

TEXAS TITLE INSURANCE STATISTICAL PLAN
PROPOSED CHANGES FOR 2010 BIENNIAL HEARING

Section 1. The following items in this section are changes suggested by Data Services to Table 1 of the stat plan and accompanying Schedules.

A. The "Notes to Table 1" (see pages 17 and 18 of the stat plan) have been deleted as a separate item and each note has been relocated under the appropriately numbered item of Table 1.

B. In Table 1, Item #4, in addition to moving Note 2 to the item, new language was added to include information on Personal Property Title Insurance. The new language that was added is in italics.

C. Inserted Item #12 for Standard Insured Closing Services type and renumbered the remaining items.

D. In Schedule S-1, the Agents Commissions / Retentions column is amended from [15] to [16] to conform to the renumbering of Table 1.

E. In Schedule S-6, the last three columns of the schedule are amended to correspond to the renumbering of Table 1.

Section 2. The following items in this section are the proposed changes to Table 2 of the stat plan.

1. Amend the Rate Rule Reference for Code 1000 from R-3 to R-1.

2. Amend the Description of Transaction to "Single Owner's Policy for Separate Purchases" for Code 1001 and add the Rate Rule Reference of R-3b and delete the phrase from the Description of Transaction referencing Bulletin #120 since Bulletin #120 has been rescinded by Item 2008-65 and replaced by R-3b.

3. Amend the Description of Transaction to clarify both Single Issue and Multiple Owner's Policies surrendered with Single Issue both with Subsequent Improvements and to include the Rate Rule Reference of R-3 to include paragraph a.

4. Amend the Rate Rule Reference for Code 7050 to R-17 since the R-3d reference is incorrect due to the change of R-3 in Agenda Item 2008-65.

5. Amend the Description of Transaction to Include "Single Owner's Policy for Separate Purchase" for Code 1002 and add the Rate Rule Reference of R-3b and delete the phrase from the Description of Transaction referencing Bulletin #120 since Bulletin #120 has been rescinded by Item 2008-65 and replaced by R-3b.

6. Amend the Rate Rule Reference for Code 1201 from R-5a to R-5b due to Item 2008-57 which rearranged and renumbered R-5 Simultaneous Issuance of Owner's and Loan Policies.

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7. Amend the Rate Rule Reference for Code 1205 from R-5b to R-5e due to Item 2008-57 which rearranged and renumbered R-5 Simultaneous Issuance of Owner's and Loan Policies.

8. Amend the Rate Rule Reference for Code 1215 from R-5b to R-5e due to Item 2008-57 which rearranged and renumbered R-5 Simultaneous Issuance of Owner's and Loan Policies.

9. Amend the Description of Transaction for Code 1230 to include the words Policy or Policies (Owner's Policy issued per P-8a) to be consistent with the language contained in R-5 as adopted in item 2008-57 paragraph C and E.

10. Amend the Rate Rule Reference for Code 1230 from R-5a or R-5b or R-5c to R-5c or R-5e due to Item 2008-57 which rearranged and renumbered R-5 Simultaneous Issuance of Owner's and Loan Policies.

11. Add Description of Transaction for new Code 1231 for Rate Rule Reference R-5d due to Item 2008-57.

12. Amend the Description of Transaction for Code 1250 to change the word "Warrantor's" to "Grantor's".

13. Amend the Description of Transaction to include "in excess of \$5,000,000" to clarify this is not just a Simultaneous with Loan Following Construction for Code 1290.

14. Change the location of Code 0040 in Table 2 to a more logical location in the Owner's Policies section from the Interim Construction Loan Binder section and change the Description of Transaction to "Subsequent to Interim Construction Loan Binder".

15. Amend the Rate Rule Reference for Code 1300 from R-3a to R-1.

16. Amend the Rate Rule Reference for Code 1405 from R-5b to R-5e due to Item 2008-57 which rearranged and renumbered R-5 Simultaneous Issuance of Owner's and Loan Policies.

17. Amend the Rate Rule Reference for Code 1500 from R-5a to R-5b due to Item 2008-57 which rearranged and renumbered R-5 Simultaneous Issuance of Owner's and Loan Policies.

18. Amend the Rate Rule Reference for Code 1505 from R-5b to R-5e due to Item 2008-57 which rearranged and renumbered R-5 Simultaneous Issuance of Owner's and Loan Policies.

19. Add Description of Transaction for Single Issue Loan Policy with Rate Rule Reference of R-1 using Code 3000.

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20. Amend Description of Transaction for Single Issue to include the words "Previously issued variable rate loan policy" and issue a new Code 3001 due to the amendments made to R-4 in Agenda Item 2006-57.
21. Amend the Description of Transaction for Code 3010 to delete the words "(First Policy)" and amend the Rate Rule Reference to R-1.
22. Amend the Description of Transaction for Code 3011 to delete the words "Construction Loan (Final Policy)" and include for clarification the words "Refinance of Construction Loan".
23. Amend the Rate Rule Reference for Code 3215 from R-5b to R-5e due to Item 2008-57 which rearranged and renumbered R-5 Simultaneous Issuance of Owner's and Loan Policies.
24. Amend the Description of Transaction for Code 3250 to further clarify the transaction type.
25. Amend the Rate Rule Reference for Code 3250 from R-5a to R-5b due to Item 2008-57 which rearranged and renumbered R-5 Simultaneous Issuance of Owner's and Loan Policies.
26. Amend the Description of Transaction for Code 3255 to further clarify the transaction type.
27. Amend the Rate Rule Reference for Code 3255 from R-5b to R-5e due to Item 2008-57 which rearranged and renumbered R-5 Simultaneous Issuance of Owner's and Loan Policies.
28. Amend the Description of Transaction for Code 3280 to include the word Previous and Policy or Policies to be consistent with the language contained in R-5 as adopted in item 2008-57 paragraph C and E.
29. Amend the Rate Rule Reference for Code 3280 from R-5a to R-5c or R-5e due to Item 2008-57 which rearranged and renumbered R-5 Simultaneous Issuance of Owner's and Loan Policies.
30. Amend the Description of Transaction to include "in excess of \$5,000,000" to clarify this is not just a Simultaneous with Loan Following Construction for Code 3290.
31. Amend the Rate Rule Reference for Code 3297 from R-27 to R-27a.
32. R-4 previously was for all mortgagee policies being in the amount of the loan insured. The current language appears to only relate to adjustable loans. Amend the Rate Rule Reference from R-4 to R-1 for Code 3300.

