



State of Nevada  
Department of  
Business & Industry

**DIVISION OF INSURANCE**  
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# CONSUMER'S GUIDE TO TITLE INSURANCE



What is title insurance?

Are you aware that you have a choice  
when selecting a title agency?

Did you know there could be a difference  
in price for a title insurance policy? See  
the comparison of title insurance rates in-  
side this guide.

## **Introduction**

For many people the purchase of a home is “the American Dream.” The purchase of their home (or other real property) will be the largest purchase they will make. The excited buyers purchase homeowners or other property insurance to protect their investment. Some of these new owners shop before purchasing that insurance to ensure they receive the best deal or best service. However, there is another insurance purchase made at the same time that is just as crucial — the purchase of title insurance. Yet, many people do not compare rates and are not even aware that they have a choice in the selection of title insurers.

The Nevada Division of Insurance has designed this consumer brochure as a tool for consumers to protect their purchase of their real estate. This brochure is presented in three parts: 1) Frequently Asked Questions About Title Insurance; 2) Tips When Buying Title Insurance; and 3) A Comparison of Title Insurance Rates.

## **Answers to Questions about Title Insurance**

Here, we explain the basics of title insurance including its nature and purpose, the types of policies available and how to purchase it.

### ***What is Title?***

“Title” means the collective ownership records for a piece of property. This includes all previous transfers of ownership and liens on the property. The title to your property outlines your legal rights to own, use, possess, control or dispose of the property. Transferring title to real property, meaning land and any buildings or other improvements built on the land, is more complex than transferring title to a car or other kinds of property. While land is permanent, land usage may change over time. For example, you may retain ownership of a piece of real property while transferring certain rights to the property, such as mineral rights, to someone else.



## ***What is a Title Defect or Encumbrance?***

A title defect or encumbrance is a problem or omission in the ownership records of a property that may impair your legal rights to that property. Defects in a title may include errors and omissions in recorded deeds, missing or undisclosed heirs, conflicting wills, fraud or forgery, mistakes in examining records, liens for unpaid taxes and contractor liens.

## ***What is Title Insurance?***

Title insurance is a contract in which the title insurance company, in exchange for a one-time premium at close of escrow, protects against future losses resulting from defects in the title to real property that exist at the time of purchase but are unknown or undisclosed.

Title insurance is significantly different from homeowners insurance and other casualty insurance. Casualty insurance provides protection from losses due to unknown future events such as fire or theft for a specified period of time (e.g. a yearly premium for a year of coverage). Title insurance provides protection for a one-time premium for an indefinite period of time from future losses because of events that have already occurred (e.g. claims of ownership). Because of this, title insurers eliminate risks and prevent losses in advance through extensive searches of public records and thorough examination of the title.

## ***What are the Different Types of Title Insurance?***

There are two types of title insurance policies—the owner’s policy and the lender’s policy. The owner will typically purchase the Standard Coverage Form in the amount of the purchase price of the property. It does not cover increases in value unless you purchase an endorsement. It covers the buyer’s interest in the property for as long as the buyer or his or her heirs have an interest in the property subject to certain limitations.

The lender will typically purchase the Extended Coverage Form in an amount equal to the mortgage loan. It covers the lender’s interest in the property for the life of the loan. It provides additional coverage not found in a typical owner’s policy such as unrecorded easements and boundary discrepancies.

Owners may elect to purchase a Homeowner’s Policy of Title Insurance instead of the Standard Coverage Form. Introduced in the 1990s, this policy includes the standard coverages of a typical owner’s policy and additional coverages, such as forgery occurring after the policy effective date and increases in the value of the property.



## ***Do I Need Title Insurance?***

If you are borrowing money for a piece of property, most lenders will require a loan policy to protect their interest in the property. You are not required to purchase an owner's policy, but you should weigh the potential impact of a loss against the cost of the title insurance. Neither the lender's policy nor the policy of the previous owner will protect you if there is a claim. Also, there is generally a substantial discount when a lender's policy and owner's policy are purchased together.

## ***I am Refinancing My Home. Why Does the Lender Require a New Title Policy?***

It is not necessary to purchase a new owner's policy when you refinance a home. Your original policy purchased when you bought your home is effective as long as you and your heirs have an interest in the property. However, most lenders require a new policy based on the new transaction amount to protect its investment in the property because defects in title might have arisen between the original purchase and the refinance. For example, a building contractor may have put a mechanic's lien on the property, or you may have incurred a judgment for unpaid taxes, child support or homeowners association fees. The new policy would also cover defects not detected when the previous policy was issued. Many title insurers have a discounted rate for lender's policies on a refinance. Be sure to ask your lender or title agent about these discounts.

## ***I am Purchasing a Newly-Built Home. Do I Really Need Title Insurance?***

Even though you are the first owner of the home, there have likely been many previous owners of the unimproved land. There may be mechanics' liens on the property placed by unpaid contractors and subcontractors. A title search will uncover any existing liens, and a survey will determine the boundaries of the property being purchased.

## ***I am Buying Property from Someone I Know. Is Title Insurance Still Necessary?***

People undergo many changes in their personal lives, such as marriage, divorce or a change in their will, that may affect title to their property. There may be defects in their title they are unaware of. Their title policy will not protect you. A new title search and examination is necessary to uncover these defects.



