



Examining Counsel Program and Stewart Title's Electronic Policy System (STEPS®)

Putting Lawyers First

Throughout our Canadian history, our unwavering philosophy has always been that the role of a title insurer in Canada should be to underwrite risk, allowing lawyers to provide legal advice and prepare documents. Stewart Title does not support programs that reduce or eliminate the lawyer's role in real estate transactions. This is why we develop programs that are designed to help strengthen the lawyer's role in the real estate transaction.

For EC members, ordering a title insurance policy from Stewart Title is easy, quick and cost effective.

One such program is our exclusive Examining Counsel (EC) Program. As members of our EC Program, lawyers have access to our title insurance products, while maintaining their role at the forefront of the real estate transaction. By becoming an EC member, lawyers benefit by being able to offer to their clients the comprehensive protection of a Stewart Title Residential Gold Owner Policy at a **highly competitive premium**. They also have access to Stewart Title's Electronic Policy System (STEPS®).

EC members do not underwrite the transaction, Stewart Title Guaranty Company does. Stewart Title waives its rights of subrogation against lawyers in all cases except in those that include willful misconduct or gross negligence.

EC members are not obligated to use Stewart Title exclusively and compliance with relevant Law Society rules is encouraged.

The program is available for residential properties of up to six units. Commercial policy orders are also available through other programs at Stewart Title.

Technology Makes a Difference

EC members can easily order title insurance policies through both our STEPS® application and *The Conveyancer*®. Either choice allows access to Stewart Title's technical support and comes with a training demonstration as part of the EC Program.

Designed to automate and simplify the process of ordering title insurance, STEPS® guides users through data entry and document selection. This means less processing time and errors.

STEPS®

STEPS® automates a number of processes to reduce the amount of time Examining Counsel need to spend ordering a title insurance policy.

The online application:

- automatically generates and assigns policy numbers for every transaction;
- allows transactions to be underwritten electronically;
- enables lawyers and their staff to print draft policies;
- calculates the premium; and
- distributes Stewart Title communications.

STEPS® Integrated with *The Conveyancer*®

STEPS® being integrated with *The Conveyancer*® means lawyers can produce all the documentation necessary to close a real estate transaction and request a title insurance policy from Stewart Title – electronically through one application.

Users receive a seamless real estate closing and automated title insurance issuance. Upon receipt of payment, lawyers could receive their final policies from Stewart Title electronically, and can simply print them from *The Conveyancer*®. EC members who do not have high speed internet access, have the option to use LOFTI and *The Conveyancer*® as a stand-alone system.

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