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33. Amend the Rate Rule Reference for Code 3325 from R-5b to R-5e due to Item 2008-57 which rearranged and renumbered R-5 Simultaneous Issuance of Owner's and Loan Policies.

34. Amend the Rate Rule Reference for Code 3340 from R-5a to R-5b due to Item 2008-57 which rearranged and renumbered R-5 Simultaneous Issuance of Owner's and Loan Policies.

35. Amend the Rate Rule Reference for Code 3345 from R-5b to R-5e due to Item 2008-57 which rearranged and renumbered R-5 Simultaneous Issuance of Owner's and Loan Policies.

36. Change the location of Code 0030 in Table 2 to a more logical location in the Loan Policies section from the Interim Construction Loan Binder section and amend the Description of Transaction to "Subsequent to Interim Construction Loan Binder".

37. Amend the Description of Transaction for Codes 4001, 4002, 4003, 4004, 4005, 4006 and 4007 to replace the word "Substitution" with the word "Refinance".

38. Remove the sub-category "Limited Coverage Policies" as an unnecessary category.

39. Amend Description of Transaction for Code 6000 to delete the words platted subdivision due to Item 2008-55. Texas Limited Coverage Residential Chain of Title as adopted is only one paragraph instead of paragraphs 1, 2 and 3.

40. Amend the Rate Rule Reference for Code 6000 from R-35(1) to R-35 due to Item 2008-55. Texas Limited Coverage Residential Chain of Title as adopted being only one paragraph instead of paragraphs 1, 2 and 3.

41. Delete Description of Transaction, Rate Rule Reference and Code 6005 due to Item 2008-35. Texas Limited Coverage Residential Chain of Title as adopted being only one paragraph instead of paragraphs 1, 2 and 3.

42. Delete Description of Transaction, Rate Rule Reference and Code 6010 due to Item 2008-35. Texas Limited Coverage Residential Chain of Title as adopted being only one paragraph instead of paragraphs 1, 2 and 3.

43. Remove the sub-category "Non-Policy Transactions" as an unnecessary category.

44. Add the word "Transactions" to the Description of Category above the Interim Construction Loan Binder R-13 Codes.

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Section 3. The following items in this section are the proposed changes to Table 3 of the stat plan.

1. Delete the words “and R.T.C.” in the Description of Transaction due to obsolescence.

2. Add Credit for Exclusion of or General Exception for Minerals with a Rate Rule Reference of R-36 and Code 9001 due to the adoption of Item 2008-66.

Section 4. The following items in this section are the proposed changes to Table 4 of the stat plan.

1. Amend the Rate Rule Reference for Code 0141 and 0143 from R-4 to R-11d.

2. Amend the Rate Rule Reference for Code 0878 from R-27 to R-27d to clarify the applicable paragraph of the Rate Rule.

3. Amend the Rate Rule Reference for Code 0879 from R-27 to R-27c to clarify the applicable paragraph of the Rate Rule.

4. Amend the Rate Rule Reference for Code 0880 from R-27 to R-27b to clarify the applicable paragraph of the Rate Rule.

5. Delete the Last Dollar Endorsement (T-16), R-11j, Code 0882 which was withdrawn as of January 1, 2010.

6. Amend the Rate Rule Reference for Code 0883 from R-11k to R-11j due to Item 2008-61 which deleted from R-11(j) for the Last Dollar Endorsement and renumbered the remaining items.

7. Amend the Rate Rule Reference for Code 0884 from R-11l to R-11k due to Item 2008-61 which deleted from R-11(j) for the Last Dollar Endorsement and renumbered the remaining items.

8. Amend the Rate Rule Reference for Code 0887 from R-11l to R-11k due to Item 2008-61 which deleted from R-11(j) for the Last Dollar Endorsement and renumbered the remaining items.

9. Amend the Rate Rule Reference for Code 0888 from R-11m to R-11l due to Item 2008-61 which deleted from R-11(j) for the Last Dollar Endorsement and renumbered the remaining items.

10. Remove the word “new” from the Rate Rule Reference for Code 0897 since this was adopted by Agenda Item 2008-54 effective 02/01/10.

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11. Remove the word “new” from the Rate Rule Reference for Code 0898 since this was adopted by Agenda Item 2008-54 effective 02/01/10.

12. Remove the words “(was R-29C)” from the Rate Rule Reference for Code 0889 since this was adopted by Agenda Item 2008-54 effective 02/01/10.

13. Remove the words “(was R-29C)” from the Rate Rule Reference for Code 0895 since this was adopted by Agenda Item 2008-54 effective 02/01/10.