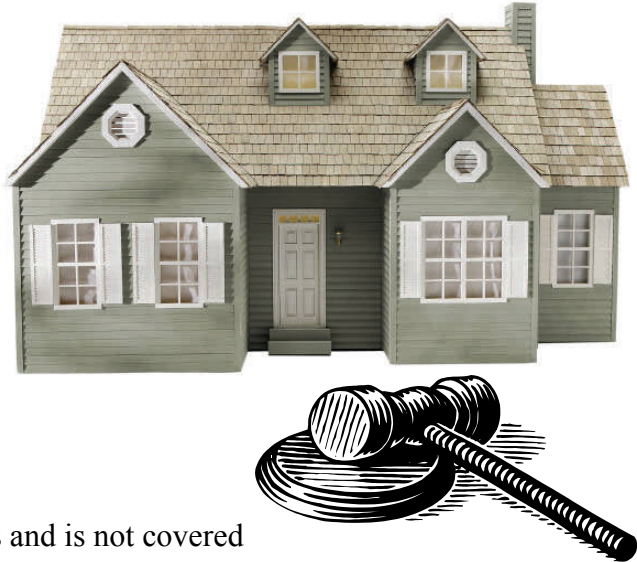
Divorce  
Divorce

## ***What Does My Title Insurance Policy Cover?***

A title insurance policy protects you from financial loss due to covered claims against your title, pays your legal costs if the title insurance company is required to defend your title against covered claims and pays successful claims against your title.

Claims typically covered under an owner's title insurance policy include:

- Someone other than the insured who owns an interest in the
- property
- Forgery, fraud, undue influence, duress, incompetency, incapacity, or impersonation
- Defective recording of a document
- Restrictive covenants
- Undisclosed liens due to a deed of trust, unpaid taxes, special assessments or homeowners association charges
- Unmarketability of title
- Lack of access to and from the land



Ask your title insurance agent to explain what is and is not covered under your title insurance policy.

## ***What is a Title Search and Examination?***

Because title insurance covers losses due to defects that already exist, a major part of the title insurance transaction is the title search and examination. Before issuing a policy, the insurer will conduct a detailed examination of the historical, public records concerning the property. These records include, but are not limited to, deeds, mortgages, wills, tax records and maps. Many insurers maintain a "title plant" containing information regarding property transfers and liens. Using these title plants is more efficient than searching the public records, but maintaining such a plant can be a large expense for the insurer.

The title search should show all defects and encumbrances including judgments, liens and other restrictions. According to the American Land Title Association, 26 percent of title searches find a problem which the title insurer cures before issuing the policy. After the title search and examination, the insurer will issue a Preliminary Report of Title or Commitment for Title Insurance listing the existing encumbrances. If these encumbrances cannot be cured, they are excluded from coverage. Title insurance provides protection against undisclosed defects. It is generally not intended to protect against defects that are uncovered by the title search but cannot be cured.

## ***How are Title Insurance Premiums Paid?***

Title insurance premium is paid one time at the time of closing usually through the title agency. It is based on the amount of insurance you purchase. Insurers are required to file their schedule of rates including any discounts or other modifications. Modifications include discounts for short-term policies or refinances, special rates for large commercial projects and charges for optional endorsements. These rate schedules are public record and are available for inspection at the Division of Insurance.

Local custom determines who pays the premium for title insurance. In Nevada, the seller usually pays the premium for the owner's policy and the buyer usually pays the premium for the lender's policy. This may, however, be negotiated between the buyer and seller.

## ***Where Can I Purchase Title Insurance?***

Although your real estate or mortgage broker will often recommend a particular title agency, Nevada law prohibits them from requiring that consumers use a particular agent or insurer. You may purchase title insurance from any title insurer authorized to do business in Nevada. You may verify that an insurer is authorized in Nevada at [www.nvinsurancealert.com](http://www.nvinsurancealert.com) or by calling toll-free anywhere in Nevada (888) 467-4195.

Title insurers may offer their policies directly to consumers, through affiliated agents or through independent agents. Different title agents (also known as title companies) may offer different services, and title insurance rates and escrow fees may vary between companies. Again, you may purchase title insurance through any Nevada licensed title company. To verify a title agent's license, you may contact the Division of Insurance.

Some factors to consider when choosing a title agent or title insurer are the cost of the title insurance and escrow fees, speed and accuracy of closing services, quality and timeliness of claims resolution and frequency and resolution of consumer complaints filed with the Division of Insurance. Ask friends, relatives or business associates regarding their experience and satisfaction with a title agency. Or, you can contact the Division of Insurance and inquire about the number of complaints received and the nature of those complaints.

## ***What Should I do if I Have a Claim?***

Be sure to keep a copy of your title insurance policy. As soon as you discover a title-related problem, contact the insurer listed on your policy. Make your claim in writing and include copies of all relevant documents including any correspondence related to the claim. Keep copies of all documents for your own records. Nevada law requires insurers to acknowledge receipt of a claim within 20 working days after receipt of the claim notice and to accept or deny a claim within 30 working days after receiving properly executed proofs of loss.

## ***Where Can I Find More Information?***

For questions or problems with title insurers or title agents, contact the Nevada Division of Insurance toll free in Nevada at (800) 992-0900, the Carson City Office at (775) 687-4270, or the Las Vegas Office at (702) 486-4009. Visit our Web site at <http://doi.state.nv.us> for other consumer guides.

For questions or problems with mortgage lenders and escrow companies licensed in this state, contact the Nevada Division of Mortgage Lending at (702) 486-0780, or visit its Web site at <http://mld.state.nv.us>.

For questions or problems with real estate agents and brokers licensed in this state, contact the Nevada Real Estate Division at (702) 486-4033, or visit its Web site at <http://red.state.nv.us>.

For information on title insurance and title agents, contact the American Land Title Association toll free at (800) 787-ALTA, or visit its Web site at <http://www.alta.org>.

For information on buying or selling a home, contact the U.S. Department of Housing and Urban Development at (202) 708-1112, or visit its Web site at <http://www.hud.gov> for information regarding the federal Real Estate Settlement Procedures Act (RESPA).



This Consumer's Guide to Title Insurance is intended to assist consumers in understanding title insurance. It is not intended as an "all inclusive" informational source. Please refer to your title insurance policy for coverage details.


## **Tips When Buying Title Insurance**

Here are some things to keep in mind when buying title insurance.

