

SERFF Tracking Number: TSCB-125902665 State: Arkansas
Filing Company: The Security Title Guarantee Corporation of Baltimore State Tracking Number: #106632 \$50
Company Tracking Number: STG PREMIER POLICY FORMS
TOI: 34.0 Title Sub-TOI: 34.0000 Title
Product Name: Title Insurance
Project Name/Number: STG PREMIER POLICIES 2008/

Filing at a Glance

Company: The Security Title Guarantee Corporation of Baltimore

Product Name: Title Insurance	SERFF Tr Num: TSCB-125902665	State: Arkansas
TOI: 34.0 Title	SERFF Status: Closed	State Tr Num: #106632 \$50
Sub-TOI: 34.0000 Title	Co Tr Num: STG PREMIER POLICY FORMS	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Sarah Harper
	Author: Marlene McGraw	Disposition Date: 12/01/2008
	Date Submitted: 11/14/2008	Disposition Status: Approved
Effective Date Requested (New): On Approval		Effective Date (New): 12/01/2008
Effective Date Requested (Renewal):		Effective Date (Renewal): 12/01/2008

State Filing Description:

General Information

Project Name: STG PREMIER POLICIES 2008	Status of Filing in Domicile: Pending
Project Number:	Domicile Status Comments:
Reference Organization: N/A	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 12/01/2008	
State Status Changed: 12/01/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
We are filing the following documents:	

Premier Residential Owner's Policy Jacket, (ST-N-131) which consists of five pages
Premier Residential Owner's Policy Schedule A (ST-N-131A)
Premier Residential Owner's Policy Schedule B (ST-N-131B)

SERFF Tracking Number: TSCB-125902665 State: Arkansas
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Premier Residential Loan Policy Jacket, (ST-N-152) which consists of six pages,
Premier Residential Loan Policy Schedule A (ST-N-152A)
Premier Residential Loan Policy Schedule B (ST-N-152B)

Filing of the enclosed expanded coverage replacement forms is to conform to the revisions made by the Board of Governors of the American Land Title Association, which revisions have been adopted by underwriters and already approved in various states. Numerous changes have been made to improve the readability for the benefit of the Insureds. Most changes are editorial nature. Terms such as "Property", "Land", "Title" "Date of Policy" and "Insured Deed of Trust/Mortgage" have been updated and capitalized to reflect the industry revisions.

In a previous submission, we were approved to change the name of the ALTA Homeowner's Policy to Premier Policy in order to avoid consumer confusion with the more common form of homeowner's policy issued by property and casualty insurers. With the submission and approval of the revised ALTA Expanded Coverage Residential Loan Policy, we are expanding the use of the term "Premier" to include the lender's version of this expanded coverage product line.

Company and Contact

Filing Contact Information

Marlene McGraw, Corporate Secretary
6 South Calvert Street
Baltimore, MD 21220
mmcgraw@esecuritytitle.com
(800) 669-6063 [Phone]
(410) 727-3252[FAX]

Filing Company Information

The Security Title Guarantee Corporation of Baltimore
6 South Calvert Street
Baltimore, MD 21220
(800) 669-6063 ext. 152[Phone]
CoCode: 50784
Group Code:
Group Name:
FEIN Number: 52-0625962

State of Domicile: Maryland
Company Type: Title Insurance Underwriter
State ID Number:

Filing Fees

SERFF Tracking Number: TSCB-125902665 *State:* Arkansas
Filing Company: The Security Title Guarantee Corporation of *State Tracking Number:* #106632 \$50
Baltimore
Company Tracking Number: STG PREMIER POLICY FORMS
TOI: 34.0 Title *Sub-TOI:* 34.0000 Title
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Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: Form Filing Fee of \$50.00 per filing
Per Company: No

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Sarah Harper	12/01/2008	12/01/2008

SERFF Tracking Number: TSCB-125902665 *State:* Arkansas
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TOI: 34.0 Title *Sub-TOI:* 34.0000 Title
Product Name: Title Insurance
Project Name/Number: STG PREMIER POLICIES 2008/