14. Amend the Rate Rule Reference for Code 0940 from R-15 to R-15b.

15. Amend the Rate Rule Reference for Code 0960 from R-3c to R-15a. Add “Owner Policy” to the Description of Endorsement to clarify this is for an Owner Policy.

Section 5. The following item in this section is the proposed change to Table 7 of the stat plan.

1. Amend the spelling on Table 7 from Navaro to Navarro.

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INTRODUCTION

The Texas Title Insurance Statistical Plan consists of six reporting schedules:

- Schedule S-1: A Transaction Report, which summarizes the revenues generated by each type of policy.
- Schedule S-2: A Reconciliation Report, which compares the revenues reported through the Statistical Plan with those reported through the Texas Title Insurance Income Exhibit.
- Schedule S-3: A Liability Distribution Report, which presents the distribution of numbers of policies written and total revenue raised according to the liability assumed in the underlying transaction.
- Schedule S-4: An Endorsement Report, which summarizes the revenues generated through each endorsement.
- Schedule S-5: A Special Charges and Credits Report, which gives an overview of the revenue impact of each special charge or credit.
- Schedule S-6: A Co-Insurance Report, which lists, for each risk co-insured by the reporting company, the transaction code, the name of each co-insuring company, the policy number of each co-insuring company, the liability assumed by each co-insuring company and the total liability assumed by all co-insuring companies.

In order to complete these reporting schedules, underwriting companies will maintain a Basic Statistical Record (BSR) for each Texas transaction, and will develop procedures for summarization of the BSR's according to the formats of Schedules S-1 through S-6.

The data items included in a BSR are set forth in Table 1 ~~and its accompanying notes~~. Standard Texas codes for Transaction Type (BSR data item #4), Special Charge and Credit Types (BSR item #8), Endorsement Types (BSR item #10), and County of Property (BSR item ~~#13~~ #14) are presented in Tables 2 through 7.

Numbers in square brackets ([]) on the Reporting Schedules refer to BSR data item #'s.

Co-insurance transactions included on schedules S-1 through S-5 should reflect experience of the reporting company only. A co-insurance policy is considered to be one transaction.

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SCHEDULE S-1

Transaction Report

Company _____

Experience Period _____

Transaction Type [4]	Number of Transactions	Total Liability [5]	Non-Basic Rate Liability [6]	Gross Rate Excluding Special Charges/Credits and Endorsements [7]	Special Charges and Credits [9]	Endorsements [11]	Total Gross Revenue	Agents Commissions /Retentions [15] [16]

***NOTE: Special charges must be treated as positive numbers, while special credits must be treated as negative numbers, so that the table entries in this column represent special charges net of special credits and the sum of the revenue component columns equals gross revenue received.**

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SCHEDULE S-2

Company _____

Experience Period _____

RECONCILIATION REPORT

1.	Gross Revenue per Statistical Plan ([7] + [9] + [11])	
2.	Adjustments (itemize)	
3.	Gross Revenue per Texas Title Insurance Income Exhibit (sum of line 7 column G and line 20, columns A, B and D)	

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SCHEDULE S-3

Company _____

Experience Period _____

LIABILITY DISTRIBUTION REPORT

Note: Prepare a separate sheet for each transaction type and one sheet for all transaction types combined.

Transaction Type _____

Liability Range (\$000) [5]			
More Than	But No More Than	Number of Transactions	Gross Revenue Excluding Special Charges and Credits And Endorsements [7]
	0		
0 -	4.5		
4.5 -	10		
10 -	20		
20 -	30		
30 -	40		
40 -	50		
50 -	60		
60 -	70		
70 -	80		
80 -	90		
90 -	100		
100 -	200		
200 -	300		
300 -	400		
400 -	500		
500 -	1,000		
1,000 -	2,000		
2,000 -	3,000		
3,000 -	4,000		
4,000 -	5,000		
5,000 -	15,000		
15,000 -	25,000		
25,000 -	50,000		
50,000 -	75,000		
75,000 -	100,000		
Over	100,000		

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ALL		
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SCHEDULE S-5

Company _____

Experience Period _____

SPECIAL CHARGES AND CREDITS REPORT

Special Charge Type [8]	Number of Charges	Revenue Received [9]
TOTAL		

Special Credit Type [8]	Number of Credits	Revenue Foregone [9]
TOTAL		

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SCHEDULE S-6

Company _____

Experience Period _____

CO-INSURANCE REPORT

Note: Information should be reported separately for each co-insured risk and for each transaction type.

Transaction Type [4]	Name of Each Co-Insuring Company [16a][17a]	Policy Number of Each Co-Insuring Company [16b][17b]	Liability Assumed by Each Co-Insuring Company [16c][17c]

