

Index

ABSTRACTS AND ABSTRACTING

- Compared, **1:18**
- Development of title insurance, **1:3**
- McCarran-Ferguson Act exemption, **15:7**

ACCESS

- Risks transferred to insurer, **5:8**

ACQUISITION OF LAND, CONTINUING COVERAGE AFTER

- Under the loan policy vs. new owner's policy, **8:24**

ADJUSTABLE RATE MORTGAGES

- Endorsements, **9:16**

AGENTS

- Real Estate Settlement Procedures Act** (this index)
- State administrative regulations, **18:4, 18:7**

AGGREGATION

- Endorsements, **9:19**

ALTA FORMS

- Forms** (this index)

AMOUNT OF INSURANCE

- Coinurance clauses, **10:32**
- Limit on measure of recovery, **10:2, 10:3, 10:32**
- Policy definition, **4:2**

ANTECEDENT DEBTS

- Bankruptcy, **14:18**
- Creditors' rights exclusion, **6:34**

ANTITRUST LAW

- Generally, **15:1 et seq.**
- Abstracting titles, McCarran-Ferguson Act exemption, **15:7**
- Boycott exception, McCarran-Ferguson Act exemption, **15:9**

ANTITRUST LAW—Cont'd

- Clayton Act
 - generally, **15:20-15:22**
 - mergers, **15:22**
 - rebates, incentives, or kickbacks to loan companies and builders, **15:21**
- Deceptive trade practices act, **15:23**
- Escrow services, McCarran-Ferguson Act exemption, **15:8**
- Incentives to loan companies and builders, Clayton Act, **15:21**
- Interstate commerce, Sherman Antitrust Act, **15:18**
- Kickbacks, **15:21**
- McCarran-Ferguson Act exemption
 - generally, **15:2 et seq.**
 - abstracting titles, **15:7**
 - activities of title insurers, **15:5 et seq.**
 - boycott exception, **15:9**
 - "business of insurance," defined, **15:4**
 - escrow services, **15:8**
 - insuring title, **15:6**
 - searching titles, **15:7**
 - state preemption of regulation of "business of insurance," **15:3**
- Mergers, Clayton Act, **15:22**
- Negative publicity or political campaigns, **15:14**
- Noerr-Pennington doctrine, **15:15**
- Political campaigns, negative, **15:14**
- Price fixing, Sherman Antitrust Act, **15:19**
- Publicity, negative, **15:14**
- Rating bureaus, **15:16**
- Real Estate Settlement Procedures Act, **15:24**
- Rebates, **15:21**
- Searching titles, McCarran-Ferguson Act exemption, **15:7**

ANTITRUST LAW—Cont'd

- Sherman Antitrust Act
 - generally, **15:17-15:19**
 - interstate commerce, **15:18**
 - price fixing, **15:19**
- State action, **15:11**
- State preemption of regulation of
 - “business of insurance,”
 - McCarran-Ferguson Act exemp-
tion, **15:3**
- Title insurers, **2:8**

APPEAL AND REVIEW

- Defend, duty to and option to appeal,
11:19
- Foreclosures, **14:5**

APPRAISED VALUE

- Creditors' rights exclusion, **6:36**

ARBITRATION

- Generally, **8:17**
- Tender of defense, wrongful rejection
of, **11:8**

ASSIGNMENTS

- Bad faith, cause of action, **10:29**
- Risks transferred to insurer, **5:17**
- Special financing transactions, **19:19**

ATTORNEYS

- Defense, selection of counsel, **11:17**
- Fees
 - duty to defend, **11:21**
 - recovery under policy, **10:20,**
10:26
- Title opinions. **Attorney Title
Opinions** (this index)
- Unauthorized Practice of Law** (this
index)

ATTORNEY TITLE OPINIONS

- Compared, **1:18**
- Development of title insurance, **1:3**

BAD FAITH

- Defend, duty to, **11:13**
- Recovery Under Policy** (this index)
- Tender of defense, wrongful rejection
of, **11:6**

BANKRUPTCY

- Generally, **14:1, 14:14 et seq.**
- Antecedent debt, conveyances
 - granted to secure, **14:18**
- Deeds in lieu of foreclosure, **14:17**
- Delayed mortgage recordings, **14:19**
- Environmental liens, **16:9**
- Fraudulent conveyances, avoidance
of, **14:15**
- Preferential transfers, avoidance of
 - generally, **14:16 et seq.**
 - antecedent debt, conveyances
granted to secure, **14:18**
 - deeds in lieu of foreclosure, **14:17**
 - delayed mortgage recordings,
14:19
- Recharacterization issues, **14:20**
- Sales of property from bankruptcy
estate, **14:21**
- Subrogation, **8:15**

BANKS

- Generally, **3:1 et seq.**
- Bank holding companies, **3:4**
- Conflicts of interest, **3:13**
- Control of title insurers, **3:1**
- Elimination of risks, deterioration in,
3:15
- Federal Deposit Insurance Corpora-
tion Improvement Act, **3:10**
- Financial holding companies, **3:3**
- Laws applicable to sale of title insur-
ance, **3:2 et seq.**
- Leach-Bliley Financial Moderniza-
tion Act, **3:2**
- Mortgage money, decreased avail-
ability of, **3:17**
- National banks, **3:5**
- Public policy concerns, **3:11 et seq.**
- Real Estate Settlement Procedures
Act, **3:19**
- Real property records, degeneration
of, **3:16**
- Risks to banks, **3:18**
- Savings associations, **3:6**
- Special roles of title insurer and
lender control, **3:12**
- State administrative regulations,
18:13

INDEX

BANKS—Cont'd

- State codes, **3:9**
- State regulation, **3:8**
- Thrift holding companies, **3:7**
- Underwriting, decline in integrity of, **3:14**

BAR ASSOCIATIONS

- Immunity, unauthorized practice of law, **13:4**

BINDER OR COMMITMENT

- Risks transferred to insurer, **5:29**

“BLANKET” LIENS

- Multiproperty and multistate transactions, **19:21**

BOYCOTTS

- McCarran-Ferguson Act exemption, **15:9**

BUILDING LAWS

- Exclusions from coverage, **6:3**

CASUALTY COVERAGE

- Similarities and distinctions, **1:13**

CERTIFICATES OF AUTHORITY

- State administrative regulations, **18:6**

CLASS ACTIONS

- Insurers' attempt to prohibit, **8:18**

CLASS ACTION STATUS

- Real Estate Settlement Procedures Act, **21:10**

CLAYTON ACT

- Antitrust Law** (this index)

CLOSING

- Escrow and Closing** (this index)

CLUSTERING

- Multiproperty and multistate transactions, **19:26**

COINSURANCE

- Recovery under policy, **10:31**
- State administrative regulations, **18:37, 18:39, 18:40**

COMMERCIAL MORTGAGE POOLS

- Generally, **19:12 et seq.**
- Commercial real estate conduits, **19:15**
- Excess coverage response to RTC nonperforming mortgage pools, **19:17**
- Identification of insured, **19:16**
- Real estate investment trusts, **19:14**
- Residential mortgage pools, **19:13**

COMMERCIAL MORTGAGE PORTFOLIO REFINANCINGS

- Generally, **19:2 et seq.**
- Credit enhancements, **19:3 et seq.**
- Governmental instrumentalities, guarantees or insurance by, **19:9**
- Guarantees, **19:5**
- Interest rate swaps, **19:10**
- Letters of credit, **19:5**
- Overcollateralization, **19:6**
- Ratable mortgage documents, **19:8**
- Senior-subordinated debt, **19:7**
- Special purpose entities, **19:4**
- Surety bonds, **19:5**

