

TEXAS TITLE INSURANCE STATISTICAL PLAN

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TEXAS TITLE INSURANCE STATISTICAL PLAN

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) are presented in Tables 2 through 6. 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-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		
78,000 -	100,000		
	Over 100,000		
	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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TABLE 1

Minimum Acceptable Content of Basic Statistical Record

1. Transaction Identifier (See Note 1)
2. Date of income recognition
3. Effective Date of Liability
4. Transaction Type (See Note 2)
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)
9. Special charge or credit amount (repeat as needed)
10. Endorsement Type (repeat as needed)
11. Endorsement charge (repeat as needed)
12. State of property
13. County of Property (See Note 6)
14. Mode of issue (See Note 7)
15. Agent's or underwritten company's commission/retention amount
16. On Co-insurance policies:
 - (a) Name of each co-insuring company
 - (b) Policy number of each co-insuring company
 - (c) 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: Standard county codes for Texas operations are set forth in Table 6.
- 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.

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TABLE 2

Standard Transaction Codes for Texas Operations

Description of Transaction	Rate Rule Reference	Code
<i>Owner Policies</i>		
Single Issue	R-3	1000
Single Issue (per S.B.I. Bulletin #120)		1001
Single Issue Pay-As-You-Go	R-2c	1005
Single Issue with Subsequent Improvements	R-3	1100
Single Issue at Contract Rate	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	7050
Simultaneous with Mortgagee Policy (per S.B.I. Bulletin #120)		1002
Simultaneous with Mortgagee Policy	R-5a	1200
Simultaneous with Mortgagee that Exceeds Owner	R-5a	1201
Simultaneous with Mortgagee Pay-As-You-Go	R-5b	1205
Simultaneous with Mortgagee that Exceeds Owner Pay-As-You-Go	R-5b	1215
Simultaneous with Mortgagee with Credit for Previous Owner	R-5a or R-5b or R-5c	1230
Simultaneous with Warrantor's Policy	R-21	1250
Simultaneous with Mortgagee Following Construction	R-20	1290
Leasehold (Single Issue)	R-3a	1300
Leasehold Simultaneous with Owner 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	1405
Leasehold (Simultaneous Issue) Mortgagee Exceeds Owner	R-5a	1500
Leasehold Pay-As-You-Go (Simultaneous Issue) Mortgagee Exceeds Owner	R-5b	1505

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TABLE 2 (Continued)

Standard Transaction Codes for Texas Operations

Description of Transaction	Rate Rule Reference	Code
<i>Mortgagee Policies</i>		
Single Issue	R-4	3000
Single Issue Pay-As-You-Go	R-2a	3005
Single Issue Construction Loan (First Policy)	R-18	3010
Single Issue Construction Loan (Final Policy)	R-18	3011
Single Issue First Lien Policy	R-7	3200
Simultaneous with Owner Policy	R-5a	3210
Simultaneous with Owner Policy Pay-As-You-Go	R-5b	3215
Simultaneous with First Lien Policy	R-7	3220
Simultaneous when Mortgagee Exceeds Owner	R-5a	3250
Simultaneous when Mortgagee Exceeds Owner Pay-As-You-Go	R-5b	3255
Simultaneous with Owner with Credit for Owner	R-5a	3280
Simultaneous with Owner Following Construction	R-20	3290
Limited Pre-Foreclosure Policy (T-98)	R-26	3295
Limited Coverage Junior Mortgagee Policy (T-44)	R-27	3297
Leasehold (Single Issue)	R-4	3300
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	3325
Leasehold (Simultaneous Issue) Mortgagee Exceeds Owner	R-5a	3340
Leasehold Pay-As-You-Go (Simultaneous Issue) Mortgagee Exceeds Owner	R-5b	3345
Subsequent to Owner Policy Excepting to Lien	R-6a	3230
Subsequent to Mortgagee Policy	R-6b	3240
Insolvent Insurer Replacement Policy	R-6c	3241

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TABLE 2 (Continued)

Standard Transaction Codes for Texas Operations

Description of Transaction	Rate Rule Reference	Code
Substitution of Loan within One Year	R-8a	4001
Substitution of Loan within Two Years	R-8a	4002
Substitution of Loan within Three Years	R-8b	4003
Substitution of Loan within Four Years	R-8c	4004
Substitution of Loan within Five Years	R-8d	4005
Substitution of Loan within Six Years	R-8e	4006
Substitution of Loan within Seven Years	R-8f	4007
<i>Non-Policy Transactions</i>		
Interim Construction Loan Binder		
Credit on Mortgagee	R-13B(1)	0030
Credit on Owner	R-13B(2)	0040
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
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

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TABLE 4

Standard Endorsement Codes for Texas Operations

Description of Endorsement	Rate Rule Reference	Code
<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	0141
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	0143
<i>Endorsements which do not affect amount of Liability stated in Policy</i>		
Manufactured Housing (T-31)	R-11e	0150
Supplemental Coverage Manufactured Housing Unit Endorsement for Mortgagee Policy (T-31.1)	R-11e	0151
Supplemental Coverage Manufactured Housing Unit Endorsement for Owner 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 Policy Endorsement (T-4)	No Charge	0820
Residential Leasehold Endorsement (T-4R)	No Charge	0821
Leasehold Mortgagee 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

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Supplemental Coverage Equity Loan Mortgage Endorsement (T-42.1)	R-28	0876
Texas Reverse Mortgage Endorsement (T-43)	No Charge	0877
Limited Coverage Junior Mortgagee Home Equity Line of Credit/ Variable Rate (T-46)	R-27	0878
Limited Coverage Junior Mortgagee Down Date (T-45)	R-27	0879
Limited Coverage Junior Mortgagee Additional Coverage (T-3)	R-27	0880
First Loss Endorsement (T-14)	R-11i	0881
Last Dollar Endorsement (T-15)	R-11j	0882
Mortgagee Policy Aggregation Endorsement (T-16)	R-11k	0883
Planned Unit Development Endorsement (T-17)	R-11l	0884
Planned Unit Development Endorsement (T-17) issued on two or more policies issued simultaneously on the same land	R-11l	0887
Condominium Endorsement (T-28)	R-11m	0888
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 Policy (T-19.1) for a single issue policy and an amendment of exception to area and boundaries is made	R-29C	0888
Restrictions, Encroachments, Minerals Endorsement – Owner Policy (T-19.1) for a single issue policy and no amendment of exception to area and boundaries is made	R-29C	0889
Access Endorsement (T-23)	R-30	0890
Non-Imputation Endorsement (T-24)	R-31	0891
Contiguity Endorsement (T-25)	R-32	0892
Additional Insured Endorsement (T-26)	R-33	0893
Assignment of Rents/Leases (T-27)	R-34	0894

<i>Endorsements which affect amount of Liability stated in policy</i>		
Correction of Policy Amount (T-3)	No Charge	0900
Down Date of Construction Loan Policy (T-3)	R-11c	0920
Down Date of Owner Policy During Construction (T-3)	R-15	0940
Increased Value Endorsement (T-34)	R-3c	0960

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TABLE 5

Standard Insured Closing Service Codes for Texas Operations

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

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TABLE 6

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

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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

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Standard County Codes for Texas

Montague	337
Montgomery	339
Moore	341
Morris	343
Motley	345
Nacogdoches	347
Navaro	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