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TABLE 1

Minimum Acceptable Content of Basic Statistical Record

1. Transaction Identifier (~~See Note 1~~)
For the case of insurance policies, use your internal policy number; for other transactions, use the title order number or any other equivalent notation sufficient to identify this transaction to your files.
2. Date of income recognition
3. Effective Date of Liability
4. Transaction Type (~~See Note 2~~)
The transaction type designation must contain sufficient information to differentiate among different rates charged. Standard transaction codes for Texas operations are set forth in Table 2 and Standard Personal Property Title Insurance Transaction codes for Texas Operations are set forth in Table 6. Companies electing to use different codes for their internal purposes must convert them to this format for purposes of Statistical Plan reporting.
5. Total Liability
6. Amount of Liability on which rate other than basic rate charged (e.g., prior indebtedness on mortgage extensions)
7. Gross rate charged (**excluding special charges or credits** (~~See Note 3~~) **and endorsements** (~~See Note 4~~))
8. Special charge or credit type (repeat as needed)
 - The Basic Statistical Record must record each special charge or credit separately. The special charge or credit type designation must contain sufficient information to identify all distinct charge and credit types. Standard codes for Texas operations are set forth in Table 3.
 - The Basic Statistical Record must record each policy, endorsement, or discount separately, relative to Personal Property Title Insurance Transactions. Standard Codes for Texas operations are set forth in Table 6.
9. Special charge or credit amount (repeat as needed)
10. Endorsement Type (repeat as needed)
 - The Basic Statistical Record must record each endorsement separately, whether the modification of coverage is by an endorsement form attached to the policy or by a change on, or deletion in, the policy itself. Standard codes for Texas operations are set forth in Table 4.
 - The Basic Statistical Record must record each policy, endorsement, or discount separately, relative to Personal Property Title Insurance Transactions. Standard Codes for Texas operations are set forth in Table 6.
11. Endorsement charge (repeat as needed)
12. Standard Insured Closing Service type
The Basic Statistical Record must record each Insured Closing Service letter separately with sufficient information to identify the type of Insured Closing Service letter issued. (i.e. Lender

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or Purchaser/Seller) Standard codes for Texas operations are set forth in Table 5 and Table 6.

~~12.13.~~ State of property

~~13.14.~~ County of Property (~~See Note 6~~)
Standard county codes for Texas operations are set forth in Table 7.

~~14.15.~~ Mode of issue (~~See Note 7~~)
Transactions must be classified into one of the following five categories as to the source of business:

- a. Through a direct operation of the underwriter;
- b. Through an owned or controlled agent or underwritten company;
- c. Through an independent non-attorney agent or underwritten company;
- d. Through an independent attorney agent;
- e. Through an approved attorney.

~~15.16.~~ Agent's or underwritten company's commission/retention amount

~~16.17.~~ On Co-insurance policies:

- (a) Name of each co-insuring company
- (b) Policy number of each co-insuring company
- I Liability assumed by each co-insuring company.

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NOTES TO TABLE 1

~~Note 1: For the case of insurance policies, use your internal policy number; for other transactions, use the title order number or any other equivalent notation sufficient to identify this transaction to your files.~~

~~Note 2: The transaction type designation must contain sufficient information to differentiate among different rates charged. Standard transaction codes for Texas operations are set forth in Table 2. Companies electing to use different codes for their internal purposes must convert them to this format for purposes of Statistical Plan reporting.~~

~~Note 3: The Basic Statistical Record must record each special charge or credit separately. The special charge or credit type designation must contain sufficient information to identify all distinct charge and credit types. Standard codes for Texas operations are set forth in Table 3.~~

~~Note 4: The Basic Statistical Record must record each endorsement separately, whether the modification of coverage is by an endorsement form attached to the policy or by a change on, or deletion in, the policy itself. Standard codes for Texas operations are set forth in Table 4.~~

~~Note 5: The Basic Statistical Record must record each Insured Closing Service letter separately with sufficient information to identify the type of Insured Closing Service letter issued. (i.e. Lender or Purchaser/Seller) Standard codes for Texas operations are set forth in Table 5.~~

~~Note 6: The Basic Statistical Record must record each policy, endorsement, or discount separately, relative to Personal Property Title Insurance Transactions. Standard Codes for Texas operations are set forth in Table 6.~~

~~Note 7: Standard county codes for Texas operations are set forth in Table 7.~~

~~Note 8: Transactions must be classified into one of the following five categories as to the source of business:~~

- ~~_____ a. Through a direct operation of the underwriter;~~
- ~~_____ b. Through an owned or controlled agent or underwritten company;~~
- ~~_____ c. Through an independent non-attorney agent or underwritten company;~~
- ~~_____ d. Through an independent attorney agent;~~

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~~_____ e. Through an approved attorney.~~

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TABLE 2

Standard Transaction Codes for Texas Operations

Description of Transaction	Rate Rule Reference	Code	Change Number
<i>Owner's Policies</i>			
Single Issue	R-3 R-1	1000	1
Single Issue (per S.B.I. Bulletin #120) - Single Owner's Policy for Separate Purchases	R-3b	1001	2
Single Issue Pay-As-You-Go	R-2c	1005	
Single Issue with Subsequent Improvements or Multiple Owner's Policies surrendered with Single Issue with Subsequent Improvements	R-3a	1100	3
Single Issue at Contract Rate (should be proposed for deletion due to being obsolete)	R-10	1110	
Single Issue Following Construction	R-20	1190	
Single Issue U.S.A. (Forms T-6 or T-9)	R-17	7000	
Single Issue U.S.A. (Form T-11)	R-3d R-17	7050	4
Single Owner's Policy for Separate Purchases Simultaneous with Loan Policy (per S.B.I. Bulletin #120)	R-3b	1002	5
Simultaneous with Loan Policy	R-5a	1200	
Simultaneous with Loan that Exceeds Owner's	R-5a R-5b	1201	6
Simultaneous with Loan Pay-As-You-Go	R-5b R-5e	1205	7
Simultaneous with Loan that Exceeds Owner's Pay-As-You-Go	R-5b R-5e	1215	8
Simultaneous with Loan with Credit for Previous Owner's Policy or Policies (Owner's Policy issued per P-8a)	R-5a or R-5b or R-5c R-5e	1230	9, 10
Owner's Policy Simultaneous with Loan with Credit for Previous Owner's Policy or Policies (Owner's Policy issued without P-8a)	R-5d	1231	11
Simultaneous with Warrantor's Grantor's	R-21	1250	12
Simultaneous with Loan Following Construction in excess of \$5,000,000	R-20	1290	13
Credit on Owner's Subsequent to Interim Construction Loan Binder	R-13B(2)	0040	14
Leasehold (Single Issue)	R-3a R-1	1300	15
Leasehold Simultaneous with Owner's Policy	R-22	1350	
Leasehold Pay As-You-Go (Single Issue)	R-2c	1305	
Leasehold (Simultaneous Issue)	R-5a	1400	
Leasehold Pay-As-You-Go (Simultaneous Issue)	R-5b R-5e	1405	16
Leasehold (Simultaneous Issue) Loan Exceeds Owner's	R-5a R-5b	1500	17
Leasehold Pay-As-You-Go (Simultaneous Issue) Loan Exceeds Owner's)	R-5b R-5e	1505	18

