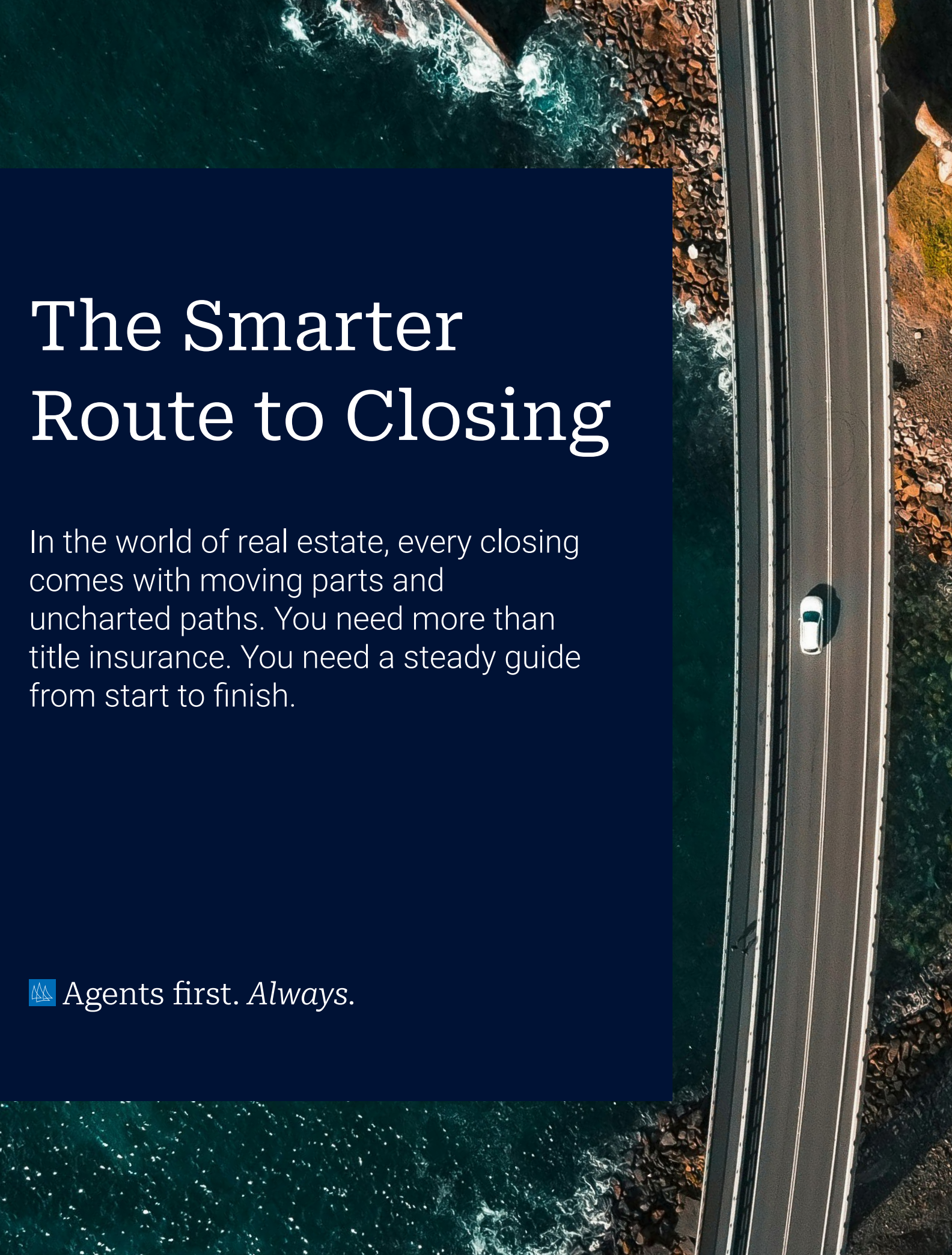
WESTCOR®

LAND TITLE INSURANCE COMPANY



Company Summary 2026



The Smarter Route to Closing

In the world of real estate, every closing comes with moving parts and uncharted paths. You need more than title insurance. You need a steady guide from start to finish.

Agents first. *Always.*

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Progress Through Partnership.











Westcor History

1993, Terry Wright
Westcor was formed, owned by NTC Global / Terry Wright.

2004, Mary O'Donnell
Mary O'Donnell joins the team and opens home office in Winter Park, FL. Now licensed in nine states.

2005, Progress in Motion
Westcor gains $50 million in written premium and $25 million in assets.

2006, Go West
Westcor opens western area operations in Denver, CO.

2008, Business is Booming
Westcor opens regional offices in White Plains, NY, San Antonio, TX, and Clearwater, FL.

