

## TITLE INSURANCE FAQ'S

### **Q. How do I file a complaint about a title insurance underwriter, title agent or independent escrowee?**

**A.** To file a complaint, please use the following form:

<https://www.idfpr.com/admin/DFI/DFIcomplaint.asp>

After receiving your complaint, the Department will forward it to the title insurance underwriter, title insurance agent or independent escrowee involved. They will have 30 days in which to respond.

The nature of your complaint may result in the Department requesting you to contact the insurer, agent or escrowee directly. The Department may also require more documentation from you to help better understand your complaint.

### **Q. Whom do I contact about a title insurance policy issued by a now defunct title underwriter?**

**A.** Because claims may arise years after the issuance of the title policy, a title underwriter may no longer be in business. This may be because a company was acquired by another title insurance underwriters. In that case, records may be available. Inquiries should be directed to the acquiring company.

In cases where an underwriter is defunct, the Department holds a statutory pledge in the amount of \$1 million. It will make payments on bona fide claims until all funds have been completely dispersed. However, once funds are dispersed, pay outs on claims can no longer be made.

### **Q. How do I get a copy of my title policy?**

**A.** In most cases, after the completion of a real estate closing, the issuing underwriter may send the policy to you directly or the attorney for the seller may send it to you within 45 days.

If you did not receive a policy, please contact either the issuing underwriter or the seller's attorney.

If you call the Department we will direct you to contact the underwriter that issued the policy. Keep in mind, an underwriter may no longer be in business. If the company is no longer in business, it may be difficult, if not impossible to obtain the policy. Please see response to question above.

### **Q. How can a title agent become registered in Illinois?**

Revised 8/5/2018

**A.** Title agents are registered through the underwriters, who coordinate with the prospective agent and make the application on the agent’s behalf.

[https://www.idfpr.com/DFI/TitleInsur/titleinsur\\_main.asp](https://www.idfpr.com/DFI/TitleInsur/titleinsur_main.asp)

**Q. How do I find out the status of a title agent’s pending registration?**

**A.** Applications for registration as a title agent are made by title insurance underwriters. The Department is required to make a decision within 30 days of its complete final submission. All questions should be directed to the underwriters, who then contact the Department.

**Q. How is it verified if the title agent is registered with the Department of Financial Institutions.**

**A.** Verification of the registration of a title agent can be made through our website at [https://www.idfpr.com/DFI/TitleInsur/titleinsur\\_main.asp](https://www.idfpr.com/DFI/TitleInsur/titleinsur_main.asp) (Please click the link “Title Insurance Company/Agent Search”).

<https://www.obresecureclear.state.il.us/CLEAROnlineWeb/Lookup/LicenseLookup.aspx>

If you are having difficulty, the Department can assist.

Title Insurance Section Contact Information:

Email address (not case sensitive): [FPR.TITLEINSURANCE@ILLINOIS.GOV](mailto:FPR.TITLEINSURANCE@ILLINOIS.GOV)

FAX: 312-814-8672

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