

Title Experts  
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○ Issue | ○ VOLUME | ○ YEAR  
2 | 1 | 2012

# Title Experts

*and Management Services*

**ADDRESSING NEEDS OF UNDERWRITERS, AGENTS,  
LENDERS, CLAIMS COUNSEL AND  
TITLE INSURANCE CONSUMERS NATIONWIDE**

Bob Philo and Gene McCullough are lawyers and each have over 30 years of experience in the Title Insurance and real estate conveyance industry. Each has handled claims, managed agency operations and developed 'best practice' standards for agency and underwriter operations.

## Internal Underwriter Software Available

The partners in Title Experts have a good deal of experience in the design and development of software used by Title Underwriters to handle their internal and external operational needs. According to the ALTA, as of late 2011, aside from the Big 4 Underwriters, there were only 31 independent title underwriters operating in the US. Each of these have similar needs, i.e. handle agency data, issue CPLs, deliver e-jackets, process remitted policies handle claims, generate statistical reports, etc. Unfortunately, because of the size of the potential market for software developers, until recently there was no program that was available for purchase by a new underwriter entering the industry or existing underwriters seeking upgrades in their current systems. [That has now changed!](#)

As a result of the closure of Southern Title in late 2011, their full service underwriter

agency management and back office software has become available for purchase. This software was just released in early 2011 and is a professionally developed, state of the art, internet based package written on a .NET framework.

Gene McCullough was intimately involved with the development of this software and has conducted many hours of training for both internal underwriter staff and the agents who use the external interface. He will be glad to consult with those who purchase the program to make modifications or with those who want to develop similar functionality in their current systems.

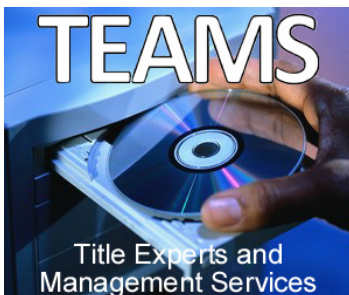
Look at page 3 for Video Links

And get links to 9 specific topics

- over **3+ hours of video**

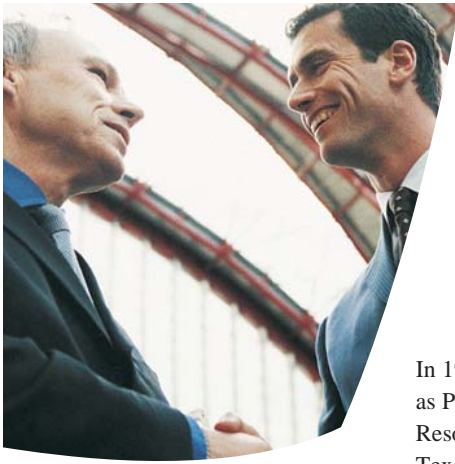
instruction that explains how

each of the various sections work.



## Who we are.....

Our national consulting firm specializes in providing proven expert witness testimony, reports and analysis for litigation concerning escrow, title insurance and real estate closings. Our experts are licensed attorneys and each have more than 30 years industry-specific experience. We also provide title insurance software development and implementation consulting.



# Bob Philo



## Overview of his experience

*Years of handling claims and working through difficult underwriting issues have allowed Bob to gain invaluable experience .*



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Bob Philo began his career with 10 years in law enforcement, leaving as a Sargent in the Major Fraud Unit for Montgomery County, Maryland after securing a law degree from the University of Maryland in 1972. In 1980, he moved to Texas and became a member of the Texas State Bar. Between 1981—1984, he served as the Assistant Director of Title Insurance for the Texas State Board of Insurance.

In 1984, he accepted a position as President and CEO of Title Resources Guaranty Corp, a Texas Title insurance underwriter. He held that position until 1996 and then began to work with several of the national underwriters as subsidiary President and or State manager actively managing agents, handled underwriting and developed software to enhance underwriter operations.