COMMITMENT OR BINDER

- Risks transferred to insurer, **5:29**

CONDITIONS AND LIMITATIONS

- Generally, **8:1 et seq.**
- Arbitration, **8:17**
- Class actions, insurers' attempt to prohibit, **8:18**
- Cooperation of insured, **8:7**
- Enhanced coverage homeowners policies, **5:25**
- Limitation of liability to insurance contract, **8:9**
- Notice of claim, **8:5**
- Obligations placed on insured, **8:5**
- Policy definitions, **8:2-8:4**
- Proof of loss, **8:6**
- “Public records,” **8:3**
- Settlement by insured, restrictions on, **8:8**
- Subrogation** (this index)
- Termination of policy, **8:20, 8:22**
- warranty coverage, **8:23**

CONDITIONS AND LIMITATIONS
—Cont'd

Transfer of Estate, Continuing Coverage After (this index)

CONDOMINIUMS

Owners' association endorsements, **9:10**

CONFLICTS OF INTEREST

Banks, **3:13**
Title insurers, **2:7**

CONSTRUCTION LOANS

Generally, **19:34**
Endorsements, **9:9**
Forms (this index)

CONSUMER PROTECTION

Endorsements, **9:15**
Exclusions from coverage, **6:28**
Recovery under policy, **10:43**
Search of title and disclosure of defects, **12:8**
State administrative regulations, **18:41**
Unauthorized practice of law, **13:19**

CONTIGUITY

Multiple parcels, **Appx. AA-19**
Single parcel, **Appx. AA-19.1**

CONTRACT OF INSURANCE

State Administrative Regulations (this index)

CONTRIBUTION

Recovery under policy, **10:33**

CONTROLLED BUSINESSES

State administrative regulations, **18:42**

COOPERATION OF INSURED

Generally, **8:7**
Defend, duty to, **11:18**

CORPORATIONS

Insured Interests (this index)
State administrative regulations, corporate formation, **18:5**

CREDITORS' RIGHTS

Generally, **Appx. AA-21**

CREDITORS' RIGHTS
EXCLUSION

Generally, **6:30 et seq., 14:27**
Antecedent debt, mortgage or deed of trust granted to secure, **6:34**
Applicability of exclusion, **6:32**
Appraised value, mortgage foreclosure sale bringing less than, **6:36**
Assessments due or payable between policy date and recording, **6:40**
Deeds in lieu of foreclosure, **6:37, 14:9**
Insuring over the creditors' rights exclusion, **6:31, 14:27**
Leveraged buyouts, **6:33**
Option contracts, **6:38**
Special purpose, bankruptcy remote entities, **6:39**
Subsidiary, mortgage on assets to secure guarantee of parent or sister company, **6:35**

CRIMINAL FORFEITURES

Exclusions from coverage, **6:6-6:8**

CUSTOM

Unauthorized practice of law, **13:16**

DAMAGES

Punitive Damages (this index)
Recovery under policy, **10:42**
Search of title and disclosure of defects, **12:11**

DECEPTIVE TRADE PRACTICES

Antitrust law, **15:23**
Escrow and closing, **20:25**

DECEPTIVE TRADE PRACTICES ACTS

Escrow and closing, **20:25**

DEEDS

Foreclosure, deeds in lieu of. **Deeds in Lieu of Foreclosure** (this index)
Unauthorized practice of law, **13:11**

DEEDS IN LIEU OF FORECLOSURE

Generally, **14:8 et seq.**
Bankruptcy, **14:17**

INDEX

DEEDS IN LIEU OF

FORECLOSURE—Cont'd

- Creditors' rights exclusion, **6:37, 14:9**
- Merger of mortgage into fee, **14:12**
- Recharacterization of deed as mortgage, **14:11**
- Satisfaction of antecedent debt as payment of new value, **14:10**

DEFEND, DUTY TO

- Generally, **11:1 et seq.**
- Affirmative action by insurer
 - generally, **11:10 et seq.**
 - completeness of cure, **11:15**
 - good faith, breach of covenant of, **11:13**
 - reasonable time, **11:12**
 - "right" or "duty," **11:11**
 - unfair claims settlement practices acts, **11:14**
- Appeal by insurer, **11:19**
- Arbitration, wrongful rejection of tender of defense, **11:8**
- Attorneys' fees, **11:21**
- Bad faith, wrongful rejection of tender of defense, **11:6**
- Completeness of cure, affirmative action by insurer, **11:15**
- Control of defense, **11:17**
- Cooperation by insured, **11:18**
- Counsel, selection of, **11:17**
- Good faith, breach of covenant of, **11:13**
- Option to pay face amount of policy or settle claim, **11:16**
- Reservation of rights or nonwaiver agreement, defense under, **11:5**
- Scope of duty, **11:2**
- Settlement by insured, **11:20**
- State insurance codes and consumer protection acts, **11:7**
- Statutes of limitation, wrongful rejection of tender of defense, **11:9**
- Unfair claims settlement practices acts, affirmative action by insurer, **11:14**
- Unreasonable delay, **11:3**

DEFEND, DUTY TO—Cont'd

- Wrongful rejection of tender of defense
 - generally, **11:4 et seq.**
 - arbitration, **11:8**
 - bad faith, **11:6**
 - reservation of rights or nonwaiver agreement, defense under, **11:5**
 - state insurance codes and consumer protection acts, **11:7**
 - statutes of limitation, **11:9**

DEFENSES

- Foreclosures, **14:3**
- Search of title and disclosure of defects, **12:14**
- Unauthorized practice of law, **13:13**

DEFINITION

- Generally, **1:8**

DEPOSITS

- State administrative regulations, **18:29**

DEVELOPMENT OF TITLE INSURANCE

- Generally, **1:1 et seq.**
- Abstracts, evolution from, **1:3**
- Attorney title opinions, evolution from, **1:3**
- Iowa's Title Guaranty Program, **1:5**
- Mortgagee impairment insurance, **1:7**
- Mortgagee self-insurance, **1:6**
- Title guarantees, evolution from, **1:4**
- Transactional setting, **1:2**
- Transfers of real property, **1:2**

DEVIATION FROM RATES

- State administrative regulations, **18:23**

DISCLOSURE OF DEFECTS

- Search of Title and Disclosure of Defects (this index)

DISSOLUTION OF CORPORATIONS

- Insured interests, **4:17**

**DISTINCTIONS FROM OTHER
FORMS OF INSURANCE**

**Similarities to, and Distinctions
From, Other Forms of Insur-
ance** (this index)

DIVIDENDS

State administrative regulations,
18:33

“DOING BUSINESS” LAWS

Endorsements, **9:15**
Exclusions from coverage, **6:27**

**DOUBLE ESCROW
TRANSACTIONS**

Duty to disclose, **20:4**
FLIP Transactions (this index)

EASEMENTS

Endorsements, **9:3, 9:4**
Exceptions from coverage, **7:12**

EMINENT DOMAIN

Exclusions from coverage, **6:9**
Risks transferred to insurer, **5:11**

EMOTIONAL DISTRESS

Recovery under policy, bad faith,
10:27
Search of title and disclosure of
defects, **12:12**

