

Partners Not Competitors

Our History Speaks for Itself

A Clear Philosophy

Stewart Title opens its Canadian headquarters in Toronto, providing title insurance while supporting the legal professional's role in real estate transactions. Unlike some of our competitors, we choose not to offer document preparation services to lenders on refinances and we support Ontario Regulation 666 (currently Reg. 69/07) that mandates:

1. A lawyer must provide a certificate of title.
2. The lawyer must be entitled to practice in Ontario.
3. The lawyer must not be employed by the title insurer.

1997

EC Program

Stewart introduces the Examining Counsel (EC) Program¹ providing legal professionals with easy access to title insurance products.

1998

Expansion

Stewart expands its operations across Canada and within the next two years has offices in Calgary, Halifax, Laval and Vancouver. We hire legal professionals as part of our team and are later recognized by a legal trade publication as one of the top employers of lawyers.[△]

2000

Convenience & Education

Stewart Electronic Policy System (STEPS) is launched, enabling legal professionals and their staff to complete policy requirements in-house at their own pace.

Educational seminars are launched, with Lecture Series sessions eligible for Continuing Professional Development credits.

2003

Coverage for Homeowners

Stewart introduces the Existing Homeowner Policy, which protects existing homeowners from losses that arise from many types of title fraud. Legal professionals can now offer title protection to clients that purchased homes prior to title insurance being available in Canada.

2004

Integrated Technology

STEPS is integrated with Do Process' The Conveyancer® software, creating efficiencies for law firms in Ontario. In the coming years, integrations with other software take place across Canada.

2005

Closing the Gap

Stewart launches its Commercial Gap-Only Policy to facilitate quicker, secure closings and address the outstanding priority issues surrounding the registration gap in Western Canada.

2007

Affirmation

A group of title insurance companies form the Title Insurance Industry Association of Canada (TIIAC). Stewart declines to join the organization because we feel our business philosophy (support of the legal community) differs from the TIIAC members' and the association's overall objectives.

2008

Advocacy

TIIAC sends a letter to the Minister of Finance requesting a review of Ontario Regulation 69/07 (formerly Reg. 666). In Stewart's view if Reg. 69/07 is abolished, the role of the real estate lawyer will be further diminished. Stewart Title initiates a movement to dismiss the review of Ontario Reg. 69/07. TIIAC publicly withdraws its request for this review.

2011

Simplified Mortgage Instructions

Stewart Title and TELUS partner to create efficiencies in law firms by offering electronic mortgage instructing with Assyst Real Estate.

2013

Lending a Voice

Stewart expresses concern to the Law Society of Upper Canada about the impact allowing Alternative Business Structures (ABS) would have on residential real estate lawyers. We stress that the public is best served by the individual attention of a real estate lawyer, and that any decision with respect to ABS must ensure that lawyers continue their essential role in real estate transactions.

2014

Added Efficiency

Stewart's online ordering application NextSTEPS and TELUS' Assyst Real Estate are integrated with Do Process' ProSuite software, creating efficiencies for law firms.

2015

Expanded Commercial Coverage

Stewart offers an expanded package of standard endorsements in commercial lender policies (up to \$50 million) and reduces the number of searches required to order commercial policies by increasing owner and lender policy thresholds for certain required searches.

2016

Broad Ordering Options

Stewart launches the Smart Order Form, an online tool designed to streamline the process of ordering commercial policies and an alternative ordering method for residential policies. This form adapts to the specifics of the transaction so only relevant questions are presented.

2017

Fraud Prevention

Stewart introduces enhanced measures to provide clients with a streamlined fraud review process to help identify and prevent the occurrence of fraud in real estate transactions. This helps Canadian legal professionals avoid involvement in fraudulent transactions, thereby protecting their reputation and solidifying their position as an integral part of the real estate process.

2018

Also this year, an enhanced Commercial policy package is introduced, automatically including the most requested endorsements to commercial policy orders at no additional cost.

2019

Recognizing Your Role

Stewart produces a video with local legal associations to educate home purchasers on the value that lawyers and notaries bring to real estate transactions.

A single-risk Commercial Survey-Only policy is introduced as a cost-effective option to address the unique requirements of legal professionals in B.C.

Support During Extraordinary Times

Stewart extends its efforts in supporting the legal community by being the first to provide assurance that coverage will not be compromised or invalidated as a result of real estate transactions closing via remote signing during the COVID-19 pandemic². Stewart is also the first to offer extended super priority lien coverage to protect residential and commercial lenders for loss arising from covered super priority liens after the insured mortgage has been discharged.

2020

Educational programs expand to cover a broader scope of topics and move online, enabling more legal professionals to learn and obtain Continuing Professional Development credits than ever before.

2021

Extended Commercial Protection

Stewart launches its Extended Protection Endorsement for commercial transactions up to \$5 Million. This endorsement covers insureds for losses arising from certain errors or omissions made by the lawyer/notary who acted for the insureds on the transaction as set out within the endorsement, providing added peace of mind to insureds³.

Contact us for more information.

888.667.5151 | stewart.ca

¹ The EC Program is available in Ontario and Atlantic Canada. Clients in Western Canada can contact their local BD Representative to discuss similar programs that may be available in their area.

² Not available for Vendor Takeback (VTB) Mortgages.

³ For full coverage details, please refer to a copy of our policy and the EPE Endorsement. This endorsement is not available in Saskatchewan, Northwest Territories, Nunavut or Yukon. EPE Coverage is not available for Vendor Take Back Mortgages or Single Risk policies. The Extended Protection Endorsement is subject to a nominal premium in addition to the applicable commercial title policy premium for the transaction.)

[△] InHouse Magazine, February 2007

The confidentiality and protection of personal information is important to Stewart Title. To view our privacy policy, visit www.stewart.ca/privacy. ©2021 Stewart. All rights reserved. NTL | 08/21