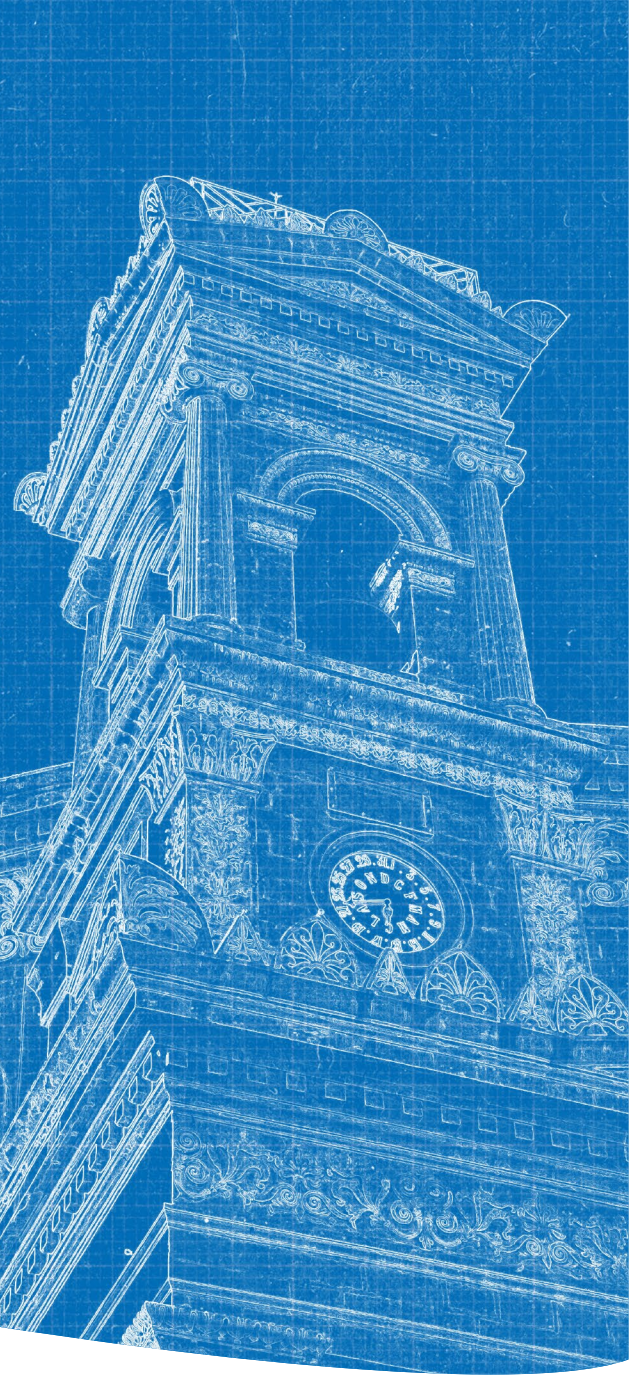
2009, Still Booming...
Mountain states opens for business in Boise, ID.

2010, Still Booming...
Regional offices open in Red Bank, NY, Norton, MA, and Towson, MD.

2011, Still Booming...
Tennessee regional office starts up inKnoxville, TN. Ohio operation in Columbus, OH.

2012, Westcor Blooms
Westcor grows to a total of 120 employeed, becoming licensed in 41 states, and increases to $120 million in premium.

2014, The Top Five
Westcor ranks fifth among underwriter families and is licensed in 48 states. Westcor also acquires interest in X1 and Realty Data.



Our Story

In real estate, every transaction is unique, that's why our agents need more than an underwriter. They need a partner that can help them successfully close every deal, no matter the complexity, and that's exactly who we are.

At Westcor, we've built the nation's #1 independent title insurance company on a single principle: Agents first. *Always*. Founded by an agent, for agents, we have experienced the intricacies, the risks, and the regulatory demands agents face every day. We know what it takes to close transactions simply and safely. We know what it takes to win.

We leverage data analytics and the latest technology to help agents mitigate fraud, understand shifting compliance regulations, and relieve market pressures. We work with agents as a trusted concierge to build practical strategies and a true partnership.

Every decision we make, every product we build, every underwriter we hire, every standard we uphold is oriented toward a single goal: our Agent's success.

Precision. Access. Independence. Success.

When our agents win, we win. That is the Westcor way.

2016, Booming Operations
Westcor boasts $519 million in operating revenue and acquires Closepin.

2017, The Family Grows
Employee count increases to around 350. Westcor redomiciles to SC and opens regional office in Columbia, SC.