ENCROACHMENTS

Endorsements, **9:3, 9:5**

ENCUMBRANCES

Liens and Encumbrances (this
index)

ENDORSEMENTS

Generally, **9:1 et seq.**
Adjustable rate mortgages, **9:16**
Aggregation, **9:19**
Condominiums, owners' association,
9:10
Construction loans, **9:9**
Consumer protection laws, violations
of, **9:15**
Doing business laws, violations of,
9:15
Easements, **9:3, 9:4**
Encroachments, **9:3, 9:5**

ENDORSEMENTS—Cont'd

Energy project insurance endorse-
ments, **9:22**
Environmental protection liens, **9:13**
Forms (this index)
Future advance and revolving credit
endorsements, **9:20**
Inflation, **9:11**
Insured's requirements outside scope
of standard policy, **9:1**
Leasehold owners and lenders, **9:21**
Lender participation mortgages, **9:17**
Mechanics' liens, **9:9**
Mineral rights, **9:3, 9:4**
Mortgage modifications, **9:18**
Nonimputation, **9:12**
Planned unit developments, **9:10**
Recorded document certificates and
recorded document guarantees,
9:14
Restrictive covenants, **9:3, 9:4**
Revolving credit endorsements, **9:20**
Shared appreciation mortgages, **9:17**
Street assessments, **9:7**
Surveys, **9:3, 9:6**
Tie-ins, **9:19**
Truth-in-lending laws, violations of,
9:15
Waiver of standard exceptions, **9:2**
Workouts, **14:23**
Zoning, **9:8**

**ENERGY PROJECT INSURANCE
ENDORSEMENTS**

Generally, **9:22**

ENHANCED COVERAGE

HOMEOWNERS POLICIES

Risks Transferred to Insurer (this
index)

ENTITY

Insured, **4:13-4:28**
Policy definition, **8:3**

ENVIRONMENTAL LIENS

Generally, **16:1 et seq.**
ALTA policy, **16:13-16:15**
Bankruptcy superlien, **16:9**

INDEX

ENVIRONMENTAL LIENS

—Cont'd

- Defenses under Federal Superfund Act, **16:4-16:7**
- Endorsements, **9:13**
- Environmental access right, impact on title, **16:12**
- Exclusions from coverage, **6:5**
- Federal Superfund Act, **16:3 et seq.**
- Innocent owner defense, **16:6**
- Notice of environmental damage upon transfer, **16:11**
- Recorded document certificate and recorded document guarantee, **16:16**
- Secured creditor's exemption, **16:7**
- State cleanup acts with conventional liens, **16:10**
- "Superlien" and "secret" lien statutes, **16:2**
- Third-party defense, **16:5**

EQUITABLE LIEN

- Determination of loss, **6:19**
- Insured's subrogation rights, **8:11**
- Mitigation of insurer's damages, **10:6, 11:19**

ESCROW AND CLOSING

- Generally, **20:1 et seq.**
- Acquisition of documents, **20:9**
- Affiliation of real estate settlement service providers, disclosure of, **20:8**
- Assumed duties, **20:12**
- Closing protection letters, liability of underwriter, **20:19-20:21**
- Contributory negligence, **20:27**
- Deceptive trade practices acts, **20:25**
- Disclosure, duty of, **20:4 et seq.**
- Duties of title insurance companies, **20:2 et seq.**
- Exculpatory clauses in escrow agreements, **20:22**
- Forms** (this index)
- Full credit bid rule, **20:20**
- General duties of title insurance companies, **20:3**
- Handling funds, **20:11**

ESCROW AND CLOSING—Cont'd

- Information, duty to give, **20:4 et seq.**
- Interpleader action by escrow agent, **20:14**
- McCarran-Ferguson Act exemption, **15:8**
- Persons to whom duties extend, **20:13**
- Preparation of documents, **20:9**
- Recordation, **20:10**
- Regulated title insurance rates, **20:7**
- Regulatory liability for escrow activities, **20:23**
- RICO, **20:26**
- Risks transferred to insurer, closing protection letters, **5:18**
- State administrative regulations, **18:14, 18:15**
- Statutory liability for escrow activities, **20:24 et seq.**
- Unauthorized practice of law, **13:12**
- Underwriter, liability of
 - generally, **20:15 et seq.**
 - absence of protection letter, **20:21**
 - closing protection letters, **20:19-20:21**
 - measure of loss under closing protection letters, **20:20**
 - nexus between title insurance policies and closing protection letters, **20:19**
 - persons protected, **20:18**

ESTATE PLANNING

- Transfers for, effect on who is insured, **4:6, 4:7**

ESTOPPEL

- Recovery under policy, **10:37**

ETHICAL ISSUES

- Title insurers, approved attorney and abstractor agents, **2:4**

EXAMINATION OF TITLE

- State administrative regulations, **18:12**

EXCEPTIONS FROM COVERAGE

- Generally, **7:1 et seq.**

EXCEPTIONS FROM COVERAGE

—Cont'd

Coverage of survey, **7:11**
 Easements not of record, **7:12**
 Functions of exceptions, **7:1**
 General exceptions, **7:2 et seq.**
 Instrument of record, disclosure by, **7:5**
 Mechanics' liens, **7:13**
 Mineral rights, **7:15**
 Notice to insurer, disclosure by accurate survey, **7:10**
 Off-record risks, claims of parties in possession, **7:6**
 Possession, claims of parties in generally, **7:3 et seq.**
 instrument of record, disclosure by, **7:5**
 off-record risks, inapplicability to, **7:6**
 possession, claimant in, **7:4**
 state regulations, **7:7**
 Special assessments not yet liens, **7:14**
 Special exceptions, **7:17**
 Survey, disclosure by accurate, **7:8-7:11**
 Taxes not yet liens, **7:14**
 Water rights, **7:16**

EXCLUSIONS FROM COVERAGE

Generally, **6:1 et seq.**
 Agreements of insured, **6:10-6:13**
 Amount of land, "no loss or damage" caused by defect, **6:21**
 Applicability to title transfers and challenges, matters created, suffered, assumed, or agreed to by insured, **6:13**
 Assumptions by insured, **6:10-6:13**
 Building laws, **6:3**
 Consumer credit protection laws, violation of, **6:28**
 Creation by insured, **6:10-6:13**
Creditors' Rights Exclusion (this index)
 Criminal forfeitures of real property, **6:6-6:8**

EXCLUSIONS FROM COVERAGE

—Cont'd

Defects
 known to insured. Knowledge of insured of defect, below
 "No loss or damage" caused by defect, below
 Deficiency judgment, **6:19**
 "Doing business" laws, violation by lender, **6:27**
 Eminent domain, **6:9**
 Environmental protection laws, **6:5**
 Forfeitures of real property, **6:6-6:8**
 Full credit bid rule, **6:19**
 Functions of exclusions, **6:1**
 Governmental regulations, **6:2 et seq.**
 Gratuitously transferred interests, **6:25**
 Invalid title claims, "no loss or damage" caused by defect, **6:22**
 Knowledge of insured of defect
 generally, **6:14 et seq.**
 disclosure, **6:16**
 knowledge, **6:15**
 record, matters of, **6:17**
 Land use laws, **6:3**
 Laws, **6:2 et seq.**
 Marketability of title after forfeiture of real property, **6:7**
 Matters created, suffered, assumed, or agreed to by insured
 generally, **6:10**
 applicability to title transfers and challenges, **6:13**
 created, **6:11**
 suffered, assumed, or agreed to, **6:12**
 Mechanics' liens, **6:29**
 "No loss or damage" caused by defect
 generally, **6:18 et seq.**
 existence of title defect vs. out-of-pocket loss, **6:19**
 invalid title claims, **6:22**
 owners' vs. lenders' policies, measuring "loss" under, **6:20**
 title defect, cause of insured's loss, **6:23**

