

SERFF Tracking Number: ARKS-125588453 State: Arkansas  
Filing Company: 50784 - The Security Title Guarantee Corp. of Baltimore State Tracking Number: # 104004 \$25  
Company Tracking Number: STG AR CPL 5-1-2008  
TOI: 34.0 Title Sub-TOI: 34.0000 Title  
Product Name: n/a  
Project Name/Number: /

## Filing at a Glance

Company: 50784 - The Security Title Guarantee Corp. of Baltimore

Product Name: n/a

TOI: 34.0 Title

Sub-TOI: 34.0000 Title

Filing Type: Rate/Rule

Effective Date Requested (New):

Effective Date Requested (Renewal):

State Filing Description:

SERFF Tr Num: ARKS-125588453 State: Arkansas

SERFF Status: Closed

Co Tr Num: STG AR CPL 5-1-2008

Co Status:

Author:

Date Submitted: 03/31/2008

State Tr Num: # 104004 \$25

State Status: Fees verified and received

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

Disposition Date: 04/11/2008

Disposition Status: Approved

Effective Date (New): 04/12/2008

Effective Date (Renewal):

04/12/2008

## General Information

Project Name:

Project Number:

Reference Organization:

Reference Title:

Filing Status Changed: 04/11/2008

State Status Changed: 04/07/2008

Corresponding Filing Tracking Number:

Filing Description:

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

## Company and Contact

### Filing Contact Information

NA NA,

NA@NA.com

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

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

**Filing Company Information**

50784 - The Security Title Guarantee Corp. of Baltimore  
Six South Calvert St.  
Baltimore, MD 21202-1388  
(410) 727-4456 ext. [Phone]

CoCode: 50784  
Group Code:  
Group Name:  
FEIN Number: 52-0625962  
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State of Domicile: Maryland  
Company Type: Property & Casualty  
State ID Number:

*SERFF Tracking Number:* ARKS-125588453      *State:* Arkansas  
*Filing Company:* 50784 - The Security Title Guarantee Corp. of      *State Tracking Number:* # 104004 \$25  
Baltimore  
*Company Tracking Number:* STG AR CPL 5-1-2008  
*TOI:* 34.0 Title      *Sub-TOI:* 34.0000 Title  
*Product Name:* n/a  
*Project Name/Number:* /

## **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	04/11/2008	04/11/2008

*SERFF Tracking Number:* ARKS-125588453      *State:* Arkansas  
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*Company Tracking Number:* STG AR CPL 5-1-2008  
*TOI:* 34.0 Title      *Sub-TOI:* 34.0000 Title  
*Product Name:* n/a  
*Project Name/Number:* /

## **Disposition**

Disposition Date: 04/11/2008

Effective Date (New): 04/12/2008

Effective Date (Renewal): 04/12/2008

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ARKS-125588453 State: Arkansas  
Filing Company: 50784 - The Security Title Guarantee Corp. of Baltimore State Tracking Number: # 104004 \$25  
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Project Name/Number: /

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	ARKS-125588453		Yes

*SERFF Tracking Number:* ARKS-125588453 *State:* Arkansas  
*Filing Company:* 50784 - The Security Title Guarantee Corp. of Baltimore *State Tracking Number:* # 104004 \$25  
*Company Tracking Number:* STG AR CPL 5-1-2008  
*TOI:* 34.0 Title *Sub-TOI:* 34.0000 Title  
*Product Name:* n/a  
*Project Name/Number:* /

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: ARKS-125588453 State: Arkansas  
Filing Company: 50784 - The Security Title Guarantee Corp. of Baltimore State Tracking Number: # 104004 \$25  
Company Tracking Number: STG AR CPL 5-1-2008  
TOI: 34.0 Title Sub-TOI: 34.0000 Title  
Product Name: n/a  
Project Name/Number: /

## Supporting Document Schedules

### Review Status:

**Satisfied -Name:** ARKS-125588453

04/11/2008

### Comments:

### Attachment:

ARKS-125588453.pdf

# Arkansas Insurance Department

Mike Beebe  
Governor



Julie Benafield Bowman  
Commissioner

April 11, 2008

Marlene R. McGraw  
Director of Regulatory Compliance  
The Security Title Guarantee Corporation of Baltimore  
Six South Calvert Street  
Baltimore, MD 21202-1388

RE: Company Tracking No.: STG AR CPL Rate Rule 5-1-2008  
SERFF Tracking No.: ARKS-125588453

Dear Ms. McGraw:

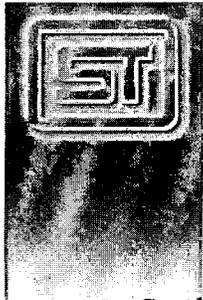
I am receipt of your request for a decrease in your Closing Protection Coverage rate.  
Your request is approved as of the above date.

If you have any questions, please call or e-mail me at (501) 682-5215 or  
[sarah.harper@arkansas.gov](mailto:sarah.harper@arkansas.gov).

Thank you,

A handwritten signature in cursive script that reads "Sarah Harper".

