

## Entering Co-Insurance Premiums

When Title and Escrow or Title Only transactions include co-insurers, use this process to properly enter policy and premium information. Follow your operation’s process to open your order and enter policy information.

Once the order is opened,

1. Navigate to the **Policy & Premium Selection** screen

In the **Policies to be issued** grid,

2. Select the corresponding policy in the grid
3. Verify the **Policy** selection; use the **Policy lookup Code** link to select/change
4. Verify/add **Coverage amount**
5. Verify the **Proposed insured**; enter as needed
6. Repeat **steps 2-5** for each policy to be issued

In the **Title Insurance Premium Selection** section,

7. Select a policy in the grid
8. From the **Policy code** drop-down, select the appropriate policy

9. Navigate to the **Endorsements** screen

## Entering Co-Insurance Premiums

10. From the **Order** ribbon, click the **Endorsement Helper** button
11. From the **Title product** drop-down, select the policy to be endorsed
12. Select the endorsement(s) to be added
13. Click the **OK** button
14. Repeat **steps 9-13** for each policy to be endorsed

The screenshot shows the 'Endorsement Helper - Add Endorsements' dialog box. The 'Title product' dropdown is set to 'Loan Policy'. The 'Available Endorsements' table is as follows:

Lookup Code	Code	Description
<input type="checkbox"/> E07NY_RCE3	RCE3	TIRSA Commercial Revolving Credit Endorsement (RCE-3) Ltd Term
<input type="checkbox"/> E07NY_S	S	TIRSA Swap Agreement Endorsement
<input type="checkbox"/> E07NY_SOI	SOI	TIRSA Successor in Ownership of Indebtedness Endorsement
<input type="checkbox"/> E08A028_00_NY_L	ALTA 28-06	ALTA 28-06 - Easement - Damage or Enforced Removal
<input type="checkbox"/> E08NY_COIN_L	COIN	TIRSA Co-Insurance Endorsement
<input checked="" type="checkbox"/> E08NY_WAE_L	WAE	TIRSA Waiver of Arbitration - LP
<input type="checkbox"/> E12A036_01_NY	ALTA 36.1-06	ALTA 36.1-06 - Energy Project - Leasehold/Easement
<input type="checkbox"/> E12A036_03_NY	ALTA 36.3-06	ALTA 36.3-06 - Energy Project - Leasehold
<input type="checkbox"/> E12A036_05_NY	ALTA 36.5-06	ALTA 36.5-06 - Energy Project - CCBs - Land Under Development

**IMPORTANT:** On co-insurance transactions, a separate order needs to be opened to process revenue share. When you are ready to enter revenue share entries, refer to the [Revenue Sharing - Adding Revenue Share Entries](#) job aid.

### Adding Co-Insurance Title Contacts

1. Navigate to the **Order Contacts** screen
2. Double-click the **T2** Contact placeholder
  - a) Click the **Lookup Code** link to select the Co-insurer Title Company Contact
  - b) Enter the **Reference number**
3. Repeat **step 2** using the next available placeholder and/or the **Add Contacts** icon to add all Co-Insurer Title Company Contacts

Title Company	Commonwealth Land Title Insura...	T
Title Company	Chicago Title Insurance Company	T2
Title Company	Fidelity National Title Insurance	T3
Title Company	AmeriTitle Downtown	T4
Title Company	First Nationwide Title Agency LLC	T5
Title Company		T6
Underwriter	Commonwealth Land Title Insura...	U

### Adding Owner's Policy Co-Insurance

1. Navigate to the **Title Insurance Premiums** screen
2. Click the **Owner's Policy Co-Insurance** more/less bar to expand
3. Check the **Co-Insurance** check box

The screenshot shows the 'Owner's Policy Premium and Split' dialog. The 'Owner's Policy Co-Insurance' section is expanded, and the 'Co-Insurance' checkbox is checked. Below this section, the word 'AGGREGATES' is visible.

