

SERFF Tracking Number: ARKS-125408121 State: Arkansas  
Filing Company: 50857 - Security Union Title Insurance Company State Tracking Number: #1400003962 \$50  
Company Tracking Number: SUTIC-AR-F-08-01 & SUTIC-AR-TR-08-01  
TOI: 34.0 Title Sub-TOI: 34.0000 Title  
Product Name: Title  
Project Name/Number: /

## Filing at a Glance

Company: 50857 - Security Union Title Insurance Company

Product Name: Title	SERFF Tr Num: ARKS-125408121	State: Arkansas
TOI: 34.0 Title	SERFF Status: Closed	State Tr Num: #1400003962 \$50
Sub-TOI: 34.0000 Title	Co Tr Num: SUTIC-AR-F-08-01 & SUTIC-AR-TR-08-01	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Author:	Disposition Date: 12/31/2007
	Date Submitted: 12/31/2007	Disposition Status: Approved
Effective Date Requested (New): 01/02/2008		Effective Date (New): 01/02/2008
Effective Date Requested (Renewal):		Effective Date (Renewal):

State Filing Description:

## General Information

Project Name:	Status of Filing in Domicile:
Project Number:	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 12/31/2007	
State Status Changed: 12/31/2007	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	

## Company and Contact

### Filing Contact Information

NA NA,	NA@NA.com
NA	(123) 555-4567 [Phone]
NA, AR 00000	

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**Filing Company Information**

50857 - Security Union Title Insurance CoCode: 50857 State of Domicile: California  
Company  
601 Riverside Avenue Group Code: Company Type: Title Insurer  
11th Floor  
Jacksonville, FL 32204 Group Name: State ID Number:  
(888) 934-3354 ext. [Phone] FEIN Number: 95-2216067  
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## Filing Fees

Fee Required? No  
Retaliatory? No  
Fee Explanation:  
Per Company: No

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	12/31/2007	12/31/2007

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TOI: 34.0 Title Sub-TOI: 34.0000 Title  
Product Name: Title  
Project Name/Number: /

## Disposition

Disposition Date: 12/31/2007

Effective Date (New): 01/02/2008

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ARKS-125408121 State: Arkansas  
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 TOI: 34.0 Title Sub-TOI: 34.0000 Title  
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	ARKS-125408121		No

SERFF Tracking Number: ARKS-125408121 State: Arkansas  
Filing Company: 50857 - Security Union Title Insurance Company State Tracking Number: #1400003962 \$50  
Company Tracking Number: SUTIC-AR-F-08-01 & SUTIC-AR-TR-08-01  
TOI: 34.0 Title Sub-TOI: 34.0000 Title  
Product Name: Title  
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## Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: ARKS-125408121 State: Arkansas  
Filing Company: 50857 - Security Union Title Insurance Company State Tracking Number: #1400003962 \$50  
Company Tracking Number: SUTIC-AR-F-08-01 & SUTIC-AR-TR-08-01  
TOI: 34.0 Title Sub-TOI: 34.0000 Title  
Product Name: Title  
Project Name/Number: /

## Supporting Document Schedules

### Review Status:

**Satisfied -Name:** ARKS-125408121

12/31/2007

**Comments:**

**Attachment:**

ARKS-125408121.pdf



CA# 1400003962

\$ 50.00

ARHS-125408121

CR

Johnna K. Ryan  
Assistant Vice President

December 19, 2007

Insurance Commissioner  
Property and Casualty Division  
1200 West Third Street  
Little Rock, AR 72201

RECEIVED

DEC 28 2007

PROPERTY AND CASUALTY DIVISION  
ARKANSAS INSURANCE DEPARTMENT

Approved until withdrawn  
or revoked

DEC 31 2007

RE: Security Union Title Insurance Company, a California corporation  
NAIC No.: 50857  
Title Insurance  
Filing Ref. No.: SUTIC-AR-F-08-01 and SUTIC-AR-TR-08-01  
Effective: January 2, 2008

Arkansas Insurance Department  
By: *JK*

Honorable Commissioner:

On behalf of Security Union Title Insurance Company, please find this combination form and rate filing submitted for your review and consideration. The following documentation has been enclosed for your review:

- NAIC Transmittal Letter
- NAIC Form Filing Schedule
- NAIC Rate Filing Schedule
- State specific forms as required

Security Union Title Insurance Company ("SUTIC") hereby submits a rate and form filing. This filing is in response to the implementation of Act 684 of 2007 (the "Arkansas Title Insurance Cat") and Rule 87, Section 14, effective January 1, 2008.