Sarah Harper  
Title Insurance Coordinator



# 104004  
25.00  
SH

THE  
**SECURITY TITLE GUARANTEE CORPORATION OF BALTIMORE**

ARKS-125588453

March 26, 2008

Ms. Carol Stiffler  
Arkansas Insurance Department  
Property and Casualty Division  
Rates and Forms  
1200 West Third Street  
Little Rock, Arkansas 72201

Re: Company Tracking No.: STG AR CPL Rate Rule 5-1-2008  
The Security Title Guarantee Corporation of Baltimore  
NAIC Number: 50784

Dear Ms. Stiffler:

Pursuant to Section 23-103-405 of the Arkansas Code, we request your review and consideration for filing of a revised Rate Rule - Section 5.0 in our Rate Manual. We are requesting a decrease in our Closing Protection Coverage rate. We respectfully request an effective date of May 1, 2008.

Because this rate and the risk being assumed in Arkansas is new and our overall experience in the state is minimal, we are uncertain what our risk experience for this product will be. However, our original filing of \$35.00 for Closing Protection Coverage as filed with the Arkansas Insurance Department effective January 1, 2008 has caused our agents to be non-competitive in the title insurance market. We are requesting a decrease in the rate to \$25.00, a rate that is in line with that charged by other companies in the State of Arkansas.

Enclosed with this mailing are two sets of the Property & Casualty Transmittal Document and revised page of Section 5.0 of the Rate Manual. Also included is our check number 104004 in the amount of \$25.00 for an independent rule filing and a stamped return envelope for your convenience in corresponding with us by mail.

Please do not hesitate to contact me if you need additional information or have any questions. I may be reached at 410-727-4456 ext. 152 or [mmcgraw@esecuritytitle.com](mailto:mmcgraw@esecuritytitle.com). Thank you.

**RECEIVED**

MAR 31 2008

PROPERTY AND CASUALTY DIVISION  
ARKANSAS INSURANCE DEPARTMENT

Very truly yours,

Marlene R. McGraw  
Director of Regulatory Compliance

mrm

Enclosures Six South Calvert Street • Baltimore, Maryland 21202-1388 • 410-727-4456 • 800-669-6063

Fax: 410-727-7958 □ • 410-727-3252 □ • 410-783-1972 □

[www.eSecurityTitle.com](http://www.eSecurityTitle.com)

**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

**RECEIVED**

**MAR 31 2008**

PROPERTY AND CASUALTY DIVISION  
ARKANSAS INSURANCE DEPARTMENT

<b>3. Group Name</b>	<b>Group NAIC #</b>

<b>4. Company Name(s)</b>	<b>Domicile</b>	<b>NAIC #</b>	<b>FEIN #</b>	<b>State #</b>
The Security Title Guarantee Corporation of Baltimore	Maryland	50784	52-062-5962	

**5. Company Tracking Number**      **STG AR CPL Rate Rule 5-1-2008**

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>
Marlene R. McGraw 6 South Calvert Street Baltimore, MD 21202	Compliance Director	800-669-6063	410-727-3252	mmcgraw@ esecuritytitle.com

**7. Signature of authorized filer**

**8. Please print name of authorized filer**      Marlene R. McGraw

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>	
<b>12. Company Program Title (Marketing title)</b>	
<b>13. Filing Type</b>	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules [xx] 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. Effective Date(s) Requested</b>	New: 5/1/2008      Renewal:
<b>15. Reference Filing?</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>16. Reference Organization (if applicable)</b>	
<b>17. Reference Organization # &amp; Title</b>	
<b>18. Company's Date of Filing</b>	March 26, 2008
<b>19. Status of filing in domicile</b>	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

**Property & Casualty Transmittal Document—**

<b>20.</b>	<b>This filing transmittal is part of Company Tracking #</b>	<b>STG AR CPL Rate Rule 5-1-2008</b>
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<b>21.</b>	<b>Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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Because this rate and the risk being assumed in Arkansas is new and our overall experience in the state is minimal, we are uncertain what our risk experience for this product will be. However, our original filing of \$35.00 for Closing Protection Coverage as filed with the Arkansas Insurance Department effective January 1, 2008 has caused our agents to be non-competitive in the title insurance market. We are requesting a decrease in the rate to \$25.00, a rate that is in line with that charged by other companies in the State of Arkansas.

<b>22.</b>	<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]
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**Check #: 104004**  
**Amount: \$25.00**

**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.)**

## 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>	<b>STG AR CPL Rate Rule 5-1-2008</b>
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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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4a. Rate Change by Company (As Proposed)							
Company Name	Overall % Indicated Change (when applicable)	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 Title	(.0341%)	Less than 2% decrease	(\$10) per transaction	All future policyholders	\$25.00	(28.57%)	unknown

4b. Rate Change by Company (As Accepted) For State Use Only							
Company Name	Overall % Indicated Change (when applicable)	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 indication (when applicable)		
5b	Overall percentage rate impact for this filing		
5c	Effect of Rate Filing — Written premium change for this program		
5d	Effect of Rate Filing — Number of policyholders affected		

<b>6.</b>	Overall percentage of last rate revision	N/A %
<b>7.</b>	Effective Date of last rate revision	1/1/2008
<b>8.</b>	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	File & Use

9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	Rule 5.0	<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	

## **5.0 CLOSING PROTECTION COVERAGE**

This coverage, which is limited to a specific transaction, provides the covered party with protection against fraud, misapplication of funds or failure to comply with written closing instructions subject to the provisions contained therein. The Rate for the issuance of this coverage shall be twenty-five dollars (\$25.00) each for:

1. A lender (including its assignees, successors, assigns and borrowers)
2. A seller
3. A buyer when no protection is issued to a lender in the same transaction
4. A lessee

This premium is due in its entirety to the Company and shall be earned when funds or documents are deposited with the Company or its Agent.