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TABLE 2 (Continued)

Standard Transaction Codes for Texas Operations

Description of Transaction	Rate Rule Reference	Code	Change Number
<i>Loan Policies</i>			
<u>Single issue</u>	<u>R-1</u>	<u>3000</u>	19
Single Issue (Previously issued variable rate mortgage/loan policy)	R-4	3000 <u>3001</u>	20
Single Issue Pay-As-You-Go	R-2a	3005	
Single Issue Construction Loan (First Policy)	R-18 R-1	3010	21
Single Issue Construction Loan (Final Policy) (Refinance of Construction Loan)	R-18	3011	22
Single Issue First Lien Policy	R-7	3200	
Simultaneous with Owner's Policy	R-5a	3210	
Simultaneous with Owner's Policy Pay-As-You-Go	R-5b R-5e	3215	23
Simultaneous with First Lien Policy	R-7	3220	
Simultaneous with Owner's Policy when Loan Policy Exceeds Owner's	R-5a R-5b	3250	24, 25
Simultaneous with Owner's Policy when Loan Policy Exceeds Owner's Pay-As-You-Go	R-5b R-5e	3255	26, 27
Simultaneous with Owner's with Credit for Previous Owner's Policy or Policies	R-5a R-5c R-5e	3280	28, 29
Simultaneous with Owner's Following Construction in excess of \$5,000,000	R-20	3290	30
Limited Pre-Foreclosure Policy (T-98)	R-26	3295	
Limited Coverage Junior Loan Policy (T-44)	R-27a	3297	31
Leasehold (Single Issue)	R-4 R-1	3300	32
Leasehold Pay-As-You-Go (Single Issue)	R-2a	3305	
Leasehold (Simultaneous Issue)	R-5a	3320	
Leasehold Pay-As-You-Go (Simultaneous Issue)	R-5b R-5e	3325	33
Leasehold (Simultaneous Issue) Loan Exceeds Owner's	R-5a R-5b	3340	34
Leasehold Pay-As-You-Go (Simultaneous Issue) Loan Exceeds Owner's	R-5b R-5e	3345	35
Subsequent to Owner's Policy Excepting to Lien	R-6a	3230	
Subsequent to Loan Policy	R-6b	3240	
Insolvent Insurer Replacement Policy	R-6c	3241	
Credit on Loan Subsequent to Interim Construction Loan Binder	R-13B(1)	0030	36

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TABLE 2 (Continued)

Standard Transaction Codes for Texas Operations

Description of Transaction	Rate Rule Reference	Code	Change Number
Substitution Refinance of Loan within One Year	R-8a	4001	37
Substitution Refinance of Loan within Two Years	R-8a	4002	37
Substitution Refinance of Loan within Three Years	R-8b	4003	37
Substitution Refinance of Loan within Four Years	R-8c	4004	37
Substitution Refinance of Loan within Five Years	R-8d	4005	37
Substitution Refinance of Loan within Six Years	R-8e	4006	37
Substitution Refinance of Loan within Seven Years	R-8f	4007	37
Limited Coverage Policies			38
Texas Limited Coverage Residential Chain of Title Policy Combined Schedule (T-53) platted subdivision	R-35(1)	6000	39, 40
Texas Limited Coverage Residential Chain of Title Policy Combined Schedule (T-53) not a recorded, platted subdivision	R-35(2)	6005	41
Texas Limited Coverage Residential Chain of Title Policy Combined Schedule (T-53) each additional 12-month period	R-35(3)	6010	42
Non-Policy Transactions			43
Interim Construction Loan Binder Transactions			44
Credit on Loan Note: Moved to Loan Policies section	R-13B(1)	0030	37
Credit on Owner's Note: Moved to Owner's Policy section	R-13B(2)	0040	14
Original Year	R-13	8020	
Each Subsequent Extension	R-13	8021	

TABLE 3

Standard Special Charge and Credit Codes for Texas Operations

Description of Transaction	Rate Rule Reference	Code	Change Number
Charge for Additional Chains of Title	R-9	0010	
Foreclosure Credit	R-14	0020	
Credit for Commitment Premium	R-23	0050	
Commitment to Texas Department of Transportation	R-23	8041	
Commitment, Issued to F.D.I.C., O.T.S. and R.T.C.	R-25	8042	1
Credit for Exclusion of or General Exception for Minerals	R-36	9001	2