"SUTIC" is filing a new Closing Protection Letter for Lender/Buyer and Seller to be used at settlement should the parties elect coverage. The Company is in the opinion that the Closing Protection Letter meets the requirements as outlined in Rule 87.

In addition Security Union is filing two separate Notices for the parties to a real estate transaction. One is "Notice of Availability of Owner's Title Insurance" and the other is "Notice of Availability of Closing Protection Coverage". The customer will note on the Notices whether they elect or not to have coverage for Owner's Title Insurance and the Closing Protection Letter.

The Rule requires that a "rate" be filed with the Closing Protection Letters. Security Union hereby files a rate of \$25.00 in a single transaction, a charge to the Lender/Buyer and a charge to the Seller, should they elect coverage. This would allow for a total of \$50.00 per transaction.

It is in the opinion of Management that the rate being filed herein is comparable to those in other states who are allowed to issue and charge for a Closing Protection Letter. The Company believes that the rate filed herein is not excessive, inadequate or unfairly discriminatory.

State of Arkansas Insurance Department  
Security Union Title Insurance Company  
Filing Ref No SUTIC-AR-F-08-01 and SUTIC-AR-TR-08-01

Since this Rule is effective January 2, 2008, "SUTIC" is requesting an effective date of January 2, 2008, if at all possible. The Rule states filing 20 days prior to use, however given the short amount of time of when the Rule was adopted, "SUTIC" would like to have the January 2, 2008 date. Please advise back.

Thank you for your time and consideration with our request. Please contact me immediately should you have any questions.

Sincerely,



Johnna K. Ryan  
Assistant Vice President

**Property & Casualty Transmittal Document (Revised 1/1/06)**

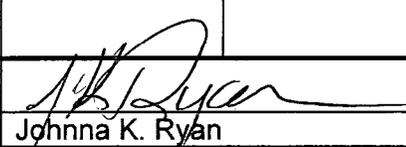
<b>1. Reserved for Insurance Dept. Use Only</b>
<p>Approved until withdrawn or revoked</p> <p>DEC 31 2007</p> <p>Arkansas Insurance Department By: <i>JK</i></p>

<b>2. Insurance Department Use only</b>	
a. Date the filing is received:	
b. Analyst:	
c. Disposition: <b>RECEIVED</b>	
d. Date of disposition of the filing:	
e. Effective date of filing: DEC 28 2007	
New Business	PROPERTY AND CASUALTY DIVISION ARKANSAS INSURANCE DEPARTMENT
Renewal Business	
f. State Filing #:	
g. SERFF Filing #:	
h. Subject Codes	

<b>3. Group Name</b>				<b>Group NAIC #</b>
<b>4. Company Name(s)</b>	<b>Domicile</b>	<b>NAIC #</b>	<b>FEIN #</b>	
Security Union Title Insurance Company	CA	50857	95-2216067	

<b>5. Company Tracking Number</b>	SUTIC-AR-F-08-01 AND SUTIC-AR-TR-08-01
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

<b>6. Name and address</b>	<b>Title</b>	<b>Telephone #s</b>	<b>FAX #</b>	<b>e-mail</b>
Johnna K. Ryan 601 Riverside Ave, 11 <sup>th</sup> Floor Jacksonville, FL 32204	Assistant Vice President	888-934-3354 ext.8845	904-357-1040	Johnna.Ryan@fnf.com
<b>7. Signature of authorized filer</b>				
<b>8. Please print name of authorized filer</b>		Johnna K. Ryan		

