

SERFF Tracking Number: FDLS-125520064 State: Arkansas
Filing Company: Chicago Title Insurance Company State Tracking Number: #? \$?
Company Tracking Number: CTIC-AR-TR-08-02
TOI: 34.0 Title Sub-TOI: 34.0000 Title
Product Name: Revised CPL Rate
Project Name/Number: Revised CPL Rate/CTIC-AR-TR-08-02

Filing at a Glance

Company: Chicago Title Insurance Company

Product Name: Revised CPL Rate

TOI: 34.0 Title

Sub-TOI: 34.0000 Title

Filing Type: Rate

SERFF Tr Num: FDLS-125520064

SERFF Status: Closed

Co Tr Num: CTIC-AR-TR-08-02

Co Status:

Authors: Christine Harding, David Maruca, Johnna Ryan, Pam Baker, Maria-Luisa Ross

Date Submitted: 03/04/2008

State: Arkansas

State Tr Num: #? \$?

State Status: Fees verified and received

Reviewer(s): Betty Montesi, Brittany Yielding, Sarah Harper

Disposition Date: 03/06/2008

Disposition Status: Approved

Effective Date (New): 03/06/2008

Effective Date Requested (New): On Approval

Effective Date Requested (Renewal):

Effective Date (Renewal): 03/06/2008

State Filing Description:

General Information

Project Name: Revised CPL Rate

Project Number: CTIC-AR-TR-08-02

Reference Organization:

Reference Title:

Filing Status Changed: 03/06/2008

State Status Changed: 03/06/2008

Corresponding Filing Tracking Number:

Filing Description:

Status of Filing in Domicile: Authorized

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Chicago Title Insurance Company hereby submits a rate filing for your Department's review and consideration.

In its previous submission on December 19, 2007, the Company filed a rate of \$25.00 per transaction for its Closing Protection Letter. This meant a separate charge to the Lender/Buyer and a separate charge to the Seller (should they elect coverage), which would allow for a total of \$50.00 per transaction. The Company would like to amend this rate by

<i>SERFF Tracking Number:</i>	<i>FDLS-125520064</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Chicago Title Insurance Company</i>	<i>State Tracking Number:</i>	<i>#? \$?</i>
<i>Company Tracking Number:</i>	<i>CTIC-AR-TR-08-02</i>		
<i>TOI:</i>	<i>34.0 Title</i>	<i>Sub-TOI:</i>	<i>34.0000 Title</i>
<i>Product Name:</i>	<i>Revised CPL Rate</i>		
<i>Project Name/Number:</i>	<i>Revised CPL Rate/CTIC-AR-TR-08-02</i>		

charging a flat fee of \$25.00, that will cover all parties to the transaction, i.e. is lender, purchaser and seller.

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.

The Company would like to request for this filing to be effective immediately upon your Department's approval.

Company and Contact

Filing Contact Information

Johnna Ryan, Vice President	johnna.ryan@fnf.com
601 Riverside Avenue	(904) 854-8845 [Phone]
Jacksonville, FL 32204	(904) 357-1040[FAX]

Filing Company Information

Chicago Title Insurance Company	CoCode: 50229	State of Domicile: Nebraska
601 Riverside Avenue	Group Code: -99	Company Type: Title Insurer
11th Floor		
Jacksonville, FL 32204	Group Name:	State ID Number:
(888) 934-3354 ext. [Phone]	FEIN Number: 36-2468956	

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	Sarah Harper	03/06/2008	03/06/2008

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Disposition

Disposition Date: 03/06/2008
 Effective Date (New): 03/06/2008
 Effective Date (Renewal): 03/06/2008
 Status: Approved
 Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Chicago Title Insurance Company	%	\$		\$	%	%	%

SERFF Tracking Number: *FDLS-125520064* State: *Arkansas*
 Filing Company: *Chicago Title Insurance Company* State Tracking Number: *#? \$?*
 Company Tracking Number: *CTIC-AR-TR-08-02*
 TOI: *34.0 Title* Sub-TOI: *34.0000 Title*
 Product Name: *Revised CPL Rate*
 Project Name/Number: *Revised CPL Rate/CTIC-AR-TR-08-02*

Item Type	Item Name	Item Status	Public Access
Supporting Document	NAIC P&C Transmittal Document and Rate/Rule Filing Schedule		Yes
Supporting Document	DOI Cover Letter		Yes
Rate	Closing Protection Letter Fee - \$25 (flat fee for all parties all involved)		Yes

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State: Arkansas
 State Tracking Number: #? \$?
 Sub-TOI: 34.0000 Title

Rate Information

Rate data applies to filing.