2018, ALTA Title Webby Award
Westcor wins ALTA Title Webby Award. It initiated the eAgency solution to service agent and lender clients.

2019, A Double Prime
Demotech upgrades Westcor Financial Stability Rating to A" (A Double Prime).

2020. Orogen Group
The Orogen Group becomes the majority shareholder of Westcor. Mary O'Donnell become ALTA President. Westcor employs over 475 staff members and its market share jumps to 5%.

2021, Making Waves
Westcor grows to over 650 employees and 2,650 Agents. Market share jumps to 6.8%.

2022, ALTA Good Deeds
Westcor sponsors an event that helps the ALTA Good Deeds Foundation, founded by Mary O'Donnell, reaching $1 million for charity.

2025, X1 is Lightning in a Bottle
X1 Engine processes over 7 million transactions. Reducing the friction for consumers in refinance transactions. Ardán acquires AgentHome.

2026, AM Best Rating
Westcor receives A- (Excellent) in finanical strength and an a- (Excellent) in long-term issuer credit rating.

EXECUTIVE INSIGHTS
With Neil Gulley

Built on Trust, Leading with Vision

For decades, Westcor has earned the trust of independent agents through expertise, partnership, and an unwavering commitment to doing what's right for the people we serve.

During my first few months with the company, I've had the opportunity to meet with employees, agents, customers, and partners across the organization. Those conversations have reinforced what so many in our industry already knew: Westcor's greatest strength has always been its people. Our reputation isn't something we've simply claimed over the years. It's something our people have earned.

Throughout my career, I've had the privilege of leading organizations across the title, real estate, and financial services industries through periods of growth, change, and transformation. Those experiences have taught me that sustainable growth requires more than ambition. It requires a strong foundation, a clear vision, intentional leadership, and people committed to moving in the same direction. Westcor embodies those qualities, which is exactly why I believe this organization is so well positioned for the future.

That foundation didn't happen by accident. It reflects years of thoughtful leadership, including the remarkable legacy Mary O'Donnell leaves behind. Her vision helped shape the company Westcor is today, and I'm honored to build upon that foundation alongside the talented people who continue to move this organization forward every day.

As our industry continues to evolve, so do the opportunities before us. Since joining Westcor, one of my priorities has been ensuring we have a clear vision for where we're headed next. We've spent time aligning around a shared strategy, sharpening our vision, strengthening collaboration across our leadership team, and identifying the investments that will position us for long-term success. Growth isn't about changing who you are. It's about building on your strengths while preparing for what's next.

The pages that follow offer a closer look at how that vision is taking shape across our organization.

We're continuing to strengthen Westcor Central, investing in tools like Underwriter IQ, expanding the resources available through AgentHome, growing our commercial capabilities, reinforcing the financial strength and underwriting expertise our customers depend on, and thoughtfully evolving our brands to better reflect the organization we've become. Each of these initiatives is different, but they all share the same purpose: helping independent agents succeed by delivering the expertise, service, and partnership they expect from Westcor.

Agents First. *Always.*

Those three words aren't simply a new tagline. They capture the commitment that has always defined Westcor and the standard we hold ourselves to every day. Every strategic decision we make, every investment we pursue, and every solution we develop should strengthen the partnerships we've built and create greater value for the agents we serve.

The future of Westcor is incredibly bright. We have exceptional people, a strong financial foundation, a clear strategic direction, and a shared commitment to continuous improvement. Most importantly, we have customers who place their trust in us every day. That trust is our greatest responsibility, and it will continue to guide every decision we make.

Thank you for your trust, your partnership, and the opportunity to serve you. I hope the pages that follow provide a meaningful look at the people, priorities, and progress shaping Westcor today, and the exciting future we're building together.

Neil Gulley
President & Chief Operating Officer
Westcor Global, Inc.



INDUSTRY EXCELLENCE

Our Leadership



Steven D. Black serves as President and Chief Operating Officer of Westcor Land Title Insurance Company where he leads the company's nationwide operations with a focus on strategic growth, operational excellence, and continued innovation in support of its independent agent network.

Since joining Westcor in 2015 as Vice President and Texas Regional Manager, Steve has steadily expanded his leadership scope, ultimately overseeing the Western Area across 17 states Under his direction, the company achieved sustained growth, record-setting revenue, and strengthened partnerships with title agents and industry stakeholders. His leadership has played a key role in building high-performing teams and reinforcing Westcor's reputation for a culture, products, and service model designed to help agents grow and succeed.

With more than 35 years of experience in the title insurance industry, Steve brings deep expertise in both underwriting and agency operations. Early in his career, he worked with a national underwriter, where he cultivated key agent relationships and developed a centralized title production platform for national lending institutions. He later founded and successfully operated three title agencies, giving him a well-rounded perspective from both the underwriting and agency sides of the business.

