



Policy Premiums – Calculate in E-Closing

Learn how to calculate First American Title Policy premiums and CPL fees on individual files using E-Closing integration with AgentNet®.

Calculate Premiums

Beginning from an existing file in **E-Closing**:

NOTE: **Loan Number** must be entered into the file to calculate title policy premiums.

1. In **File Summary** screen, **Title Policy: Underwriter**, click **First American Title Insurance Company**

NOTE: Title Policy screen opens with Policy and Premiums details displayed.

2. Enter **Commitment Effective Date**

3. Enter **Time**

4. Enter **Number**, if applicable

Underwriter **First American Title Insurance Company**

Commitment Effective Date Time Number

5. **Loan** and **Owner** columns:

- A. Enter '**TBD**' in **Policy number** field

NOTE: You must enter 'TBD' in the **Loan** and/or **Owner Policy number** fields to calculate premiums.

- B. Select **Policy Rate Type**

- C. Select **Jacket Type**

- D. Verify **Total Coverage**

- E. Enter **Reissue Rate Coverage**, if applicable

- F. Enter/verify **Premiums**

- G. Verify/select **Policy Exceptions**

- H. Verify/select **Who is Paying?**

Loan	Owner
Policy number* <input type="text" value="TBD"/>	<input type="text" value="TBD"/>
Policy Rate Type <input type="text" value="Standard"/>	<input type="text" value="Standard"/>
Jacket type <input type="text" value="ALTA Loan Policy (6-17-06)"/>	<input type="text" value="ALTA Owner Policy (6-17-06)"/>
Total Coverage <input type="text" value="78,500.00"/>	<input type="text" value="278,500.00"/>
Reissue Rate Coverage <input type="text" value=".00"/>	<input type="text" value=".00"/>
Premium (Alta Settlement Sheet) <input type="text" value="25.00"/>	<input type="text" value="1,467.50"/>
Premium (Closing Disclosure) <input type="text" value="451.38"/>	<input type="text" value="1,041.12"/>
Substitution Loan Rate <input type="text" value="N/A"/>	
Policy Exceptions <input type="text" value="1, 2, 3"/>	<input type="text" value="1, 2, 3"/>
Premium Overage <input type="text" value=".00"/>	
Who is Paying? <input checked="" type="radio"/> Buyer <input type="radio"/> Seller	<input type="radio"/> Buyer <input checked="" type="radio"/> Seller

* Enter 'TBD' in the loan and/or Owner policy number fields to calculate premiums

6. Click **Calculate Premium (E-Closing)**

7. In both Endorsement columns, select **Endorsements**, if applicable

NOTE: Endorsement Fees and Total Premium is auto-populated.

8. Enter **Discount % Taken**, if applicable

9. Complete **Prior Policy: Loan/Owner**, as needed

10. Click **Update Title Info**