TEXAS TITLE INSURANCE STATISTICAL PLAN
PROPOSED CHANGES FOR 2010 BIENNIAL HEARING

TABLE 4

Standard Endorsement Codes for Texas Operations

Description of Endorsement	Rate Rule Reference	Code	Change Number
<i>Endorsements which do not affect amount of Liability stated in policy</i>			
Down Date of Interim Construction Loan Binder (T-3)	R-11c	0100	
Variable Rate Mortgage Endorsement (T-33)	R-11d	0140	
Variable Rate Mortgage Endorsement for which there is no Charge	R-4 R-11d	0141	1
Variable Rate Mortgage – Negative Amortization Endorsement (T-33.1)	R-11d	0142	
Variable Rate Mortgage – Negative Amortization Endorsement for which there is no Charge	R-4 R-11d	0143	1
Manufactured Housing (T-31)	R-11e	0150	
Supplemental Coverage Manufactured Housing Unit Endorsement for Loan Policy (T-31.1)	R-11e	0151	
Supplemental Coverage Manufactured Housing Unit Endorsement for Owner's Policy (T-31.1)	R-15	0152	
Assignment of Mortgage (T-3)	R-11a	0211	
Partial Release, Modification, etc. (T-38)	R-11b	0311	
Balloon Mortgage Endorsement, Issued at same as Policy (T-39)	R-11h	0411	
Correction - Other than Policy Amount (T-3)	No Charge	0400	
Balloon Mortgage Endorsement, Issued subsequent to Policy (T-39)	R-11h	0412	
Amendment of Survey Exception for T-1 (T-3 or deletion)	R-16	0500	
Amendment of Survey Exception for T-1R (T-3 or deletion)	R-16	0501	
Completion of Improvements and Survey (T-3)	R-15	0550	
U.S.A. Policy Acquisition of Title (T-12)	R-17	0600	
Amendment of Tax Exception (T-30, T-3 or deletion)	R-19	0700	
Not Yet Due and Payable Tax Amendment	R-24	0710	
Revolving Credit	R-11f	0800	
EPA Endorsement (T-36)	R-11g	0810	
Leasehold Owner's Policy Endorsement (T-4)	No Charge	0820	
Residential Leasehold Endorsement (T-4R)	No Charge	0821	
Leasehold Loan Policy Endorsement (T-5)	No Charge	0822	
Limited Pre-Foreclosure Policy Down Date Endorsement (T-99)	R-26	0850	
Equity Loan Mortgage Endorsement (T-42)	R-28	0875	
Supplemental Coverage Equity Loan Mortgage Endorsement (T-42.1)	R-28	0876	
Texas Reverse Mortgage Endorsement (T-43)	No Charge	0877	
Limited Coverage Junior Loan Home Equity Line of Credit/ Variable Rate (T-46)	R-27d	0878	2
Limited Coverage Junior Loan Down Date (T-45)	R-27c	0879	3
Limited Coverage Junior Loan Additional Coverage (T-3)	R-27b	0880	4
First Loss Endorsement (T-14)	R-11i	0881	

TEXAS TITLE INSURANCE STATISTICAL PLAN
PROPOSED CHANGES FOR 2010 BIENNIAL HEARING

TABLE 4 (Continued)

Last Dollar Endorsement (T-15) (withdrawn from use January 1, 2010)	R-11j	0882	5
Loan Policy Aggregation Endorsement (T-16)	R-11k R-11j	0883	6
Planned Unit Development Endorsement (T-17)	R-11l R-11k	0884	7
Planned Unit Development Endorsement (T-17) issued on two or more policies issued simultaneously on the same land	R-11l R-11k	0887	8
Condominium Endorsement (T-28)	R-11m R-11l	0888	9
Restrictions, Encroachments, Minerals Endorsement on residential real property (T-19)	R-29A	0885	
Restrictions, Encroachments, Minerals Endorsement on land which is not residential real property (T-19)	R-29B	0886	
Restrictions, Encroachments, Minerals Endorsement - Owner's Policy (T-19.1) for a single issue policy on land which is residential property and no amendment of exception to area and boundaries is made	R-29C (new)	0897	10
Restrictions, Encroachments, Minerals Endorsement - Owner's Policy (T-19.1) for single issue policy on land which is residential and an amendment of exception to area and boundaries is made	R-29C (new)	0898	11
Restrictions, Encroachments, Minerals Endorsement - Owner's Policy (T-19.1) for a single issue policy on land which is not residential property and no amendment of exception to area and boundaries is made	R-29D (was R-29C)	0889	12
Restrictions, Encroachments, Minerals Endorsement - Owner's Policy (T-19.1) for a single issue policy on land which is not residential property and an amendment of exception to area and boundaries is made	R-29D (was R-29C)	0895	13
Minerals and Surface Damage Endorsement (T-19.2) for Owner's Policy on land which is for one-to-four family residential use of less than one acre or office, industrial, retail, mixed use retail/residential or multifamily purposes	R-29.1	0801	
Minerals and Surface Damage Endorsement (T-19.2) for Loan Policy on land which is for one-to-four family residential use of less than one acre or office, industrial, retail, mixed use retail/residential or multifamily purposes	R-29.1	0802	

TEXAS TITLE INSURANCE STATISTICAL PLAN
PROPOSED CHANGES FOR 2010 BIENNIAL HEARING

TABLE 4 (Continued)

