THE 5 PILLARS

of AI for Title Insurance

An Introduction to AI in Title Insurance

The title and escrow industry is undergoing its biggest operational shift since eRecording. For decades, improvements came slowly, with the introduction of things like incremental software updates, better integrations, and hiring more staff to keep pace. But artificial intelligence is now changing what's possible overnight.

For years, this was the stuff of speculation. Now, it's reality.

The **American Land Title Association (ALTA)** has documented how language models boost underwriting accuracy and efficiency in their piece on [leveraging language models for title underwriting](#).

First American has introduced its [AgentNet Assist AI tool](#) as a way to provide underwriting insight through conversational queries.

And **The Title Report** has highlighted how companies like Dono are using [AI-powered data extraction](#) to speed up title searches.

This guide provides a **pragmatic, non-technical roadmap** for title agencies, escrow companies, settlement services, and real estate attorneys who want to adopt AI in a safe, strategic, and high-impact way.

Pillar 1: Security & Compliance
Which AI Platform Should I Choose?

Before a title agency can automate workflows, streamline customer communication, or reduce Errors & Omissions exposure with AI, there's one foundational decision to make: **What kind of AI environment will you use?**

In the title industry—where Non-Public Personal Information (NPI), financial data, and wire instructions are exchanged daily—not all AI is created equal. Understanding the differences will help you avoid major compliance risks and choose the safest, most realistic path.

Below is a simple framework for the **four types of AI environments**, what they mean, and where each one fits in a regulated business. Disclaimer: We are not attorneys and AI is a rapidly changing field. Use this information as a starting point but always consult with your legal council, underwriter, and trade association.

All AI is not created equal — What's the Difference?

Option 1: Consumer AI - Hint: Avoid This Entirely in Most Cases

Train your team to avoid this entirely for anything with sensitive data.

Examples: Free ChatGPT, Claude.ai, Grok (consumer tiers), Gemini (consumer), Perplexity (free), etc.

This is the version of AI that the general public uses. It is extremely powerful—but **absolutely not designed for any business that handles NPI or PII**, especially not in a regulated industry like title insurance, escrow, settlement, mortgage, or law.

Why Consumer AI Is Unsafe for Title Insurance:

- **Uploads may be logged or used for AI training** (unless paying for enterprise controls - see later in this document). That means your data *could* be reviewed by humans or included in model improvements.
- **You cannot sign a Business Associate Agreement (BAA)** or Data Processing Agreement (DPA).
- **There's no SOC 2 Type II attestation** guaranteed for all tools.
  No audit trails, which is a problem for underwriters, regulators, and cyber compliance officers.
- **No guarantee of data deletion**, which is a requirement for many state-level title privacy and data handling laws.

In short:
Consumer AI = never acceptable for handling closing data, wire details, documents, or customer communications.

You *can* use consumer AI for:

- General idea generation
- Marketing brainstorming
- Non-confidential writing assistance

You *cannot* use it for:

- Processing closing documents
- Uploading any document containing an address, SSN, loan number, or contact info
- Drafting or summarizing files containing NPI
- Handling customer conversations

Option 2: SaaS AI Tools Built Specifically for Title Insurance

This is the easiest, safest, and most practical entry point for most title companies.

These tools are purpose-built for the title industry, already SOC 2 compliant, and designed so you never expose NPI to a public model.

Examples include:

- **Alanna.ai** – AI-powered [communication assistant](#) for status updates and customer communication, [document automation, order entry,](#) and [business insights](#).
- **Dono.ai** – AI-powered title search data extraction and exam tools.
- **Pythonic** – AI-powered document processing.
- **Settlor** – Offers an API gateway that integrates with [AI tools](#).

This category offers huge advantages:

- No need to build or manage your own infrastructure
- Already designed to remain compliant with title industry data handling requirements
- Task-specific (document extraction, communication automation, closing updates, etc.)
- Requires minimal training or process change
- Removes the worry of "how do I handle secure data with AI?"

This is the recommended starting point for 90% of title companies.

Option 3: Enterprise AI from Popular LLM Providers

(ChatGPT Enterprise, Grok for Business, etc.)

This option gives you much more privacy than consumer AI—but it still requires caution.

Enterprise tiers from major LLMs typically offer:

- **SOC 2 Type II compliance**
- **No training on your data**
- **Data isolation**
- **Admin dashboards and audit logs**
- **SLA-backed uptime**
- **User-level controls for data retention**

This makes them appropriate for:

- Drafting internal procedures
- Building training content
- Writing job descriptions
- Summarizing *internal* information
- Limited document summarization (ONLY if the LLM contract explicitly allows NPI)

But here's the catch…

Many enterprise LLM programs still prohibit uploading highly sensitive financial data, mortgage information, NPI, or customer documents unless explicitly approved.
This is where your contract matters.