- Check that the policy amount is correct. The owner's policy should insure the full purchase price of the property. The lender's policy should provide coverage equal to the amount of the mortgage loan.
- Determine who is going to pay for each policy. In Nevada, the seller usually pays for the owner's policy and the buyer pays for the lender's policy. However, this may be negotiated between the buyer and seller.
- Verify the effective date of the policy. It should be the same date as the close of escrow.
- Check to make sure that the policy describes all of the property being purchased and all the interests being acquired by you.
- Read and understand the terms of the insurance contract, including any limitations and exclusions in the policy. Ask your agent if you do not understand something.
- Make sure the name of the insurance company and the title agency appear on any legal documents in case you need to file a claim or file a complaint in the future. Keep these documents in a safe place.
- Check with your title agent to see if your purchase may qualify for any discounts on title premium or escrow fees. Some title insurers and agents offer discounts for short-term financing or refinancing.
- Title insurers may offer concurrent or reduced rates if they are providing both the owner's policy and lender's policy in the same transaction.
- Compare rates, services and policies offered. Talk to your title insurance agent about which policy (standard, extended or homeowners) is right for you.
- Verify that the title insurer and title agent are licensed to conduct business in Nevada. Visit [www.nvinsurancealert.com](http://www.nvinsurancealert.com) or call toll-free (888) 467-4195 to verify that an insurer is authorized to do business in Nevada. Contact the Division of Insurance to verify that an agent is licensed.
- Your real estate or mortgage broker might have an ownership interest in the title agency selected to close the loan. Ask about any and all relationships with the title agency.
- Report any suspicious activity to the Division of Insurance. Rebates are illegal in Nevada.
- Remember: you are able to choose any title insurer/agent you desire. You are not required to use any title insurer or title agent suggested or recommended by a lender or real estate agent.

## Comparison of Title Insurance Rates

This guide contains a rate comparison for both owner's and lender's residential title insurance policies by county. These rates are based on the basic schedule of rates filed by the insurer as noted on schedule of rates and are subject to change. These rates do not reflect any endorsements, escrow or settlement charges or discounts. To use this guide, find the column with the appropriate county and approximate purchase price of the home. If an entry is blank, the insurer has indicated it does not do business in that county. The owner's policy rate is for a Standard Coverage Policy. The lender's policy rate is for an Extended Coverage Policy issued at the same time as the owner's policy.



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# CONSUMER'S GUIDE TO TITLE INSURANCE



What is title insurance?

Are you aware that you have a choice when selecting a title agency?

Did you know there could be a difference in price for a title insurance policy? See the comparison of title insurance rates inside this guide.

## Title Rates by County

AS OF 11/15/07		Carson			Churchill		
		\$150K	\$300K	\$500K	\$150K	\$300K	\$500K
American Guaranty Title Ins. Co.	Owners	846	1,297	1,697	846	1,297	1,697
	Lenders	354	489	609	354	489	609
Censtar Title Ins. Co.	Owners	740	1,115	1,515	740	1,115	1,515
	Lenders	222	335	455	222	335	455
Chicago Title Ins. Co.	Owners	670	1,070	1,570	750	1,125	1,525
	Lenders	144	224	324	160	235	315
Commerce Title Ins. Co.	Owners	758	1,158	1,558	758	1,158	1,558
	Lenders	302	422	542	302	422	542
Commonwealth Land Title Ins. Co.	Owners	800	1,230	1,650	800	1,230	1,650
	Lenders	260	389	515	260	389	515
Fidelity National Title Ins. Co.	Owners	690	1,090	1,530	690	1,090	1,530
	Lenders	292	432	586	292	432	586
Fidelity National Title Ins. Co. (Western Title)	Owners	718	1,153	1,543			
	Lenders	301	453	590			
First American Title Ins. Co. (Community Title & National Title)	Owners	830	1,255	1,735	830	1,255	1,735
	Lenders	274	414	573	274	414	573
First American Title Ins. Co. (First Centennial)	Owners	670	1,070	1,470	670	1,070	1,470
	Lenders	201	321	441	201	321	441
First American Title Ins. Co. (all other agents)	Owners	740	1,115	1,515	740	1,115	1,515
	Lenders	222	335	455	222	335	455
Lawyers Title Insurance Corp.	Owners	718	1,153	1,543	750	1,125	1,525
	Lenders	215	346	463	225	338	458
National Title Ins. Co. of New York	Owners	690	1,090	1,530	690	1,090	1,530
	Lenders	232	352	484	232	352	484
North American Title Ins. Co.	Owners	755	1,175	1,585	755	1,175	1,585
	Lenders	264	411	555	264	411	555
Old Republic National Title Ins. Co.	Owners	732	1,108	1,508	732	1,108	1,508
	Lenders	320	432	552	320	432	552
Security Union Title Ins. Co.	Owners	710	1,085	1,485	710	1,085	1,485
	Lenders	152	227	307	152	227	307
Stewart Title Guaranty Co.	Owners	740	1,115	1,515	710	1,085	1,485
	Lenders	222	335	455	172	247	327
Southern Title Insurance Corp.	Owners	798	1,255	1,720	798	1,255	1,720
	Lenders	100	100	100	100	100	100
Ticor Title Ins. Co.	Owners	800	1,175	1,565	800	1,175	1,565
	Lenders	265	378	495	265	378	495
Ticor Title Ins. Co. (Western Title)	Owners	718	1,153	1,543			
	Lenders	240	371	488			
Ticor Title Ins. Co of Florida	Owners	670	1,045	1,445	670	1,045	1,445
	Lenders	164	239	319	164	239	319
Title Resources Guaranty Company	Owners	700	1,100	1,500	700	1,100	1,500
	Lenders	210	330	450	210	330	450
Transnation Title Ins. Co.	Owners	800	1,230	1,670	800	1,230	1,670
	Lenders	260	389	521	260	389	521
Transunion National Title Insurance Company	Owners	710	1,085	1,485	710	1,085	1,485
	Lenders	172	247	327	172	247	327
United Capital Title Ins. Co.	Owners	815	1,240	1,640	815	1,240	1,640
	Lenders	245	372	492	245	372	492
United General Title Ins. Co.	Owners	683	1,083	1,483	683	1,083	1,483
	Lenders	205	325	445	205	325	445
Westcor Land Title Ins. Co.	Owners	718	1,153	1,543	750	1,125	1,525
	Lenders	215	346	463	225	338	458