Disposition

Disposition Date: 12/01/2008

Effective Date (New): 12/01/2008

Effective Date (Renewal): 12/01/2008

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: TSCB-125902665 State: Arkansas
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 Company Tracking Number: STG PREMIER POLICY FORMS
 TOI: 34.0 Title Sub-TOI: 34.0000 Title
 Product Name: Title Insurance
 Project Name/Number: STG PREMIER POLICIES 2008/

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Form	Premier Loan Policy Jacket	Approved	Yes
Form	Premier Loan Policy Schedule A	Approved	Yes
Form	Premier Loan Policy Schedule B	Approved	Yes
Form	Premier Owner's Policy Jacket	Approved	Yes
Form	Premier Owner's Policy Schedule A	Approved	Yes
Form	Premier Owner's Policy Schedule B	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Premier Loan Policy Jacket	ST-N-152	01/01/08	Policy/Coverage Form Replaced	Replaced Form #:0.00 ST-N-152 Previous Filing #:		ST-N-152 Premier Loan Policy Jacket.pdf
Approved	Premier Loan Policy Schedule A	ST-N-152A	01/08	Declarations/Schedule Replaced	Replaced Form #:0.00 ST-N-152A Previous Filing #:		ST-N-152 A Premier Loan Schedule A.pdf
Approved	Premier Loan Policy Schedule B	ST-N-152B	01/08	Declarations/Schedule Replaced	Replaced Form #:0.00 ST-N-152B Previous Filing #:		ST-N-152 B Premier Loan Schedule B.pdf
Approved	Premier Owner's Policy Jacket	ST-N-131	01/01/08	Policy/Coverage Form Replaced	Replaced Form #:0.00 ST-N-131 Previous Filing #:		ST-N-131 Premier Owner's Policy Jacket.pdf
Approved	Premier Owner's Policy Schedule A	ST-N-131A	01/08	Declarations/Schedule Replaced	Replaced Form #:0.00 ST-N-131A Previous Filing #:		ST-N-131 A Premier Owner's Schedule A.pdf
Approved	Premier Owner's Policy Schedule B	ST-N-131B	01/08	Declarations/Schedule Replaced	Replaced Form #:0.00 ST-N-131B Previous Filing #:		ST-N-131 B Premier Owner's Schedule B.pdf

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TOI: 34.0 Title *Sub-TOI:* 34.0000 Title
Product Name: Title Insurance
Project Name/Number: STG PREMIER POLICIES 2008/

Attachment "ST-N-152 Premier Loan Policy Jacket.pdf" is larger than 3MB and cannot be reproduced here.

PREMIER RESIDENTIAL LOAN POLICY OF TITLE INSURANCE

SCHEDULE A

**THE SECURITY TITLE GUARANTEE CORPORATION OF BALTIMORE
Six South Calvert Street
Baltimore, Maryland 21202**

Policy Number	Policy Amount	Policy Date*	Commitment No.	Agent File No.	Premium

*OR THE DATE OF RECORDING OF THE INSURED INSTRUMENT, WHICHEVER IS LATER

Simultaneous Policy Data

Policy Number	Policy Amount	Policy Date

Loan Number:

Street Address of the Land:

1. Name of Insured:
2. The estate or interest in the Land that is encumbered by the Insured Mortgage is:
3. Title is vested in:
4. The Insured Mortgage and its assignments, if any, are described as follows:
5. The Land referred to in this policy is located in the County of _____, State of _____, and is described as:

THIS SCHEDULE IS VALID ONLY WHEN ISSUED WITH A PREMIER RESIDENTIAL LOAN POLICY OF TITLE INSURANCE JACKET AND SCHEDULE B IS ATTACHED.

Policy Number	Agent File No.

