



As the Claims Turn: 2025 & the Demystifying of the Claims Process

SE Claims Team Members -

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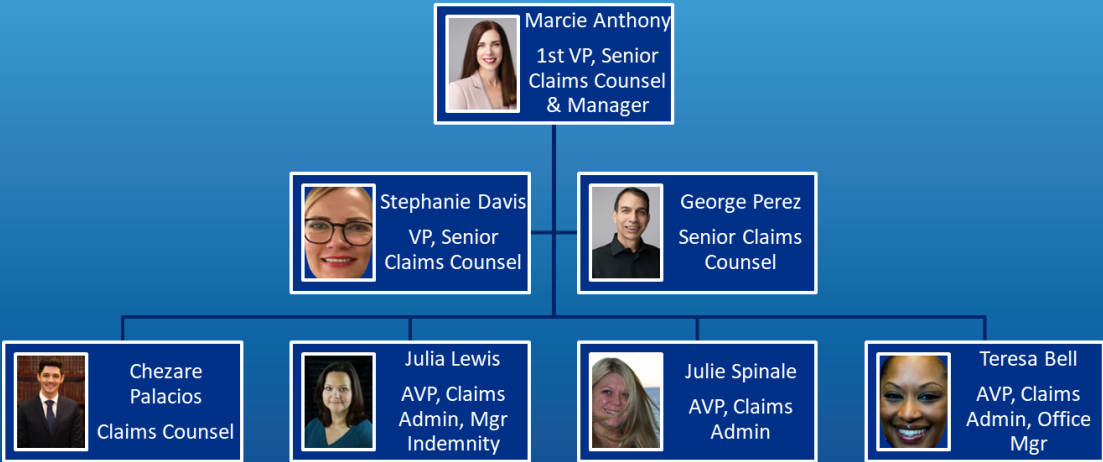
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Introduction to Claims



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SE Claims Team



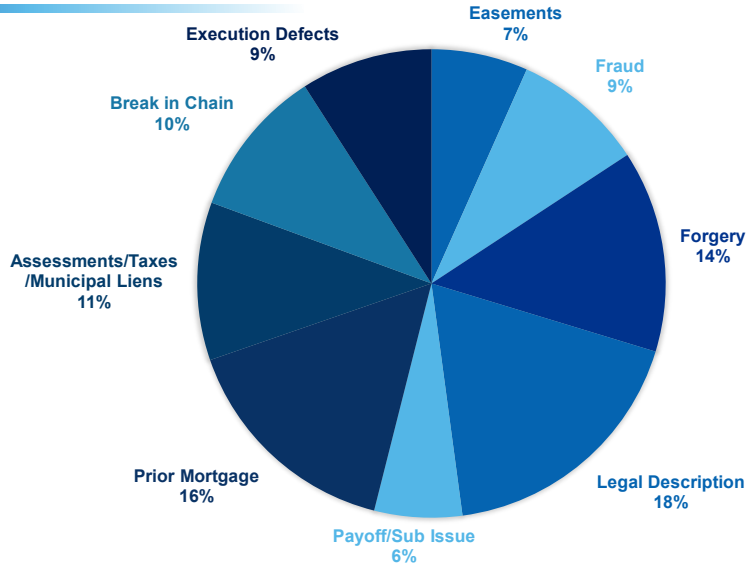
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A Year in Claims



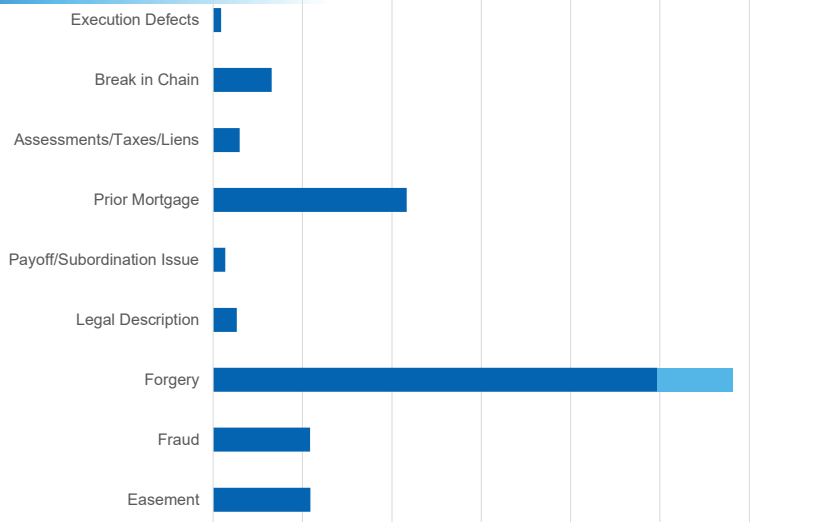
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A Year in Claims – 2025



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A Year in Claims – 2025 Loss



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The Claims Process



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The Claims Process

Taking the “mystery” out of the
Mystery Machine!

Or

Title Insurance – Believe it or
Not!



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The Claims Process: Notice to Coverage

ALTA '21 – Owner's Policy

Notice Requirement – Conditions 3, 17 & 9(c)

Insured Status – Conditions 1(g) & 2

The Covered Risks

“Subject to” Exclusions, Exceptions & Conditions

Investigation/EUO – Condition 6(b)



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The Claims Process: Coverage to Conclusion

Duty to Defend – Condition 5(a)

Option to Cure – Condition 5(b)

Duty to Cooperate – Condition 6(a)

Option to Pay – Condition 7

Noncumulative Damages – Condition 11



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The Claims Process: Post-Conclusion

Timing of the Claim – Condition 9(b)

Option to Appeal – Condition 5(c)

Indemnification – Conditions 8 & 9

Reduction of Insurance – Condition 10

Subrogation Rights – Condition 13



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