4. Enter **AGGREGATES**

- Aggregate Coverage Amount
- Aggregate Premium Amount
- Aggregate Endorsement Premium

**Owner's Policy Co-Insurance**

Co-Insurance

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**AGGREGATES**

Aggregate Coverage Amount:	Aggregate Premium Amount:	Aggregate Endorsement Premium:
<input style="width: 100%;" type="text" value="\$250,000,000.00"/>	<input style="width: 100%;" type="text" value="\$663,951.00"/>	<input style="width: 100%;" type="text" value="\$33,248.00"/>

5. Enter/select **LEAD (Issuing Office)**

- Click the **Co-insurer** link to select the lead **Underwriter** and corresponding **T-Contact**
- Percent Split**; this automatically populates the **Share of Amount**, **Share of Prem**, and **Share of End** fields with the respective calculated amounts
- Copy/paste the **Share of Amount** entry to the **Owner's Policy > Coverage amount** field

**Owner's Policy**

Policy number: JA COINSURE 9.4.25NY

Coverage amount:  Prior policy adjustment:

Seller pay %:  Seller pay amount:

Final owner's premium: \$331,975.50 Transaction code:

Remarks:

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**Owner's Policy Premium and Split**

**Owner's Policy Co-Insurance**

Co-Insurance

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**AGGREGATES**

Aggregate Coverage Amount:	Aggregate Premium Amount:	Aggregate Endorsement Premium:
<input style="width: 100%;" type="text" value="\$250,000,000.00"/>	<input style="width: 100%;" type="text" value="\$663,951.00"/>	<input style="width: 100%;" type="text" value="\$33,248.00"/>

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	<b>% PORTION OF AGGREGATE</b>	<b>\$ PORTION OF AGGREGATE COVERAGE</b>
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**LEAD (Issuing Office)**

Co-Insurer: <input style="width: 100%;" type="text" value="Fidelity National Title Insurance Com"/>	Percent Split: <input style="width: 100%;" type="text" value="50.00000"/>	Share of Amount: <input style="width: 100%;" type="text" value="\$125,000,000.00"/>
Address: <input style="width: 100%;" type="text" value="P.O. Box 45023, Jacksonville, FL 322"/>	PA Code: <input style="width: 100%;" type="text" value="T"/>	Payee Name: <input style="width: 100%;" type="text" value="Fidelity National Title Insurance Com"/>

6. Enter **Co-Insurer #1**

- Click the **Co-insurer** link to select the **Underwriter** and corresponding **T-Contact**
- Percent Split**; this automatically populates the **Share of Amount**, **Share of Prem**, and **Share of End** fields with the respective calculated amounts

**Co-Insurer #1**

Co-Insurer:  Percent Split: | Share of Amount: || Address: | PA Code: | Payee Name: |

- Repeat **steps a-b** for each additional Co-Insurer using **Co-Insurer #2, #3**, etc.

Once Co-Insurers have been entered,

- Verify the **TOTALS** entries to ensure the **Aggregate Premium Amount** matches the **Aggregate Premium Amount** at the top of the screen.

**NOTE:** If the amount is off (typically by \$0.01), adjust one of the **Share of Premium Amounts** to balance.

AGGREGATES	
Aggregate Coverage Amount:	\$350,000,000.00
Aggregate Premium Amount:	\$925,951.10
Aggregate Endorsement Premium:	\$92,745.00
LEAD (Issuing Office)	
Co-Insurer:	Commonwealth Land Title Insurance
Address:	P.O. Box 45023, Jacksonville, FL 32
Co-Insurer #1	
Co-Insurer:	Fidelity National Title Insurance Com
Address:	P.O. Box 45023, Jacksonville, FL 32
Co-Insurer #2	
Co-Insurer:	Chicago Title Insurance Company
Address:	P.O. Box 45023, Jacksonville, FL 32
Co-Insurer #3	
<b>TOTALS</b>	
Percent Split:	100.00000
Aggregate Coverage Amount:	\$350,000,000.00
Aggregate Premium Amount:	\$925,951.11
Aggregate Endorsement Premium:	\$92,745.00

### Adding Loan Policy Co-Insurance

**NOTE:** When issuing the Simultaneous Owner's/Loan Policies, only complete **steps 1-3**, and **4c** below. The **LEAD (Issuing Office)** and **Co-Insurer** fields populate from the Owner's Policy entries.

