

SERFF Tracking Number:	FDLS-125520292	State:	Arkansas
Filing Company:	Security Union Title Insurance Company	State Tracking Number:	## \$?
Company Tracking Number:	SUTIC-AR-TR-08-02		
TOI:	34.0 Title	Sub-TOI:	34.0000 Title
Product Name:	Revised CPL Rate		
Project Name/Number:	Revised CPL Rate/SUTIC-AR-TR-08-02		

## Filing at a Glance

Company: Security Union Title Insurance Company

Product Name: Revised CPL Rate

TOI: 34.0 Title

Sub-TOI: 34.0000 Title

Filing Type: Rate

SERFF Tr Num: FDLS-125520292

SERFF Status: Closed

Co Tr Num: SUTIC-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 Requested (New): On Approval

Effective Date Requested (Renewal):

Effective Date (New): 03/06/2008

Effective Date (Renewal): 03/06/2008

State Filing Description:

## General Information

Project Name: Revised CPL Rate

Project Number: SUTIC-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:

Security Union 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

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Product Name: Revised CPL Rate  
Project Name/Number: Revised CPL Rate/SUTIC-AR-TR-08-02

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

Security Union Title Insurance Company CoCode: 50857 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: 95-2216067  
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## Filing Fees

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

SERFF Tracking Number: FDLS-125520292 State: Arkansas  
Filing Company: Security Union Title Insurance Company State Tracking Number: #? \$?  
Company Tracking Number: SUTIC-AR-TR-08-02  
TOI: 34.0 Title Sub-TOI: 34.0000 Title  
Product Name: Revised CPL Rate  
Project Name/Number: Revised CPL Rate/SUTIC-AR-TR-08-02

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Sarah Harper	03/06/2008	03/06/2008

SERFF Tracking Number: *FDLS-125520292* State: *Arkansas*  
 Filing Company: *Security Union Title Insurance Company* State Tracking Number: *#? \$?*  
 Company Tracking Number: *SUTIC-AR-TR-08-02*  
 TOI: *34.0 Title* Sub-TOI: *34.0000 Title*  
 Product Name: *Revised CPL Rate*  
 Project Name/Number: *Revised CPL Rate/SUTIC-AR-TR-08-02*

## Disposition

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

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

SERFF Tracking Number: FDLS-125520292 State: Arkansas  
 Filing Company: Security Union Title Insurance Company State Tracking Number: #? \$?  
 Company Tracking Number: SUTIC-AR-TR-08-02  
 TOI: 34.0 Title Sub-TOI: 34.0000 Title  
 Product Name: Revised CPL Rate  
 Project Name/Number: Revised CPL Rate/SUTIC-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

<i>SERFF Tracking Number:</i>	<i>FDLS-125520292</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Security Union Title Insurance Company</i>	<i>State Tracking Number:</i>	<i>#? \$?</i>
<i>Company Tracking Number:</i>	<i>SUTIC-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/SUTIC-AR-TR-08-02</i>		

## Rate Information

Rate data applies to filing.

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

## Company Rate Information

<b>Company Name:</b>	<b>Overall % Indicated Change:</b>	<b>Overall % Rate Impact:</b>	<b>Written Premium Change for this Program:</b>	<b># of Policy Holders Affected for this Program:</b>	<b>Premium:</b>	<b>Maximum % Change (where required):</b>	<b>Minimum % Change (where required):</b>
Security Union Title Insurance Company	%	%				%	%

<i>SERFF Tracking Number:</i>	<i>FDLS-125520292</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Security Union Title Insurance Company</i>	<i>State Tracking Number:</i>	<i>#? \$?</i>
<i>Company Tracking Number:</i>	<i>SUTIC-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/SUTIC-AR-TR-08-02</i>		

## Rate/Rule Schedule

<b>Review Status:</b>	<b>Exhibit Name:</b>	<b>Rule # or Page #:</b>	<b>Rate Action</b>	<b>Previous State Filing Attachments Number:</b>
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	Closing Protection Letter Fee - \$25 (flat fee for all parties all involved)		Replacement	
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Project Name/Number: Revised CPL Rate/SUTIC-AR-TR-08-02

## 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:

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

### Review Status:

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

#### Comments:

Attached herto is the cover letter for this filing.

#### Attachment:

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

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

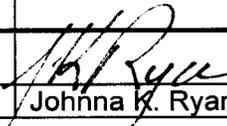
<b>1. Reserved for Insurance Dept. Use Only</b>

<b>2. Insurance Department Use only</b>	
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	

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

<b>5.</b>	<b>Company Tracking Number</b>	SUTIC-AR-TR-08-02
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**Contact Info of Filer(s) or Corporate Officer(s)** [include toll-free number]

<b>6.</b>	<b>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.</b>	Signature of authorized filer 				
<b>8.</b>	Please print name of authorized filer Johnna K. Ryan				

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

<b>9.</b>	<b>Type of Insurance (TOI)</b>	34.0 Title
<b>10.</b>	<b>Sub-Type of Insurance (Sub-TOI)</b>	34.0000 Title
<b>11.</b>	<b>State Specific Product code(s)(if applicable)[See State Specific Requirements]</b>	Commercial
<b>12.</b>	<b>Company Program Title (Marketing title)</b>	Title Insurance
<b>13.</b>	<b>Filing Type</b>	<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)
<b>14.</b>	<b>Effective Date(s) Requested</b>	New:   Apr 3 or earlier   Renewal:
<b>15.</b>	<b>Reference Filing?</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>16.</b>	<b>Reference Organization (if applicable)</b>	n/a
<b>17.</b>	<b>Reference Organization # &amp; Title</b>	n/a
<b>18.</b>	<b>Company's Date of Filing</b>	March 4, 2008
<b>19.</b>	<b>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.	<b>This filing transmittal is part of Company Tracking #</b>	SUTIC-AR-TR-08-02
21.	<b>Filing Description</b> [This area should be similar to the body of a cover letter and is free-form text]	

Security Union 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.	<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 #: N/A</b> <b>Amount: N/A</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.)**

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.)**

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	SUTIC-AR-TR-08-02 Eff. Apr 3, 2008, or earlier
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<b>2.</b>	<b>This filing corresponds to form filing number</b> (Company tracking number of form filing, if applicable)	N/A
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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>
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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

<b>5. Overall Rate Information (Complete for Multiple Company Filings only)</b>			
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		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 (Prior Approval, File &amp; Use, Flex Band, etc.)</b>	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	
03		[ ] 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: Security Union Title Insurance Company, a California corporation  
NAIC No.: 50857  
Title Insurance  
Filing Ref. No.: SUTIC-AR-TR-08-02  
Effective: April 3, 2008 (or earlier)

Honorable Commissioner:

On behalf of Security Union 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