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# Title Experts

and Management Services

ADDRESSING NEEDS OF UNDERWRITERS, AGENTS,  
CLAIMS COUNSEL, LENDERS 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.

## Assessing 'New Hire' Profitability

Evaluating whether a single new hire will be profitable is difficult. The problem becomes even more difficult when you are asked to open a new office, buy new equipment and hire support staff. First of all, you can't tell if the revenue 'projections' will actually materialize and those being hired are often not familiar with the *real operational costs* an underwriter bears when opening a branch. Hiring mistakes in these cases can literally cost you hundreds of thousands of dollars!

I have developed a tool that allows those expensive hiring decisions to be evaluated more objectively. By asking the right detailed questions, in an orderly fashion, your hiring decisions can be based on projected annual profitability along with a month to month budget of how long will you be losing money before your operations begins to

become profitable.

The program I have developed will incorporate all of the real costs of operations: employee taxes, insurance costs, claims reserves, premium tax reserves, depreciation on equipment, etc. in order to have detailed, accurate projections.

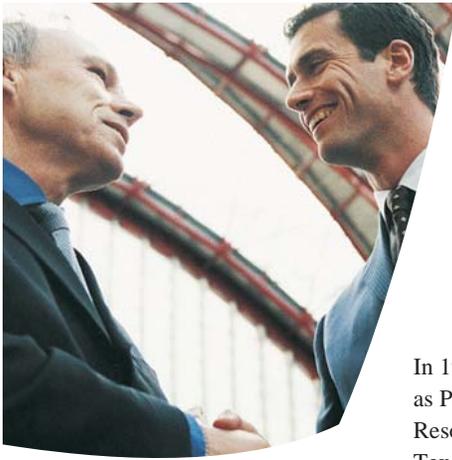
The program will generate a 12 month detailed budget and automatically generate any key ratios you want to track. It has several 'what if' tools built in enabling you to instantly change key assumptions to see how they would impact profitability.

I have prepared a 26 minute video that provides you a step by step overview of the actual program I have developed that could be easily customized to your operation. [Click HERE](#)



## 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 was recently retained by TNLTA to develop the "Pre-licensing" and Title Agent "Specialization" 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

