

BROWN COUNTY TITLE COMPANY
112 South 7th Street
Hiawatha, Kansas 66434

SCHEDULE OF FEES
(effective June 7, 2016)

FILED

JUN 13 2016

KEN SELZER
Commissioner of Insurance

TITLE INSURANCE

Owner's Policy

Base fee - \$150.00	
and	
\$ 1,000 - \$ 50,000	\$3.50/thousand
\$ 51,000 - \$100,000	\$3.00/thousand
\$101,000 - \$500,000	\$2.25/thousand
\$501,000 - \$1,000,000	\$2.00/thousand

Minimum Policy Premium: \$178.00

Search Fee: This fee is a separate fee from the above Policy rate. It is not part of the insurance policy fee but is a fee for the cost of additional search work that may be involved in providing clear title. This fee is waived if an abstract or prior title insurance is provided for use.

\$100.00 for first tract
\$75.00 for each additional tract

Loan Policy (when not issued simultaneously with Owner's Policy)

Base fee - \$150.00	
and	
\$ 1,000 - \$ 50,000	\$2.50/thousand
\$ 51,000 - \$100,000	\$2.00/thousand
\$101,000 - \$500,000	\$1.75/thousand
\$501,000 - \$1,000,000	\$1.50/thousand

Minimum Policy Premium: \$175.00

Search Fee: This fee is a separate fee from the above Policy rate. It is not part of the insurance policy fee but is a fee for the cost of additional search work that may be involved in providing clear title. This fee is waived if an abstract or prior title insurance is provided for use.

\$100.00 for first tract
\$75.00 for each additional tract

Refinance Rate

Base fee - \$100.00	
and	
\$ 1,000 - \$ 50,000	\$1.50/thousand
\$ 51,000 - \$100,000	\$1.20/thousand
\$101,000 - \$500,000	\$1.05/thousand
\$501,000 - \$1,000,000	\$.90/thousand

(If the amount of insurance under the loan policy is in excess of the mortgage that it is replacing, the excess shall be computed at the original rates under the applicable bracket or brackets)

Search Fee: This fee is a separate fee from the above Policy rate. It is not part of the insurance policy

TITLE INSURANCE (continued)

fee but is a fee for the cost of additional search work that may be involved in providing clear title.
This fee is waived if an abstract or prior title insurance is provided for use.

\$100.00 for first tract

\$75.00 for each additional tract

Loan Policy (issued simultaneously with Owner's Policy): \$175.00

Update/Amend Commitment: \$75.00

Cancellation fee: \$100.00

All Endorsements are \$50.00 each.

Informational Commitment (with prior title work) - \$250.00

Informational Commitment (with no prior title work) - \$350.00

FILED

JUN 13 2016

KEN SELZER
Commissioner of Insurance

GENERAL SERVICES

Certificate of Title (no easements, utilities, restrictions, etc.)	\$150.00
Certificate of Title (showing utilities, easements, restrictions, etc.)	\$250.00
Foreclosure Report	\$150.00
Update - Certificate of Title or Foreclosure Report	\$ 75.00
Prepare chain of title – deed chain only (for one tract of real estate)	\$150.00
Each additional tract of real estate	\$ 75.00

**(The above fees for Certificates of Title; Deed chain of title;
and Foreclosure Report are for one tract of real estate. Each
additional tract to be searched is \$75.00 per tract of real estate.)**

Search to provide copy of mortgage, deed, federal tax lien, Court records, UCC
filings, criminal background check, etc., (Copies are charged at extra rate) \$ 50.00

Hourly search fee \$30.00

COPY RATE

1-20 pages	\$5.00	81-100 pages	\$25.00
21-40 pages	\$10.00	101-120 pages	\$30.00
41-60 pages	\$15.00	121-140 pages	\$35.00
61-80 pages	\$20.00	141-160 pages	\$40.00

(Copies are charged at \$5.00 for every 20 pages)

FILED

JUN 13 2016

KEN SELZER
Commissioner of Insurance
\$125.00

ABSTRACTS OF TITLE

Abstract Certificate (Update & Redate)