- Click the **Loan Policy Co-Insurance** more/less bar to expand
- Check the **Co-Insurance** check box
- Enter **AGGREGATES**
  - Aggregate Coverage Amount**
  - Aggregate Premium Amount**
  - Aggregate Endorsement Premium**
- Enter/select **LEAD (Issuing Office)**
  - Click the **Co-insurer** link to select the lead **Underwriter** and corresponding **T-Contact**

## Entering Co-Insurance Premiums

- b. **Percent Split**; this automatically populates the **Share of Amount**, **Share of Prem**, and **Share of End** fields with the respective calculated amounts
- c. Copy/paste the **Share of Amount** entry to the **Loan Policy > Coverage amount** field
5. Enter **Co-Insurer #1**
  - a. Click the **Co-insurer** link to select the **Underwriter** and corresponding **T-Contact**
  - b. **Percent Split**; this automatically populates the **Share of Amount**, **Share of Prem**, and **Share of End** fields with the respective calculated amounts
  - c. Repeat **steps a-b** for each additional Co-Insurer using **Co-Insurer #2, #3**, etc.

**Loan Policy**

Policy number: JA COINSURE 9.4.25NY

Coverage amount: \$100,000,000.00 ← prior policy adjustment

Seller pay %: Seller pay amount:

Final loan premium: \$66,791.50 Transaction code:

Remarks:

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**Loan Policy Premium and Split**

**Loan Policy Co-Insurance**

Co-Insurance

**AGGREGATES**

Aggregate Coverage Amount: \$200,000,000.00    Aggregate Premium Amount: \$133,583.00    Aggregate Endorsement Premium: \$22,314.00

	% PORTION OF AGGREGATE	\$ PORTION OF AGGREGATE COVERAGE
<b>LEAD (Issuing Office)</b>		
Co-Insurer: Fidelity National Title Insurance Com	Percent Split: 50.00000	Share of Amount: \$100,000,000.00
Address: P.O. Box 45023, Jacksonville, FL 32	Pay Code: T	Payee Name: Fidelity National Title Insurance Com
Co-Insurer #1		
Co-Insurer: Commonwealth Land Title Insurance	Percent Split: 30.00000	Share of Amount: \$60,000,000.00
Address: P.O. Box 45023, Jacksonville, FL 32	Pay Code: T2	Payee Name: T2 Co-Insurer
Co-Insurer #2		

### Applying the Co-Insurance Template

**IMPORTANT:** Templates must be applied **after** all Co-Insuring Title Company Contacts have been entered.

1. From the **Order** ribbon, click the **Apply Templates** button
2. Search for and select the applicable **03 CO-INSURANCE [SALE / REFI]** template
3. Click **OK** to apply
4. When prompted, click the **OK** button to confirm

**Apply Templates**

Orders/Templates to copy

Order/Template: 03 CO-INSURANCE SALE

OK Cancel

### Co-Insurance Disbursements

1. Navigate to the **Order Transactions** screen
2. Verify the **Co-Insurance Disbursements**; clicking the **Group** link to view the details

**Order Transactions** Buyers: Buyer Corporation  
Sellers: Rockefeller

Receipts:

Code	Name	Amount	Details
BA	<a href="#">Buyer Corporation</a>	\$853,096.00	<a href="#">From Buyer</a>

**Total: \$853,096.00**

Disbursements:

Code	Name	Amount	Held	Details
O	<a href="#">Fidelity National Title Insurance Company</a>	\$426,548.00	<input type="checkbox"/>	<a href="#">Group...</a>
T2	<a href="#">T2 Co-Insurer</a>	\$255,928.80	<input type="checkbox"/>	<a href="#">Group...</a>
T3	<a href="#">T3 Co-Insurer</a>	\$85,309.60	<input type="checkbox"/>	<a href="#">Group...</a>

**Disbursement Details for T2**

Available to Group:			Grouped:		
Code	Amount	Details	Code	Amount	Details
			T2	\$199,185.30	COIN.01
			T2	\$0.00	COIN.01
			T2	\$9,974.40	COIN.02
			T2	\$40,074.90	COIN.03
			T2	\$6,694.20	COIN.04

Less Reductions:

Code	Name	Amount	Details

3. **Save** the Order

### Adding Additional Co-Insurers After Template Applied

1. Navigate to the **Order Contacts** screen
2. Add the additional Co-Insurer Contacts as needed

Title Company	Commonwealth Land Title Insurance Company	T
Title Company	Chicago Title Insurance Company	T2
Title Company	Fidelity National Title Insurance	T3
Title Company	AmeriTitle Downtown	T4
Title Company	First Nationwide Title Agency LLC	T5
Title Company		T6