As President, Steve continues to build on Westcor's position as the nation's largest privately held title underwriter, driving innovation and strengthening partnerships that empower independent title agents across the country.



Erik Helgeson

SVP, Western Area Manager

Erik has nearly 27 years of experience in the title insurance industry. Throughout his career, he has held a variety of roles including as Sales Representative, Branch Manager, Sales Manager, National Accounts Manager, County/State Manager, Agency Representative, and finally Region Manager. This diverse experience has provided Erik with a more comprehensive understanding of the industry and the skills necessary to lead successful teams.

Erik's passion for his work and the people he works with shines through in his dedication to providing exceptional service and support. He embraces the challenge of competing with larger direct operations, and his commitment to doing so has been a key factor in his success.

Erik has been an integral part of the Westcor team, and his new role will allow him to further contribute to the company's growth and continued success.



Angela Fling

SVP, Central Area Manager

Angela discovered her passion for the title insurance industry after five years in the oil and gas sector, working for a third-party inspection service company. She would then transition into title insurance in 2003, spending nearly 16 years with a national underwriter before joining Westcor in 2019. Her career has spanned roles in compliance, sales, and management.

Angela has most recently served as Westcor's South Central States Region Manager, overseeing the operations across Texas, Arkansas, Oklahoma, Louisiana, and New Mexico. Her primary responsibilities included strategic problem-solving, agent education, customer service, and fostering agency success. She was promoted to that role in 2020 as part of Westcor's strategic growth initiative.

Known for her deep understanding of agency operational standards, Angela has become a reliable and trusted resource for onboarding and supporting independent agents, agency representatives, and teammates throughout the region. She is recognized for her leadership, innovative thinking, and dedication to enhancing the customer experience.



Michael Trowbridge

SVP, Eastern Area Manager

Michael got his start in the title industry in 2004. Initially, Michael prepared closing documents for a large national title agent and worked up through the ranks. Over the next 13 years, Michael tackled just about every possible duty working in Central Ohio. The last half of that tenure, he specialized in business development. In 2016, he made the transition to the UW side of the industry joining up with Westcor Land Title Insurance Company as an agency representative.

2026 will mark his 10th year with WLTIC where his time has been spent in ops, management, and sales. Most recently, Michael was the Central States and Tennessee Regional manager. Michael has become a known leader in the title insurance industry.

A Partnership Built for Independent Title Agents

In an industry where every transaction matters, independent title agents need more than an underwriter, they need a partner invested in their long-term success. At Westcor, that philosophy drives everything we do. Our commitment extends beyond issuing policies to providing the expertise, resources, and advocacy agents need to grow with confidence in an ever-changing marketplace.

That support begins with people. Our nationwide team of experienced underwriters combines local market knowledge with responsive, personalized service, ensuring agents have access to real professionals who can provide practical solutions when unique challenges arise. Behind every transaction is a team dedicated to helping agents navigate complexity with confidence.

As agencies grow, so do their operational needs. Westcor's comprehensive agency services are designed to help streamline operations, reduce risk, and support expansion into new markets. At the same time, our experienced auditing professionals work alongside agencies to help maintain compliance with evolving industry standards, allowing agents to focus on serving their customers while operating with confidence.

Professional development is another cornerstone of our partnership. Through complimentary CE and CLE education, agents can stay current with licensing requirements, strengthen their industry knowledge, and continue building the expertise that sets them apart. We believe investing in education is an investment in the future of every independent title agency.

Our commitment also reaches beyond just daily operations. Westcor actively advocates for the independent title industry, working with policymakers and industry leaders to help protect the interests of agents and the communities they serve. Combined with one of the industry's most trusted claims departments, recognized for exceptional service and consistently low claims ratios, our support continues long after the closing table.

We measure our success by the success of the independent title agents we serve, providing the guidance, resources, and the partnership they need to thrive today and well into the future.

> **Westcor is a true partner and advocate for the success of independent title agents. Our strength lies in relationships built on trust, transparency, and a shared commitment to excellence.**

Glenn Bradley
Executive VP/Agency Operations



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wltic.com

Need a boost?

Our Agents run on rocket fuel.



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How Westcor Agency Services Helps Independent Agencies Grow



Created specifically to support independent title agencies, Westcor Agency Services (WAS) provides the operational expertise, tools, and resources needed to help agencies expand nationally while staying focused on what they do best: serving their customers. By handling many of the behind-the-scenes functions associated with growth, WAS allows agencies to pursue new opportunities without significantly increasing internal overhead or sacrificing compliance.

