

# Title insurance underwriting

This workflow automates title insurance underwriting by conducting property research, assessing risks, and generating underwriting decisions. It reduces manual review time and ensures consistent risk evaluation across all property transactions.

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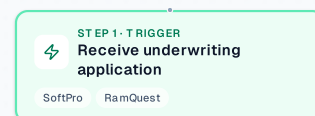
## WORKFLOW TRIGGER



Title insurance application submitted with property details and transaction information

## Visual Flow

Each node represents an automated step. Connections show how data and decisions move through the workflow.





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## Step-by-Step Breakdown

Detailed explanation of each automated stage in the workflow.

1

⚡ TRIGGER

### Receive underwriting application

Title insurance application is submitted through the system with property address, transaction details, and borrower information. Application data is automatically parsed and validated for completeness.

2

 ACTION

### Execute automated title search

System performs comprehensive title search using property records databases to identify ownership history, liens, encumbrances, and potential title defects. Search results are compiled into structured data format.

DataTrace

Stewart T title

3

 ACTION

### Analyze property risk factors

AI engine evaluates title search results against underwriting guidelines to identify risk indicators such as outstanding judgments, tax liens, or chain of title issues. Risk scores are calculated automatically.

ResWare

DataTrace

4

 DECISION

### Determine underwriting path

System routes application based on risk assessment - low-risk properties proceed to automatic approval while high-risk cases are flagged for manual underwriter review.

SoftPro

ResWare

5

 ACTION

### Generate policy requirements

System creates title insurance policy with appropriate coverage amounts, exceptions, and required curative actions based on identified risks. Policy documents are auto-populated with transaction specifics.

Stewart Title

Closer's Choice

6

 ACTION

## Update case management system

Underwriting decision, policy details, and required actions are automatically logged in the case management system. Notifications are sent to relevant parties including agents and closing coordinators.

SoftPro

RamQuest

7

 OUTPUT

## Deliver underwriting package

Complete underwriting package including policy commitment, title requirements, and closing instructions is generated and distributed to all transaction parties.

Closer's Choice

Stewart Title



## Outputs

- Title insurance policy commitment

- Underwriting decision report

## AI Business OS

- Cumulative action requirements list



### Key Metrics

- Average underwriting turnaround time
- Automatic approval rate
- Post-closing claim frequency



### Tools & Integrations

- SoftPro
- RamQuest
- DataTrace
- Stewart Title
- ResWare
- Closer's Choice

## AI Business OS

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