## Title Rates by County

AS OF 11/15/07		Clark			Douglas		
		\$150K	\$300K	\$500K	\$150K	\$300K	\$500K
American Guaranty Title Ins. Co.	Owners	846	1,297	1,697	846	1,297	1,697
	Lenders	354	489	609	354	489	609
Censtar Title Ins. Co.	Owners	815	1,240	1,640	740	1,115	1,515
	Lenders	245	372	492	222	335	455
Chicago Title Ins. Co.	Owners	785	1,251	1,691	708	1,108	1,508
	Lenders	266	405	537	152	232	312
Commerce Title Ins. Co.	Owners	758	1,158	1,558	758	1,158	1,558
	Lenders	302	422	542	302	422	542
Commonwealth Land Title Ins. Co.	Owners	800	1,230	1,650	800	1,230	1,650
	Lenders	260	389	515	260	389	515
Fidelity National Title Ins. Co.	Owners	814	1,258	1,719	690	1,090	1,530
	Lenders	335	490	652	292	432	586
Fidelity National Title Ins. Co. (Western Title)	Owners				718	1,153	1,543
	Lenders				301	453	590
First American Title Ins. Co. (Community Title & National Title)	Owners	830	1,255	1,735	830	1,255	1,735
	Lenders	274	414	573	274	414	573
First American Title Ins. Co. (First Centennial)	Owners				670	1,070	1,470
	Lenders				201	321	441
First American Title Ins. Co. (all other agents)	Owners	815	1,240	1,640	740	1,115	1,515
	Lenders	245	372	492	222	335	455
Lawyers Title Insurance Corp.	Owners	788	1,256	1,730	718	1,153	1,543
	Lenders	394	628	865	215	346	463
National Title Ins. Co. of New York	Owners	737	1,177	1,617	690	1,090	1,530
	Lenders	246	378	510	232	352	484
North American Title Ins. Co.	Owners	755	1,175	1,585	755	1,175	1,585
	Lenders	264	411	555	264	411	555
Old Republic National Title Ins. Co.	Owners	846	1,297	1,697	732	1,108	1,508
	Lenders	354	489	609	320	432	552
Security Union Title Ins. Co.	Owners	710	1,085	1,485	710	1,085	1,485
	Lenders	152	227	307	152	227	307
Stewart Title Guaranty Co.	Owners	830	1,255	1,735	740	1,115	1,515
	Lenders	291	439	607	222	335	455
Southern Title Insurance Corp.	Owners	823	1,280	1,745	798	1,255	1,720
	Lenders	100	100	100	100	100	100
Ticor Title Ins. Co.	Owners	815	1,255	1,695	800	1,175	1,565
	Lenders	270	402	534	265	378	495
Ticor Title Ins. Co. (Western Title)	Owners				718	1,153	1,543
	Lenders				240	371	488
Ticor Title Ins. Co of Florida	Owners	670	1,045	1,445	670	1,045	1,445
	Lenders	164	239	319	164	239	319
Title Resources Guaranty Company	Owners	819	1,219	1,619	710	1,110	1,510
	Lenders	246	366	486	213	333	453
Transnation Title Ins. Co.	Owners	800	1,230	1,670	800	1,230	1,670
	Lenders	260	389	521	260	389	521
Transunion National Title Insurance Company	Owners	710	1,085	1,485	710	1,085	1,485
	Lenders	172	247	327	172	247	327
United Capital Title Ins. Co.	Owners	815	1,240	1,640	815	1,240	1,640
	Lenders	245	372	492	245	372	492
United General Title Ins. Co.	Owners	750	1,150	1,550	683	1,083	1,483
	Lenders	225	345	465	205	325	445
Westcor Land Title Ins. Co.	Owners	825	1,255	1,675	718	1,153	1,543
	Lenders	280	409	535	215	346	463

## Title Rates by County

AS OF 11/15/07		Elko			Esmeralda		
		\$150K	\$300K	\$500K	\$150K	\$300K	\$500K
American Guaranty Title Ins. Co.	Owners	846	1,297	1,697	846	1,297	1,697
	Lenders	354	489	609	354	489	609
Censtar Title Ins. Co.	Owners	815	1,240	1,640	815	1,240	1,640
	Lenders	245	372	492	245	372	492
Chicago Title Ins. Co.	Owners						
	Lenders						
Commerce Title Ins. Co.	Owners	758	1,158	1,558	758	1,158	1,558
	Lenders	302	422	542	302	422	542
Commonwealth Land Title Ins. Co.	Owners	800	1,230	1,650	800	1,230	1,650
	Lenders	260	389	515	260	389	515
Fidelity National Title Ins. Co.	Owners	690	1,090	1,530	690	1,090	1,530
	Lenders	292	432	586	292	432	586
Fidelity National Title Ins. Co. (Western Title)	Owners						
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First American Title Ins. Co. (Community Title & National Title)	Owners	830	1,255	1,735	830	1,255	1,735
	Lenders	274	414	573	274	414	573
First American Title Ins. Co. (First Centennial)	Owners	670	1,070	1,470	670	1,070	1,470
	Lenders	201	321	441	201	321	441
First American Title Ins. Co. (all other agents)	Owners	815	1,240	1,640	815	1,240	1,640
	Lenders	245	372	492	245	372	492
Lawyers Title Insurance Corp.	Owners	750	1,125	1,525	750	1,125	1,525
	Lenders	225	338	458	225	338	458
National Title Ins. Co. of New York	Owners	690	1,090	1,530			
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	Lenders	320	432	552	354	489	609
Security Union Title Ins. Co.	Owners	710	1,085	1,485	710	1,085	1,485
	Lenders	152	227	307	152	227	307
Stewart Title Guaranty Co.	Owners	859	1,313	1,918	710	1,085	1,485
	Lenders	258	394	575	172	247	327
Southern Title Insurance Corp.	Owners	798	1,255	1,720	798	1,255	1,720
	Lenders	100	100	100	100	100	100
Ticor Title Ins. Co.	Owners	800	1,175	1,565	800	1,175	1,565
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Ticor Title Ins. Co. (Western Title)	Owners						
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Ticor Title Ins. Co of Florida	Owners	670	1,045	1,445	670	1,045	1,445
	Lenders	164	239	319	164	239	319
Title Resources Guaranty Company	Owners	720	1,120	1,520	720	1,120	1,520
	Lenders	216	336	456	216	336	456
Transnation Title Ins. Co.	Owners	800	1,230	1,670	800	1,230	1,670
	Lenders	260	389	521	260	389	521
Transunion National Title Insurance Company	Owners	710	1,085	1,485	710	1,085	1,485
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United Capital Title Ins. Co.	Owners	815	1,240	1,640	815	1,240	1,640
	Lenders	245	372	492	245	372	492
United General Title Ins. Co.	Owners	683	1,083	1,483	668	1,068	1,468
	Lenders	205	325	445	200	320	440
Westcor Land Title Ins. Co.	Owners	750	1,125	1,525	750	1,125	1,525
	Lenders	225	338	458	225	338	458

