

## **Title Insurance Market Report and Forecast 2025-2034**

Market Report | 2025-06-30 | 159 pages | EMR Inc.

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### **Report description:**

The global title insurance market size is projected to grow at a CAGR of 7.40% between 2025 and 2034. The market is expected to be driven by the growth of the real estate sector and the increasing emphasis of property owners on securing protection against financial loss due to title defects.

#### Key Trends in the Market

Title insurance is a form of insurance for protection against financial loss for lenders and property owners. The insurance covers financial loss that can occur due to defects in the title of a property. The providers of such insurance run a comprehensive background check on every title for claims of any kind before any title is issued. A basic title insurance covers several risk factors like ownership by another party and flawed records.

- Just like other forms of insurance like homeowners insurance, title insurance is also gaining traction. With the growing investment in real estate in terms of both purchasing and selling, the demand for title insurance is expected to surge to protect the buyer from any unknown claims or defects in the title of the property concerned.

- With the rise in the value of the property insured, commercial transactions are expected to be higher against residential transactions, aiding the title insurance market growth. In many cases, businesses opt for title insurance as their facilities are situated in foreign countries and this allows them to obtain the security from an insurer based in their home country, backing up the documentation or evidence of title issued from land registration system of a foreign country.

- The title insurance companies are embracing technology to realise greater efficiency, proving to be one of the key title insurance market trends. As a result, there is a surge in acquisition and collaboration with technology companies that complement the agendas of the title insurance companies.

#### Market Segmentation

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"Global Title Insurance Market Report and Forecast 2025-2034" offers a detailed analysis of the market based on the following segments:

#### Breakup by Type

- Owner's Title Insurance
- Lender's Title Insurance

#### Breakup by End Use

- Individual
- Enterprises

#### Breakup by Region

- North America
- Europe
- Asia Pacific
- Latin America
- Middle East and Africa

#### Market Share by End Use

As per the title insurance market analysis, the demand for title insurance among both individuals and enterprises is likely to increase. The demand for housing is increasing due to factors such as rising disposable income and increasing urbanisation. Further, with the incorporation of technology, virtual tours of the houses have become easier for real estate agents, speeding up the sale of properties. HD and 3D listing pictures that give a full home tour have helped to offer a better service. Additionally, with the economies surging and workers returning to office post-pandemic, the demand for commercial properties is growing.

#### Market Share by Region

High mortgage rates have affected the purchasing power of people in key markets like the USA. The inventory of homes remains low and as a result, the prices have been on a higher scale. However, in the longer run, it is expected that favourable market conditions such as demographics will benefit the new purchase of houses. Further, in commercial transactions, although there has been significant weakness in the demand for office space, industrial and retail assets have held a stronger position.

Countries such as Canada and Australia, along with regions like Europe are expected to offer strong growth opportunities for title insurance companies in the long term. In Canada, the housing listings with price changes is surging as sellers are not getting the asking price for their properties and are adjusting the prices to attract buyers.

#### Low Activity in Housing Market From 2022

After many title insurance companies observed record revenues in 2021, the title insurance market observed some challenges as a result of the fluctuations in the housing market. Due to rise in mortgage rates and higher income prices, there has been a slowdown in the homebuyer's demand, mostly in H2 2022. The year 2022 observed contraction in housing starts, sales, as well as prices.

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Going forward, it is expected that mortgage rates will impact demand and prices of homes heavily through 2023 and into 2024. Increase in cost of living is also expected to delay home buying activities.

## Competitive Landscape

The comprehensive EMR report provides an in-depth assessment of the market based on the Porter's five forces model along with giving a SWOT analysis. The report gives a detailed analysis of the following key players in the global title insurance market, covering their competitive landscape and latest developments like mergers, acquisitions, investments, and expansion plans.

### First American Financial Corp

First American Financial Corp offers financial services through its two core segments including title insurance and services segment as well as speciality insurance segment. It provides its services to real estate professionals, loan originators and servicers, commercial property professionals, homebuilders, among entities engaged in the residential and commercial property transactions. The company is listed on the New York Stock Exchange under the ticker FAF and is headquartered in Santa Ana, California.

### Fidelity National Financial, Inc.

Fidelity National Financial, Inc., headquartered in Florida, is an insurance and settlement services provider to real estate and mortgage industries. Along with closing and escrow services, it offers title related services to both residential and commercial property owners. The company is listed on the New York Stock Exchange under the symbol FNF. The title insurance company issues title insurance policies through its title insurance underwriters including Fidelity National Title, Chicago Title, Commonwealth Land Title, Alamo Title, and National Title of New York.

### Old Republic General Insurance Group, Inc.

Old Republic General Insurance Group, Inc. specialises in property and casualty marketplace. The company has 95 offices around 65 cities across the United States and is headquartered in Illinois.

Other players operating in the title insurance market include AXA SA, Stewart Information Services Corporation, Westcor Land Title Insurance Company, Inc., Williston Financial Group LLC, Investors Title Company, and Mathis Title Company, among others.

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