



TitlePLUS goes online

TitlePLUS has just taken another major step toward providing lawyers with a fully automated, totally integrated, online real estate practice: In mid-January 2003, it moved its core title insurance application – which enables real estate lawyers to secure TitlePLUS coverage for most of their residential transactions – to the Web.

The new Web-based application makes securing title insurance coverage as easy as "point and click": Select a common title-related defect (for example, easements) and the appropriate wording pre-populates the required boxes, eliminating the need to type in substantial amounts of information. Definitions, descriptions, useful hints and help guides are all online, and act as a double-check, reducing opportunities for mistakes. The application is dynamic at every step of the way, with fields and questions changing to reflect the information entered by the lawyer.

As well, the online application builds a dynamic action checklist that reflects the specifics of each individual transaction, and reminds lawyers of the due diligence items they need to review prior to issuing the

TitlePLUS policy. For example, the searches required and itemized checklist will vary, depending on the characteristics of each specific property.

Because it is Web-based, the online TitlePLUS application is available around the clock. Information from online searches can be exported from Teraview® into the Web-based TitlePLUS application, further reducing the amount of data entry that has to be done by the law office.

LAWPRO also automatically debits the law firm's bank account or credit card, depending on pre-determined arrangements, thus eliminating the need to send cheques or monitor account balances. And because the site has been designed as an "intelligent" site that interfaces with pre-set TitlePLUS underwriting criteria,

Jacque Favrin

Law Clerk
Diane M. England Law
Oshawa

"After using the desktop-based TitlePLUS software for several years, my input time for an application was approximately 10 minutes. The Web-based application is definitely faster. It's a lot more streamlined and very user-friendly. There's a lot less key entry, so that saves me time. All the statements I need are there, so all I have to do is point and click and the appropriate fields are pre-populated. If I have a question, the TitlePLUS staff at the end of the 1-800 number are very helpful and friendly. Another benefit is that we are no longer tied into software that resides on one desktop. So if I am busy, someone else can access an application and get information or issue the policy, which streamlines the whole process. The bottom line is that it takes 5 to 10 minutes at the most to go through an application from start to finish, and that's good news in a busy real estate practice."



Patricia McCarthy

Law Clerk
Merovitz Potechin LLP
Ottawa

"I had become so familiar with the desktop application that I find that I don't save all that much time with the Web-based service – but I do really like the fact that it takes the guesswork out of the process of applying for TitlePLUS coverage. I like the prompts and the fact that all of your options, explanations, and even action lists are right there, on your screen. Anything that makes my job easier is a good idea, and this online service definitely does make our work as law clerks easier.

"I also think that someone who is not totally familiar with TitlePLUS would find it quite easy to apply for TitlePLUS coverage using the Web application, because all the information you could possibly need is right at your fingertips. And I have always been impressed with the people who answer the phone at TitlePLUS ...they are extremely knowledgeable and very friendly, and I know when I call that I will get an answer right away."

approval for most TitlePLUS applications is instant. All documents related to the TitlePLUS application are created automatically, and reflect the details of that individual transaction.

The online application also eliminates the need for law firms wishing to order TitlePLUS to maintain desktop software. The entire

application process, and the data related to the individual applications, resides with TitlePLUS. Lawyers have fingertip access to any of their completed, partially completed, or pending applications; because nothing resides on their desktops, they no longer have to worry about losing data if their systems crash.

The Web-based TitlePLUS application also has been designed to reflect the common conventions and protocols used on the Internet. Virtually any lawyer (who has signed a subscription agreement with TitlePLUS), can go online and use the Web-based application without needing software training. In fact, many of those who helped TitlePLUS test the new Web site commented on how intuitive and logical the site is, literally guiding the lawyer through the entire application – in minutes.

The introduction of a Web-based TitlePLUS application represents a turning point for TitlePLUS: As of May 31, 2003, all TitlePLUS Ontario programs will be accessible **only** via the Web. Lawyers will no longer access TitlePLUS through the Teranet-owned Teraview® channel, but rather will interact with TitlePLUS directly.

This decision, says TitlePLUS Vice President Kathleen Waters, reflects lawyers' increased reliance on technology as an integral part of their working environment.