**Filing information** (see General Instructions for descriptions of these fields)

<b>9. Type of Insurance (TOI)</b>	34.0 Title
<b>10. Sub-Type of Insurance (Sub-TOI)</b>	34.0000 Title
<b>11. State Specific Product code(s)(if applicable)(See State Specific Requirements)</b>	Commercial
<b>12. Company Program Title (Marketing title)</b>	Title Insurance
<b>13. Filing Type</b>	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input checked="" type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
<b>14. Effective Date(s) Requested</b>	New: January 2, 2008    Renewal:
<b>15. Reference Filing?</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>16. Reference Organization (if applicable)</b>	n/a
<b>17. Reference Organization # &amp; Title</b>	n/a
<b>18. Company's Date of Filing</b>	December 19, 2007
<b>19. Status of filing in domicile</b>	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

## Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	SUTIC-AR-F-08-01 & SUTIC-AR-TR-08-01
21.	<b>Filing Description</b> [This area should be similar to the body of a cover letter and is free-form text]	

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Since this Rule is effective January 1, 2008, "SUTIC" is requesting an effective date of January 2, 2008, if at all possible. The Rule states filing 20 days prior to use, however given the short amount of time of when the Rule was adopted, "SUTIC" would like to have the January 2, 2008 date.

22.	<b>Filing Fees</b> (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
<b>Check #: 1400003962</b> <b>Amount: \$50.00</b>	
<b>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</b>	

\*\*\*Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

## RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	SUTIC-AR-TR-08-01 Eff. Jan 2, 2008
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<b>2.</b>	<b>This filing corresponds to form filing number</b> (Company tracking number of form filing, if applicable)	SUTIC-AR-F-08-01
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Rate Increase     
  Rate Decrease     
  Rate Neutral (0%)

<b>3.</b>	<b>Filing Method (Prior Approval, File &amp; Use, Flex Band, etc.)</b>	Prior Approval
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<b>4a.</b>	<b>Rate Change by Company (As Proposed)</b>
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Company Name	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
Security Union Title Insurance Company	0%	New Business	New Business	New Business	0%	0%

<b>4b.</b>	<b>Rate Change by Company (As Accepted) For State Use Only</b>
------------	--

Company Name	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

<b>5.</b>	<b>Overall Rate Information (Complete for Multiple Company Filings only)</b>
-----------	--

		COMPANY USE	STATE USE
<b>5a</b>	<b>Overall percentage rate impact for this filing</b>	N/A	
<b>5b</b>	<b>Effect of Rate Filing – Written premium change for this program</b>	N/A	
<b>5c</b>	<b>Effect of Rate Filing – Number of policyholders affected</b>	N/A	

<b>6.</b>	<b>Overall percentage of last rate revision</b>	n/a
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<b>7.</b>	<b>Effective Date of last rate revision</b>	02-02-2007
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<b>8.</b>	<b>Filing Method of Last filing</b> (Prior Approval, File & Use, Flex Band, etc.)	Prior Approval
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<b>9.</b>	<b>Rule # or Page # Submitted for Review</b>	<b>Replacement or withdrawn?</b>	<b>Previous state filing number, if required by state</b>
01	Closing Protection Fee for Lenders or Buyers - \$25 per transaction	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02	Closing Protection Fee for Sellers - \$25 per transaction	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

## FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)

(Do not refer to the body of the filing for the forms listing.)

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	SUTIC-AR-F-08-01, Eff. Jan 2, 2008			
<b>2.</b>	<b>This filing corresponds to rate/rule filing number</b> <small>(Company tracking number of rate/rule filing, if applicable)</small>	SUTIC-AR-TR-08-01			
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Closing Protection Letter	None	[ ] Replacement [ ] Withdrawn [X] Neither		
02	Notice of Availability of Owner's Title Insurance	None	[ ] Replacement [ ] Withdrawn [X] Neither		
03	Notice of Availability of Closing Protection Coverage	None	[ ] Replacement [ ] Withdrawn [X] Neither		
04			[ ] Replacement [ ] Withdrawn [ ] Neither		
05			[ ] Replacement [ ] Withdrawn [ ] Neither		
06			[ ] Replacement [ ] Withdrawn [ ] Neither		
07			[ ] Replacement [ ] Withdrawn [ ] Neither		
08			[ ] Replacement [ ] Withdrawn [ ] Neither		
09			[ ] Replacement [ ] Withdrawn [ ] Neither		
10			[ ] Replacement [ ] Withdrawn [ ] Neither		

