

How Radian Title Insurance Inc. Became a *Game-Changer* for One Real Estate Agent

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Northern California Realtor® with Realty ONE Group Zoom - Modesto, Marvin Wells, depends on a knowledgeable and experienced title insurance and settlement company to close transactions without a hitch. An accomplished real estate professional with over 125 home sales in five years, Wells knows that seamless

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closings can make all the difference. He was introduced to Radian Title Insurance Inc. through an escrow officer who had recently transitioned to the company. The initial connection was from their working relationship, but the strength of the product offerings and service model drove Wells' decision to use Radian Title Insurance. His experience proved to be so successful that

"I like to be in business with people that I can trust down the line."

Wells now considers Radian Title Insurance not just a trusted service provider, but an integral part of his business, noting that "I don't see [Radian Title Insurance] as a company that I use; I see them as a partner I do business with."

Market Context and Challenges

Marvin Wells is no stranger to the challenges that competition in the industry brings. Agents are working to find ways to stick out in a saturated market and optimize their operations. Some challenges that agents face while trying to enhance their business include:

1. Pressure from Rising Home Costs
2. Complex Transactions and Lack of Coordination
3. Service Reliability
4. Expectations for Digital Solutions

Wells understands that choosing top-tier service providers in crucial areas like title services can help to differentiate himself in a crowded market and mitigate these challenges.

Radian Title Insurance's Solution

Striving to set transactions up for success, Wells routinely turns to Radian Title Insurance. The company has developed a comprehensive approach to help address the challenges real estate agents currently face.

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1. Competitive Pricing Structure

Savings can be the missing piece that gets a transaction through the finish line. Wells states that Radian Title Insurance Inc. has, “great pricing when it comes to out-of-pocket for sellers and buyers.” Wells has found their services so reliable that he mentions that he often recommends Radian Title Insurance. It’s important to note that consumers are entitled to shop around for their title provider and are not required to use one their agent recommends.

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A leader in the market, Radian Title Insurance Inc. helps deliver value without compromising service quality. He shared that clients have elected to use their services when they find out just how much they can save during closing. Radian Title Insurance Inc.’s pricing strategy has successfully delivered significant savings for Wells with him estimating:

- \$600-900 average savings¹ per transaction
- Additional, immeasurable cost savings through efficient processing and fewer delays

Wells recognized that competitive pricing can be a key selling point, and states, “With rates being high, when you go into a listing presentation, every dollar matters.”

Given that savings on closing costs vary by state, Radian Title Insurance conducted a pricing analysis for Wells’s Northern California

Northern California Pricing Example

\$500,000 Sale Price

\$400,000 Loan Amount

\$794 Estimated Savings² for Buyer

\$818 Estimated Savings² for Seller

\$1,612 Estimated Savings² for Transaction

market to estimate potential savings. Using Radian Title Insurance Inc., a home with a purchase price of \$500,000 and a loan amount of \$400,000 could mean a combined average savings of up to \$1,612² on title insurance and closing costs compared to other title providers.

This amount represents an average savings of up to \$794 for the buyer and \$818 for the seller, benefitting both parties in a transaction. The analysis was based on five national and five local competitors in Northern California and does not include any permissible deviations from competitor’s standard rates. **Potential savings may represent a significant financial benefit for homebuyers or sellers, enabling them to put those additional savings elsewhere.**

2. Comprehensive and Collaborative Service Model

“It takes a village to make a transaction go through,” Wells emphasizes. Finding service providers he trusts to get the deal done smoothly is of the utmost importance. Wells says that customer satisfaction was one of the driving factors in his choice to use Radian Title Insurance Inc., but notes that the confidence he gains by working with them is also crucial. **What sets them apart is their commitment to being solution-oriented rather than problem-driven.** Wells explains, “I’m big on accuracy and making sure that we’re solution-oriented... I like the

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fact that I can get peace of mind and know that there's nothing we can't work through." This collaborative problem-solving approach helps build trust and reliability. As Wells puts it, "They make me feel like I'm part of the team, which is just such a good feeling to have. I don't just feel like a number, I feel like a person."

"I like the fact that I can get peace of mind and know that there's nothing we can't work through."

The company's collaborative and responsive service is evident through proactive communication and availability. Wells emphasizes that his escrow officer "goes above and beyond," even answering calls on Saturdays and ensuring he's "never left in the dark." The result is a service-driven experience that provides immeasurable value beyond the transaction. Wells notes, "We're saving things you can't put a dollar amount on... it's the support you get for the transaction of knowing this is going to close and no matter where this thing goes, it's going to get done. You can't put a price on that peace of mind."

