



# **RATE AND RULES**

**FOR THE STATE OF**

# **ARKANSAS**

**As of July 25, 2017**

## **WFG National Title Insurance Company**

12909 SW 68<sup>th</sup> Parkway, Suite 350  
Portland, OR 97223  
Ph: (503) 387-3636  
Fax: (503) 974-9596

**ARKANSAS  
SCHEDULE OF RATES**

Search and examination fees, as well as closing and escrow fees, are separate from title insurance premiums in the state of Arkansas. The state of Arkansas is an unregulated state, and the title insurance premiums herein are not filed rates.

**OWNER'S POLICIES**

The customer charge for original owner's title insurance shall be:

	<b><u>Per Thousand</u></b>
Up to \$50,000 of Liability written*	\$3.50
Over \$50,000 and up to \$100,000, add	\$3.00
Over \$100,000 and up to \$5,000,000, add	\$2.00
Over \$5,000,000 and up to \$10,000,000, add	\$1.75

\*Minimum premium \$50.00

An extended coverage policy (ALTA Homeowner's Policy) may be issued upon payment of a premium of 150% of the premium for an owner's policy pursuant to the above schedule.

**LOAN POLICIES**

The customer charge for original mortgage title insurance shall be:

	<b><u>Per Thousand</u></b>
Up to \$50,000 of Liability written*	\$2.50
Over \$50,000 and up to \$100,000, add	\$2.00
Over \$100,000 and up to \$500,000, add	\$1.75
Over \$500,000 and up to \$10,000,000, add	\$1.50

\*Minimum premium \$50.00

**RE-ISSUE RATES – OWNER'S POLICIES**

The re- issue rate, where applicable, shall be 60% of the original customer charge. Re- issue

rates may apply to an owner's policy or a homeowner's policy, when a prior owner's policy of title insurance, issued by any underwriter within the preceding 10 years, is presented with the application for title insurance.

### **REISSUE RATES – LOAN POLICIES**

The re-issue rate, where applicable, shall be 60% of the original customer charge. Re-issue rates may apply to a loan policy, when an prior owner's or loan policy, issued by any underwriter within the preceding 10 years, is presented with the application for title insurance. The re-issue rate may be applied up to the face amount of the prior policy.

### **SIMULTANEOUS ISSUE RATES**

The simultaneous issue rate fro the loan policy if issued in connection with an owner's policy is \$25.00.

### **MASTER HOME EQUITY AND HE<sup>2</sup> -- HOME EQUITY 2<sup>nd</sup> GENERATION TITLE INSURANCE POLICIES**

Both the Master Home Equity policy and the Home Equity 2<sup>nd</sup> Generation Title Insurance policy are master policies with individual coverage certificates or electronic confirmations of coverage issued for each property and loan to be insured.

The charge for issuing a certificate for either type of policy shall be:

\$45.00 per transaction for residential home equity loans up to \$250,000

\$75.00 per transaction for residential home equity loans over \$250,000 and up to \$500,000.

\$250.00 per transaction for residential home equity loans over \$500,000 and up to \$750,000.

\$300.00 per transaction for residential home equity loans over \$750,000 and up to \$1,000,000

This pricing does not include any charges for title searches, examinations, property reports, credit reports, recording fees, other charges, or other monies advanced on behalf of the insured or borrower, any of which may be charged at amounts agreed with the lender.

Because of the low price and risk profile of these policies, the pricing does not fit with normal agency splits. These policies may only be issued by an Offering Provider that has entered into an addendum to their agency agreement or a separate agreement with the Company specifically authorizing it to provide this policy to certain enumerated lenders.

### **ENDORSEMENTS**

There shall be no customer charge for endorsements issued in connection with an owner's or loan policy issued in connection with transaction involving a one to four family residential dwelling. Endorsements may be issued on transactions involving multi-family residential properties, or commercial properties, and the rates therefore are negotiable.

In a bid situation where the customer charge may be different than shown herein, approval of the charge to the customer and the gross premium percentage thereof to be remitted to Underwriter must be agreed upon between the agent and the National Office of Underwriter, in Columbia, South Carolina.