## Title Rates by County

AS OF 11/15/07		Eureka			Humboldt		
		\$150K	\$300K	\$500K	\$150K	\$300K	\$500K
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	Lenders	354	489	609	354	489	609
Censtar Title Ins. Co.	Owners	815	1,240	1,640	815	1,240	1,640
	Lenders	245	372	492	245	372	492
Chicago Title Ins. Co.	Owners				750	1,125	1,525
	Lenders				160	235	315
Commerce Title Ins. Co.	Owners	758	1,158	1,558	758	1,158	1,558
	Lenders	302	422	542	302	422	542
Commonwealth Land Title Ins. Co.	Owners	800	1,230	1,650	800	1,230	1,650
	Lenders	260	389	515	260	389	515
Fidelity National Title Ins. Co.	Owners	690	1,090	1,530	690	1,090	1,530
	Lenders	292	432	586	292	432	586
Fidelity National Title Ins. Co. (Western Title)	Owners				773	1,210	1,610
	Lenders				321	474	614
First American Title Ins. Co. (Community Title & National Title)	Owners	830	1,255	1,735	830	1,255	1,735
	Lenders	274	414	573	274	414	573
First American Title Ins. Co. (First Centennial)	Owners	670	1,070	1,470	670	1,070	1,470
	Lenders	201	321	441	201	321	441
First American Title Ins. Co. (all other agents)	Owners	815	1,240	1,640	815	1,240	1,640
	Lenders	245	372	492	245	372	492
Lawyers Title Insurance Corp.	Owners	750	1,125	1,525	773	1,210	1,610
	Lenders	225	338	458	232	363	483
National Title Ins. Co. of New York	Owners				690	1,090	1,530
	Lenders				232	352	484
North American Title Ins. Co.	Owners	755	1,175	1,585	755	1,175	1,585
	Lenders	264	411	555	264	411	555
Old Republic National Title Ins. Co.	Owners	732	1,108	1,508	732	1,108	1,508
	Lenders	320	432	552	320	432	552
Security Union Title Ins. Co.	Owners	710	1,085	1,485	710	1,085	1,485
	Lenders	152	227	307	152	227	307
Stewart Title Guaranty Co.	Owners	859	1,313	1,918	710	1,085	1,485
	Lenders	258	394	575	172	247	327
Southern Title Insurance Corp.	Owners	798	1,255	1,720	798	1,255	1,720
	Lenders	100	100	100	100	100	100
Ticor Title Ins. Co.	Owners	800	1,175	1,565	800	1,175	1,565
	Lenders	265	378	495	265	378	495
Ticor Title Ins. Co. (Western Title)	Owners				773	1,210	1,610
	Lenders				257	388	508
Ticor Title Ins. Co of Florida	Owners	670	1,045	1,445	670	1,045	1,445
	Lenders	164	239	319	164	239	319
Title Resources Guaranty Company	Owners	720	1,120	1,520	770	1,170	1,570
	Lenders	216	336	456	231	351	471
Transnation Title Ins. Co.	Owners	800	1,230	1,670	800	1,230	1,670
	Lenders	260	389	521	260	389	521
Transunion National Title Insurance Company	Owners	710	1,085	1,485	710	1,085	1,485
	Lenders	172	247	327	172	247	327
United Capital Title Ins. Co.	Owners	815	1,240	1,640	815	1,240	1,640
	Lenders	245	372	492	245	372	492
United General Title Ins. Co.	Owners	683	1,083	1,483	683	1,083	1,483
	Lenders	205	325	445	205	325	445
Westcor Land Title Ins. Co.	Owners	750	1,125	1,525	773	1,210	1,610
	Lenders	225	338	458	232	363	483