Whether an agency is entering a new market or broadening its service offerings, Westcor Agency Services helps simplify the process. The program is designed for agencies looking to move beyond their current footprint, strengthen relationships with existing clients by offering additional coverages, and compete more effectively in an increasingly dynamic marketplace.

The benefits extend beyond growth alone. Agencies gain access to experienced operational support, streamlined processes, and technology designed to improve efficiency and the customer experience. By leveraging innovative platforms and proven workflows, agencies can remain agile while positioning themselves for long-term success.

Westcor Agency Services also reflects the company's continued investment in independent agents. As the title industry evolves, agencies need flexible solutions that help them adapt to changing customer expectations and emerging opportunities. WAS is part of Westcor's broader commitment to providing not only underwriting expertise, but also the strategic resources that helps agencies thrive well into the future.

For agencies already operating across multiple states, or those considering expansion for the first time,

Westcor Agency Services offers a practical path to sustainable growth.

Instead of navigating expansion alone, agents gain a trusted partner committed to helping them reach new markets with confidence.

At Westcor, success is measured by the success of our agents. Westcor Agency Services is another way we're helping independent title agencies grow stronger, serve more customers, and build lasting businesses nationwide.


Agents fir
Always.
Real estate transactions can feel like open water. Where others see headwinds, we find the course forward.
WESTCOR®
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wltic.com

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Westcor's Financial Highlights

Our financial foundation has been strong since the day we started. We remain true to our roots, and in turn we have built a company that continues to outperform year after year.

Highlights

- Assigned a Financial Strength Rating of A- (Excellent) and Long-Term Issuer Credit Rating of "a-" (Excellent) by AM Best
- A" Double Prime by Demotech
- Strongly Recommended for commercial business with Demotech
- Five plus years positive profit margin growth & ROE growth

Reporting Period	12-31-2025
Net Admitted Assets	$346.7 Million
Policyholder's Surplus & Statutory Premium Reserves	$323.1 Million
Pre-Tax Income	$82.3 Million
Gross Revenue	$839.1 Million

Industry Ratings







Market Achievements

7.24%
Market share for non affiliated or independent agency business

#1 in the U.S.
Largest independent title insurer in the U.S.

4.74%
Largest market share of any independent underwriter in the U.S.

Strength at a Glance

$162.1M
Policyholder's Surplus (PHS)

$161M
Statutory Premium Reserve (SPR)

$346.7M
Net Admitted Assets

Positives & Ratio

5+ Years
Five plus years positive growth of net profit margin and growth average return on equity

4.0% Claims Loss
Westcor's claims loss ratio, compared to the 2024 Industry Average of 5.2%

A Smarter Defense Against Real Estate Fraud

Fraud risk can appear at any point in a real estate transaction. It may involve identity verification, the collection of funds, banking information, or payoff instructions. Westcor's approach is designed to protect the transaction from the first verification through settlement and, when necessary, recovery.

Through Westcor-developed solutions and trusted technology partners, agents have access to multiple layers of protection designed specifically for the risks involved in real estate closings.

Know who is involved

Protection begins before funds are transferred. Identity verification helps confirm who is involved in the transaction and can expose seller impersonation before a fraudulent closing moves forward.

Westcor's val-ID platform allows title agents to validate the authenticity of government-issued identification, including driver's licenses and passports. In one recent transaction, an agent's use of val-ID helped uncover a suspected fraudulent seller and prevent a loss of more than $200,000. Together with Val-WIRE, Westcor's tool for fighting wire fraud, agents can address two of the industry's most significant threats: identification and wire theft.

Westcor's partnerships with CertifID and Closinglock add further safeguards. Both provide identity verification and secure ways to handle sensitive transaction information, helping agents identify red flags while reducing reliance on vulnerable email communications.

Protect every transfer

When money begins moving, additional safeguards help protect both incoming and outgoing funds. CertifID verifies wire instructions and bank account information before funds are disbursed, with more than 150 fraud markers checked on each wire. Cash to Close gives buyers a secure digital payment process that validates identity and account information before funds move, eliminating the need to manually enter routing or account numbers.

Closinglock provides another layer of protection by securing wire instructions, verifying payoff accounts and removing sensitive information from email. Its platform brings payments, identity checks, verified payoffs and secure communication into one connected workflow, reducing the gaps and manual steps where fraud can occur.

Reduce payoff risk

Payoffs are one of the highest-risk points in a file. CertifID's Payoff Ordering allows teams to submit and track requests in one centralized dashboard rather than relying on phone calls or faxes. PayoffProtect then verifies the authenticity of payoff instructions before funds are sent, helping protect one of the most vulnerable transfers in a closing.