Filing Method: Prior Approval
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: Neutral
Effective Date of Last Rate Revision: 01/02/2008
Filing Method of Last Filing: Prior Approval

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Chicago Title Insurance Company	%	%				%	%

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
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	Closing Protection Letter Fee - \$25 (flat fee for all parties all involved)		Replacement	
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Supporting Document Schedules

Review Status:

Satisfied -Name: NAIC P&C Transmittal Document and Rate/Rule Filing Schedule 03/04/2008

Comments:

Attached for your review are the NAIC P&C Transmittal Document and Rate/Rule Filing Schedule. Both documents provide detailed information regarding the purpose of this filing.

Attachments:

CTIC-AR-TR-08-02 NAIC Transmittal Document.pdf
CTIC-AR-TR-08-02 NAIC P&C Rate Rule Filing Schedule.pdf

Review Status:

Satisfied -Name: DOI Cover Letter 03/04/2008

Comments:

Attached for your review is our cover letter for this filing.

Attachment:

CTIC-AR-TR-08-02 DOI Cover Letter.pdf

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	CTIC-AR-TR-08-02
21.	Filing Description [This area should be similar to the body of a cover letter and is free-form text]	

Chicago Title Insurance Company hereby submits a rate filing for your Department's review and consideration.

In its previous submission on December 19, 2007, the Company filed a rate of \$25.00 per transaction for its Closing Protection Letter. This meant a separate charge to the Lender/Buyer and a separate charge to the Seller (should they elect coverage), which would allow for a total of \$50.00 per transaction. The Company would like to amend this rate by charging a **flat fee of \$25.00**, that will cover all parties to the transaction, i.e. is lender, purchaser and seller.

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.

The Company would like to request for this filing to be effective immediately upon your Department's approval.

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 #: N/A Amount: N/A	
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.)**

PC TD-1 pg 2 of 2

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.)

1.	This filing transmittal is part of Company Tracking #	CTIC-AR-TR-08-02 Eff. Apr 3, 2008 or earlier
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	N/A
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Rate Increase
 Rate Decrease
 Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	Prior Approval
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4a.	Rate Change by Company (As Proposed)
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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)
Fidelity National Title Insurance Company	0%	New Business	New Business	New Business	0%	0%

4b.	Rate Change by Company (As Accepted) For State Use Only
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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	Minimum % Change

5. Overall Rate Information (Complete for Multiple Company Filings only)

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

6.	Overall percentage of last rate revision	n/a
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7.	Effective Date of last rate revision	01/02/2008
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8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	Prior Approval
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9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	Closing Protection Letter Fee - \$25 (flat fee for all parties all involved)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	



Johnna K. Ryan
Assistant Vice President

March 4, 2008

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

RE: Chicago Title Insurance Company, a Nebraska corporation
NAIC No.: 50229
Title Insurance
Filing Ref. No.: CTIC-AR-TR-08-02
Effective: April 3, 2008 (or earlier)

Honorable Commissioner:

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

- NAIC Transmittal Letter
- NAIC P&C Rate/Rule Filing Schedule
- State specific forms as required

In its previous submission on December 19, 2007, the Company filed a rate of \$25.00 per transaction for its Closing Protection Letter. This meant a separate charge to the Lender/Buyer and a separate charge to the Seller (should they elect coverage), which would allow for a total of \$50.00 per transaction. The Company would like to amend this rate by charging a **flat fee of \$25.00**, which will cover all parties to the transaction, i.e. lender, purchaser and seller.

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.

The Company respectfully requests that this filing to be effective immediately upon your Department's approval. 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