# Message

# Filing 080311 Updated by Nevada. Attn: Bob Burns

SERFF Tr NLTI-

Product New Revised Schedule of

Num: 127353848

Name: Charges and Forms

Co Tr 080311

Type Of 34.0 Title

Num:

Num:

Insurance:

**State Tr** 25467

Sub-Type Of 34.0000 Title

Insurance:

Filing Type: Rule

Company: Stewart Title

From: Erin Summers

Guaranty

Message 09/21/2011 11:18 AM

Company

Received:

Contact: Bob Burns

State: Nevada

**Event** State Status was Changed to Approved.

Detail:

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**Terms and Conditions** 

### Message

# Disposition Received for 080311 from Nevada. **Attn: Bob Burns**

SERFF Tr NLTI-

Num: 127353848

Type Of 34.0 Title

Co Tr 080311

Num:

Insurance:

**State Tr** 25467 Num:

Sub-Type Of 34.0000 Title

insurance:

Filing Type: Rule

**Company:** Stewart Title

Guaranty

From: Erin Summers

Company

Message 09/21/2011 11:18 AM

Product New Revised Schedule of

Name: Charges and Forms

Received:

Contact: Bob Burns State: Nevada

Event Disposition(127294561) for Filing NLTI-Detail: 127353848 was Submitted with a Status

of Approved. Public Access Status has

been Set by Default.

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**Terms and Conditions** 

### Message

# **Public Access Status Changed for Filing 080311 to Nevada** . Attn: Bob Burns

SERFF Tr NLTI-

Num: 127353848

Product New Revised Schedule of Name: Charges and Forms

Co Tr 080311

Type Of 34.0 Title

Num:

Insurance:

**State Tr** 25467

Sub-Type Of 34.0000 Title

Num:

Insurance:

Filing Type: Rule

**Company:** Stewart Title

From: Erin Summers

Guarantv

Company

Message 09/21/2011 11:18 AM

Received:

Contact: Bob Burns State: Nevada

**Event** Public Access Status of Disposition

Detail: (127294561) submitted on 09/21/2011

was Changed to true.

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**Terms and Conditions** 



ROBERT BURNS Vice President Regulatory Administrator

Suite 710 Two Post Oak Central 1980 Post Oak Boulevard Houston, Texas 77056 (713) 625-8230 Toll Free: 1-800-729-1902

August 3, 2011

Mr. Brett J. Barratt, Commissioner of Insurance Department of Business and Industry State of Nevada 1818 E. College Parkway, Suite 103 Carson City, Nevada 89706

Re: N.A.I.C. 000-50121 Stewart Title Guaranty Company Title Insurance Rate Filing Revised Schedule of Charges and Forms for Title Insurance

#### **Dear Commissioner Barratt:**

In order to simply, clarify and re-organize our charges for title insurance for the State of Nevada, Stewart Title Guaranty Company wishes to submit our revised Schedule of Charges and Forms for Title Insurance in the State of Nevada. The revised manual is an effort to completely re-organize our manual in order to bring simplification to the Schedule of Charges so that it will be easier to use for our agents and offices operating in Nevada. There will be no rate changes as a result of this re-organization as found in the submitted manual and no policyholder will see any rate changes as a result of this submission.

The rate manual submitted was designed to be most competitive with these other major title insurance underwriters found operating in Nevada which have the similar rate structure as our revised Schedule of Charges and Forms.

We feel the revised rate manual as proposed is not excessive, inadequate or discriminatory. It is anticipated that the Company can achieve a reasonable profit and return for its shareholders based upon the filing submitted. The Company believes that our agents can achieve an adequate profit from the use of the policies based upon the filing submitted. At this time, we feel that the charged fees will be adequate in providing sufficient funds to cover any loss or covered claim and cost associated therewith, upon the issue of the policies. We feel that the rates will be found competitive with other title companies operating in Nevada.

For this filing, I have enclosed for your review a table of Direct Premiums Earned, Direct Losses Incurred, and Loss Ratio for Nevada from Schedule T from our Annual Statement Form 9 for the past five years as well as a five year historical data giving income, balance sheet and financial information from our annual statement that should give you our premium loss experience, both nationwide and for Nevada to support this filing being submitted.

# Commissioner Brett J. Barratt Page Two

Once this information is reviewed, please send us your approval via the SERFF Filing System which was used to submit this filing as required. I am submitting our funds in the amount of \$25.00 for the filing fees with this submission by (ETF). I have also attached the required NAIC Property & Casualty Transmittal Document (PC TD-1), and the Rate/Rule Filing Schedule (PC RRFS-1) to complete the filing requirements.

The effective date for the use of the revised Schedule of Charges and Forms for Title Insurance in the State of Nevada will be September 5, 2011, or the date of your stamp of approval.

Thank you for your consideration in reviewing this filing.

Sincerely,

Robert Burns Enclosures

Cc: Mr. John Killea

Mr. Jim Gosdin

Mrs. Nikki Wilcox

Mr. Tim Salisbury

Mr. Roy Frank

Mr. Tom Thompson

Mr. James Bennett

Mrs. Linda Jones

Mr. Robert Oakland

Mrs. Julie Cianciolo

PC TD-1 pg 1 of 2

# **Property & Casualty Transmittal Document**

1. Reserved for Insurance Dept. Use Only		2 In	2. Insurance Department Use only				
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Cor 6.	Name and address	Title	Te	lephone #s	FAX#	e-mail	
	Name and address Robert Burns	Title VP-	Te	lephone #s 0-729-1900	FAX # 713-629-2200	e-mail BBurns@Stewart.Com	
	Name and address Robert Burns 1980 Post Oak Blvd, S-710	Title VP- Regulato	Te	lephone #s	FAX#		
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	Name and address Robert Burns 1980 Post Oak Blvd, S-710	Title VP- Regulato	Te	lephone #s 0-729-1900	FAX # 713-629-2200 713-629-2248		
6.	Name and address Robert Burns 1980 Post Oak Blvd, S-710 Houston, Texas 77056	Title VP- Regulato Admin.	Te 80 Ex	lephone #s 0-729-1900	FAX # 713-629-2200		
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### Property & Casualty Transmittal Document-

