Guidelines
- ▶ Business/Real Estate Practices
- ▶ Standard Exceptions

The right combination to help you close your deals

When you work with Stewart, we provide direct access to the right people with the right expertise. We have the technology to keep the information you need just one click away. And, as one of the nation's largest title insurers, we also have the financial resources to safeguard your most complex residential and commercial transactions. It all comes together to create the right solution for your underwriting needs.

For more information, contact your agency services representative or visit stewart.com/agency-services