Minerals and Surface Damage Endorsement (T-19.3) for Owner's Policy on land which is not for one-to-four family residential use of less than one acre or office, industrial, retail, mixed use retail/residential or multifamily purposes	R-29.1	0803	
Minerals and Surface Damage Endorsement (T-19.3) for Loan Policy on land which is not for one-to-four family residential use of less than one acre or office, industrial, retail, mixed use retail/residential or multifamily purposes	R-29.1	0804	
Access Endorsement (T-23)	R-30	0890	
Non-Imputation Endorsement (T-24)	R-31	0891	
Non-Imputation Endorsement (Mezzanine Financing) (T-24.1)	R-31	0805	
Contiguity Endorsement (T-25)	R-32	0892	
Contiguity Endorsement (T-25.1)	No Charge	0806	
Additional Insured Endorsement (T-26)	R-33	0893	
Assignment of Rents/Leases (T-27)	R-34	0894	
Co-Insurance Endorsement (T-48)	No Charge	0896	

<i>Endorsements which affect amount of Liability stated in policy</i>			Change Number
Correction of Policy Amount (T-3)	No Charge	0900	
Down Date of Construction Loan Policy (T-3)	R-11c	0920	
Down Date of Owner's Policy During Construction (T-3)	R-15b	0940	14
Owner Policy Increased Value Endorsement (T-34)	R-3e R-15a	0960	15

TEXAS TITLE INSURANCE STATISTICAL PLAN
PROPOSED CHANGES FOR 2010 BIENNIAL HEARING

TABLE 5

Standard Insured Closing Service Codes for Texas Operations

Description of Transaction	Rate Rule Reference	Code	Change Number
Lender Insured Closing Service (T-50)	No Charge	5000	
Purchaser/Seller Insured Closing Service (T-51)	No Charge	5005	

TEXAS TITLE INSURANCE STATISTICAL PLAN
PROPOSED CHANGES FOR 2010 BIENNIAL HEARING

TABLE 6

Standard Personal Property Title Insurance Transaction Codes for Texas Operations

Description of Transaction	Rate Rule Reference	Code	Change Number
Personal Property Title Insurance Owner's Policy (PPT-1)	PPT R-1	2000	
Personal Property Title Insurance Lender's Policy (PPT-2)	PPT R-1	2001	
Aggregation Endorsement (PPT-2.1)	PPT R-2	2002	
Gap Endorsement (PPT-2.2)	PPT R-3	2003	
Increase in Liability Endorsement (PPT-2.3)	PPT R-4	2004	
Datedown Endorsement (PPT-2.4)	PPT R-5	2005	
Change in Location of Debtor Endorsement (PPT-2.5)	PPT R-6	2006	
Mezzanine Endorsement (PPT-2.6)	PPT R-7	2007	
Assignment Endorsement (PPT-2.7)	PPT R-8	2008	
Co-Insurance Endorsement (PPT-1.8/2.8)	PPT R-9	2009	
Personal Property Title Insurance Search Policy (PPT-5)	PPT R-10	2010	
Personal Property Title Insurance Filing Policy (PPT-6)	PPT R-11	2011	
Personal Property Title Insurance Combined Search Policy (PPT-7)	PPT R-12	2012	
Personal Property Title Insurance Lender's Policy (PPT-8)	PPT R-13	2013	
Personal Property Title Insurance Owner's Policy (PPT-9)	PPT R-14	2014	
Seller's Lien Endorsement (PPT-8.1)	PPT R-15	2015	
Tax Lien Endorsement (PPT-8.2)	PPT R-16	2016	
Mezzanine Endorsement (PPT-8.3)	PPT R-17	2017	
Pledged Equity Endorsement (PPT-8.4)	PPT R-18	2018	
Change of Name of Insured Endorsement (PPT-8.5)	PPT R-19	2019	
Lender's Aggregation Endorsement (PPT-8.6)	PPT R-20	2020	
Renewal Endorsement (PPT-8.7)	PPT R-21	2021	
Waiver of Attorney Subrogation Rights Endorsement (PPT-8.8)	PPT R-22	2022	
Springing Control Endorsement (PPT 8.9)	PPT R-23	2023	
Post Policy Tax Lien Endorsement (PPT-8.10)	PPT R-24	2024	
Borrower's Status Endorsement (PPT-8.11)	PPT R-25	2025	
Post Policy Judgment Lien Endorsement (PPT-8.12)	PPT R-26	2026	
Buyer's Aggregation Endorsement (PPT-9.1)	PPT R-27	2027	
Pending Suites and Judgments Endorsement (PPT-9.2)	PPT R-28	2028	
Increase in Tax Lien Coverage Endorsement (PPT-9.3)	PPT R-29	2029	
Owner's Equity Ownership Endorsement (PPT-9.4)	PPT R-30	2030	
Owner's Policy Insuring Clauses Endorsement (PPT-9.5)	PPT R-31	2031	
Personal Property Title Insurance Owner's Policy (PPT-10)	PPT R-32	2032	
Personal Property Title Insurance Lender's Policy (PPT-12)	PPT R-32	2033	
Landlord's Lien Endorsement (PPT-12.1)	PPT R-34	2034	
Lapse Endorsement (PPT-12.2)	PPT R-35	2035	
Mezzanine Financing Endorsement (PPT-12.5)	PPT R-36	2036	
Prior Owner's Endorsement (PPT-12.3)	PPT R-37	2037	
Tie-in Endorsement (PPT-12.6)	PPT R-38	2038	
Federal Tax Lien Endorsement (PPT-12.4)	PPT R-39	2039	
Mixed Collateral Transactions Discount	PPT R-33(a)	2040	

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TEXAS TITLE INSURANCE STATISTICAL PLAN
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Standard Personal Property Title Insurance Transaction Codes for Texas Operations