Abstract fee per page

Original Typed

Copied

\$ 10.00

\$ 8.00

DOCUMENT PREPARATION

Deed (not associated w/ closing) \$50.00

Affidavit (not associated w/ closing) \$50.00

ESCROW & CLOSING SERVICES

Purchase/Mortgage Closing/Escrow/Deed prep./Affidavit prep. \$450.00

Loan Closing & Escrow - Refinance \$275.00

Witness Closing (no doc. prep./no courier fee) \$175.00

Closing Mortgage Loan for Lender \$150.00

Overnite mailing fee \$ 30.00

Wire fee (for each wire transfer - in and/or out) \$ 20.00

Cancellation fee (no work started, but funds
deposited in escrow/trust account) \$ 50.00

Special Rule for Rating Unique or Unusual Conditions

If it can be clearly demonstrated that a risk presents unique or unusual conditions of exposure or hazard such that the application of the normal rating procedure does not produce a reasonable and equitable rate for the risk, such risk may be treated on an individual rate basis.

Requests for the treatment under this rule shall be submitted to the Insurance Commissioner and shall be accompanied by evidence specifically setting forth the reasons for the request along with full supporting information evidencing that the special treatment is not a violation of K.S.A. 40-2404(14) relating to rebates and other inducements in title insurance. Such rates must be filed with the Commissioner of Insurance prior to quotation or being made effective.

Title Insurance Fee Schedule

Owner's Policy Fee Schedule**FILED**

\$10,000 (or less)	\$178.00	\$51,000	\$328.00	\$92,000	\$451.00
\$11,000	\$188.50	\$52,000	\$331.00	\$93,000	\$454.00
\$12,000	\$192.00	\$53,000	\$334.00	\$94,000	\$457.00
\$13,000	\$195.50	\$54,000	\$337.00	\$95,000	\$460.00
\$14,000	\$199.00	\$55,000	\$340.00	\$96,000	\$463.00
\$15,000	\$202.50	\$56,000	\$343.00	\$97,000	\$466.00
\$16,000	\$206.00	\$57,000	\$346.00	\$98,000	\$469.00
\$17,000	\$209.50	\$58,000	\$349.00	\$99,000	\$472.00
\$18,000	\$213.00	\$59,000	\$352.00	\$100,000	\$475.00
\$19,000	\$216.50	\$60,000	\$355.00	\$101,000	\$477.25
\$20,000	\$220.00	\$61,000	\$358.00	\$102,000	\$479.50
\$21,000	\$223.50	\$62,000	\$361.00	\$103,000	\$481.75
\$22,000	\$227.00	\$63,000	\$364.00	\$104,000	\$484.00
\$23,000	\$230.50	\$64,000	\$367.00	\$105,000	\$486.25
\$24,000	\$234.00	\$65,000	\$370.00	\$106,000	\$488.50
\$25,000	\$237.50	\$66,000	\$373.00	\$107,000	\$490.75
\$26,000	\$241.00	\$67,000	\$376.00	\$108,000	\$493.00
\$27,000	\$244.50	\$68,000	\$379.00	\$109,000	\$495.25
\$28,000	\$248.00	\$69,000	\$382.00	\$110,000	\$497.50
\$29,000	\$251.50	\$70,000	\$385.00	\$115,000	\$508.75
\$30,000	\$255.00	\$71,000	\$388.00	\$120,000	\$520.00
\$31,000	\$258.50	\$72,000	\$391.00	\$125,000	\$531.25
\$32,000	\$262.00	\$73,000	\$394.00	\$130,000	\$542.50
\$33,000	\$265.50	\$74,000	\$397.00	\$135,000	\$553.75
\$34,000	\$269.00	\$75,000	\$400.00	\$140,000	\$565.00
\$35,000	\$272.50	\$76,000	\$403.00	\$145,000	\$576.25
\$36,000	\$276.00	\$77,000	\$406.00	\$150,000	\$587.50
\$37,000	\$279.50	\$78,000	\$409.00	\$200,000	\$700.00
\$38,000	\$283.00	\$79,000	\$412.00	\$250,000	\$812.50
\$39,000	\$286.50	\$80,000	\$415.00	\$300,000	\$925.00
\$40,000	\$290.00	\$81,000	\$418.00	\$350,000	\$1,037.50
\$41,000	\$293.50	\$82,000	\$421.00	\$400,000	\$1,150.00
\$42,000	\$297.00	\$83,000	\$424.00	\$450,000	\$1,262.50
\$43,000	\$300.50	\$84,000	\$427.00	\$500,000	\$1,375.00
\$44,000	\$304.00	\$85,000	\$430.00	\$550,000	\$1,475.00
\$45,000	\$307.50	\$86,000	\$433.00	\$1,000,000	\$2,375.00
\$46,000	\$311.00	\$87,000	\$436.00		
\$47,000	\$314.50	\$88,000	\$439.00		
\$48,000	\$318.00	\$89,000	\$442.00		
\$49,000	\$321.50	\$90,000	\$445.00		
\$50,000	\$325.00	\$91,000	\$448.00		

