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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.

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

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

FORM 8-K

CURRENT REPORT

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

October 28, 2004

Date of Report (Date of earliest event reported)

INVESTORS TITLE COMPANY

(Exact name of Registrant as specified in its charter)

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undersigned hereunto duly authorized.

INVESTORS TITLE COMPANY

Date: October 28, 2004

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

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