TABLE 6 (Continued)

Description of Transaction	Rate Rule Reference	Code	Change Number
Simultaneous Issue Discount	PPT R-33(c)	2041	
Simultaneous Issue Discount	PPT R-14	2042	
Simultaneous Rate Discount	PPT R-1	2043	
Mixed Collateral Discount	PPT R-13	2044	
Project or Portfolio Rate Discount	PPT R-13	2045	
Mixed Collateral Discount	PPT R-1	2046	

TEXAS TITLE INSURANCE STATISTICAL PLAN
PROPOSED CHANGES FOR 2010 BIENNIAL HEARING

TABLE 7

Standard County Codes for Texas

Anderson	001
Andrews	003
Angelina	005
Aransas	007
Archer	009
Armstrong	011
Atascosa	013
Austin	015
Bailey	017
Bandera	019
Bastrop	021
Baylor	023
Bee	025
Bell	027
Bexar	029
Blanco	031
Borden	033
Bosque	035
Bowie	037
Brazoria	039
Brazos	041
Brewster	043
Briscoe	045
Brooks	047
Brown	049
Burleson	051
Burnet	053
Caldwell	055

Calhoun	057
Callahan	059
Cameron	061
Camp	063
Carson	065
Cass	067
Castro	069
Chambers	071
Cherokee	073
Childress	075
Clay	077
Cochran	079
Coke	081
Coleman	083
Collin	085
Collingsworth	087
Colorado	089
Comal	091
Comanche	093
Concho	095
Cooke	097
Coryell	099
Cottle	101
Crane	103
Crockett	105
Crosby	107
Culberson	109
Dallam	111

Dallas	113
Dawson	115
Deaf Smith	117
Delta	119
Denton	121
De Witt	123
Dickens	125
Dimmit	127
Donley	129
Duval	131
Eastland	133
Ector	135
Edwards	137
Ellis	139
El Paso	141
Erath	143
Falls	145
Fannin	147
Fayette	149
Fisher	151
Floyd	153
Foard	155
Fort Bend	157
Franklin	159
Freestone	161
Frio	163
Gaines	165
Galveston	167

TEXAS TITLE INSURANCE STATISTICAL PLAN
PROPOSED CHANGES FOR 2010 BIENNIAL HEARING

TABLE 7 (Continued)

Standard County Codes for Texas

Garza	169
Gillespie	171
Glasscock	173
Goliad	175
Gonzales	177
Gray	179
Grayson	181
Gregg	183
Grimes	185
Guadalupe	187
Hale	189
Hall	191
Hamilton	193
Hansford	195
Hardeman	197
Hardin	199
Harris	201
Harrison	203
Hartley	205
Haskell	207
Hays	209
Hemphill	211
Henderson	213
Hidalgo	215
Hill	217
Hockley	219
Hood	221
Hopkins	223

Houston	225
Howard	227
Hudspeth	229
Hunt	231
Hutchinson	233
Irion	235
Jack	237
Jackson	239
Jasper	241
Jeff Davis	243
Jefferson	245
Jim Hogg	247
Jim Wells	249
Johnson	251
Jones	253
Karnes	255
Kaufman	257
Kendall	259
Kenedy	261
Kent	263
Kerr	265
Kimble	267
King	269
Kinney	271
Kleberg	273
Knox	275
Lamar	277
Lamb	279

Lampasas	281
La Salle	283
Lavaca	285
Lee	287
Leon	289
Liberty	291
Limestone	293
Lipscomb	295
Live Oak	297
Llano	299
Loving	301
Lubbock	303
Lynn	305
McCulloch	307
McLennan	309
McMullen	311
Madison	313
Marion	315
Martin	317
Mason	319
Matagorda	321
Maverick	323
Medina	325
Menard	327
Midland	329
Milam	331
Mills	333
Mitchell	335

**TEXAS TITLE INSURANCE STATISTICAL PLAN
PROPOSED CHANGES FOR 2010 BIENNIAL HEARING**

TABLE 7 (Continued)

Standard County Codes for Texas

Montague	337
Montgomery	339
Moore	341
Morris	343
Motley	345
Nacogdoches	347
Navare Navarro	349
Newton	351
Nolan	353
Nueces	355
Ochiltree	357
Oldham	359
Orange	361
Palo Pinto	363
Panola	365
Parker	367
Parmer	369
Pecos	371
Polk	373
Potter	375
Presidio	377
Raines	379
Randall	381
Reagan	383
Real	385
Red River	387
Reeves	389
Refugio	391
Roberts	393

Robertson	395
Rockwall	397
Runnels	399
Rusk	401
Sabine	403
San Augustine	405
San Jacinto	407
San Patricio	409
San Saba	411
Schleicher	413
Scurry	415
Shackelford	417
Shelby	419
Sherman	421
Smith	423
Somervell	425
Starr	427
Stephens	429
Sterling	431
Stonewall	433
Sutton	435
Swisher	437
Tarrant	439
Taylor	441
Terrell	443
Terry	445
Throckmorton	447
Titus	449
Tom Green	451

Travis	453
Trinity	455
Tyler	457
Upshur	459
Upton	461
Uvalde	463
Val Verde	465
Van Zandt	467
Victoria	469
Walker	471
Waller	473
Ward	475
Washington	477
Webb	479
Wharton	481
Wheeler	483
Wichita	485
Wilbarger	487
Willacy	489
Williamson	491
Wilson	493
Winkler	495
Wise	497
Wood	499
Yoakum	501
Young	503
Zapata	505
Zavala	507