Contract Language a Title Agent or Law Firm Should Look For:

When reviewing enterprise LLM agreements, confirm:

- **"Data is not used for training under any circumstances."**
- **"All data is processed within an isolated, dedicated environment."**
- **"All transmissions are encrypted in transit and at rest."**
- **"Data submitted may include NPI/PII."** (This is the big one. Most LLMs don't allow it.)
- **"Data deletion is available on-demand."**
- **SOC 2 Type II or ISO 27001 compliance is documented.**
- **US-based data residency** (highly recommended for title and escrow).

If any of these are missing, you should NOT upload closing documents or client information.

Think of this option as a helpful productivity layer, not a place to process core title workflows.

Option 4: A Fully Private LLM via Microsoft Azure

If a title company wants the **highest possible security**, the ability to process **any closing document safely**, and total control of data handling, a **Private LLM** is the gold standard.

Using **Azure OpenAI** or **AWS Bedrock** allows your company (or a vendor you hire) to host:

- A private version of ChatGPT or other models
- Fully walled off from OpenAI, Anthropic, or other public systems
- No data sharing
- No training on your data
- Full control over retention policies
- Complete audit logs
- Ability to meet strict lender, underwriter, and state-level requirements

This is the same technology stack used by:

- Major banks
- Healthcare systems
- Fortune 500 financial institutions
- Government contractors

Pros:

- Safest environment for processing NPI
- Required for the highest levels of regulatory scrutiny
- Can integrate directly with your TPS (SoftPro, ResWare, RamQuest, etc.)
- Enables unlimited customization

Cons:

- Expensive
- Requires technical staff or an implementation partner
- Not ideal for beginners

This is best suited for:

- Large title agencies
- Underwriters
- Large law firms
- Operations with heavy data-processing needs
- Companies looking to build proprietary AI workflows

Pillar 2: Where to Begin? Start Small & Practical

Based on the complexities, security, compliance and cost outlined in Pillar 1, if you're a typical title company, here's the recommended order:

1. **Start with SaaS AI tools built for the title industry**
   This includes solutions like Alanna.ai, Dono.ai, & underwriter tools.
   → Fastest, lowest risk, highest ROI.

2. **Use Enterprise LLMs for internal productivity**
   → Only for low-risk, non-NPI content unless your contract explicitly allows otherwise.

3. **Avoid Consumer AI tools altogether**
   → Too risky, no valid compliance posture for title.

4. **Move to a Private LLM only when you're ready for full-scale AI automation**
   → Ideal for large organizations or those building their own custom AI stack.

But what about the workflows? Which should I automate first?

Most title professionals struggle not with whether AI can help, but *how* to begin. Title work is specialized, regulated, and data-intensive,but you don't have to automate everything all at once.

The smartest strategy is to start with one workflow that is repetitive, predictable, and high-value.

For example, Dono's CEO recently told *The Title Report* that clients are using AI to reduce "manual review bottlenecks" in their search and underwriting processes.

Here is a short list of possible title insurance specific workflows you can start with.

- Automating client communication with AI (using Alanna.ai or another tool)
- Email template drafting (order confirmations, follow-ups)
- Drafting customer status-update language (without including file-specific private data)
- Compiling non-confidential property descriptions
- Summarizing internal meeting notes or non-sensitive documents
- Classifying inbound support or agent emails into categories
- Creating internal SOPs or training guides
- Generating checklists or reminders for staff
- Writing marketing copy for blog posts or long-form content
- Onboarding documentation for new hires

This works because:

- The risk is limited. Workflows don't expose sensitive data.
- You can measure impact quickly (time saved, fewer calls, improved throughput).
- Early success builds team buy-in and confidence in AI.

Adopting AI in a title or escrow business demands strong controls. ALTA recommends **robust oversight and validation** when using AI in title workflows. What does that really mean?

- Keep human review in place for critical tasks (underwriting decisions, curative plans, wire instructions, etc.).
- Maintain **audit logs** for all AI interactions: who asked, what input was given, what answer came back?
- Ensure AI doesn't hallucinate: validate outputs against real data.
- Use enterprise level or title-specific AI instead of public tools that are not designed for sensitive legal/financial data.
- Limit access: different roles (closers, examiners, underwriters) should have different permission levels.