## Title Rates by County

AS OF 11/15/07		Lander			Lincoln		
		\$150K	\$300K	\$500K	\$150K	\$300K	\$500K
American Guaranty Title Ins. Co.	Owners	846	1,297	1,697	846	1,297	1,697
	Lenders	354	489	609	354	489	609
Censtar Title Ins. Co.	Owners	815	1,240	1,640	815	1,240	1,640
	Lenders	245	372	492	245	372	492
Chicago Title Ins. Co.	Owners	750	1,125	1,525	785	1,251	1,691
	Lenders	160	235	315	266	405	537
Commerce Title Ins. Co.	Owners	758	1,158	1,558	758	1,158	1,558
	Lenders	302	422	542	302	422	542
Commonwealth Land Title Ins. Co.	Owners	800	1,230	1,650	800	1,230	1,650
	Lenders	260	389	515	260	389	515
Fidelity National Title Ins. Co.	Owners	690	1,090	1,530	690	1,090	1,530
	Lenders	292	432	586	292	432	586
Fidelity National Title Ins. Co. (Western Title)	Owners	773	1,210	1,610			
	Lenders	321	474	614			
First American Title Ins. Co. (Community Title & National Title)	Owners	830	1,255	1,735	830	1,255	1,735
	Lenders	274	414	573	274	414	573
First American Title Ins. Co. (First Centennial)	Owners	670	1,070	1,470	670	1,070	1,470
	Lenders	201	321	441	201	321	441
First American Title Ins. Co. (all other agents)	Owners	815	1,240	1,640	815	1,240	1,640
	Lenders	245	372	492	245	372	492
Lawyers Title Insurance Corp.	Owners	773	1,210	1,610	788	1,256	1,730
	Lenders	232	363	483	394	628	865
National Title Ins. Co. of New York	Owners						
	Lenders						
North American Title Ins. Co.	Owners	755	1,175	1,585	755	1,175	1,585
	Lenders	264	411	555	264	411	555
Old Republic National Title Ins. Co.	Owners	732	1,108	1,508	846	1,297	1,697
	Lenders	320	432	552	354	489	609
Security Union Title Ins. Co.	Owners	710	1,085	1,485	710	1,085	1,485
	Lenders	152	227	307	152	227	307
Stewart Title Guaranty Co.	Owners	859	1,313	1,918	830	1,255	1,735
	Lenders	258	394	575	291	439	607
Southern Title Insurance Corp.	Owners	798	1,255	1,720	798	1,255	1,720
	Lenders	100	100	100	100	100	100
Ticor Title Ins. Co.	Owners	800	1,175	1,565	815	1,255	1,695
	Lenders	265	378	495	270	402	534
Ticor Title Ins. Co. (Western Title)	Owners	773	1,210	1,610			
	Lenders	257	388	508			
Ticor Title Ins. Co of Florida	Owners	670	1,045	1,445	670	1,045	1,445
	Lenders	164	239	319	164	239	319
Title Resources Guaranty Company	Owners	720	1,120	1,520	720	1,120	1,520
	Lenders	216	336	456	216	336	456
Transnation Title Ins. Co.	Owners	800	1,230	1,670	800	1,230	1,670
	Lenders	260	389	521	260	389	521
Transunion National Title Insurance Company	Owners	710	1,085	1,485	710	1,085	1,485
	Lenders	172	247	327	172	247	327
United Capital Title Ins. Co.	Owners	815	1,240	1,640	815	1,240	1,640
	Lenders	245	372	492	245	372	492
United General Title Ins. Co.	Owners	683	1,083	1,483	668	1,068	1,468
	Lenders	205	325	445	200	320	440
Westcor Land Title Ins. Co.	Owners	773	1,210	1,610	788	1,256	1,730
	Lenders	232	363	483	208	301	396

## Title Rates by County

AS OF 11/15/07		Lyon			Mineral		
		\$150K	\$300K	\$500K	\$150K	\$300K	\$500K
American Guaranty Title Ins. Co.	Owners	846	1,297	1,697	846	1,297	1,697
	Lenders	354	489	609	354	489	609
Censtar Title Ins. Co.	Owners	700	1,100	1,500	700	1,100	1,500
	Lenders	210	330	450	210	330	450
Chicago Title Ins. Co.	Owners	750	1,125	1,525			
	Lenders	160	235	315			
Commerce Title Ins. Co.	Owners	758	1,158	1,558	758	1,158	1,558
	Lenders	302	422	542	302	422	542
Commonwealth Land Title Ins. Co.	Owners	800	1,230	1,650	800	1,230	1,650
	Lenders	260	389	515	260	389	515
Fidelity National Title Ins. Co.	Owners	690	1,090	1,530	690	1,090	1,530
	Lenders	292	432	586	292	432	586
Fidelity National Title Ins. Co. (Western Title)	Owners	718	1,153	1,543			
	Lenders	301	453	590			
First American Title Ins. Co. (Community Title & National Title)	Owners	830	1,255	1,735	830	1,255	1,735
	Lenders	274	414	573	274	414	573
First American Title Ins. Co. (First Centennial)	Owners	670	1,070	1,470	670	1,070	1,470
	Lenders	201	321	441	201	321	441
First American Title Ins. Co. (all other agents)	Owners	700	1,100	1,500	700	1,100	1,500
	Lenders	210	330	450	210	330	450
Lawyers Title Insurance Corp.	Owners	718	1,153	1,543	750	1,125	1,525
	Lenders	215	346	463	225	338	458
National Title Ins. Co. of New York	Owners	690	1,090	1,530	690	1,090	1,530
	Lenders	232	352	484	232	352	484
North American Title Ins. Co.	Owners	755	1,175	1,585	755	1,175	1,585
	Lenders	264	411	555	264	411	555
Old Republic National Title Ins. Co.	Owners	732	1,108	1,508	846	1,297	1,697
	Lenders	320	432	552	354	489	609
Security Union Title Ins. Co.	Owners	710	1,085	1,485	710	1,085	1,485
	Lenders	152	227	307	152	227	307
Stewart Title Guaranty Co.	Owners	740	1,115	1,515	710	1,085	1,485
	Lenders	222	335	455	172	247	327
Southern Title Insurance Corp.	Owners	798	1,255	1,720	798	1,255	1,720
	Lenders	100	100	100	100	100	100
Ticor Title Ins. Co.	Owners	800	1,175	1,565	800	1,175	1,565
	Lenders	265	378	495	265	378	495
Ticor Title Ins. Co. (Western Title)	Owners	718	1,153	1,543			
	Lenders	240	371	488			
Ticor Title Ins. Co of Florida	Owners	670	1,045	1,445	670	1,045	1,445
	Lenders	164	239	319	164	239	319
Title Resources Guaranty Company	Owners	700	1,100	1,500	700	1,100	1,500
	Lenders	210	330	450	210	330	450
Transnation Title Ins. Co.	Owners	800	1,230	1,670	800	1,230	1,670
	Lenders	260	389	521	260	389	521
Transunion National Title Insurance Company	Owners	710	1,085	1,485	710	1,085	1,485
	Lenders	172	247	327	172	247	327
United Capital Title Ins. Co.	Owners	815	1,240	1,640	815	1,240	1,640
	Lenders	245	372	492	245	372	492
United General Title Ins. Co.	Owners	683	1,083	1,483	683	1,083	1,483
	Lenders	205	325	445	205	325	445
Westcor Land Title Ins. Co.	Owners	718	1,153	1,543	750	1,125	1,525
	Lenders	215	346	463	225	338	458