PC FFS-1

**ARKANSAS CLOSING PROTECTION LETTER - SINGLE TRANSACTION**

**SECURITY UNION TITLE INSURANCE COMPANY**

Name and Address of Addressee:

Date:

Name of Issuing Agent or Approved Attorney (hereafter, "Issuing Agent" or "Approved Attorney", as the case may require):

*[Identity of settlement agent and status as either Issuing Agent or Approved Attorney appears here.]*

Transaction (hereafter, "the Real Estate Transaction"):

Re: Closing Protection Letter

Dear

Security Union Title Insurance Company (the "Company") agrees, subject to the Conditions and Exclusions set forth below, to reimburse you for actual loss incurred by you in connection with the closing of the Real Estate Transaction conducted by the Issuing Agent or Approved Attorney, provided:

- (A) Title insurance of the Company is specified for your protection in connection with the closing of the Real Estate Transaction;
- (B) You are to be the (i) lender secured by a mortgage (including any other security instrument) of an interest in land, its assignees or a warehouse lender, (ii) purchaser of an interest in land, (iii) lessee of an interest in land, or (iv) seller of an interest in land; and provided the loss arises out of:
  - 1. Failure of the Issuing Agent or Approved Attorney to comply with your written closing instructions to the extent that they relate to (a) the status of the title to that interest in land or the validity, enforceability and priority of the lien of the mortgage on that interest in land, including the obtaining of documents and the disbursement of funds necessary to establish the status of title or lien, or (b) the obtaining of any other document, specifically required by you, but only to the extent the failure to obtain the other document affects the status of the title to that interest in land or the validity, enforceability and priority of the lien of the mortgage on that interest in land, and not to the extent that your instructions require a determination of the validity, enforceability or the effectiveness of the other document, or
  - 2. Fraud of the Issuing Agent or Approved Attorney in handling your funds or documents in connection with the closing to the extent that fraud relates to the status of the title to that interest in land or to the validity, enforceability, and priority of the lien of the mortgage on that interest in land.

If you are a lender protected under the foregoing paragraph, your debtors, your assignees, successors, assigns and your warehouse lenders in connection with a loan secured by a mortgage shall be protected as if this letter were addressed to them.

Conditions and Exclusions

1. The Company will not be liable to you for loss arising out of:
  - A. Failure of the Issuing Agent or Approved Attorney to comply with your closing instructions which require title insurance protection inconsistent with that set forth in the title insurance binder or commitment issued by the Company. Instructions which require the removal of specific exceptions to title or compliance with the requirements contained in the binder or commitment shall not be deemed to be inconsistent.
  - B. Loss or impairment of your funds in the course of collection or while on deposit with a bank due to bank failure, insolvency or suspension, except as shall result from failure of the Issuing Agent or Approved Attorney to comply with your written closing instructions to deposit the funds in a bank which you designated by name.
  - C. Defects, liens, encumbrances or other matters in connection with the Real Estate Transaction if it is a purchase, lease or loan transaction except to the extent that protection against those defects, liens, encumbrances or other matters is afforded by a policy of title insurance not inconsistent with your closing instructions.
  - D. Fraud, dishonesty or negligence of your employee, agent, attorney or broker.
  - E. Your settlement or release of any claim without the written consent of the Company.
  - F. Any matters created, suffered, assumed or agreed to by you or known to you.
2. When the Company shall have reimbursed you pursuant to this letter, it shall be subrogated to all rights and remedies which you would have had against any person or property had you not been so reimbursed. Liability of the Company for such reimbursement shall be reduced to the extent that you have knowingly and voluntarily impaired the value of this right of subrogation.
3. The Issuing Agent is the Company's agent only for the limited purpose of issuing title insurance policies. Neither the Issuing Agent nor the Approved Attorney is the Company's agent for the purpose of providing other closing or settlement services. The Company's liability for your losses arising from those other closing or settlement services is strictly limited to the protection expressly provided in this letter. Any liability of the Company for loss does not include liability for loss resulting from the negligence, fraud or bad faith of any party to a real estate transaction other than an Issuing Agent or Approved Attorney, the lack of creditworthiness of any borrower connected with a real estate transaction, or the failure of any collateral to adequately secure a loan connected with a real estate transaction. However, this letter does not affect the Company's liability with respect to its title insurance binders, commitments or policies.
4. You must promptly send written notice of a claim under this letter to the Company at its principal office at Security Union Title Insurance Company, Attn: Claims Department, P.O. Box 45023, Jacksonville, Florida, 32232-5023. When the failure to give prompt notice shall diminish the amount the Company could have recovered in the absence of the delay the liability of the Company hereunder may be reduced to the extent of such diminution. Coverage under this letter is limited to transactions closed in Arkansas.

