

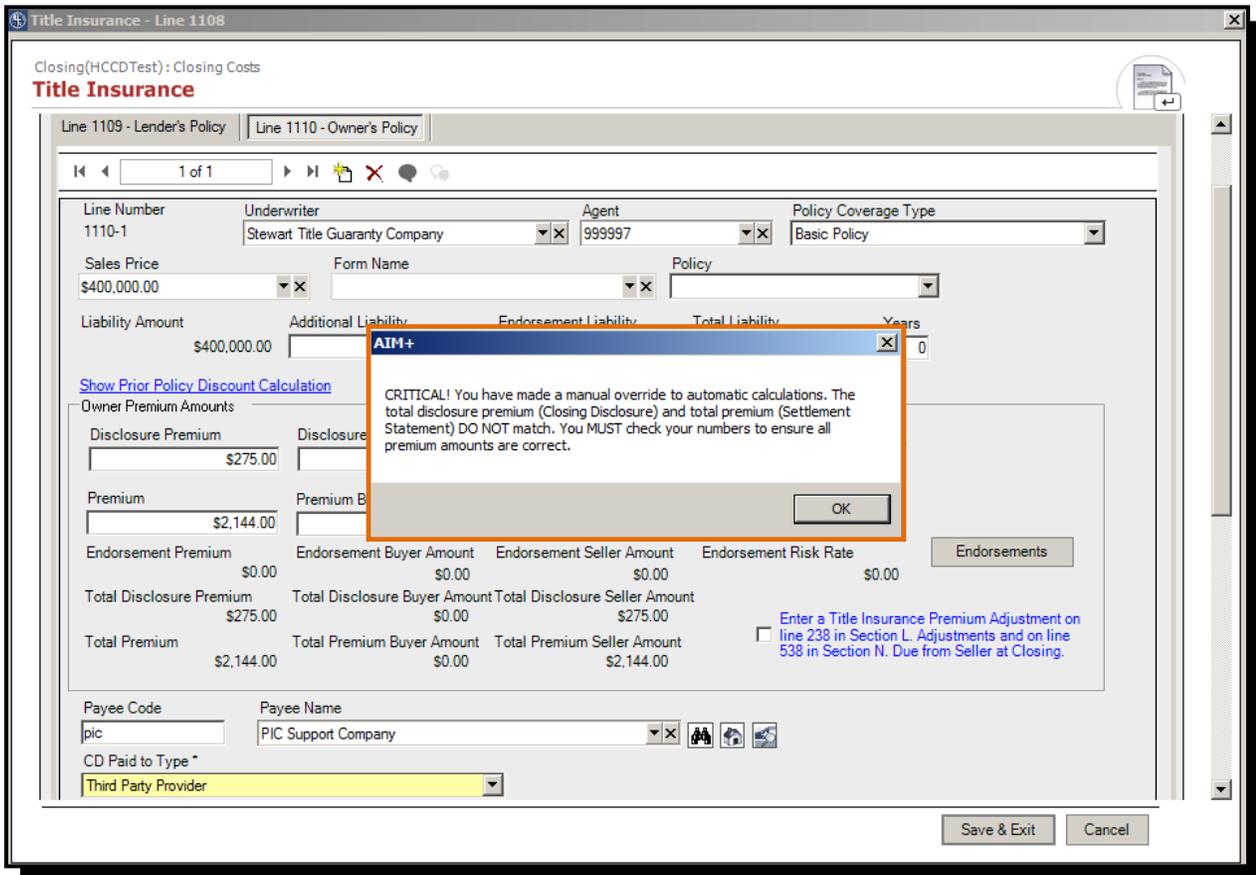


## Fixing a Critical Error in Title Insurance Lines

## AIM+ FAQ

I'm receiving a Critical Error in my Title Insurance Lines. How do I fix this?

This error usually occurs when a manual override of the **Disclosure Premium** and/or **Premium** fields has been made, causing the **Total Disclosure Premium** and **Total Premium** for the lender's and owner's policies to no longer match.



For example:

In the screenshots below, the **Premium** field on the **Lender's Policy** tab was changed from **\$50** to **\$100** manually.

Now the total for the **Disclosure Premium** (\$1,919.00 + \$275.00 = \$2,194.00) and the total for the **Premium** (\$100.00 + \$2,144.00 = \$2,244.00) **do not match**.



