

### Providing new options and better savings for Capital Title.

#### The Company

Capital Title Insurance Agency is one of the largest title agencies in Michigan, with 12 branch locations covering all 83 counties. The agency handles title and escrow services for residential, new construction and commercial real estate transactions.

#### The Situation

With the economic downturn, Capital Title was hit hard, like everyone connected with the real estate industry. While trying to cut costs as much as possible, they received the news that their current E&O insurance provider was increasing their rate by \$7,700. Additionally, Capital Title was in the midst of trying to redesign and update their website to help generate additional business. Unfortunately, all quotes they had received were in the \$12,000-\$15,000 range.

#### The Stewart Solution

While meeting with his Stewart Agency Services Representative (ASR), Tom Lico, President and CEO of Capital Title, described the problems he was facing. The ASR knew just what to do. They first put Tom in touch with Stewart Specialty Insurance Services (SSIS) to discuss Capital Title's E&O insurance. After talking with Tom, SSIS came back to Capital Title with a comparable policy at a dramatically lower cost.

As for the website, Capital Title's ASR set up a conference call with Stewart Marketing to demonstrate the StewartSitebuilder™ technology. This easy-to-use online tool allowed Capital Title to develop a website at a fraction of the estimated costs they had received from other vendors – and to have the new site up and running in less than 60 days.

#### The Results

Capital Title achieved an annual savings of over \$12,000 on their E&O insurance.

They produced their website, capitaltitle.net, for over \$11,000 less than the lowest estimate they had received from other vendors.

"In addition to saving over \$24,000 this year," said Tom, "we now have a lower deductible on our E&O insurance and a new and improved website with a lower monthly hosting fee."

**For more information on the benefits of working with us and why Stewart Title Guaranty Company is the right underwriter for you, contact us today.**



“It gives me great comfort that the majority of our business is going through the underwriter that offers the most benefits, has the most experienced underwriting counsel and the best sales team.”

**Tom Lico**  
President and CEO  
Capital Title Insurance Agency