"We're saving things you can't put a dollar amount on."

3. Technology-Forward Operations

The convenience Wells has realized from titlegenius by Radian's digital capabilities has been a "game changer" for him. With fewer people willing to go to physical locations, the digital operations enable remote transactions and decreases the need for in-person meetings. These advances help streamline processes while preserving personal connections, which are some of the most important factors in Wells' mind. The effectiveness of this approach is evident through Wells' experience: "The knowledge Radian [Title Insurance Inc.] provides as far as being a tech-focused company doesn't make you feel like there's anything missing – from personal interactions or that hands-on feeling that you need. I never felt left alone, and I really like that."

"The knowledge Radian [Title Insurance Inc.] provides as far as being a tech-focused company doesn't make you feel like there's anything missing."

Featured Transaction Analysis

A standard sale quickly evolved into what Marvin Wells described as "a little bit of a nightmarish kind of situation." The transaction highlighted how seemingly routine sales can become complex, requiring exceptional service and quick problem-solving skills to keep closing on track.

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Property: 912 Hawthorne Ave.
Modesto, CA 95350

Sale Price: \$400,000

Role: Seller's Agent

The sale became particularly challenging when the lender unexpectedly changed requirements late in the process. Documents were originally signed in English that needed to be signed in Spanish. This last-minute requirement threatened to delay the closing, which would have created significant problems for the seller.

The timing was particularly critical on this sale because the “client had bought another home and was already living in it. They didn’t want to have to pay a second mortgage payment on top of it.” Adding to the pressure, property taxes were coming due, making an on-time closing essential to avoid having to recalculate costs and reperform work.

Despite the issue not being the fault of Radian Title Insurance Inc., the team demonstrated exceptional problem-solving skills by quickly addressing the issue.

Within just three hours of identifying the documentation issue, they assembled all necessary parties and arranged for a Spanish-speaking notary to facilitate the signing process. The quick response prevented what could have been a costly delay for the seller.

The successful handling of this complex situation exemplifies their ability to transform potential problems into smooth closings. What impressed Wells most was not just the

speed of the resolution, but the professional manner in which it was handled. The team “never made us feel like we were going to be stuck or delayed in closing.” Radian Title Insurance Inc. was able to execute the resolution in only three hours.

“Radian [Title Insurance Inc.] is doing a really good job out here. I have no issues or complaints and I’m super happy.”

Conclusion

Marvin Wells’ enthusiasm for Radian Title Insurance Inc. demonstrates how the right title and settlement provider can enhance an agent’s business. Beginning with a simple introduction, Radian Title Insurance Inc. quickly evolved into an integral part of Wells’ professional success. Their dedicated service model turns challenges into solutions. Meeting modern expectations through technology-enabled convenience and helping save clients on title insurance and closing costs, Radian Title Insurance Inc. has proven to be more than just a service provider. Their commitment to service excellence has helped foster a strong relationship with Wells, who affirms, “Radian [Title Insurance Inc.] is doing a really good job out here. I have no issues or complaints and I’m super happy.”

¹ Estimated savings represent a combined average of buyer and seller side premiums, actual savings may vary and may not be available in all situations or for all transactions; estimated savings based on competitor standard rates on purchase transactions in Stanislaus County, Modesto, California as of January 2025 through a sampling of premiums filed by 5 national and 5 local competitors with relevant regulatory agencies, as compared to Radian Title Insurance rates; estimated savings do not include any permissible deviations from competitors’ standard rates.

² Calculations based on a lender’s policy or owner’s policy excluding all endorsements; total estimated Radian Title Insurance fees of \$775 and \$575 respectively, totaling \$1,350.00, compared to average estimated competitor settlement costs and fees of \$1,946 and Radian premiums of \$420 for lender’s policy and \$1,040 for owner’s policy, totaling \$2,986, compared to average competitor standard rates of \$2,476 on purchase transactions in Stanislaus County, Modesto, California as of January 2025. Estimated average savings determined by subtracting total estimated Radian Title Insurance premiums, closing costs and fees, excluding any and all applicable endorsements, from estimated average competitor standard rates, closing costs and fees $((\$2,476 + \$1,946) - (\$1,450 + \$1,350)) = \$1,622$ estimated average savings on total costs and fees, not just premiums alone. Estimated Radian fees do not include all costs related to issuance of title insurance such as escrow fees, notary, tax certification, or additional parcel search (as applicable), nor all costs related to closing such as hazard insurance, property taxes and HOA fees.

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