



# Fidelity National Title<sup>®</sup> Insurance Company

## STATE OF GEORGIA RESIDENTIAL PREMIUM RATES

Effective 3-1-2009

### Loan Policies

Premium per \$1,000 Liability

\$0	to	\$100,000		\$2.50
\$100,001	to	\$500,000	add	\$2.00
\$500,001		and above	add	\$1.75

Minimum Premium \$100.00

### Enhanced Loan Policy

\$3.00
\$2.40
\$2.10

### Owner's Policies

Premium per \$1,000 Liability

\$0	to	\$100,000		\$3.50
\$100,001	to	\$500,000	add	\$3.00
\$500,001		and above	add	\$2.50

Minimum Premium \$150.00

### Enhanced Owner's Policy

\$4.20
\$3.60
\$3.00

### **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.

### **Construction Loan Rates**

The premium rate for construction loan policies is \$1.20 per thousand dollars of coverage, with a minimum gross premium of \$100.00. If a subsequent permanent loan policy is issued on the same property, a credit will be allowed for the entire construction loan premium paid.

### **Agent Reporting of Title Policies and Premium**

In accordance with the Georgia Department of Insurance's instructions, please be advised that you must remit your percentage split based upon the total title insurance premium paid by the consumer. Fidelity National Title Insurance Company must pay premium tax on the portion retained by the agent, as well as the premium received by FNTIC. 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.**