**Bob served as President of the Texas Land Title Association in 1995 and was awarded the "Title Man of the Year" in 2007**

**Title Experts and Management Services** was formed in 2000 and since then, he has had an opportunity to testify in over 75 cases in a number of state and federal courts including Texas.

He holds a 'Certified Title Insurance Associate' Certification, the highest offered by the state of Texas. He has taught real estate and title insurance courses for the Texas Land Title Association for each of the past 31 years.

For a complete Curriculum Vitae and all contact info, click [HERE](#) or scan the QR code below



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# Gene McCullough



## Overview of his experience

*For each of the last 30 years, he has simultaneously managed agency operations in up to 17 different states and is very familiar with the unique differences in business practices that vary from state to state.*

After graduation from the University of Memphis School of Law in 1977, Gene opened a solo general law practice where he handled closings and served as a title agent. In 1983, he accepted a position with Southern Title Insurance Company and served as its President from 1986 until 1998. Then, after a merger, he served as the Regional President of Fidelity National Title of New York from 1998 until 2002. He then accepted a SVP position with Southern Title Insurance Corporation but has served as President from 2008-2011.

During this career, he has handled

virtually every position with an underwriter, including managing direct operations, handling claims, responding to defalcations, development of forms, filing of rates, approval of agency applications, responding to market conduct exams, drafting audit procedures and managing operations.

He has testified in the legislature and was instrumental in securing passage of Tennessee's Good Funds Law. He regularly presents Fraud Prevention seminars and has been on the 'first response' defalcation team of all his underwriting companies for the past 20 years.

In 2007 he served as the President of the Tennessee Land Title Association as well as a Director and Committee Chair for numerous years. He was the Chairman of the ALTA Title Executives Council on two occasions and Chaired the Tennessee Bar Association's Real Estate Council.

Gene regularly presents CE and CLE accredited seminars and is currently retained to write the Pre-licensing course materials for the Tennessee Title Agent's License .

For a complete Curriculum Vitae and all contact info, click [HERE](#) or scan the QR code below with your smartphone



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Software supplement 2012

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## Software Design Supplement

[STICNet Portal](#) [Customer Support Center](#) [Agencies](#) [Policy Processing](#) [Financials](#) [Audits](#) [Admin](#) [Reinsurance](#) [Resource Library](#) [Reports](#)

### Underwriter Software—Links to Training Videos

Broad overview of the system functionality

<http://www.titleexperts.biz/video/SystemOverview.wmv>

Administrative controls over logins, policy forms, endorsements, rates etc

<http://www.titleexperts.biz/video/Admin.wmv>

Process to approve and set up and manage Agents, approved attorneys and other users

<http://www.titleexperts.biz/video/AgencySetup.wmv>

How to issue an Electronic Policy Jacket

<http://www.titleexperts.biz/video/EJackets.wmv>

Overview of the Audit program in the system

<http://www.titleexperts.biz/video/Audit.wmv>

How to issue a Closing Protection Letter

<http://www.titleexperts.biz/video/ClosingProtectionLetters.wmv>

An interview with the software developer – system specifications, etc

<http://www.titleexperts.biz/video/Developer.wmv>

Overview of Electronic remittance and electronic processing of remitted policies and premiums

<http://www.titleexperts.biz/video/PolicyReport.wmv>

Review of how the policy and endorsement rate calculator works

<http://www.titleexperts.biz/video/RateCalc.wmv>

A look at the management reporting capability of the system

<http://www.titleexperts.biz/video/Reports.wmv>

Review of Agent support tools built into the system

<http://www.titleexperts.biz/video/SearchClosing.wmv>



## Who we are.....

While our national consulting firm primarily specializes in providing proven expert witness testimony, reports and analysis for litigation concerning escrow, title insurance and real estate closings, Teams also provides Underwriters and agents with advice on the design of custom software applications. Both Bob Philo and Gene McCullough have designed many software applications in the past 30 years and can share some of the concepts and practical approaches to program design they have used in the past.