Where to Find Compliant AI Tools for Title

Here are 5 suggestions on finding AI tools that will be SOC 2 compliant and secure enough for title insurance purposes:

1. Ask your **underwriter rep** what AI solutions they support or recommend.
2. Speak to your **Title Production Software (TPS) vendor** (SoftPro, ResWare, RamQuest, Settlor) about secure, built-in AI features or integrations.

3. Reach out to your peers in the industry to learn what private AI platforms they trust.
4. Follow **ALTA**, **The Title Report**, and other industry publications for trustworthy AI tools built specifically for title.
5. **Setup your own LLM** - See Pillar 1 in this PDF for an outline of the Enterprise and Private options along with language to look for in the contract.

Bottom line: Only deploy AI on SaaS, enterprise, or private, title-ready systems when dealing with closing documents, customer data, or escrow information.

Pillar 3: A Smoother Customer Experience With AI

Your clients(home buyers, sellers, agents, and lenders) often want immediate, clear checks on the status of their transaction. AI gives you a way to deliver that lightning-fast, frictionless communication.

Alanna.ai is a leader in this space. They provide a conversational assistant that works via SMS or web chat. Clients can ask both general questions ("What happens next?") and file-specific questions ("Which documents do you need from me?") without having to log into a portal.

Real Quotes From Alanna.ai Customers

Here are a few quotes from title companies that highlight how Alanna.ai has improved their operations and client experience:

1. *"Alanna has been a game changer. Our customers love being able to get instant answers without calling in. It saves us hours every day."* — Olympic Peninsula Title

2. *"We've reduced inbound calls by almost half — staff can finally focus on clearing files instead of repetitive questions."* — (Amanda K.)

3. *"Alanna was able to prompt a custom text message reply for anyone asking for a Seller Net Sheet. So now, the Seller receives the Net Sheet for download followed by a short response leading those Sellers to [our] website... In the last 30 days alone, have successfully [received] 33 opportunities..."* — Covenant Closing

4. *"Using Alanna, we quickly experienced a 30 to 40% reduction in inbound caller volume. Much of that was the elimination of follow-up or missed calls about status."* — Florida Agency Network (FAN)

5. *"Tech doesn't cost people their jobs. It gets better work out of the employees. Our phone calls are down 50% since we implemented Alanna. Now, we have our receptionists working on policies and legals instead of constantly taking the 'little calls' such as 'who do I make the check out to?'" We're making money because of 'Robin' (our alanna.ai*

assistant)…getting more things done in a shorter period of time. " — National Integrity Title

These are real-world improvements in speed, satisfaction, and staff workload.

Pillar 4: Improving Efficiency With AI

The back office is where AI often delivers its biggest ROI. Many title agents and examiners spend hours on repetitive data tasks like order intake, document review, follow-up. AI can dramatically reduce that load.

Publications like *The Title Report* report that AI data extraction tools are [helping examiners cut down on manual review](#). Meanwhile, ALTA has recognized that language-model-based AI can make underwriting safer, faster, and more consistent.

Alanna.ai is [not just a chatbot — it's built for operations](#). Their smart forms, automated file intake, and data-extraction workflows integrate directly with popular TPS systems (SoftPro, ResWare, RamQuest, Settlor). Plus Alanna Insights provides AI-powered data about your title company.

Examples of How Alanna Drives Efficiency

- Smart forms that populate client data directly into your TPS
- Email or PDF contract ingestion so AI reads, extracts, and routes to the right person
- Automated task routing based on document status or missing information
- AI-based task creation, so your team never loses track of what needs to happen next
- Document intake reminders and follow-ups to clients
- Structured data pulled from chat/text conversation into your system

By shifting manual data work to AI, your team can shift its focus from admin to more analysis, exceptions, and high-risk workflows.

Pillar 5: Reducing Errors & Risk With AI

Title work inherently has risk. Errors in commitments, underwriter notes, or closing documents can lead to costly claims. AI can help reduce that risk by acting as a consistent, error-spotting second reviewer.

[ALTA's guidance](#) on language models shows how AI can surface potential underwriting issues, recommend curative steps, and [improve consistency across files](#). Their article on leveraging AI for underwriting highlights how LLMs can improve data accuracy and reduce human fatigue.

Here are proven risk-reducing use cases from real operations:

- First American's *AgentNet Assist* flags missing or inconsistent documents before closing.
- Title agencies use [Alanna.ai](#),an [intelligent order entry platform](#) with data validation to reduce rekeying risk.
- AI-generated curative checklists help your team clearly see next steps on problematic commitment exceptions.
- Predictive models identify potential wire-fraud risk by checking for unusual patterns or inconsistencies.

AI doesn't replace your team's expertise. It enhances it,giving you a powerful, consistent safety net.

