



Ticor Title Insurance Company

STATE OF GEORGIA COMMERCIAL PREMIUM RATES

Effective 8-5-2009

Loan/Owner's Policies - Premium per \$1,000 Liability

\$0	to	\$5,000,000		\$1.25
\$5,000,001	to	\$10,000,000	add	\$1.00
\$10,000,001	to	\$20,000,000	add	\$0.75
\$20,000,001	to	\$30,000,000	add	\$0.60
\$30,000,001	to	\$50,000,000	add	\$0.45
\$50,000,001	to	\$75,000,000	add	\$0.41
\$75,000,001	to	\$99,999,999	add	\$0.32

Minimum Premium \$500.00

Any liabilities in excess of \$100,000,000.00 require pricing approval from Ticor Title Insurance Company.

Simultaneous Issue of Owner's and Loan Policies

When an owner's policy and loan policy are simultaneously issued, the premium rate for the owner's policy shall be the original premium rate for an owner's policy and the rate for the loan coverage shall be \$100.00 for the amount of mortgage coverage not in excess of the owner's policy. The premium on the amount of the mortgage coverage exceeding the owner's policy is calculated at the regular original premium rates in the applicable brackets. The owner's policy shall be issued for the full value of the property.

Simultaneous Issue of Owner's and Leasehold Policies

When an owner's policy and leasehold policy are simultaneously issued, the original owner's premium rate shall apply to the policy in the larger amount and the premium on the policy in the smaller amount shall be calculated at 30% of the original owner's premium rates.

Reissue Rates

A purchaser of a commercial title policy (lenders or owners) shall be entitled to a ten percent (10%) reduction in the rates as a reissue rate if the real property to be insured is identical to, or is part of, real property insured less than 10 years immediately prior to the date the insured transaction closes.

Extension or Modification of an Insured Loan

Where a mortgage which was previously insured within 10 years and is still in effect, and that mortgage is to be amended by an extension or modification agreement, an endorsement to the existing policy or a new policy may be issued which covers the extension or modification agreement. The charge for the issuance of an endorsement to an existing policy or the issuance of a new policy to provide coverage to insure the mortgage as amended by the extension or modification agreement shall be fifty percent (50%) of the applicable rate applied to the unpaid mortgage principal balance.

Endorsements

Endorsements to furnish additional coverage may be issued. Premium charges for such coverage will be determined by Ticor Title Insurance Company commensurate with the risk by the issuance of such endorsement. Please contact TTIC for rates on endorsements. Additionally, if premium bearing endorsements are issued you must remit your percentage split based on the total premium charged for such endorsements.

Agent Reporting of Title Policies and Premium

In accordance with the Georgia Department of Insurance instructions, please be advised that you must remit your percentage split based upon the total title insurance premium paid by the consumer. Ticor Title Insurance Company must pay premium tax on the portion retained by the agent, as well as the premium received by TTIC. Penalties may be imposed by the Georgia DOI for inaccurate reporting of premium by agent.

In addition, these published rates are the rates that you are required to charge and on which your remittances must be made in accordance with O.C.G.A. 33-6-5 B (i).