INDEX

EXCLUSIONS FROM COVERAGE —Cont’d

- “No loss or damage” caused by defect—Cont’d
 - title to less land that described in policy, **6:21**
- Police power, exercises of, **6:4**
- Subsequent to date of policy, creation of defect, **6:24**
- Sufferance by insured, **6:10-6:13**
- Title
 - defect, cause of insured’s loss, **6:23**
 - transfers and challenges, applicability to, matters created, suffered, assumed, or agreed to by insured, **6:13**
- Unmarketable title, **6:26**
- Usury laws, violation of, **6:28**
- Zoning laws, **6:3**

EXCULPATORY CLAUSES

- Escrow agreements, **20:22**

EXECUTION OF POLICIES

- State administrative regulations, **18:18**

FEDERAL DEPOSIT INSURANCE CORPORATION IMPROVEMENT ACT

- Generally, **3:10**

FEDERAL SUPERFUND ACT

- Generally, **16:3 et seq.**

FEES, ATTORNEYS’

- Attorneys** (this index)

FIDUCIARY DUTY

- Recovery under policy, **10:40**

FINANCIAL HOLDING COMPANIES

- Generally, **3:3**

FINANCIAL INSTITUTIONS REFORM, RECOVERY AND ENFORCEMENT ACT

- Consent. Foreclosure consent and redemption rights, below
- Conservators. Receivers and conservators, below

FINANCIAL INSTITUTIONS REFORM, RECOVERY AND ENFORCEMENT ACT—Cont’d

- Redemption rights
 - foreclosure consent and redemption rights, above

FINANCIAL REGULATION State Administrative Regulations (this index)

FINANCIAL REORGANIZATION

- Transfers for, effect on who is insured, **4:6**

FIRST LOSS

- Multiple parcel transactions, **Appx. AA-20**

“FIRST LOSS” ENDORSEMENTS Multiproperty and Multistate Transactions (this index)

FLIP TRANSACTIONS

- Double Escrow Transactions** (this index)
- Duty to disclose, **20:6**

FORECLOSURES

- Generally, **14:1 et seq.**
- Appeals by mortgagors, **14:5**
- Deeds in Lieu of Foreclosure** (this index)
- Defenses of mortgagor, **14:3**
- Fraudulent conveyance, avoidance of foreclosure sale as, **14:7**
- Guaranty of foreclosure, **14:2**
- Mortgagees’ risks, **14:2, 14:3**
- Omitted parties, **14:4**
- Purchasers’ risks, **14:4 et seq.**
- Redemption rights, **14:6**
- Reliance on original lender’s policy vs. new owners’ policy, **14:13**

FOREIGN COUNTRIES

- Generally, **22:1 et seq.**
- Access services and restrictive covenant indemnity policy, **Appx. 22B**
- American title insurance underwriters’ international policies, **22:5**

FOREIGN COUNTRIES—Cont'd

- Comparison of title assurance/credit enhancement currently available, **22:4**
- Defective title indemnity policy, **Appx. 22A**
- Lender's title insurance contract, **Appx. 22D**
- Majority of nations utilize land registration systems, **22:2**
- Mortgage impairment insurance model, **22:7**
- Owner's and lenders residential policies, **Appx. 22C**
- Title insurance policies of insurers based outside of U.S., **22:6**

FORFEITURES

- Exclusions from coverage, **6:6-6:8**

FORGERY

- Coverage of, **1:13, 1:16, 4:3, 5:1, 5:2, 5:4, 5:5, 5:14, 5:23, 5:28, 6:24, 7:6, 11:2**

FORMS

- Aggregation endorsement, Endorsement 12 (October 19, 1996), **Appx. AA-12**
- Assignment
 - Assignment & Date Down, Endorsement 10.1, **Appx. AA-10.1**
 - Endorsement 10, **Appx. AA-10**
- Closing protection
 - general form, **Appx. D**
 - letter, **Appx. D1**
 - multiple transactions, letter, **Appx. D4, Appx. D6**
 - single transaction, letter, **Appx. D3, Appx. D5**
 - single transaction limited liability, letter, **Appx. D2**
- Commitment, **Appx. A, Appx. A1**
- Completed structure zoning, Endorsement Form 3.1 (October 17, 1998), **Appx. AA-3.1**
- Condominium
 - Endorsement Form 4 (March 27, 1992), **Appx. AA-4**

FORMS—Cont'd

- Condominium—Cont'd
 - Endorsement Form 4.1 (October 17, 1992), **Appx. AA-4.1**
- Construction loan endorsements
 - A, B, C, and D (June 1, 1987), **Appx. G1**
 - direct payment, loss of priority, **Appx. G3, Appx. G4**
 - disbursement, **Appx. G5**
 - insured's direct payment, loss of priority, **Appx. G4**
 - priority, loss of, **Appx. G2-Appx. G4**
- Construction loan policy, **Appx. G**
- Date down & assignment, Endorsement 10.1, **Appx. AA-10.1**
- Disbursement, endorsements, **Appx. G5**
- Down endorsement, limited pre-foreclosure date, **Appx. F1**
- Endorsement JR 1 (October 19, 1996), **Appx. JR-1**
- Endorsement JR 2 (revolving credit/variable rate) (October 19, 1996), **Appx. JR-2**
- Energy projects
 - Covenants, conditions, and restrictions, **Appx. AA-36.4, Appx. AA-36.5**
 - Easements, **Appx. AA-36, Appx. AA-36.1**
 - Encroachments, **Appx. AA-36.6**
 - Leaseholds, **Appx. AA-36, Appx. AA-36.1-Appx. AA-36.3**
- Environmental protection lien, Endorsement Form 8.1 (March 12, 1988), **Appx. AA-8.1**
- Facultative reinsurance agreement (April 6, 1990), **Appx. I**
- Homeowner's policy of title insurance for a one-to-four family residence, **Appx. E**
- Leasehold loan, Endorsement 13.1, **Appx. AA-13.1**
- Leasehold owner's, Endorsement 13, **Appx. AA-13**
- Limited pre-foreclosure, **Appx. F, Appx. F1**

