

PR-4 SIMULTANEOUS ISSUE OF OWNER'S AND LOAN POLICIES

When Owner's and Loan Policies covering identical land meet the definition of Simultaneous Issue, the combined rate for the simultaneously issued policies shall be the applicable Original Rate for the Owner's policy plus \$100 for each Loan Policy issued, and \$125 for each Expanded Loan Policy issued, provided that the applicable Loan Policy (or if more than one Loan Policy is issued, then the aggregate amount of the Loan Policies) does not insure in an amount in excess of the Owner's Policy.

When the amount of coverage of an existing Owner's Policy is increased by endorsement with the Simultaneous Issue of a new Loan Policy, or increase of an existing Loan Policy, covering identical land, the combined rate for the simultaneous increase in owner's coverage and issuance of the loan policy shall be the applicable Original Rate for an Owner's Policy for the increase in owner's coverage plus \$100 for each Loan Policy issued, and \$125 for each Expanded Loan Policy issued, provided that the applicable Loan Policy (or if more than one Loan Policy is issued, then the aggregate amount of the Loan Policies) does not insure in an amount in excess of the simultaneous increase to the Owner's Policy.

In both cases, when the total of the insurance for the Loan Policy or Policies exceeds the new or increased insurance of the Owner's Policy, the rate for such excess shall be the Original Rate for the applicable Loan Policy in the applicable bracket or brackets for such excess amount. To qualify for Simultaneous Issue, the mortgagor in the mortgage, the lien of which is insured by the Loan Policy, must be one and the same legal entity as the owner insured by the Owner's Policy.

PR-4.2 SUBSTITUTION CREDIT FOR LOAN POLICIES

If an existing loan policy was issued by any Insurer with the same borrower, on the same Land or a portion thereof, and to the same or a different lender, upon furnishing evidence of the existing Loan policy prior to the new loan transaction, a Substitution Credit shall be applied. The Substitution Credit shall be calculated by multiplying sixty percent (60%) times the Original Title Insurance Rate for Loan Policies up to the amount of the unpaid principal balance of the existing loan. The Original Title Insurance Rate for Loan Policies shall be charged on any Amount of Insurance in excess of the unpaid principal balance. The minimum premium shall be \$100.

PR-4.4 REISSUE CREDIT FOR LOAN POLICIES

An insured under an Owner's or Leasehold Owner's policy issued by any Insurer who is now granting a mortgage on the land or any part thereof to be insured by a Loan policy shall be entitled to the Reissue Credit for Loan Policies. The Reissue Credit shall be calculated by multiplying sixty percent (60%) times the Original Title Insurance Rate for Loan Policies up to the Amount of Insurance of the existing Owner's policy. The Original Title Insurance Rate for Loan Policies shall be charged on any Amount of Insurance in excess of such Owner's policy. The minimum premium shall be \$100.

PR-4.3 REISSUE CREDIT FOR OWNER'S POLICIES

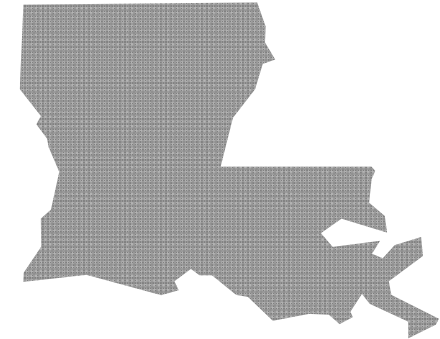
A purchaser or lessee of Land, from one whose title to the Land or part thereof, as owner, has been insured by any Insurer within 10 years prior to the issuance of a new Owner's or Leasehold Owner's policy shall be entitled to the Reissue Credit for a new Owner's or Leasehold Owner's Policies upon furnishing evidence of the existing Owner's policy prior to the new transaction. The Reissue Credit shall be calculated by multiplying sixty percent (60%) times the Original Title Insurance Rate for Owner's Policies up to the Amount of Insurance of the existing Owner's policy. The Original Title Insurance Rate for Owner's Policies shall be charged on any Amount of Insurance in excess of the existing owner's policy. The minimum premium shall be \$100.

When applying reissue rates to ALTA Homeowner ("expanded") Owner Policy or ALTA Expanded Coverage Mortgagee Policy, calculate as above and then multiply by 110%.

The information provided herein is a portion of circumstances under which rates can be applied. Please refer to the Manual of Rates and Forms for Title Insurance in the State of Louisiana for complete information.

For Original ("Regular") Owner Policy Coverage

For Owner Policies		Premium
Liability		(per \$1,000 of liability)
From	To	
Up to and including	\$12,000	\$100
\$12,001	\$50,000 add	\$5.40
\$50,001	\$100,000 add	\$ 4.80
\$100,001	\$500,000 add	\$ 4.50
\$500,001	\$1,000,000 add	\$3.60
\$1,000,001	\$2,000,000 add	\$3.00
\$2,000,001	\$10,000,000 add	\$2.70
\$10,000,001	\$15,000,000 add	\$2.40
\$15,000,001	\$25,000,000 add	\$2.10
\$25,000,001	\$35,000,000 add	\$1.80
\$35,000,001	And above	\$1.50



LOUISIANA FILED RATES

Original ("Regular") Coverage OWNER POLICIES

AND

Original ("Regular") Coverage MORTGAGEE POLICIES

Current as of October 1, 2020

For Original ("Regular") Mortgagee Policy Coverage

For Mortgagee Policies		Premium
Liability		(per \$1,000 of liability)
From	To	
Up to and including	\$12,000	\$100
\$12,001	\$50,000	\$ 4.20
\$50,001	\$100,000 add	\$3.60
\$100,001	\$500,000 add	\$3.30
\$500,001	\$1,000,000 add	\$2.70
\$1,000,001	\$2,000,000 add	\$2.40
\$2,000,001	\$15,000,000 add	\$2.10
\$15,000,001	\$25,000,000 add	\$1.80
\$25,000,001	\$35,000,000 add	\$1.50
\$35,000,001	And above	\$1.20



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