Respond when fraud happens

When fraud occurs, speed and coordination matter. Every wire verified through CertifID is backed by up to $5 million in direct first-party insurance. Fraud Recovery Services also gives victims access to a dedicated team that works with financial institutions and federal law enforcement, including support for expedited bank account freezing and coordinated recovery.

Together, these tools create layers of protection around the people, information and funds involved in a closing, helping Westcor agents reduce risk while maintaining a clear and efficient experience for their customers.

val-ID by Westcor

val-WIRE by Westcor

Closinglock



WESTCOR
COMMERCIAL SOLUTIONS

BUILT FOR BIG DEALS



By David Shanks | Commercial Manager

When commercial transactions involve significant assets, tight deadlines, and complex underwriting, experience truly matters. That's where Westcor Commercial Solutions delivers.

Purpose-built to support large, sophisticated commercial title insurance transactions, Westcor Commercial Solutions provides agents, lenders, and financial institutions with the expertise, financial strength, and responsive service needed to close with confidence.

Our dedicated team of commercial sales professionals, underwriters, and title experts specializes in navigating transactions that require more than a standard approach. Whether it's a multi-property acquisition, a high-value refinance, or a complex development project, Westcor brings the technical knowledge and collaborative support to keep deals moving.

Just as important is Westcor's financial strength. Our capitalization allows us to insure large commercial transactions with confidence, giving clients peace of mind that they're backed by a stable, trusted underwriter capable of supporting even the most demanding deals.

What truly sets Westcor apart, however, is our culture. Founded by title agents, we understand the business from the inside out. That perspective drives a service model built around accessibility, responsiveness, and relationships—not bureaucracy. Agents and lenders work directly with experienced professionals who understand their transactions and are committed to finding solutions.

Westcor Commercial Solutions also provides a true white-glove experience with a single point of contact, nationwide capabilities supported by local market expertise, and the agility to respond quickly as deals evolve.

As the team continues to grow, Westcor remains focused on attracting exceptional talent, expanding strategic partnerships, and investing in the resources that help agents and lenders succeed in today's increasingly complex commercial market.

For professionals looking for a commercial title partner with the experience, financial strength, and commitment to service to handle even the largest transactions, Westcor Commercial Solutions is built for the challenge.

WESTCOR CENTRAL

WELCOME ABOARD

By Kevin Koon-Koon | Chief Innovation Officer

As an independent title agent, your day shouldn't be spent jumping between platforms, chasing information, or managing disconnected workflows. Every extra login, every separate system, and every manual process slows down production. That's why we created **Westcor Central** — a single destination designed to simplify your workflow, strengthen security, and help you close more transactions with confidence. More than just a portal, Westcor Central brings together the tools, resources, and intelligence you rely on every day into one secure, streamlined experience.

Featured Tools

ePay

Secure, convenient digital payment processing that helps simplify the movement of funds and improve the closing experience.

val-ID

Identity verification technology that helps confirm signer identities and reduce the risk of fraud before closing.

val-WIRE

Wire fraud prevention tools that provide added protection and verification for one of the most vulnerable parts of the transaction.

Underwriter IQ

Westcor's proprietary AI-powered underwriting intelligence platform, available 24/7. Because underwriting support shouldn't be limited by business hours.





UNDERWRITER IQ

Smarter Access to Underwriting Knowledge

By Ryan Bromley | Director of Technology Services



Finding reliable underwriting guidance has traditionally meant searching through manuals, tracking down documents, or waiting for a callback. Westcor's new Underwriter IQ changes that by putting trusted underwriting knowledge at agents' fingertips.

Built from Westcor's approved underwriting resources and decades of institutional expertise, Underwriter IQ delivers fast, on-demand access to state-specific guidance, underwriting manuals, and procedural content. Unlike generic AI tools, every response is based on Westcor's curated knowledge base, giving agents greater confidence that the information they're using reflects the same resources relied on by Westcor underwriters.

The platform is designed to streamline routine underwriting questions, helping agents quickly locate approved guidance and navigate standard transactions more efficiently. As additional bulletins, forms, rate manuals, and procedural resources are approved, they will continue to be added, making the platform even more valuable over time.

While Underwriter IQ makes everyday research faster and easier, it isn't intended to replace Westcor's underwriting team. Complex transactions, unique risk scenarios, and underwriting decisions will always benefit from the expertise of experienced underwriters. Instead, Underwriter IQ serves as a knowledgeable first stop—allowing agents to begin those conversations with a stronger foundation.

Underwriter IQ is available to Westcor agents now. Log in, ask a question, and see what faster access to foundational underwriting knowledge feels like in practice.

