

SERFF Tracking Number: FDLS-125520192 State: Arkansas
Filing Company: Fidelity National Title Insurance Company State Tracking Number: #? \$?
Company Tracking Number: FNTIC-AR-TR-08-02
TOI: 34.0 Title Sub-TOI: 34.0000 Title
Product Name: Revised CPL Rate
Project Name/Number: Revised CPL Rate/FNTIC-AR-TR-08-02

Filing at a Glance

Company: Fidelity National Title Insurance Company

Product Name: Revised CPL Rate	SERFF Tr Num: FDLS-125520192	State: Arkansas
TOI: 34.0 Title	SERFF Status: Closed	State Tr Num: #? \$?
Sub-TOI: 34.0000 Title	Co Tr Num: FNTIC-AR-TR-08-02	State Status: Fees verified and received
Filing Type: Rate	Co Status:	Reviewer(s): Betty Montesi, Brittany Yielding, Sarah Harper
	Authors: Christine Harding, David Maruca, Johnna Ryan, Pam Baker, Maria-Luisa Ross	Disposition Date: 03/06/2008
	Date Submitted: 03/04/2008	Disposition Status: Approved
Effective Date Requested (New): On Approval		Effective Date (New): 03/06/2008
Effective Date Requested (Renewal):		Effective Date (Renewal): 03/06/2008

State Filing Description:

General Information

Project Name: Revised CPL Rate	Status of Filing in Domicile: Authorized
Project Number: FNTIC-AR-TR-08-02	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 03/06/2008	
State Status Changed: 03/06/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	

Fidelity National 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-125520192</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Fidelity National Title Insurance Company</i>	<i>State Tracking Number:</i>	<i>#? \$?</i>
<i>Company Tracking Number:</i>	<i>FNTIC-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/FNTIC-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

Fidelity National Title Insurance Company	CoCode: 51586	State of Domicile: California
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: 86-0417131	

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:
Fidelity National Title Insurance Company	%	\$		\$	%	%	%

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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

<i>SERFF Tracking Number:</i>	<i>FDLS-125520192</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Fidelity National Title Insurance Company</i>	<i>State Tracking Number:</i>	<i>#? \$?</i>
<i>Company Tracking Number:</i>	<i>FNTIC-AR-TR-08-02</i>		
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<i>Product Name:</i>	<i>Revised CPL Rate</i>		
<i>Project Name/Number:</i>	<i>Revised CPL Rate/FNTIC-AR-TR-08-02</i>		

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:	02/21/2008
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):
Fidelity National 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:

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

Review Status:

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

Comments:

Attached hereto is our cover letter for this filing.

Attachment:

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

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

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	

3. Group Name	Group NAIC #

4. Company Name(s)	Domicile	NAIC #	FEIN #
Fidelity National Title Insurance Company	CA	51586	86-0417131

5. Company Tracking Number	FNTIC-AR-TR-08-02
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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
Johnna K. Ryan 601 Riverside Ave. 11 th Floor Jacksonville, FL 32204	Assistant Vice President	888-934-3354 ext.8845	904-357-1040	Johnna.Ryan@fnf.com
7. Signature of authorized filer				
8. Please print name of authorized filer		Johnna K. Ryan		

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

9. Type of Insurance (TOI)	34.0 Title
10. Sub-Type of Insurance (Sub-TOI)	34.0000 Title
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	Commercial
12. Company Program Title (Marketing title)	Title Insurance
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input checked="" 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: April 3, 2008 or earlier Renewal:
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	n/a
17. Reference Organization # & Title	n/a
18. Company's Date of Filing	March 4, 2008
19. Status of filing in domicile	<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 #	FNTIC-AR-TR-08-02
21.	Filing Description [This area should be similar to the body of a cover letter and is free-form text]	

Fidelity National 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 #	FNTIC-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)	[] New [X] Replacement [] Withdrawn	
02		[] New [] Replacement [] 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: Fidelity National Title Insurance Company, a California corporation
NAIC No.: 51586
Title Insurance
Filing Ref. No.: FNTIC-AR-TR-08-02
Effective: April 3, 2008 (or earlier)

Honorable Commissioner:

On behalf of Fidelity National 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,

A handwritten signature in black ink, appearing to read "Johnna K. Ryan".

Johnna K. Ryan
Assistant Vice President