20. This filing transmittal is part of Company Tracking # 080311

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

ROBERT BURNS Vice President Regulatory Administrator

> Suite 710 Two Post Oak Central 1980 Post Oak Boulevard Houston, Texas 77056 (713) 625-8230 Toll Free: 1-800-729-1902

August 3, 2011

Mr. Brett J. Barratt, Commissioner of Insurance Department of Business and Industry State of Nevada 1818 E. College Parkway, Suite 103 Carson City, Nevada 89706

Re: N.A.I.C. 000-50121 Stewart Title Guaranty Company
Title Insurance Rate Filing
Revised Schedule of Charges and Forms for Title Insurance

#### **Dear Commissioner Barratt:**

In order to simply, clarify and re-organize our charges for title insurance for the State of Nevada, Stewart Title Guaranty Company wishes to submit our revised Schedule of Charges and Forms for Title Insurance in the State of Nevada. The revised manual is an effort to completely re-organize our manual in order to bring simplification to the Schedule of Charges so that it will be easier to use for our agents and offices operating in Nevada. There will be no rate changes as a result of this re-organization as found in the submitted manual and no policyholder will see any rate changes as a result of this submission.

The rate manual submitted was designed to be most competitive with these other major title insurance underwriters found operating in Nevada which have the similar rate structure as our revised Schedule of Charges and Forms.

We feel the revised rate manual as proposed is not excessive, inadequate or discriminatory. It is anticipated that the Company can achieve a reasonable profit and return for its shareholders based upon the filing submitted. The Company believes that our agents can achieve an adequate profit from the use of the policies based upon the filing submitted. At this time, we feel that the charged fees will be adequate in providing sufficient funds to cover any loss or covered claim and cost associated therewith, upon the issue of the policies. We feel that the rates will be found competitive with other title companies operating in Nevada.

For this filing, I have enclosed for your review a table of Direct Premiums Earned, Direct Losses Incurred, and Loss Ratio for Nevada from Schedule T from our Annual Statement Form 9 for the past five years as well as a five year historical data giving income, balance sheet and financial information from our annual statement that should give you our premium loss experience, both nationwide and for Nevada to support this filing being submitted.

Once this information is reviewed, please send us your approval via the SERFF Filing System which was used to submit this filing as required. I am submitting our funds in the amount of \$25.00 for the filing fees with this submission by (ETF). I have also attached the required NAIC Property & Casualty Transmittal Document (PC TD-1), and the Rate/Rule Filing Schedule (PC RRFS-1) to complete the filing requirements.

The effective date for the use of the revised Schedule of Charges and Forms for Title Insurance in the State of Nevada will be September 5, 2011, or the date of your stamp of approval.

Thank you for your consideration in reviewing this filing.

Sincerely,

Robert Burns Enclosures

Cc: Mr. John Killea

Mr. Jim Gosdin

Mrs. Nikki Wilcox

Mr. Tim Salisbury

Mr. Roy Frank

Mr. Tom Thompson

Mr. James Bennett

Mrs. Linda Jones

Mr. Robert Oakland

Mrs. Julie Cianciolo

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 #: VIA ETF on SERFF Submission

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.)

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.) This filing transmittal is part of Company Tracking # 080311 This filing corresponds to form filing number 2. (Company tracking number of form filing, if applicable) Rate Increase Rate Decrease X Rate Neutral (0%) Filing Method (Prior Approval, File & Use, Flex Band, etc.) Rate Change by Company (As Proposed) 4a. Company **Overall %** Overall Written # of Written Maximum Minimum Name Indicated % Rate premium policyholders premium % % Change for this Change **Impact** change affected Change (where for this for this (when program (where required) applicable) program program required) Stewart Title Only Only Only Will have no Only Only Only submitting submitting a submitting submitting effect on any submitting submitting a revised Guaranty simplified Company revised a revised a revised policyholders a revised a revised simplified simplified simplified simplified simplified Schedule of Schedule of Schedule Schedule Schedule Schedule of Charges. No Charges. of of of Charges. change in basic No change No change Charges. Charges. Charges. rate with in basic rate. No No No in basic submission. change in change in change in rate. basic rate. basic rate. basic rate. 4b. Rate Change by Company (As Accepted) For State Use Only Company Overall Written # of Written Maximum Overall % Minimum Name Indicated % Rate premium policyholders premium % % Change affected for this Change **Impact** change Change (when for this for this program applicable) program program 5. Overall Rate Information (Complete for Multiple Company Filings only) **COMPANY USE** STATE USE Overall percentage rate indication (when 5a applicable) Overall percentage rate impact for this filing 5b Effect of Rate Filing – Written premium change for 5c this program Effect of Rate Filing - Number of policyholders 5d affected Overall percentage of last rate revision 7. **Effective Date of last rate revision** Filing Method of Last filing 8. (Prior Approval, File & Use, Flex Band, etc.) Rule # or Page # Submitted Replacement **Previous state** for Review or withdrawn? filina number. 9. if required by state Completely Revised, Simplified [x] New Schedule of Charges and Forms for [ ] Replacement 01 Title Insurance (20 pages). No change [ ] Withdrawn in rates charges.

PC RRFS-1