And as always—when a transaction gets complicated, Westcor's underwriters are still one call away. No phone queues. Real people, real solutions.

Check it out on Westcor Central.

X1 analytics®

Where Tech Meets Title.

X1 Analytics was the first company to harness data, analytics, and technology to close real estate transactions more quickly. Since deploying its X1 Xpress engine in 2014, X1 has transformed the title industry by digitizing title production and eliminating friction in the closing process. X1 embraces traditional title practices and data points, while enhancing its capabilities using programmatic language to address risk analysis, underwriting procedure, information and document retrieval, and standardization.

Our proprietary data engine, X1 Xpress, powers instant title decisions which provide immediate transparency on title condition to lenders, and instant workflow determinations that expedite title production for the title insurance industry, delivering Title Commitments in minutes instead of days. X1 Analytics is trusted by national title agencies that have processed millions of transactions.

Learn more at
x1analytics.com

8
Million Reports

70%
Clear to close

$75
Up to $75 in savings per file

120
Seconds to receive results

45
States with X1 coverage



Prioritize your people.



Preserve your brand.



Protect your future.

You've Built Something Worth Protecting

AGENTHOME®

For many independent title agency owners, the business is more than a company. It's years of relationships, long hours, difficult decisions, and a reputation earned one closing at a time.

So, when the time comes to think about what's next, whether that's planning for retirement, preparing the next generation of leadership, accelerating growth, or simply finding the right support, the decision is about much more than a transaction. It's about protecting everything you've built.

Your name stays.
Your relationship stays.
Your team stays.

Too often, agency owners feel like they must choose between preserving their legacy and positioning their business for the future. Sell to a larger organization and risk losing your identity. Stay independent and continue carrying every operational challenge on your own. AgentHome was created because we believe there should be another option.

AgentHome exists to partner with successful independent title agencies that want to preserve what makes them successful while gaining the resources, expertise, and support needed for the next chapter. It's not about replacing your brand, changing your culture, or taking over your business. It's about strengthening the foundation you've already built. What changes is what's behind the scenes. Through operational support, strategic guidance, shared expertise, and access to a network of industry leaders, AgentHome helps agency owners spend less time managing the day-to-day demands of the business and more time focusing on their customers, employees, and future growth. Whether it's navigating industry changes, streamlining operations, or planning for long-term success, owners gain a trusted partner who understands the unique challenges of the title industry.

"Our goal is to help provide a way for business owners to partner with a company that knows the business and provides support in a way that enables them to grow and focus on the most important part of the business, giving their customers the best possible experience."

Grant Zenher
VP, Operations of AgentHome

Every agency has its own story, and every owner's goals are different. Whatever the path forward looks like, AgentHome is designed to support independent agencies while preserving the identity, relationships, and values that made them successful. The strongest businesses aren't defined by how much one person can carry. They're built on having the right people beside them.

Our goal isn't to change what makes your agency unique. It's to help ensure it continues to thrive for years to come. We don't just purchase agencies. We partner with them, helping owners move confidently into whatever comes next.

If you're thinking about what's next for your agency, we'd love to start a conversation.

Learn more at agenthomellc.com



REFLECTING WHO WE'VE BECOME

Why The Strongest Companies Refresh Their Brands

By Susan Green | Head of Marketing, Branding and Communications

NEW LOOK
Refreshed and Ready

Over time, businesses can outgrow the story their brand is telling.

Success changes an organization. Expertise deepens. Capabilities expand. Customer relationships evolve. As companies grow, they gain a clearer understanding of the value they create and the role they play in their customers' success. Yet many organizations continue telling a story that reflects the company they were years ago, rather than the company they are today.

When the story falls behind the business, the brand begins to undersell the value the organization has worked so hard to build.

That's why brand refreshes matter.

A brand refresh isn't about becoming someone new. It's about ensuring your brand accurately reflects who you've become.

Some companies refresh their brands because they're struggling. The strongest companies refresh because they're growing. They recognize that growth changes not only the business, but the story it has to tell.

A successful brand refresh isn't about being on trend, introducing a cool new logo, or reinventing a company's identity. Those are outcomes, not objectives. The real objective is alignment. It's making sure the way an organization presents itself reflects the value it delivers, the expertise it has earned, and the experience customers can expect.

The question isn't whether your brand looks newer. The question is whether your brand still communicates what makes your company exceptional.

That philosophy became the foundation of Westcor's brand refresh. It wasn't about creating a new identity. It was an intentional effort to better align our external presence with the company we've become.