INDEX

FORMS—Cont'd

- Loan policy
 - (1970), **Appx. C**
 - (October 17, 1992), **Appx. C1**
 - (June 17, 2006), **Appx. C3**
 - Comparison of 1970 policy and 1992 policy, **Appx. C2**
 - Comparison of 1992 policy and 2006 policy, **Appx. C4**
- Location, Endorsements 22 and 22.1, **Appx. AA-22, Appx. AA-22.1**
- Map, Endorsement 22.1, **Appx. AA-22.1**
- Mortgage modification, Endorsement 11 (October 19, 1996), **Appx. AA-11**
- Multiple tax parcel, Endorsement 18.1, **Appx. AA-18.1**
- Negative amortization, variable rate mortgage, Endorsement Form 6.2 (June 1, 1987), **Appx. AA-6.2**
- Nonimputation
 - Additional insured, Endorsement 15, **Appx. AA-15.1**
 - Full equity transfer, Endorsement 15, **Appx. AA-15**
 - Partial equity transfer, Endorsement 15, **Appx. AA-15.2**
- Owner's policy
 - (October 17, 1992), **Appx. B1**
 - (June 17, 2006), **Appx. B2**
 - Comparison of 1992 policy and 2006 policy, **Appx. B3**
 - Form B, **Appx. B**
- Planned unit development
 - Endorsement Form 5 (March 27, 1992), **Appx. AA-5**
 - Endorsement Form 5.1 (October 17, 1992), **Appx. AA-5.1**
- Recorded document certificate (October 3, 1990), **Appx. H1**
- Recorded document guarantee (October 3, 1990), **Appx. H**
- Residential limited coverage junior loan policy
 - general form, **Appx. E2**
 - short form, **Appx. E3, Appx. E4**

FORMS—Cont'd

- Residential loan policy, expanded coverage, **Appx. E1**
- Restrictions, encroachments, minerals
 - Endorsement Form 9 (October 17, 1998), **Appx. AA-9**
- Owner's policy: improved land, Endorsement Form 9.2 (October 17, 1998), **Appx. AA-9.2**
- Owner's policy: unimproved land, Endorsement Form 9.1 (October 17, 1998), **Appx. AA-9.1**
- Single tax parcel, Endorsement 18, **Appx. AA-18**
- State administrative regulations, approval of policy forms, **18:17**
- Street assessments, Endorsement Form 1 (June 1, 1987), **Appx. AA-1**
- Tax parcels, Endorsements 18 and 18.1, **Appx. AA-18, Appx. AA-18.1**
- Truth in Lending, Endorsement Form 2, **Appx. AA-2**
- Variable rate mortgage
 - Endorsement Form 6 (June 1, 1987), **Appx. AA-6**
 - Negative amortization, Endorsement Form 6.2 (June 1, 1987), **Appx. AA-6.2**
 - Regulations, Endorsement Form 6.1 (June 1, 1987), **Appx. AA-6.1**
- Zoning
 - Completed structure, Endorsement Form 3.1 (October 17, 1998), **Appx. AA-3.1**
 - Endorsement Form 3 (October 17, 1998), **Appx. AA-3**

FRAUDULENT CONVEYANCES

- Bankruptcy, **14:15**
- Foreclosures, **14:7**

FULL CREDIT BID RULE

- Generally, **6:19, 20:20**

FUTURE ADVANCE

- Endorsements, **9:20**
- Knowledge adopted, **Appx. AA-14.1**
- Letters of credit, **Appx. AA-14.2**
- Priority adopted, **Appx. AA-14**
- Reverse mortgage, **Appx. AA-14.3**

GOOD FAITH

- Bad Faith** (this index)

GRATUITOUSLY TRANSFERRED INTERESTS

- Exclusions from coverage, **6:25**

GUARANTEES

- Commercial mortgage portfolio refinancings, **19:5**

IDENTITY THEFT

- Forgery** (this index)

“INCIDENTAL TO BUSINESS” TEST

- Unauthorized practice of law, **13:14**

INDEBTEDNESS

- Policy definition, **4:2, 8:4**

INDEMNIFICATION AGREEMENTS

- Subrogation, **8:14**

INDIRECT ACCESS AND ENTRY

- Generally, **Appx. AA-17.1**

INDUCEMENTS

- State administrative regulations, **18:43, 18:44**

INFLATION

- Endorsements, **9:11**

IN-HOUSE COUNSEL

- Unauthorized practice of law, **13:18**

INNOCENT OWNER DEFENSE

- Federal superfund, **16:6**

INSURANCE CONTRACTS

- Limitation of liability to, **8:9**

INSURED INTERESTS

- Generally, **4:1 et seq.**
- Amount of insurance, **4:2**

INSURED INTERESTS—Cont’d

Corporate insureds

- generally, **4:13 et seq.**
- dissolutions, **4:17**
- mergers, **4:16**
- standing to assert claim or bring action against insurer, **4:18**
- stock transfers, **4:15**
- successors, **4:14**

Date of policy, **4:3**

Dissolution of corporations, **4:17**

General partnerships, **4:19**

Governmental insurer and guarantor, **4:10**

Insured estate or interest in land

- generally, **4:30 et seq.**
- insured land, **4:34**
- special financing transactions, **4:32**
- statement of the insured estate or interest, **4:31, 4:32**
- vested, party in whom title is, **4:33**

Joint ventures, **4:22**

Limited Liability Companies (this index)

Limited partnerships, **4:20**

Loan policies

- generally, **4:8 et seq.**
- governmental insurer and guarantor, **4:10**

mortgagee who acquires title, **4:11**

owner of indebtedness and successors, **4:9**

who is insured, **4:8, 4:9**

Mergers of corporations, **4:16**

Owner’s policies

- generally, **4:5**
- deeding to spouse for estate planning or liability protection purposes, effect of, **4:7**
- transfers to entities for estate planning, liability protection, or financial reorganization, **4:6**

Partnerships, **4:19-4:21**

Persons insured, **4:4 et seq.**

Shareholders and limited partners, **4:21**

Special financing transactions, insured estate or interest in land, **4:32**

INDEX

INSURED INTERESTS—Cont'd

- Standard statement of policy coverage, **4:1**
- Stock transfers, corporate insureds, **4:15**
- Successors to corporate insureds, **4:14**
- Termination of coverage upon payment of debt and release of insured mortgage, **4:12**
- Trusts, **4:24**
- Unincorporated associations, **4:23**
- Uninsured third parties, **4:29**
- Vested, party in whom title is, **4:33**

INTEREST

- Commercial mortgage portfolio refinancings, rate swaps, **19:10**
- Recovery under policy, **10:21**

INTERPLEADER

- Escrow agents, **20:14**

INTERSTATE COMMERCE

- Sherman Antitrust Act, **15:18**

INVESTMENTS

- State administrative regulations, **18:32**

IOWA

- Title Guaranty Program, **1:5**

JOINT VENTURES

- Insured interests, **4:22**

JUNIOR LOAN POLICY

- Risks transferred to insurer, **5:20**

KICKBACKS

- Antitrust law, **15:21**

KNOWLEDGE

- Exclusions from Coverage (this index)

“LAST DOLLAR”

ENDORSEMENTS

- Multiproperty and multistate transactions, **19:31**

LEACH-BLILEY FINANCIAL MODERNIZATION ACT

- Banks, **3:2**

LEASEHOLD OWNERS

- Endorsements, **9:21**

LENDER PARTICIPATION MORTGAGES

- Endorsements, **9:17**

LETTERS OF CREDIT

- Generally, **Appx. AA-14.2**
- Commercial mortgage portfolio refinancings, **19:5**

LEVERAGED BUYOUTS

- Creditors' rights exclusion, **6:33**

LIABILITY PROTECTION

- Transfers for, effect on who is insured, **4:6, 4:7**

LICENSES

- State administrative regulations, **18:6**

LIENS AND ENCUMBRANCES

- Environmental Liens** (this index)
- Mechanics' Liens** (this index)
- Risks Transferred to Insurer** (this index)

LIMITATION OF ACTIONS

- Statutes of Limitation** (this index)

LIMITATIONS

- Conditions and Limitations** (this index)