3. Navigate to the **Title Insurance Premiums** screen
4. Click the **Owner's Policy Co-Insurance** more/less bar
5. If any **Share of Premium** entries are shown in **red**, place your cursor in the field and press the **F2** key to clear and return it to the system-generated number in black

Owner's Policy Co-Insurance

Co-Insurance

**AGGREGATES**

Aggregate Coverage Amount:  Aggregate Premium Amount:  Aggregate Endorsement Premium:

	% PORTION OF AGGREGATE	\$ PORTION OF AGGREGATE COVERAGE	\$ PORTION OF AGGREGATE PREMIUM	\$ PORTION OF AGGREGATE ENDORSEMENTS
<b>LEAD (Issuing Office)</b>				
Co-Insurer: Commonwealth Land Title Insurance	Percent Split: <input type="text" value="15.00000"/>	Share of Amount: <input type="text" value="\$75,000,000.00"/>	Share of Prem: <input type="text" value="\$197,842.67"/>	Share of End: <input type="text" value="\$19,806.75"/>
Address: P.O. Box 45023, Jacksonville, FL 32	Payee Code: <input type="text" value="T"/>	Payee Name: Commonwealth Land Title Insurance		
<b>Co-Insurer #1</b>				
Co-Insurer: Chicago Title Insurance Company	Percent Split: <input type="text" value="50.00000"/>	Share of Amount: <input type="text" value="\$250,000,000.00"/>	Share of Prem: <input type="text" value="\$659,475.55"/>	Share of End: <input type="text" value="\$66,022.50"/>
Address: P.O. Box 45023, Jacksonville, FL 32	Payee Code: <input type="text" value="T2"/>	Payee Name: Chicago Title Insurance Company		
<b>Co-Insurer #2</b>				
Co-Insurer: Fidelity National Title Insurance Com	Percent Split: <input type="text" value="15.00000"/>	Share of Amount: <input type="text" value="\$75,000,000.00"/>	Share of Prem: <input type="text" value="\$197,842.66"/>	Share of End: <input type="text" value="\$19,806.75"/>
Address: P.O. Box 45023, Jacksonville, FL 32	Payee Code: <input type="text" value="T3"/>	Payee Name: Fidelity National Title Insurance		

Share of Prem:  Share of End:

*Press F2 Key to show in black text*

- Adjust the existing **LEAD (Issuing Office)** and **Co-Insurer** amounts as needed
- Add the **Additional Co-Insurers** (refer to [Adding Co-Insurance Title Contacts](#) section)
- Verify **Aggregate Premium Amounts** at the top and bottom to ensure adjustments are not needed

If a **Simultaneous Policy**,

- Click the **Loan Policy Co-Insurance** more/less bar
- Verify the **Amounts** and **Co-Insurers** have adjusted automatically
- Loan premium amounts should not be shown in **red** text; if so repeat **step 4** above
- Verify **Percent Split** and **Share of Premium** amounts for the additional Co-Insurers added

Loan Policy Co-Insurance **9**

Co-Insurance

**AGGREGATES**

Aggregate Coverage Amount:  Aggregate Premium Amount:  Aggregate Endorsement Premium:

	% PORTION OF AGGREGATE	\$ PORTION OF AGGREGATE COVERAGE	\$ PORTION OF AGGREGATE PREMIUM	\$ PORTION OF AGGREGATE ENDORSEMENTS
<b>LEAD (Issuing Office)</b>				
Co-Insurer: Commonwealth Land Title Insurance	Percent Split: <input type="text" value="15.00000"/>	Share of Amount: <input type="text" value="\$52,500,000.00"/>	Share of Prem: <input type="text" value="\$34,819.95"/>	Share of End: <input type="text" value="\$67.50"/>
Address: P.O. Box 45023, Jacksonville, FL 32	Payee Code: <input type="text" value="T"/>	Payee Name: Commonwealth Land Title Insurance		
<b>Co-Insurer #1</b>				
Co-Insurer: Chicago Title Insurance Company	Percent Split: <input type="text" value="50.00000"/>	Share of Amount: <input type="text" value="\$175,000,000.00"/>	Share of Prem: <input type="text" value="\$116,066.50"/>	Share of End: <input type="text" value="\$225.00"/>
Address: P.O. Box 45023, Jacksonville, FL 32	Payee Code: <input type="text" value="T2"/>	Payee Name: Chicago Title Insurance Company		
<b>Co-Insurer #2</b>				
Co-Insurer: Fidelity National Title Insurance Com	Percent Split: <input type="text" value="15.00000"/>	Share of Amount: <input type="text" value="\$52,500,000.00"/>	Share of Prem: <input type="text" value="\$34,819.95"/>	Share of End: <input type="text" value="\$67.50"/>
Address: P.O. Box 45023, Jacksonville, FL 32	Payee Code: <input type="text" value="T3"/>	Payee Name: Fidelity National Title Insurance		
<b>Co-Insurer #3</b>				
Co-Insurer: Stewart Title Guaranty Company	Percent Split: <input type="text" value="10.00000"/>	Share of Amount: <input type="text" value="\$35,000,000.00"/>	Share of Prem: <input type="text" value="\$23,213.30"/>	Share of End: <input type="text" value="\$45.00"/>
Address: 1360 Post Oak Blvd., Suite 100, Hou	Payee Code: <input type="text" value="T4"/>	Payee Name: AmeriTitle Downtown		
<b>Co-Insurer #4</b>				
Co-Insurer: Old Republic National Title Insurance	Percent Split: <input type="text" value="10.00000"/>	Share of Amount: <input type="text" value="\$35,000,000.00"/>	Share of Prem: <input type="text" value="\$23,213.30"/>	Share of End: <input type="text" value="\$45.00"/>
Address: 3000 Bayport Drive, Suite 1000, Tan	Payee Code: <input type="text" value="T5"/>	Payee Name: First Nationwide Title Agency LLC		

- Navigate to the **Statement Charges > Co-Insurance** section
- Enter the **Percent Split**

## Entering Co-Insurance Premiums

- Locate the **Owner's Policy Premium #1** entry
- Click the **01 Line number** link
- Click the **Payees** tab
- On the next available grid line, from the **Code** drop-down, select the additional Co-Insurer
- In the **Percent** field, enter the **Percent Split** noted above; verify populated amounts
- Repeat **steps (d-e)** for each additional Co-Insurer

**Co-Insurance** **\$1,683,579.10**

Description	Re	To	Name	C/D	Buyer Debit
<b>01</b> Owner's Policy Premiums		O	Commonwealth Land Title Insur...	<input type="checkbox"/>	\$1,318,951.10
02 Owner's Policy Endorsements		O	Commonwealth Land Title Insur...	<input type="checkbox"/>	\$132,045.00
03 Loan Policy Premiums		O	Commonwealth Land Title Insur...	<input type="checkbox"/>	\$232,133.00
04 Loan Policy Endorsements		O	Commonwealth Land Title Insur...	<input type="checkbox"/>	\$450.00

  

**Charges for Line 01**

Description	Re	To	Buyer Debit	Buyer Credit	Seller Debit	Seller Credit
1 Owner's Policy Premium #1 (\$500,000,000.00)		O	\$1,318,951.10			
2 Owner's Policy Premium PLACEHOLDER		O				
3 Owner's Policy Premium PLACEHOLDER		O				
4						

  

**Payees**

Code	Name	%	Amount	Deducted	Held	Separate	Bill Code	Invoice #	Description
0	Commonwealth Land Title Insurance Compa...	15.00	\$197,842.67	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
T2	Chicago Title Insurance Company	50.00	\$659,475.55	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
T3	Fidelity National Title Insurance	15.00	\$197,842.67	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
T4	AmeriTitle Downtown	10.00	\$131,895.11	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
T5	First Nationwide Title Agency LLC	10.00	\$131,895.11	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			

15. Repeat **step 10** for **Owners Policy Endorsements, Loan Policy Premiums** and **Loan Policy Endorsements**

**Co-Insurance** **\$1,683,579.10**

Description	Re	To	Name	C/D	Buyer Debit
<b>01</b> Owner's Policy Premiums		O	Commonwealth Land Title Insur...	<input type="checkbox"/>	\$1,318,951.10
<b>02</b> Owner's Policy Endorsements		O	Commonwealth Land Title Insur...	<input type="checkbox"/>	\$132,045.00
<b>03</b> Loan Policy Premiums		O	Commonwealth Land Title Insur...	<input type="checkbox"/>	\$232,133.00
<b>04</b> Loan Policy Endorsements		O	Commonwealth Land Title Insur...	<input type="checkbox"/>	\$450.00

16. **Save** the Order