## Title Rates by County

AS OF 11/15/07		Nye			Pershing		
		\$150K	\$300K	\$500K	\$150K	\$300K	\$500K
American Guaranty Title Ins. Co.	Owners	846	1,297	1,697	846	1,297	1,697
	Lenders	354	489	609	354	489	609
Censtar Title Ins. Co.	Owners	815	1,240	1,640	815	1,240	1,640
	Lenders	245	372	492	245	372	492
Chicago Title Ins. Co.	Owners	784	1,250	1,650	750	1,125	1,525
	Lenders	265	405	525	160	235	315
Commerce Title Ins. Co.	Owners	758	1,158	1,558	758	1,158	1,558
	Lenders	302	422	542	302	422	542
Commonwealth Land Title Ins. Co.	Owners	800	1,230	1,650	800	1,230	1,650
	Lenders	260	389	515	260	389	515
Fidelity National Title Ins. Co.	Owners	690	1,090	1,530	690	1,090	1,530
	Lenders	292	432	586	292	432	586
Fidelity National Title Ins. Co. (Western Title)	Owners				773	1,210	1,610
	Lenders				321	474	614
First American Title Ins. Co. (Community Title & National Title)	Owners	830	1,255	1,735	830	1,255	1,735
	Lenders	274	414	573	274	414	573
First American Title Ins. Co. (First Centennial)	Owners	670	1,070	1,470	670	1,070	1,470
	Lenders	201	321	441	201	321	441
First American Title Ins. Co. (all other agents)	Owners	815	1,240	1,640	815	1,240	1,640
	Lenders	245	372	492	245	372	492
Lawyers Title Insurance Corp.	Owners	788	1,256	1,730	773	1,210	1,610
	Lenders	394	628	865	232	363	483
National Title Ins. Co. of New York	Owners				690	1,090	1,530
	Lenders				232	352	484
North American Title Ins. Co.	Owners	755	1,175	1,585	755	1,175	1,585
	Lenders	264	411	555	264	411	555
Old Republic National Title Ins. Co.	Owners	846	1,297	1,697	732	1,108	1,508
	Lenders	354	489	609	320	432	552
Security Union Title Ins. Co.	Owners	710	1,085	1,485	710	1,085	1,485
	Lenders	152	227	307	152	227	307
Stewart Title Guaranty Co.	Owners	830	1,255	1,735	710	1,085	1,485
	Lenders	291	439	607	172	247	327
Southern Title Insurance Corp.	Owners	798	1,255	1,720	798	1,255	1,720
	Lenders	100	100	100	100	100	100
Ticor Title Ins. Co.	Owners	815	1,255	1,695	800	1,175	1,565
	Lenders	270	402	534	265	378	495
Ticor Title Ins. Co. (Western Title)	Owners				773	1,210	1,610
	Lenders				257	388	508
Ticor Title Ins. Co of Florida	Owners	670	1,045	1,445	670	1,045	1,445
	Lenders	164	239	319	164	239	319
Title Resources Guaranty Company	Owners	720	1,120	1,520	770	1,170	1,570
	Lenders	216	336	456	231	351	471
Transnation Title Ins. Co.	Owners	800	1,230	1,670	800	1,230	1,670
	Lenders	260	389	521	260	389	521
Transunion National Title Insurance Company	Owners	710	1,085	1,485	710	1,085	1,485
	Lenders	172	247	327	172	247	327
United Capital Title Ins. Co.	Owners	815	1,240	1,640	815	1,240	1,640
	Lenders	245	372	492	245	372	492
United General Title Ins. Co.	Owners	668	1,068	1,468	683	1,083	1,483
	Lenders	200	320	440	205	325	445
Westcor Land Title Ins. Co.	Owners	788	1,256	1,730	773	1,210	1,610
	Lenders	208	301	396	232	363	483

