

Message

Filing 080311 Updated by Nevada. Attn: Bob Burns

SERFF Tr NLTI-
Num: 127353848

Co Tr 080311
Num:

State Tr 25467
Num:

Product New Revised Schedule of
Name: Charges and Forms

Type Of 34.0 Title
Insurance:

Sub-Type Of 34.0000 Title
Insurance:

Filing Type: Rule

Company: Stewart Title
Guaranty
Company

Contact: Bob Burns

State: Nevada

From: Erin Summers

Message 09/21/2011 11:18 AM
Received:

Event State Status was Changed to Approved.
Detail:

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Message

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

SERFF Tr NLTI-
Num: 127353848

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Company: Stewart Title
Guaranty
Company

From: Erin Summers

Message 09/21/2011 11:18 AM
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.

Message

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

SERFF Tr NLTI-
Num: 127353848

Co Tr 080311
Num:

State Tr 25467
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Product New Revised Schedule of
Name: Charges and Forms

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Insurance:

Filing Type: Rule

Company: Stewart Title
Guaranty
Company

Contact: Bob Burns

State: Nevada

From: Erin Summers

Message 09/21/2011 11:18 AM
Received:

Event Public Access Status of Disposition
Detail: (127294561) submitted on 09/21/2011
was Changed to true.

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Insurance Commissioners. All Rights Reserved.

Terms and Conditions

stewart



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

Property & Casualty Transmittal Document

<p>1. Reserved for Insurance Dept. Use Only</p>	<p>2. Insurance Department Use only</p> <p>a. Date the filing is received:</p> <p>b. Analyst:</p> <p>c. Disposition:</p> <p>d. Date of disposition of the filing:</p> <p>e. Effective date of filing:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">New Business</td> <td style="width: 50%;"></td> </tr> <tr> <td>Renewal Business</td> <td></td> </tr> </table> <p>f. State Filing #:</p> <p>g. SERFF Filing #:</p> <p>h. Subject Codes</p>	New Business		Renewal Business	
New Business					
Renewal Business					

3. Group Name	Group NAIC #			
4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Stewart Title Guaranty Company	Texas	50121	74-0924290	

5. Company Tracking Number	080311
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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
Robert Burns 1980 Post Oak Blvd, S-710 Houston, Texas 77056	VP- Regulatory Admin.	800-729-1900 Ext. 8230	713-629-2200 713-629-2248	BBurns@Stewart.Com

7. Signature of authorized filer	
8. Please print name of authorized filer	Robert Burns

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)	34.0 Title Insurance
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input checked="" type="checkbox"/> Rules <input 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: 9/05/11 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	8/03/11
19. Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

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
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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 #	080311
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	
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Rate Increase
 Rate Decrease
 x
 Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)
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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)
Stewart Title Guaranty Company	Only submitting a revised simplified Schedule of Charges. No change in basic rate.	Only submitting a revised simplified Schedule of Charges. No change in basic rate.	Only submitting a revised simplified Schedule of Charges. No change in basic rate.	Will have no effect on any policyholders	Only submitting a revised simplified Schedule of Charges. No change in basic rate.	Only submitting a revised simplified Schedule of Charges. No change in basic rate.	Only submitting a revised simplified Schedule of Charges. No change in basic rate with submission.

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		

6.	Overall percentage of last rate revision	
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7.	Effective Date of last rate revision	
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8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	
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9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	Completely Revised, Simplified Schedule of Charges and Forms for Title Insurance (20 pages). No change in rates charges.	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	