Bonus: Stories That Show AI Is Already Working in Title

Here are several real-world examples of how AI is delivering measurable benefits now to give you some ideas on how you can leverage it:

1. **Summarize Title Underwriting Data -** First American's *AgentNet Assist* is a generative AI tool built into their AgentNet platform that lets title agents instantly search and summarize First American's underwriting expertise and proprietary data. Rather than digging through bulletins, tables, and form libraries, agents can type a query and get distilled, trusted guidance — complete with links to relevant underwriting standards, fraud prevention, CE/CLE materials, and more. This tool is deeply integrated into their AgentNet Knowledge base. Read more: [First American AgentNet Assist press release](#) and [ALTA's coverage of the rollout](#).

2. **A Title Agent Slashes Call Volume by 40%** - Another major title company, Florida Agency Network, [cut inbound calls by 40% by leveraging Alanna.ai](#), allowing their staff to focus on closing rather than status-check interruptions.

3. **Real-Time Fraud Alerts -** First American launched *Order Insights*, a fraud-alert system within AgentNet that uses AI and data analytics to validate transaction data and surface potential fraud risks in real time. This helps agents proactively identify file discrepancies, wire fraud patterns, or other red flags before damage occurs. Read more: [Order Insights fraud alert system](#).

4. **Pippin Title Accelerates Commercial Searches with AI -** Pippin Title, a national title search company, uses advanced technology to speed up and improve accuracy in their searches. Their platform provides searchable title data, real-time order tracking, and transparent status updates. While they don't publicly disclose all the AI details, their "innovations" page highlights *proprietary search technology combined with AI-like data retrieval* to deliver fast, commitment-ready reports. Learn more: [Pippin Title innovations](#).

5. **AI-Powered Title Order Entry -** Apex Title stated that *"Alanna's New Order Entry has been a game changer for us. We've cut more than 75 percent of the labor tied to opening files, and the accuracy we get on day one carries through the rest of the process. Our team is moving faster, our customers feel the difference, and we're able to focus on service instead of data entry. It's been one of the most valuable investments we've made in our workflow."*

6. **AI-Assisted Knowledge Curation -** TitleLOOK has deployed AI to help its knowledge-base model automatically classify underwriting exceptions, curative actions, and policy languages. This accelerates how quickly experts can review and act on commitment data, curative actions, and rare underwriting scenarios.

7 . **AI-Driven Fraud Detection -** Proof introduced "Defend," an AI-powered fraud-detection engine that analyzes 100+ fraud risk signals (forgery, identity verification, synthetic identities) to flag risky transactions in real time. For title companies, fraud (especially deed fraud and identity fraud) is a major liability. This tool helps catch red flags early.

8. **AI-Intrepted Company Insights -** Meridian Title recently implemented Alanna Insights to better understand their business. According to Randy Remp the owner, *"it doesn't just give us numbers — it gives us clarity. We're spotting revenue opportunities we'd been walking past for years."*

9. **Knowledge & Data Quality -** Title Plant Health Check (HDEP) International launched a "Title Plant Health Check" service to identify and correct data quality issues in title plants (missing documents, broken chains, indexing errors). They position this as a foundational step before applying AI in title workflows. Clean, accurate title plant data is critical for effective AI. Garbage in = garbage out. This kind of health check helps ensure your AI can operate on high-quality input.

These improvements are already happening at real title companies just like yours. **What will you do to leverage AI for your title agency?**

With Alanna.ai, you can safely and easily utilize Artificial Intelligence to…

AI that understand title workflows, not generic automation
Alanna is much more than a run-of-the-mill, bolt-on chatbot. It's purpose-built for title operations, trained on the real language, documents, and processes title teams deal with every day. That means faster, more accurate results that feel native to how they already work.

Dramatically reduce manual order entry and rekeying
By pulling data directly from documents and systems, Alanna removes the most tedious, error-prone parts of the job. Teams reclaim hours each day and redirect that time to higher-value work and customer care.

Have fewer errors, cleaner files, lower risk
Consistent data capture and validation reduce mistakes that lead to rework, compliance issues, and unhappy clients. This directly protects margins and reputation.

Gain actionable insight from existing data
With Alanna Insights, owners and operators can ask plain-language questions and get real business answers without relying on rigid, expensive reports. Better visibility leads to smarter decisions.

Achieve a better experience for customers and your team
Less burnout, more confidence, and work that feels manageable again. Alanna supports people, improves morale, and helps companies retain experienced talent in a tough labor market.

Ready to Leverage AI for your Title Company?
Schedule a free demo of Alanna.ai today!