## Title Rates by County

AS OF 11/15/07		Storey			Washoe		
		\$150K	\$300K	\$500K	\$150K	\$300K	\$500K
American Guaranty Title Ins. Co.	Owners	846	1,297	1,697	846	1,297	1,697
	Lenders	354	489	609	354	489	609
Censtar Title Ins. Co.	Owners	815	1,240	1,640	815	1,240	1,640
	Lenders	245	372	492	245	372	492
Chicago Title Ins. Co.	Owners				705	1,090	1,490
	Lenders				242	357	477
Commerce Title Ins. Co.	Owners	758	1,158	1,558	758	1,158	1,558
	Lenders	302	422	542	302	422	542
Commonwealth Land Title Ins. Co.	Owners	800	1,230	1,650	800	1,230	1,650
	Lenders	260	389	515	260	389	515
Fidelity National Title Ins. Co.	Owners	690	1,090	1,530	800	1,175	1,565
	Lenders	292	432	586	330	461	598
Fidelity National Title Ins. Co. (Western Title)	Owners	718	1,153	1,543	773	1,210	1,610
	Lenders	301	453	590	321	474	614
First American Title Ins. Co. (Community Title & National Title)	Owners	830	1,255	1,735	830	1,255	1,735
	Lenders	274	414	573	274	414	573
First American Title Ins. Co. (First Centennial)	Owners	670	1,070	1,470	749	1,124	1,524
	Lenders	201	321	441	207	301	401
First American Title Ins. Co. (all other agents)	Owners	815	1,240	1,640	815	1,240	1,640
	Lenders	245	372	492	245	372	492
Lawyers Title Insurance Corp.	Owners	718	1,153	1,543	773	1,210	1,610
	Lenders	215	346	463	232	363	483
National Title Ins. Co. of New York	Owners	690	1,090	1,530	690	1,090	1,530
	Lenders	232	352	484	232	352	484
North American Title Ins. Co.	Owners	755	1,175	1,585	755	1,175	1,585
	Lenders	264	411	555	264	411	555
Old Republic National Title Ins. Co.	Owners	732	1,108	1,508	732	1,108	1,508
	Lenders	320	432	552	320	432	552
Security Union Title Ins. Co.	Owners	710	1,085	1,485	710	1,085	1,485
	Lenders	152	227	307	152	227	307
Stewart Title Guaranty Co.	Owners	740	1,115	1,515	795	1,170	1,570
	Lenders	222	335	455	239	351	471
Southern Title Insurance Corp.	Owners	798	1,255	1,720	825	1,275	1,675
	Lenders	100	100	100	100	100	100
Ticor Title Ins. Co.	Owners	800	1,175	1,565	800	1,175	1,565
	Lenders	265	378	495	265	378	495
Ticor Title Ins. Co. (Western Title)	Owners	718	1,153	1,543	773	1,210	1,610
	Lenders	240	371	488	257	388	508
Ticor Title Ins. Co of Florida	Owners	670	1,045	1,445	670	1,045	1,445
	Lenders	164	239	319	164	239	319
Title Resources Guaranty Company	Owners	720	1,120	1,520	755	1,152	1,572
	Lenders	216	336	456	226	346	472
Transnation Title Ins. Co.	Owners	800	1,230	1,670	800	1,230	1,670
	Lenders	260	389	521	260	389	521
Transunion National Title Insurance Company	Owners	710	1,085	1,485	710	1,085	1,485
	Lenders	172	247	327	172	247	327
United Capital Title Ins. Co.	Owners	815	1,240	1,640	815	1,240	1,640
	Lenders	245	372	492	245	372	492
United General Title Ins. Co.	Owners	683	1,083	1,483	683	1,083	1,483
	Lenders	205	325	445	205	325	445
Westcor Land Title Ins. Co.	Owners	718	1,153	1,543	773	1,210	1,610
	Lenders	215	346	463	232	363	483

## Title Rates by County

AS OF 11/15/07		White Pine		
		\$150K	\$300K	\$500K
American Guaranty Title Ins. Co.	Owners	846	1,297	1,697
	Lenders	354	489	609
Censtar Title Ins. Co.	Owners	815	1,240	1,640
	Lenders	245	372	492
Chicago Title Ins. Co.	Owners			
	Lenders			
Commerce Title Ins. Co.	Owners	758	1,158	1,558
	Lenders	302	422	542
Commonwealth Land Title Ins. Co.	Owners	800	1,230	1,650
	Lenders	260	389	515
Fidelity National Title Ins. Co.	Owners	690	1,090	1,530
	Lenders	292	432	586
Fidelity National Title Ins. Co. (Western Title)	Owners			
	Lenders			
First American Title Ins. Co. (Community Title & National Title)	Owners	830	1,255	1,735
	Lenders	274	414	573
First American Title Ins. Co. (First Centennial)	Owners	670	1,070	1,470
	Lenders	201	321	441
First American Title Ins. Co. (all other agents)	Owners	815	1,240	1,640
	Lenders	245	372	492
Lawyers Title Insurance Corp.	Owners	750	1,125	1,525
	Lenders	225	338	458
National Title Ins. Co. of New York	Owners			
	Lenders			
North American Title Ins. Co.	Owners	755	1,175	1,585
	Lenders	264	411	555
Old Republic National Title Ins. Co.	Owners	732	1,108	1,508
	Lenders	320	432	552
Security Union Title Ins. Co.	Owners	710	1,085	1,485
	Lenders	152	227	307
Stewart Title Guaranty Co.	Owners	859	1,313	1,918
	Lenders	258	394	575
Southern Title Insurance Corp.	Owners	798	1,255	1,720
	Lenders	100	100	100
Ticor Title Ins. Co.	Owners	800	1,175	1,565
	Lenders	265	378	495
Ticor Title Ins. Co. (Western Title)	Owners			
	Lenders			
Ticor Title Ins. Co of Florida	Owners	670	1,045	1,445
	Lenders	164	239	319
Title Resources Guaranty Company	Owners	720	1,120	1,520
	Lenders	216	336	456
Transnation Title Ins. Co.	Owners	800	1,230	1,670
	Lenders	260	389	521
Transunion National Title Insurance Company	Owners	710	1,085	1,485
	Lenders	172	247	327
United Capital Title Ins. Co.	Owners	815	1,240	1,640
	Lenders	245	372	492
United General Title Ins. Co.	Owners	668	1,068	1,468
	Lenders	200	320	440
Westcor Land Title Ins. Co.	Owners	750	1,125	1,525
	Lenders	225	338	458

## **DIVISION OF INSURANCE CONTACT INFORMATION**

If you have a question about this guide or about a title insurer or agency, please contact:

Carson City Office  
788 Fairview Drive, Suite 300  
Carson City, NV 89701-5491  
Phone: (775) 687-4270  
Fax: (775) 687-3937

Las Vegas Office  
2501 East Sahara Avenue, Suite 302  
Las Vegas, NV 89104-4137  
Phone: (702) 486-4009  
Fax: (702) 486-4007

### **CONSUMER SERVICES SECTION**

For consumer complaints, contact one of our Consumer Services Sections:

Carson City	(775) 687-4270
Las Vegas	(702) 486-4009
Toll-Free anywhere in Nevada	1-800-992-0900 Carson City—Extension 4270 Las Vegas—Extension 4009

### **DIVISION OF INSURANCE WEB SITE**

Address: <http://doi.state.nv.us>

### **E-MAIL ADDRESS**

General Information: [insinfo@doi.state.nv.us](mailto:insinfo@doi.state.nv.us)