Any previous closing protection letter or similar agreement is hereby cancelled with respect to the Real Estate Transaction.

**SECURITY UNION TITLE INSURANCE COMPANY**

By: \_\_\_\_\_

**SECURITY UNION TITLE INSURANCE COMPANY**

**NOTICE OF AVAILABILITY OF CLOSING PROTECTION COVERAGE**

TO: \_\_\_\_\_ DATE: \_\_\_\_\_

Address or legal description of property which is the subject of this transaction:

\_\_\_\_\_  
\_\_\_\_\_

If you are involved in a real estate transaction in which one or more policies of title insurance will be issued, you are also entitled to Closing Protection Letter. If a Loan Policy of title insurance insuring the title to the property you are buying is being issued to your mortgage lender and that lender has requested a Closing Protection Letter, you automatically receive the benefit of the Closing Protection Letter issued to the lender. If you are the seller, the Closing Protection Letter issued to the purchaser's lender does not provide the benefit of its terms to you. If the transaction in which you are involved is a cash transaction and no lender is involved, no Closing Protection Letter is being issued unless you specifically request it.

A Closing Protection Letter offers reimbursement for loss in connection with misappropriation of closing funds and noncompliance with written closing instructions. A Closing Protection Letter may be issued to protect you. The charge for this coverage is \$25.00 per letter issued in connection with a real estate closing in which one or more of the Company's title insurance policies are being issued.

You may obtain a Closing Protection Letter if you request it at this time.

If you are uncertain as to whether you should obtain a Closing Protection Letter, you are urged to seek independent advice.

**Security Union Title Insurance Company**

By: \_\_\_\_\_

**Authorized Agent**

\_\_\_\_ I/We do request a Closing Protection Letter

\_\_\_\_ I/We do not request a Closing Protection Letter

DATE: \_\_\_\_\_

NOTE: All parties in cash transactions must make an election above and sign. Otherwise, only the seller(s) must sign

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**SECURITY UNION TITLE INSURANCE COMPANY**

**NOTICE OF AVAILABILITY OF OWNER'S TITLE INSURANCE**

TO: \_\_\_\_\_ DATE: \_\_\_\_\_  
\_\_\_\_\_

Address or legal description of property which is the subject of this transaction:  
\_\_\_\_\_  
\_\_\_\_\_

If a Loan Policy of title insurance insuring the title to the property you are buying is being issued to your mortgage lender, that policy is issued for the protection of the lender and does not provide title insurance coverage to you.

An Owner's Policy of title insurance offers you information on the status of the title to the land before you buy and protects against claims that may affect the title after you buy. Some title flaws may go undetected or, due to human error, may be missed. An Owner's Policy, issued in accordance with the underwriting guidelines of the title insurer and payment of the premium, may be issued to protect your rights in the property. The premium for this coverage is:

ALTA Owner's Policy (6/17/06) \$ \_\_\_\_\_  
ALTA Homeowner's Policy (10/17/98) \$ \_\_\_\_\_

You may obtain a title insurance policy if you request it at this time, which provides title insurance coverage to you.

If you are uncertain as to whether you should obtain an Owner's Policy of title insurance, you are urged to seek independent advice.

**Security Union Title Insurance Company**

By: \_\_\_\_\_  
**Authorized Agent**

\_\_\_\_ I/We do request an owner's policy of title insurance  
\_\_\_\_ I/We do not request an owner's policy of title insurance.

DATE: \_\_\_\_\_ BUYER: \_\_\_\_\_

BUYER: \_\_\_\_\_