EXCEPTIONS FROM COVERAGE

This policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees or expenses) that arise by reason of:

1. The following state statutes, reference to which are hereby made part of the ALTA 8.1.06 Environmental Protection Lien Endorsement incorporated into this Policy following item 28 of the COVERED RISKS:

Delaware Code Annotated, Title 25, Section 2901 through Title 25, Section 2906; Kentucky Revised Statutes Annotated Section 224.887; Louisiana Statutes Annotated, R.S. 30:2281; Maine Statutes Annotated Title 38, Section 1301 through Title 38, Section 1371; New Hampshire Revised Statutes Annotated 147-B; New Jersey Statutes Annotated Chapter 58: 10-23.11 et seq.; this endorsement does not insure against liens arising pursuant to the Spill Compensation and Control Act, NJSA 58: 10-23.11 et seq., subsequent to Date of Policy; New York City Administrative Code, Title 17 (Health) Section 17-151; New York Section 1307 of the Public Health Law; Pennsylvania - this endorsement will not insure against liens arising pursuant to The Land and Water Conservation and Reclamation Act, 32 P.S. Sections 5101, et seq, and any amendments thereto; Tennessee Code Annotated Sections 68-212-209 through 68-212-223

2. Any indebtedness created subsequent to the date of this policy, not including changes in the rate of interest, as a result of the modification of the terms of the insured mortgage made after the Date of Policy. This exception limits the coverage described in Covered Risk 22. This exception does not limit the coverage described in Covered Risk 11.

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Product Name: Title Insurance
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Attachment "ST-N-131 Premier Owner's Policy Jacket.pdf" is larger than 3MB and cannot be reproduced here.

**THE SECURITY TITLE GUARANTEE CORPORATION OF BALTIMORE
Six South Calvert Street
Baltimore, Maryland 21202**

Policy Number	Policy Amount	Policy Date*	Commitment No.	Agent File No.	Premium

*OR THE DATE OF RECORDING OF THE INSURED INSTRUMENT, WHICHEVER IS LATER

Simultaneous Policy Data

Policy Number	Policy Amount	Policy Date

Deductible Amounts and Maximum Dollar Limits of Liability For Covered Risk 16, 18, 19, 21:

	<u>Your Deductible Amount</u>	<u>Our Maximum Dollar Limit of Liability</u>
Covered Risk 16:	1% of Policy Amount or \$2,500.00 (whichever is less)	\$10,000.00
Covered Risk 18:	1% of Policy Amount or \$5,000.00 (whichever is less)	\$25,000.00
Covered Risk 19:	1% of Policy Amount or \$5,000.00 (whichever is less)	\$25,000.00
Covered Risk 21:	1% of Policy Amount or \$2,500.00 (whichever is less)	\$5,000.00

Street Address of the Land:

- Name of Insured:
- Your interest in the Land covered by this Policy is:
- The Land referred to in this Policy is located in the County of _____, State of _____, and is described as:

THIS SCHEDULE IS VALID ONLY WHEN ATTACHED TO THE PREMIER RESIDENTIAL OWNER'S POLICY OF TITLE INSURANCE JACKET AND SCHEDULE B.

Policy Number	Agent File No.

EXCEPTIONS FROM COVERAGE

In addition to the Exclusions, You are not insured against loss, costs, attorneys' fees, and expenses resulting from:

1. Taxes and special assessments which become due and payable after the Policy Date. This exception does not limit the coverage described in Covered Risk 27.
2. Rights of others, not shown in the public records, in possession of the residence on the Land described in Schedule A.
3. Any matters which would be shown by an accurate, current survey or discovered by an inspection of the Land described in Schedule A. This exception does not limit the coverage described in Covered Risks 12, 13, 19, 21, 22, 23 and 24.
4. The possible existence of unrecorded underground water, sewer, drainage, telephone lines, easements or right of ways.
5. Rights of others, including state and federal governments, in and to water that is now, or used to be, on, under or next to the Land, and to title to any filled land.

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Rate Information

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Supporting Document Schedules

Satisfied -Name:	Uniform Transmittal Document-Property & Casualty	Review Status:	Approved	12/01/2008
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Comments:

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Attachment:

SERFF PC TD PREMIER FORMS FILING 11-2008.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: New Business Renewal Business f. State Filing #: g. SERFF Filing #: h. Subject Codes
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3. Group Name	Group NAIC #

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #

5. Company Tracking Number	
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail

7. Signature of authorized filer	
8. Please print name of authorized filer	

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

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

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

22. Filing Fees (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]

Check #:
Amount:

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

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

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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, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	
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2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	
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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			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1