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INVESTORS TITLE CO  
Form 8-K  
October 28, 2004

INVESTORS TITLE COMPANY  
COVER LETTER

VIA EDGAR

Securities and Exchange Commission  
450 Fifth Street, N.W.  
Washington, DC 20549

Re: Investors Title Company  
Form 8-K  
File No. 0-11774

To Whom It May Concern:

Pursuant to applicable Securities and Exchange Commission rules and regulations, Investors Title Company furnishes herewith via EDGAR a Current Report on Form 8-K.

Sincerely,

INVESTORS TITLE COMPANY

/s/ James A. Fine, Jr.  
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James A. Fine, Jr.  
President, Treasurer and Chief Financial Officer

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

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FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

October 28, 2004  
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Date of Report (Date of earliest event reported)

INVESTORS TITLE COMPANY  
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(Exact name of Registrant as specified in its charter)

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(State or Other Jurisdiction of                      (Commission                      (I.R.S. Employer  
Incorporation or Organization)                      File Number)                      Identification No.)

121 North Columbia Street  
Chapel Hill, North Carolina

27514

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(Address of Principal Executive Offices)

(Zip Code)

(919) 968-2200

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Registrant's telephone number, including area code

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 2.02. Results of Operations and Financial Condition

Attached as Exhibit 99.1 and incorporated herein by reference is a copy of the press release of Investors Title Company, dated October 28, 2004, reporting Investors Title Company's financial results for the fiscal quarter ended September 30, 2004.

The information in this Current Report is being furnished and shall not be deemed "filed" for the purposes of Section 18 of the Securities Exchange Act of 1934 (the "Exchange Act"), or otherwise subject to the liabilities of that Section, nor shall it be deemed to be incorporated by reference in any filing under the Securities Act of 1933 or the Exchange Act, regardless of any general incorporation language in such filing.

Item 9.01. Financial Statements and Exhibits

(c) Exhibits. The following exhibit accompanies this Report:

Exhibit 99.1 -- Press Release of Investors Title Company dated October 28, 2004.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the

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undersigned hereunto duly authorized.

INVESTORS TITLE COMPANY

Date: October 28, 2004

By: /s/ James A. Fine, Jr.

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James A. Fine, Jr.  
President, Treasurer and  
Chief Financial Officer