Over the years, Westcor has grown not only in scale, but in the depth of our expertise and the value we provide to independent agents. Today, our agents rely on us for much more than title insurance. They rely on us for guidance, partnership, and the confidence that comes from working with people who understand their business. Our brand should communicate that before a conversation ever begins.

That philosophy shaped every aspect of our refresh. Every decision, from our messaging and visual identity to the way we communicate across every touchpoint, was made with a single objective: to ensure our brand reflects the professionalism, expertise, and partnership our agents experience every day.

It also led to the introduction of a simple but powerful reminder of who we are and who we serve: Agents first. Always.

Those three words didn't redefine Westcor. They clarified it. They gave language to a commitment that has always guided the way we serve our agents, while serving as a constant reminder that every decision we make should strengthen the success of the independent agents who place their trust in us.

A thoughtful brand refresh doesn't ask a company to become something different. It asks whether the story it is telling still reflects the organization it has become. When those two things are aligned, a brand becomes more than a visual identity. It becomes an authentic expression of the people, expertise, and purpose behind it.

OUR PEOPLE

The best in the business! Creative, collaborative, and fun, our team is full of fantastic folks who found a career in the title industry.



















At Westcor, we believe that empowered agents are successful agents. That's why we provide our partners with a wealth of resources, unparalleled underwriting, superior training, and effective technology. Our dedication to our agents' growth is what makes us the best independent underwriter in the nation. We don't just underwrite; we invest in their future.

Steve Black
President & COO

WESTCOR GIVES
Beyond the Closing Table



Building Communities Stronger Together

At Westcor, we believe in the power of giving back to our local communities. We have a deep connection to the communities where we live and where our agents do business. Through Westcor Gives, we turn that connection into action by supporting the people and organizations working to make those communities stronger.

Giving back is more than a corporate initiative. It reflects who we are and the role we believe a company should play in the places it serves. Strong communities create opportunities for individuals, families, and businesses to thrive. By contributing our time, resources, and support, we can help address real needs, strengthen local relationships, and create an impact that reaches far beyond the closing table.

Our efforts begin at the local level. The people who live and work in a community understand its needs best, so Westcor Gives creates opportunities for our employees and agents to champion causes that are meaningful to them. This local approach allows each effort to respond to the unique challenges facing a community while supporting organizations already doing important work there.

Over the years, Westcor and its agents have supported everything from local schools and food banks to hurricane relief efforts and taking a polar plunge for Make-A-Wish. Our teams have volunteered their time, raised funds, collected essential supplies, and responded when neighbors needed help most.

While each effort may look different, all are guided by the same purpose: showing up for the communities that have supported us.

That commitment to service also extends across the title industry. In 2020, our very own Mary O'Donnell started the ALTA Good Deeds Foundation during her term as president of the American Land Title Association. Built on the belief that "good deeds grow communities," the foundation amplifies the charitable work title professionals are already doing by awarding grants to nonprofit organizations they personally support. In its first five years, the foundation awarded more than $1.3 million to organizations making a meaningful difference across the country. By bringing the title industry together around a shared commitment to service, the foundation helps individual acts of generosity create an even greater collective impact.

Westcor Gives reflects who we are beyond the services we provide. It deepens our connection to the people and places behind every transaction and reminds us that meaningful change begins by recognizing a need and choosing to act. By investing in our communities today, we can help build a stronger future for everyone who calls them home.

WESTCOR GIVES



Charities We've Supported

ALTA Good Deeds Foundation

Alzheimer's Association

American Heart Association

Big Brothers Big Sisters of Coastal & Northern New Jersey

Big Brothers Big Sisters of Ocean County

Bishop Moore Catholic High School Hornet Scramble

Boise Police Association

Boys and Girls Club of SunCoast

Carrington Charitable Foundation

Children's Charities of Fort Worth

Colorado 1000

CommunityOne Foundation

Florida Thunderbolts

Foodie Philanthropy/Hope Center for Autism

Friends Place

Gateway Rehab

Habitat for Humanity

JAR of Hope

Joshua Perry Family Foundation

Mental Health Association of Central Florida

Montana Land Title Association

My Brother's Keeper Outreach Center

Red Nose Day Organization

Ronald McDonald House

Second Harvest Food Bank

Sedgewick County Zoo

Skaggs Foundation

Spare Key

St. Mary Magdalen

Stockings for Soldiers

Stomp The Blues out of Homelessness

Susan B. Komen Foundation

Taylor's Tribe

The Bartko Foundation

The Foundation for Lee County Public Schools

The Hugs for Brady Foundation

The Salvation Army

Thrive Clermont

TIPAC Education Fund

Toys for Tots

Treasure Valley YMCA

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