

Covers title agencies, escrow and settlement companies, and attorney-owned title operations. Mortgage brokers use CWCO-SUP-MORTGAGE; notaries CWCO-SUP-NOTARY. Complete with ACORD 125. Attach escrow account reconciliation procedures.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA	FEIN	YEARS IN BUSINESS
BUSINESS ADDRESS	CITY / STATE / ZIP	WEBSITE	

Entity type:
☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation

PRIMARY CONTACT / TITLE	PHONE	EMAIL
TITLE AGENT LICENSE NO(S).	UNDERWRITER(S) REPRESENTED	ALTA BEST PRACTICES CERTIFIED (Y / N)

2 OPERATIONS

CLOSINGS PER YEAR	AVERAGE ESCROW BALANCE (\$)	CASH TRANSACTIONS (%)	REMOTE / RON CLOSINGS (%)

2-1 Does the agency close sales of vacant land or unencumbered property? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-2 Does the agency conduct remote online notarizations or remote closings? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-3 Does the agency perform its own title searches and examinations? ☐ Yes ☐ No
 IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — SELLER IMPERSONATION & WIRE FRAUD

In June 2026 the FBI warned that criminals are impersonating owners of vacant land to sell property they don't own, using fake IDs and remote communication. In a spring 2026 ALTA survey, 82% of title professionals called vacant land at least somewhat common in fraudulent deals. Wire fraud remains the other leading loss.

3-1 Is seller identity independently verified (not through contact details the seller provides) on every transaction? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-2 If yes to 2-1, are vacant-land and unencumbered sales given added verification (e.g., contact through tax-bill address)? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-3 Are documents notarized abroad or by a seller-chosen notary escalated for review? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-4 Are all wire instructions confirmed by phone using a number from a trusted source? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-5 Is a wire-verification service or secure portal used for incoming and outgoing wires? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-6 Are consumers warned in writing, at contract, that wire instructions never change by email? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-7 Is the applicant currently, or has it previously been, insured on a claims-made professional liability policy? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-8 Has any professional liability carrier declined, cancelled, or non-renewed the applicant? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-9 Does every professional complete the continuing education their license requires? ☐ Yes ☐ No
IF NO, EXPLAIN

3-10 Are client files kept under a written retention policy? ☐ Yes ☐ No
IF NO, EXPLAIN

3-11 Has the agency had a wire-fraud loss, forged-deed claim, or underwriter claim in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

CURRENT PL / E&O CARRIER RETROACTIVE DATE LIMIT / DEDUCTIBLE

4 EXPOSURE & RISK QUESTIONS — ESCROW CONTROLS & UNDERWRITER OVERSIGHT

4-1 Are escrow accounts reconciled three-way (bank, book, and ledger) at least monthly? ☐ Yes ☐ No
IF NO, EXPLAIN

4-2 Do disbursements over a set amount require two approvals? ☐ Yes ☐ No
IF NO, EXPLAIN

4-3 Are escrow reconciliations reviewed by someone who doesn't handle disbursements? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Has the underwriter audited the agency in the last 3 years? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Are employees with escrow access background-checked? ☐ Yes ☐ No
IF NO, EXPLAIN

5 REVENUE

ANNUAL GROSS REVENUE (\$) PREMIUM REVENUE (\$) ESCROW / SETTLEMENT FEES (\$)

6 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

CYBER / SOCIAL ENGINEERING LIMIT FIDELITY / CRIME LIMIT ESCROW BOND AMOUNT (\$)

6-1 Has any carrier declined, cancelled, or non-renewed coverage in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

DATE OF LOSS	DESCRIPTION	TOTAL INCURRED (\$)	OPEN / CLOSED

6-2 Is the applicant aware of any incident, complaint, or circumstance not yet resulting in a claim that could reasonably give rise to one? ☐ Yes ☐ No
IF YES, EXPLAIN

7 RISK MANAGEMENT

7-1 Is multi-factor authentication required on email and closing systems? ☐ Yes ☐ No
IF NO, EXPLAIN

7-2 Are staff trained on impersonation and wire-fraud red flags at least yearly? ☐ Yes ☐ No

IF NO, EXPLAIN

8

SIGNATURE & FRAUD WARNING

The undersigned declares that the statements and answers given in this supplemental are true, complete and correct to the best of their knowledge, and that no material fact has been withheld or misstated. The applicant agrees that this supplemental, together with all ACORD applications and attachments, forms the basis of any submission to insurers and may be relied upon by them. Signing this supplemental does not bind coverage. This supplemental is an intake document prepared by Cory Washington & Co. LLC to support carrier submission; it does not itself provide coverage.

FRAUD NOTICE: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, may be committing a fraudulent insurance act, which is a crime and may subject such person to criminal and civil penalties. State-specific fraud warnings appear on the insurer's application.

APPLICANT / AUTHORIZED SIGNATURE (TYPE FULL NAME)	TITLE	DATE
PRODUCER — CORY WASHINGTON & CO. LLC	PRODUCER SIGNATURE (TYPE FULL NAME)	DATE