"In real estate especially, where electronic search and registration are fast becoming pivotal to any transaction, computers and being Web-savvy are a must. We're building on that knowledge base and moving into a new arena where the 'software' you use as part of your practice is not on your desktop but resides with the application

Lee Fitzsimmons

Law Clerk
Frank Anzil Law
Sudbury

"This new process is very impressive ...it's so much faster, easier to use and puts all the information you need right at your fingertips. There's really no comparison with the old, desktop-based TitlePLUS application. The standard wording for things like easement options is all there; all the supplementary material from the manual is online, so if you have a question the answer is only a click away. At 10 minutes per application, it's cut my application time by at least 50 per cent.

"But the most wonderful aspect is that it's accessible 24/7. So I can go home and work on this after hours, get my applications done in a fraction of the time it would take at the office, and be on top of things when I am back at work."

Howard Dyment

Sole practitioner
Howard S. Dyment LL.B
Toronto

"I have used TitlePLUS since it was released in 1997, not only because of its tremendous benefits to my clients but for the cost and time savings it has brought to my real estate practice. TitlePLUS took very little time to learn and even less to use. Its real benefit to my practice is the 'checklist' approach it takes. I know when I use it, everything related to that transaction has been carried out. Nothing has been forgotten.

"Moving TitlePLUS to the Web has made this even better, easier and quicker, reducing the application time to mere minutes with no learning curve: Now I carry out my title search through Teraview®, export the search as a text file and then – on the TitlePLUS Web site – click 'import' and it is all there. The legal descriptions, the PIN number etc. are all automatically imported into the correct fields of my online TitlePLUS application. My fastest time using the old desktop application was about nine minutes, but now, with a high-speed Internet connection (which I think is a must), I've got it down to four minutes, start to finish.



"Another advantage of the TitlePLUS Web application is the fact that nothing resides on my desktop. TitlePLUS holds all the information, so if my system crashes, I know I won't lose a single piece of information. As this is a Web

application, TitlePLUS now never 'closes' and I do not have to confine my application time to business hours, but can file applications 24 hours a day, 7 days a week. The entire product is ...phenomenal."

service provider. Our goal is to provide lawyers with Web-based access to a real estate practice management and document production system that coordinates various aspects of their real estate transaction – including TitlePLUS title insurance applications – online." TitlePLUS has been moving in this direction for the past two years, rolling out a number of Web-based products targeted at specific types of real estate transactions (see sidebar and the October 2002 issue of *LAWPRO* magazine).

The move to the Web also opens the door to a continued introduction of TitlePLUS across Canada, adds Waters: In addition to Ontario, TitlePLUS is now available in Atlantic Canada, Manitoba and Alberta.*

TitlePLUS will be available at titleplus.lawyerdonedeal.com through the LawyerDoneDeal.com portal. LawyerDoneDeal.com is owned by LawyerDoneDeal Corp. (LDD), which is affiliated with CAKEsoft Inc.

OTHER WEB-BASED SERVICES FROM TITLEPLUS

Over the last 18 months, TitlePLUS has launched several new Web-based initiatives designed to make it fast, easy and economical for lawyers to use TitlePLUS and the Web as mainstays of their real estate practices:

- **LawyerMortgage** enables lawyers to apply for title insurance coverage for most mortgage/refinance transactions;
- **GoodMortgage** provides online access to title insurance and document production for mortgage transactions involving specific financial institutions; and
- **NewHome** is a title insurance Web site for lawyers associated with qualifying projects in the new home/condominium markets.

*In Alberta, TitlePLUS is available from Phoenix Insurance Group Edmonton Inc., at 780-482-6936 or 1-800-563-5325.

Mark Farrish (left), TitlePLUS Marketing Manager and
Chris March (right), TitlePLUS National Sales Consultant

Building a national profile for TitlePLUS



Since joining TitlePLUS in the fall of 2002, **Chris March**, National Sales Consultant for TitlePLUS, has maintained a hectic schedule of training and visiting lawyers throughout Atlantic and western Canada. He brings to TitlePLUS extensive background in the financial services sector, including sales, marketing, training and branch management – experience he will draw on as he works his way across Canada as part of his mandate to help build the TitlePLUS business nationally.

