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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.

War Stories, Agents love them.....I am available to share a whopper!

Seminars are a wonderful opportunity to share underwriting advice, acquaint agents with new requirements and discuss the state of the economy. However, it is really difficult to keep their interest when we drone on about the changes in policy forms or new case construing a Trustee's powers in a Bankruptcy. Not all attendees are underwriters and not all agents practice in areas where those topics are relevant.

However, my experience has taught me that segments on 'war stories' (usually readily available from your own claims department) are always well liked and keep their attention. As Underwriters, we share those painful stories to send a message..... mistakes have real consequences and fraud sends people to jail.

Although Gene McCullough wishes he did

not have the material to present, the story of what one bad agent did to Southern Title is the granddaddy of all war stories. He has developed a seminar presentation that focuses the deterioration of the relationship between agents and underwritersand why. He justifies why some Underwriters are wary of agents..... (in this segment he discusses the demise of Southern Title)and then how agents can proactively make changes in how they conduct their business to win back Underwriter trust.

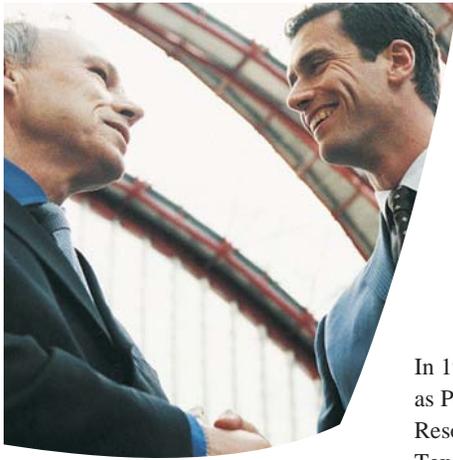
As someone outside your organization, I can speak frankly to your agents without it sounding like it comes from you.

Check out The Title Report coverage of this speech given at the recent ALTA Business Strategy Session in Kentucky. [Click here for MORE](#)



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. In addition to management consulting, 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 .

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