LIMITED LIABILITY COMPANIES

- Generally, **4:25 et seq.**
- Chain of title, LLC as, **4:26**
- Conveyances, **4:26 et seq.**
- Transferee, LLC as, **4:27**
- Transferor, LLC as, **4:28**

LIMITED PARTNERSHIPS

- Insured interests, **4:20, 4:21**

LITIGATION COSTS

- Recovery under policy, **10:20, 10:26**

LOSS RESERVES

- State administrative regulations, **18:31**

MARK-UPS

Real Estate Settlement Procedures Act, **21:4**

MCCARRAN-FERGUSON ACT

Antitrust Law (this index)

MECHANICS' LIENS

Endorsements, **9:9**
 Exceptions from coverage, **7:13**
 Exclusions from coverage, **6:29**
 Lack of priority of insured mortgage lien over mechanics' liens, **5:16**
 Workouts, **14:24**

MERGERS

Clayton Act, **15:22**
 Insured interests, **4:16**

MEZZANINE FINANCING

Generally, **Appx. AA-16**

MINERAL RIGHTS

Endorsements, **9:3, 9:4**
 Exceptions from coverage, **7:15**

MINIMUM CAPITAL OR SURPLUS REQUIREMENTS

State administrative regulations, **18:28**

MISREPRESENTATION DEFENSES

Recovery under policy, **10:37**

MITIGATION OF DAMAGES

Insured's right to reduce loss, **10:6, 11:19**

MORTGAGES

Adjustable rate mortgages, **9:16**
Commercial Mortgage Pools (this index)
Commercial Mortgage Portfolio Refinancings (this index)
 Development of title insurance, **1:6, 1:7**
 Modifications, **9:18**
 Unauthorized practice of law, **13:11**

MULTIPROPERTY AND MULTISTATE TRANSACTIONS

Generally, **19:20 et seq.**

MULTIPROPERTY AND MULTISTATE

TRANSACTIONS—Cont'd

"Blanket" lien requirement, **19:21**
 Clustering, **19:26**
 "First loss" endorsements
 generally, **19:27 et seq.**
 cost of "first loss" coverage, **19:29**
 "loss," **19:28**
 underwriting requirements for "first loss" coverage, **19:30**
 Individual policies without aggregation endorsement, **19:22**
 "Last dollar" endorsements, **19:31**
 Multistate applications, **19:25**
 Separate loan policies with aggregation endorsements, **19:24**
 Single loan policy, aggregating with, **19:23**

NATIONAL BANKS

Generally, **3:5**

NOERR-PENNINGTON DOCTRINE

Antitrust law, **15:15**

"NO LOSS OR DAMAGE"

Exclusions from Coverage (this index)

NONIMPUTATION

Access and entry, Endorsement 17, **Appx. AA-17**
 Additional insured, Endorsement 15, **Appx. AA-15.1**
 Endorsements, **9:12**
 Full equity transfer, Endorsement 15, **Appx. AA-15**
 Partial equity transfer, Endorsement 15, **Appx. AA-15.2**

NONWAIVER AGREEMENT

Defend, duty to, **11:5**

NOTICE OF CLAIM

Generally, **8:5**

OFF-RECORD RISKS

Exceptions from coverage, claims of parties in possession, **7:6**

INDEX

OMITTED PARTIES

Foreclosures, **14:4**

OPTION CONTRACTS

Creditors' rights exclusion, **6:38**

OVERCOLLATERALIZATION

Commercial mortgage portfolio
refinancings, **19:6**

PARTNERSHIPS

Insured interests, **4:19-4:21**

PENALTIES

Real Estate Settlement Procedures
Act, **21:9**

PLANNED UNIT DEVELOPMENTS

Owners' association endorsements,
9:10

POLICE POWER

Exclusions from coverage, **6:4**

POLITICAL CAMPAIGNS

Antitrust law, **15:14**

PREFERENTIAL TRANSFERS

Bankruptcy (this index)

PRICE FIXING

Sherman Antitrust Act, **15:19**

PROOF OF LOSS

Generally, **8:6**

PROPORTIONAL INSURANCE CLAUSES

Recovery under policy, **10:31**

PUBLICITY

Antitrust law, **15:14**

"PUBLIC RECORDS"

Conditions and limitations, **8:3**

PUNITIVE DAMAGES

Recovery under policy, bad faith,
10:25
Search of title and disclosure of
defects, **12:1**

RATES

State Administrative Regulations
(this index)

RATING BUREAUS

Antitrust law, **15:16**

READABILITY

Contract of insurance, **18:19**

REAL ESTATE INVESTMENT TRUSTS

Commercial mortgage pools, **19:14**

REAL ESTATE SETTLEMENT PROCEDURES ACT

Generally, **21:1 et seq.**

Affiliated business exemption and
disclosure requirements, **21:7**

Antitrust law, **15:24**

Application of Act to title agents and
title insurance underwriters,
generally, **21:1 et seq.**

Banks, **3:19**

Class action status, **21:10**

Comparable state laws, **21:13**

Exemptions

affiliated business exemption and
disclosure requirements, **21:7**

packages of settlement service,
21:8

Filed rate doctrine defense, **21:11**

Mark-ups of one provider's fees by
another provider, **21:4**

Penalties, **21:9**

Referrals under RESPA § 2607(a), no
compensation for, **21:2**

Simultaneous-issue rate, **21:6**

Statutes of limitation, **21:12**

Unearned fees under RESPA
§ 2607(b), **21:3, 21:4**

REBATES

Antitrust law, **15:21**

State administrative regulations,
18:43, 18:44

RECHARACTERIZATION CLAIMS

Exclusions from coverage, **6:13**

RECORDATION

Escrow and closing, **20:10**

Forms (this index)

RECOVERY UNDER POLICY

- Generally, **10:1 et seq.**
- Alternatives under policy to indemnification of insured, **10:2 et seq.**
- Assignment of cause of action for bad faith, **10:29**
- Attorney fees, **10:20, 10:26**
- Bad faith
 - generally, **10:22 et seq.**
 - assignment of cause of action for bad faith, **10:29**
 - cause of action in tort, **10:24**
 - emotional distress, damages for, **10:27**
 - final judgment on underlying action, **10:23**
 - punitive damages, **10:25**
- Basic indemnification obligations, paying the insured's loss, **10:8**
- Coinsurance clauses, **10:31**
- Conditions in policy, **10:35**
- Consumer protection acts, recovery under, **10:43**
- Contribution, **10:33**
- Damages, **10:42**
- Defending and establishing title, **10:5**
- Emotional distress, bad faith, **10:27**
- Estoppel, **10:37**
- Fiduciary duty, breach of, **10:40**
- Interest, **10:21**
- Lenders' policies
 - generally, **10:13 et seq.**
 - encumbrance issues, **10:14**
 - invalidity of insured lien, **10:15**
 - priority issues, **10:14**
 - unenforceability of insured lien, **10:15**
- Litigation costs, **10:20, 10:26**
- Misrepresentation defenses, **10:37**
- Multiple parcels of land, **10:30**
- Noncumulative nature of liability of insurer, **10:32**
- Owner's policies
 - generally, **10:9 et seq.**
 - cost of removal, partial failure of title, **10:10**