Chris is traversing Canada to meet area real estate lawyers, reinforce with them the many benefits of TitlePLUS title insurance coverage over that offered by competitors, and establish a link between TitlePLUS and the practising bar.

“One of the important messages that I drive home is that using TitlePLUS is really like bulletproofing your law practice; I find that many lawyers really do not fully comprehend our legal services coverage and the

comprehensive protection that this aspect of our program provides.”

As well, members of the bar respond favourably to the “made in Canada” aspect of TitlePLUS, says Chris.

“Lawyers like the fact that we’re Canadian owned, that we’re set up by lawyers and therefore more accountable than our competitors,” he explains. “And they really like that TitlePLUS keeps the work in the community. I am often asked, ‘Who does your TitlePLUS work?’ When I reply, ‘You do, that’s the whole point of TitlePLUS,’ interest in using TitlePLUS really increases.

“My goal is to be a primary conduit between TitlePLUS and the real estate bar,” he says. “As well as raise awareness and understanding of TitlePLUS, I am there to help solve problems lawyers may have, and to help them use TitlePLUS in their practice.”

You can contact Chris by e-mail: chris.march@lawpro.ca; or by telephone: 1-800-410-1013.

New ad campaign

This spring, TitlePLUS will unveil a new series of ads for the lawyer, lender, realtor and homebuyer markets. The ads build on the brand visibility and recognition that TitlePLUS has achieved over the past few years, and focus on the many benefits that the various audiences realize from using TitlePLUS. The first “picture yourself” ads for lawyers will appear in March/April legal publications.

TitlePLUS expands into western Canada

TitlePLUS has announced the next step in a national rollout of its title insurance products: As of February 2003, lawyers in Manitoba and Alberta could secure TitlePLUS title insurance coverage for purchase and refinance/mortgage transactions. TitlePLUS is already available in Ontario and Atlantic Canada.

Lawyers in Manitoba can apply for TitlePLUS coverage through the TitlePLUS hotline (1-800-410-1013) or by completing and faxing an application form for TitlePLUS coverage; forms are available from the TitlePLUS Web site (www.titleplus.ca) or from TitlePLUS directly.

In Alberta, TitlePLUS has partnered with Phoenix Insurance Group Edmonton Inc., a risk management and insurance brokerage firm, to bring the TitlePLUS title insurance product to the Alberta real estate marketplace. Any lawyer in good standing in Alberta will be able to secure TitlePLUS title insurance coverage by contacting Phoenix Group at 780-482-6936 or 1-800-563-5325.

The Phoenix Group is one of the largest private insurance brokerage firms in western Canada, with offices in Edmonton, Grande Prairie, Red Deer, Hinton and Drayton Valley. The company, which was founded in 1983, places more than \$40 million in premiums annually, covering commercial, employee benefits, life, personal and surety products. In addition to

picture yourself...

pleased that both you and your homebuyer clients are protected with a TitlePLUS policy.

TitlePLUS

1-800-410-1013 titleplus.lawyerdonead.com titleplus.ca

* Available in British Columbia, Ontario, Quebec and Alberta. Please refer to the policy for full details, including exclusions and conditions. Underwritten by Phoenix Title Insurance Company.
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purchasing insurance, the company provides claims facilitation, risk management services and training to clients in all major industry sectors. Phoenix Group is known for its innovative ownership-based structure, strong customer focus and cutting edge service and products.

New look to titleplus.ca

The TitlePLUS Web site has been revamped from the ground up, with a new look, new content and easier navigation. The site complements the new printed

promotional materials developed for each of its key audiences: lawyers, lenders, realtors and homebuyers. Different colour-coded sections of the new titleplus.ca Web site provide detailed information on the benefits of TitlePLUS for lenders, realtors and homebuyers, including the popular “locate a lawyer” link which enables Web site users in Ontario to locate a TitlePLUS lawyer in their neighbourhood. The lawyer portion of the site includes a password-protected area that features a variety of tools and resources used by TitlePLUS lawyers. Check it out at titleplus.ca.