Closing(HCCDTest) : Closing Costs

### Title Insurance

Line 1109 - Lender's Policy | Line 1110 - Owner's Policy

1 of 1

Line Number	Underwriter	Agent	Policy Coverage Type
1109-1	Stewart Title Guaranty Company	999997	Basic Policy

Loan Amount	Form Name	Policy
\$350,000.00		

Liability Amount	Additional Liability	Endorsement Liability	Total Liability	Years
\$350,000.00	\$0.00	\$0.00	\$350,000.00	0

[Show Prior Policy Discount Calculation](#)

Lender Premium Amounts

Disclosure Premium	Disclosure Buyer Amount	Disclosure Seller Amount	<input type="checkbox"/> Show Disclosure Premium on Settlement Statements
\$1,919.00	\$1,919.00	\$0.00	
Premium	Premium Buyer Amount	Premium Seller Amount	Risk Rate
\$100.00	\$100.00	\$0.00	\$50.00
Endorsement Premium	Endorsement Buyer Amount	Endorsement Seller Amount	Endorsement Risk Rate
\$0.00	\$0.00	\$0.00	\$0.00
Total Disclosure Premium	Total Disclosure Buyer Amount	Total Disclosure Seller Amount	
\$1,919.00	\$1,919.00	\$0.00	
Total Premium	Total Premium Buyer Amount	Total Premium Seller Amount	
\$100.00	\$100.00	\$0.00	

[Enter a Title Insurance Premium Adjustment on line 238 in Section L. Adjustments and on line 538 in Section N. Due from Seller at Closing.](#)

Closing(HCCDTest) : Closing Costs

### Title Insurance

Line 1109 - Lender's Policy | Line 1110 - Owner's Policy

1 of 1

Line Number	Underwriter	Agent	Policy Coverage Type
1110-1	Stewart Title Guaranty Company	999997	Basic Policy

Sales Price	Form Name	Policy
\$400,000.00		

Liability Amount	Additional Liability	Endorsement Liability	Total Liability	Years
\$400,000.00	\$0.00	\$0.00	\$400,000.00	0

[Show Prior Policy Discount Calculation](#)

Owner Premium Amounts

Disclosure Premium	Disclosure Buyer Amount	Disclosure Seller Amount	<input type="checkbox"/> Show Disclosure Premium on Settlement Statements
\$275.00	\$0.00	\$275.00	
Premium	Premium Buyer Amount	Premium Seller Amount	Risk Rate
\$2,144.00	\$0.00	\$2,144.00	\$0.00
Endorsement Premium	Endorsement Buyer Amount	Endorsement Seller Amount	Endorsement Risk Rate
\$0.00	\$0.00	\$0.00	\$0.00
Total Disclosure Premium	Total Disclosure Buyer Amount	Total Disclosure Seller Amount	
\$275.00	\$0.00	\$275.00	
Total Premium	Total Premium Buyer Amount	Total Premium Seller Amount	
\$2,144.00	\$0.00	\$2,144.00	

[Enter a Title Insurance Premium Adjustment on line 238 in Section L. Adjustments and on line 538 in Section N. Due from Seller at Closing.](#)



## How do I fix this?

When a manual override occurs, the system does not automatically recalculate the Owner's Policy Disclosure Premium. This must be done manually and corrected manually.

The Owner's Policy Disclosure Premium is calculated using the TRID Rule Calculation:

	Premium on Owner's Policy tab (OTP Premium Full Rate)
+	Premium on Lender's Policy tab (LTP Simultaneous Premium)
-	Disclosure Premium on Lender's Policy tab (Full LTP Premium)
<hr/>	
	Disclosure Premium on Owner's Policy tab

Using the example in the screenshots above, the Owner's Disclosure Premium would need to be changed from \$275.00 to \$325.00:

$(\$2,144.00 + \$100.00 - \$1,919.00)$

Once this change is made, the Critical Error will go away.



### Note

Manual overrides to premium calculations should not be performed on a regular basis. If rates are not calculating correctly, this should be investigated to determine the root cause.

For further assistance, you can contact the Agency Support Center at (844) 835-1200 or [customer care@stewart.com](mailto:customer care@stewart.com).