RECOVERY UNDER POLICY

—Cont'd

- Owner's policies—Cont'd
 - diminished value, partial failure of title, **10:11**
 - partial failure of title, **10:10, 10:11**
 - total failure of title, **10:12**
- Paying insured's loss
 - generally, **10:8-10:17**
- Lender's policies, above
- Owner's policies, above
- use, valuation of land, **10:17**
- valuation date, **10:16**
- Paying policy amount, **10:3**
- Proportional insurance clauses, **10:31**
- Punitive damages, bad faith, **10:25**
- Purchasing indebtedness secured by insured mortgage, **10:7**
- Reasonable time, payment within, **10:34**
- Settling the claim, **10:4**
- Slander of title, **10:41**
- State insurance codes, recovery under, **10:43**
- Statutes of limitation, **10:36**
- Stipulations, **10:35**
- Third parties, recovery by, **10:44**
- Title insurers other than on policy, insured's recovery against, **10:38**
- Tort theories, recovery under, **10:39 et seq.**

REDEMPTION

- Foreclosures, **14:6**

REINSURANCE

- State administrative regulations, **18:37, 18:38, 18:40**

RESERVATION OF RIGHTS

- Defend, duty to, **11:5**

RESERVES

- State administrative regulations, **18:30, 18:31**

RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY

- Forms (this index)

INDEX

RESIDENTIAL MORTGAGE POOLS

Generally, **19:13**

RESTRICTIVE COVENANTS

Endorsements, **9:3, 9:4**

REVERSE MORTGAGE

Future advance, **Appx. AA-14.3**

REVIEW

Appeal and Review (this index)

REVOLVING CREDIT ENDORSEMENTS

Generally, **9:20**

RICO

Escrow and closing, **20:26**

RISKS TRANSFERRED TO INSURER

Generally, **5:1 et seq.**

Access, lack of right of, **5:8**

Assignment of insured mortgage, invalidity of, **5:17**

Binder or commitment, **5:29**

Closing protection letters, **5:18**

Commitment or binder, **5:29**

Conditions, enhanced coverage homeowners policies, **5:25**

Defects, **5:5, 5:6**

Eminent domain, **5:11**

Encumbrances. Liens and encumbrances, below

Enhanced coverage homeowners policies, **5:21 et seq.**

Exclusions, enhanced coverage homeowners policies, **5:24**

Expanded coverage residential loan policy, **5:28**

Junior loan policy, **5:20**

Liens and encumbrances

generally, **5:5**

invalidity or unenforceability of lien of insured mortgagee, **5:14**

lack of priority of insured mortgage lien over mechanics' liens, **5:16**

RISKS TRANSFERRED TO INSURER—Cont'd

Liens and encumbrances—Cont'd
priority of any lien or encumbrance over insured mortgage lien, **5:15**

“Loss or damage” to insured, **5:3**

Mechanics' liens, lack of priority of insured mortgage lien over, **5:16**

New concepts, enhanced coverage homeowners policies, **5:22, 5:23**

Police powers, **5:10**

Protection “as of date of policy,” **5:2**

Schedule A, enhanced coverage homeowners policies, **5:26**

Specialized policies, **5:19 et seq.**

Standard risks assumed by insurer, **5:1**

Takings, **5:11**

Title vested “otherwise than as stated” in policy, **5:4**

Underwriting criteria and premium charges, **5:27**

Unmarketable title, **5:7**

SALE/LEASEBACK TRANSACTIONS

Generally, **19:33**

SAVINGS ASSOCIATIONS

Generally, **3:6**

SCHEDULE A

Enhanced coverage homeowners policies, **5:26**

SCOPE OF BUSINESS PERMITTED, REQUIRED AND PROHIBITED

State Administrative Regulations
(this index)

SEARCH OF TITLE AND DISCLOSURE OF DEFECTS

Generally, **12:1 et seq.**

Consumer protection and unfair trade practices laws, **12:8**

Contract, liability in, **12:4**

Damages for breach of duty, **12:11**

Defenses of insurer, **12:14**

**SEARCH OF TITLE AND
DISCLOSURE OF DEFECTS
—Cont’d**

Duty to search and disclose defects in title, nature, **12:7, 12:8**
Emotional distress, **12:12**
Evolution of duty, **12:1, 12:2**
Expectations of insured, **12:2**
Liability for negligence and misrepresentation, generally, **12:5**
McCarran-Ferguson Act exemption, **15:7**
Nature of duty, **12:3 et seq.**
Parties to whom insurer liable, **12:10**
Punitive damages, **12:13**
Scope of duty, **12:9**
State administrative regulations, **18:12**
Statutes mandating searched prior to issuance of policies, **12:6**

SECURED CREDITORS

Environmental liens, **16:7**

**SECURITIZED OR STRUCTURED
TRANSACTIONS**

Generally, **19:1 et seq.**
Commercial Mortgage Pools (this index)
Commercial Mortgage Portfolio Refinancings (this index)
Endorsement requirements, **19:18**

SENIOR-SUBORDINATED DEBT

Commercial mortgage portfolio refinancings, **19:7**

SETTLEMENT ACT

Real Estate Settlement Procedures Act (this index)

SETTLEMENT BY INSURED

Defend, duty to, **11:2**
Restrictions, **8:8**

**SHARED APPRECIATION
MORTGAGES**

Endorsements, **9:17**

SHERMAN ANTITRUST ACT

Antitrust Law (this index)

**SIMILARITIES TO, AND
DISTINCTIONS FROM,
OTHER FORMS OF
INSURANCE**

Generally, **1:9 et seq.**
Casualty coverage, **1:13**
Classification as the business of insurance, **1:10**
Future protection from past acts, **1:16**
Indefinite term of coverage, **1:17**
Indemnification of insured, **1:12**
Risk elimination, **1:15**
Rules of construction, **1:11**
Single premium, **1:17**

**“SIMPLE VS. COMPLEX
DOCUMENTS” TEST**

Unauthorized practice of law, **13:13**

SLANDER OF TITLE

Recovery under policy, **10:41**

**SPECIAL FINANCING
TRANSACTIONS**

Generally, **19:1 et seq.**
Assignments of mortgage portfolios as collateral, **19:19**
Collateral, assignments of mortgage portfolios as, **19:19**
Commercial Mortgage Portfolio Refinancings (this index)
Construction loans, **19:34**
Insured interests, **4:32**
Multiproperty and Multistate Transactions (this index)
Sale/leaseback transactions, **19:33**
Securitized or Structured Transactions (this index)
Synthetic lease transactions, **19:32**

SPECIAL PURPOSE ENTITIES

Commercial mortgage portfolio refinancings, **19:4**

**STATE ADMINISTRATIVE
REGULATIONS**

Generally, **18:1 et seq.**
Agents, **18:4, 18:7**
Approval of policy forms, **18:17**
Authority of state regulatory agency, **18:2**

INDEX

STATE ADMINISTRATIVE

REGULATIONS—Cont'd

Banking and guaranteeing of mortgages and bonds, **18:13**
Bar-related regulation of rebates and inducements, **18:44**
Calculation of assets or liabilities in determining financial condition of insurer, **18:36**
Certificate of authority, requirement of, **18:6**
Closing protection letters, **18:15**
Coinsurance, **18:37, 18:39, 18:40**
Consumer protection acts, **18:41**
Contract of insurance
 generally, **18:16 et seq.**
 execution of policies, **18:18**
 filing and approval of policy forms, **18:17**
 mandated disclosures about coverage and availability, **18:20**
 readability requirements, **18:19**
Controlled businesses, restrictions against, **18:42**
Corporate formation, **18:5**
Definitions of title insurance, **18:3**
Deposits, **18:29**
Deviation from rates, **18:23**
Dividends, **18:33**
Escrow powers, **18:14**
Examination of title, **18:12**
Execution of policies, **18:18**
False information affecting rates, **18:26**
Filing of policy forms, **18:17**
Financial regulation
 generally, **18:27 et seq.**
 deposits, **18:29**
 dividends, **18:33**
 investments, **18:32**
 loss reserves, **18:31**
 minimum capital or surplus requirements, **18:28**
 reserves, **18:30, 18:31**
 statements made to regulatory agency, **18:35**
 unearned premium reserves, **18:30**
Inducements, restrictions against, **18:43, 18:44**

