

42% Cost Savings Through Back-Office Transformation via Hybrid Captive Model for a Leading Title and Escrow Provider



The client is a leading North America-based title and escrow services provider supporting mortgage closings through services such as title searches, property tax searches, ownership chain validation, and property appraisal support. With operations spanning multiple business units, the organization relied on a network of third-party vendors to manage high-volume, document-intensive back-office processes.

Business Challenge

The organization managed its back-office operations through six separate vendors, each handling different segments of the title and escrow workflow. This fragmented model created significant operational challenges:



Existing vendors consistently missed SLA targets while operating costs increased year over year



Limited process across abstraction and data-entry workflows led to low operational efficiency and high error rates



Existing service providers offered minimal innovation or process improvement, resulting in stagnant workflows and outdated practices



Heavy reliance on multiple third-party tools and fragmented technology created redundant handoffs, inconsistent data handling, and limited visibility across business units

Solution Overview

ThoughtFocus implemented a hybrid captive model to establish a scalable back-office business process management capability. The engagement covered process assessment, workflow standardization, and deployment of a unified operating framework:



Conducted detailed analysis and re-engineering of core business processes to identify inefficiencies, eliminate bottlenecks, and enable efficient offshore execution

Standardized workflows across abstraction and data-entry processes, replacing fragmented practices with a unified processing framework across business units



Optimized high-volume tasks that were creating operational delays and system constraints, improving turnaround times and processing accuracy

Deployed unified workflow and processing tools with improved vendor consolidation and operational oversight through a structured governance framework



Deployed a pilot delivery team and successfully scaled to 200+ resources within eight months, establishing a hybrid captive center for optimized offshore execution

Business Outcomes

42% cost savings achieved within the first year

15% improvement in quality, achieving **99.98%** accuracy

Improved operational efficiency through **web-based** processing tools



Reduction of **Six** vendors into a single strategic delivery partner

Faster processing turnaround times across workflows

SOC and **ISO-certified** operations ensuring compliance, security, and reliability