Hawaii Reduced Premium Offerings

		Title Reduction	Escrow Reduction
First-Time Home Buyers 25% reduction	This rate is applicable to natural persons who request this rate and can demonstrate to the satisfaction of the Company that they are a first-time buyer of residential property in Hawaii in which they shall reside. The first-time home buyer may purchase a standard coverage owner's policy insuring the purchase in an amount up to $500,000.	YES	NO
Investors Rate 30% reduction	A standard coverage owner's policy or an ALTA Loan Policy may be issued upon the request of persons who are engaged in the business of investing in real property for owners and lenders insurance.	YES	YES
Senior Citizens Rate 25% reduction	A standard coverage owner's policy or an ALTA Loan Policy may be issued for owners and lenders insurance upon the request of persons who can demonstrate to the satisfaction of the Company that they are at least sixty-two (62) years of age and are selling or purchasing their own personal residence.	YES*	YES
One-Year Residential Financing Rate 50% reduction	The rate is applicable to an ALTA Loan Policy that insures a new first loan secured by a single family residential property or residential condominium when the new order for title insurance is placed with the Company within twelve (12) months from the date of the issuance of prior owners or loan policy covering the subject property.	YES	NO
Short Term Rate 25% reduction	The rate is applicable to owners and lenders policies when the current order is placed within sixty (60) months of the date of the issuance of a prior owners or loan policy of title insurance.	YES	NO
U.S. Armed Forces Rate 25% reduction	This rate is available upon request to active duty and retired members of the United States Armed Forces who hold valid military identification. It applies to standard coverage Owner's Policy or an ALTA Loan Policy issued in connection with the sale, purchase or financing of the Member's personal residence.	YES	YES
Non-Profit Organization Rate 50% reduction	This rate is available upon request to churches, charitable or like eleemosynary non-profit organizations on property dedicated to church or charitable use within the normal activities for which such entities were intended. The Non-Profit Organization Rate is applicable for owners and lenders insurance and is applicable to the issuance of either a CLTA Standard Owners Policy or an ALTA Loan Policy. This fee reduction for non-profit organizations is applicable only to the party who would customarily be responsible for the payment of such charges and does in fact pay them in the subject transaction.	YES	YES
Revamping or Replacing an Insured Deed of Trust Rate 65% or 35% reduction	• 65% reduction of the Basic Insurance Rate if the prior insurance was issued by Old Republic National Title Insurance Company. Minimum charges apply. • 35% reduction of the Basic Insurance Rate if the prior insurance was issued by a company other than Old Republic National Title Insurance Company. Minimum charges apply. The Mortgagor/Mortgagee must be the same party as shown in the encumbrance insured by the outstanding policy; and the remaining unpaid balance of the loan must be 60% or more of the original principal amount. The charges apply up to the amount of the insurance stated in the original policy, insurance in excess thereof shall be charged for on an increased liability basis at the appropriate per-unit rate.	YES	NO

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*Senior Citizens Rate title reduction also available for financing of personal residence.

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