STATE ADMINISTRATIVE

REGULATIONS—Cont'd

Investments, **18:32**
License, requirement of, **18:6**
Loss reserves, **18:31**
Minimum capital or surplus requirements, **18:28**
Misleading information affecting rates, **18:26**
Organization of title insurance business, **18:5-18:7**
Rates
 generally, **18:21 et seq.**
 deviation from rates, **18:23**
 enforcement procedures, **18:25**
 false and misleading information affecting rates, **18:26**
 methods of regulation, **18:22**
 rating organizations, **18:24**
Readability requirements, contract of insurance, **18:19**
Rebates, restrictions against, **18:43, 18:44**
Reinsurance, **18:37, 18:38, 18:40**
Reserves, **18:30, 18:31**
Roles of state regulatory agency, **18:2**
Scope of business permitted, required and prohibited
 generally, **18:8 et seq.**
 banking and guaranteeing of mortgages and bonds, **18:13**
 closing protection letters, **18:15**
 escrow and trust powers, **18:14**
 general power to insure titles, **18:9**
 other insurance lines, prohibition of, **18:10**
 search and examination of title, **18:12**
 title plants and abstracting, **18:11**
Search of title, **18:12**
Size of single risks assumed, **18:34**
Supervision of title insurance agents, **18:4**
Title plants and abstracting, **18:11**
Trust powers, **18:14**
Unearned premium reserves, **18:30**
Unfair claims practices, **18:41**

STATUTES OF LIMITATION

Real Estate Settlement Procedures Act, **21:12**
 Recovery under policy, **10:36**
 Tender of defense, wrongful rejection of, **11:9**

STIPULATIONS

Recovery under policy, **10:35**

STOCK TRANSFERS

Corporate insureds, **4:15**

STREET ASSESSMENTS

Endorsements, **9:7**

STRUCTURED TRANSACTIONS

Securitized or Structured Transactions (this index)

SUBROGATION

Generally, **8:10 et seq.**
 Bankruptcy, **8:15**
 Equitable doctrine, **8:11**
 Indemnification agreements, **8:14**
 Insured's acts that destroy right to subrogation, **8:13**
 Procedural constraints, **8:12**
 Recovering with post-payment subrogated rights versus pre-payment actions "to reduce the insured's loss," **8:16**

SUCCESSORS

Corporate insureds, **4:14**

SURETY BONDS

Commercial mortgage portfolio refinancings, **19:5**

SURVEYS

Endorsements, **9:3, 9:6**
 Exceptions from coverage, **7:8-7:11**

SYNTHETIC LEASE TRANSACTIONS

Generally, **19:32**

TERMINATION OF POLICY

Conditions and limitations, **8:20, 8:22**
 warranty coverage, **8:23**

THIRD-PARTY DEFENSE

Federal superfund, **16:5**

THRIFT HOLDING COMPANIES

Generally, **3:7**

TIE-INS

Endorsements, **9:19**

TITLE INSURERS

Generally, **2:1 et seq.**
 Antitrust issues, **2:8**
 Approved attorney and abstractor agents, **2:3, 2:4**
Banks (this index)
 Bar-related title assuring organizations, **2:6-2:9**
 Commercial title insurance underwriters and local title companies, **2:2**
 Conflicts of interest, **2:7**
 Ethical issues, approved attorney and abstractor agents, **2:4**
 Liability of underwriters and agents, **2:5**
 Regulation of attorneys, **2:9**

TRADITION

Unauthorized practice of law, **13:16**

TRANSFER OF ESTATE, CONTINUING COVERAGE AFTER

Generally, **4:9, 4:10, 8:21 et seq.**
 Continuing coverage under loan policy vs. new owner's policy, **4:11**
 Owner's policies, who insured, **4:6, 4:7**
 Termination of future coverage vs. termination of preexisting claims, **8:22**
 warranty coverage, **8:23**
 Warranties, **4:9, 4:10, 8:21**

TRUSTS

Insured interests, **4:24**
 State administrative regulations, **18:14**

TRUTH-IN-LENDING LAWS

Endorsements, **9:15**

INDEX

UNAUTHORIZED PRACTICE OF LAW

- Generally, **13:1 et seq.**
- Bar associations, immunity of, **13:4**
- Closing services, **13:12**
- Commitments to insure vs. title opinions, **13:9**
- Consumer protection laws, **13:19**
- Custom, effect of, **13:16**
- Deeds, preparation of, **13:11**
- Defects in titles, assistance in curing of, **13:10**
- Defenses of title companies, **13:13**
- Defining practice of law, **13:5**
- Escrow services, **13:12**
- Exceptions, assistance in removal of, **13:10**
- “Incidental to business” test, **13:14**
- In-house counsel, **13:18**
- Methods of policing, **13:3**
- Mortgages, preparation of, **13:11**
- Premium, no charge separate from, **13:15**
- Purposes of regulation of practice of law, **13:2**
- Regulation of practice of law, **13:2**
- Self-representation by title company, **13:17**
- Services of title insurance companies, **13:7 et seq.**
- “Simple vs. complex documents” test, **13:13**
- Standard firms, completion of, **13:11**
- Statutes permitting title insurance companies to do business, effect of, **13:6**
- Title searches and examinations vs. title opinions, **13:8**
- Tradition, effect of, **13:16**

UNDERWRITERS AND UNDERWRITING

- Escrow and Closing** (this index)
- Real Estate Settlement Procedures Act** (this index)
- Risks transferred to insurer, **5:27**

UNEARNED PREMIUM RESERVES

- State administrative regulations, **18:30**

UNFAIR CLAIMS PRACTICES

- Defend, duty to, **11:14**
- State administrative regulations, **18:41**

UNFAIR TRADE PRACTICES

- Search of title and disclosure of defects, **12:8**

UNINCORPORATED ASSOCIATIONS

- Insured interests, **4:23**

UNMARKETABLE TITLE

- Exclusions from coverage, **6:26**
- Risks transferred to insurer, **5:7**

USURY LAWS

- Exclusions from coverage, **6:28**

WARRANTIES

- Transfer of estate, continuing coverage after, **4:9, 4:10, 8:21**

WATER RIGHTS

- Exceptions from coverage, **7:16**

WORKOUTS

- Generally, **14:1, 14:22 et seq.**
- Antecedent debt, mortgages or deeds granted on account of, **14:25**
- Endorsements, **14:23**
- Mechanics’ liens, **14:24**
- Option of mortgagee to purchase mortgaged land, **14:26**
- Policy clauses, **14:23**

WRONGFUL REJECTION OF TENDER OF DEFENSE

- Defend, Duty to** (this index)

ZONING

- Endorsements, **9:8**
- Exclusions from coverage, **6:3**

