

**When you see our seal, you know you've found a trusted provider of real estate settlement services.**



**stewart**  
Vetted and verified.

The title agencies and attorney agents that are part of the Stewart network go through what we believe to be the most rigorous vetting process in the industry. The Stewart Trusted Provider seal validates the high quality standards they have met to be a Stewart agent.

In order to qualify as a Stewart Trusted Provider, an agency or attorney agent must:

### **Pass an intensive initial due-diligence screening**

- Third-party audit by Deloitte, LLP
- Background and Credit Checks
- Extensive Review of Applicant's Experience, Business Model and Policy Loss History
- Licensing Verification

### **Conduct business according to our stringent Independent Agency Standards**

1. Maintain honesty and integrity above all else
2. Stay firmly customer focused
3. Employ dedicated and well-trained associates
4. Maintain a business model that supports long-term success
5. Use Stewart as a preferred business partner
6. Maintain an acceptable policy loss ratio
7. Comply with all federal, state, and local rules and regulations

8. Reconcile all escrow/trust accounts in a timely manner
9. Ensure efficient and secure real estate settlements
10. Deliver title policies to customers and report policies and remit payments to Stewart in a timely and compliant manner
11. Comply with all terms of the Stewart Underwriting Agreement and adhere to all Stewart Underwriting Bulletins
12. Address consumer complaints in a timely manner

*\*Stewart Trusted Provider Standards 7-12 align with American Land Title Association® (ALTA® ) Best Practices.*

## **Undergo strict ongoing monitoring**

- Deloitte audits based upon risk model scoring
- Quarterly visits and detailed operational checklist by Stewart Agency Services representative (20 points covered)
- Random background and credit checks
- Policy inventory audits
- Comprehensive ongoing operational review of agency network by Stewart senior management
- Extensive training program for loss mitigation and loss avoidance
- CFPB compliance training with attendance certification
- Licensing verification

In addition, many agencies exceed these requirements in their efforts to provide even higher quality service and protection by utilizing Stewart's escrow account reconciliation services, securing an Escrow Security Bond, and the AgencySecure® package of technology and services that help improve processes and reduce claims.

Lenders and consumers can depend on title agencies and attorney agents exhibiting the Stewart Trusted Provider seal to provide them with a quality experience throughout the real estate transaction process consistent with the coverage provided in Stewart's Closing Protection Letters and Policies of Title Insurance as issued.