JUN 13 2016

KEN SELZER
Commissioner of Insurance#2.25
pm
\$1,000#2.00
pm
\$1,000

Title Insurance Fee Schedule

FILED**Loan Policy Fee Schedule****JUN 13 2016**

\$10,000 (or less)	\$175.00	\$51,000	\$277.00	\$92,000	\$359.00
\$11,000	\$177.50	\$52,000	\$279.00	\$93,000	\$361.00
\$12,000	\$180.00	\$53,000	\$281.00	\$94,000	\$363.00
\$13,000	\$182.50	\$54,000	\$283.00	\$95,000	\$365.00
\$14,000	\$185.00	\$55,000	\$285.00	\$96,000	\$367.00
\$15,000	\$187.50	\$56,000	\$287.00	\$97,000	\$369.00
\$16,000	\$190.00	\$57,000	\$289.00	\$98,000	\$371.00
\$17,000	\$192.50	\$58,000	\$291.00	\$99,000	\$373.00
\$18,000	\$195.00	\$59,000	\$293.00	\$100,000	\$375.00
\$19,000	\$197.50	\$60,000	\$295.00	\$101,000	\$376.75
\$20,000	\$200.00	\$61,000	\$297.00	\$102,000	\$378.50
\$21,000	\$202.50	\$62,000	\$299.00	\$103,000	\$380.25
\$22,000	\$205.00	\$63,000	\$301.00	\$104,000	\$382.00
\$23,000	\$207.50	\$64,000	\$303.00	\$105,000	\$383.75
\$24,000	\$210.00	\$65,000	\$305.00	\$106,000	\$385.50
\$25,000	\$212.50	\$66,000	\$307.00	\$107,000	\$387.25
\$26,000	\$215.00	\$67,000	\$309.00	\$108,000	\$389.00
\$27,000	\$217.50	\$68,000	\$311.00	\$109,000	\$390.75
\$28,000	\$220.00	\$69,000	\$313.00	\$110,000	\$392.50
\$29,000	\$222.50	\$70,000	\$315.00	\$115,000	\$401.25
\$30,000	\$225.00	\$71,000	\$317.00	\$120,000	\$410.00
\$31,000	\$227.50	\$72,000	\$319.00	\$125,000	\$418.75
\$32,000	\$230.00	\$73,000	\$321.00	\$130,000	\$427.50
\$33,000	\$232.50	\$74,000	\$323.00	\$135,000	\$436.25
\$34,000	\$235.00	\$75,000	\$325.00	\$140,000	\$445.00
\$35,000	\$237.50	\$76,000	\$327.00	\$145,000	\$453.75
\$36,000	\$240.00	\$77,000	\$329.00	\$150,000	\$462.50
\$37,000	\$242.50	\$78,000	\$331.00	\$200,000	\$550.00
\$38,000	\$245.00	\$79,000	\$333.00	\$250,000	\$637.50
\$39,000	\$247.50	\$80,000	\$335.00	\$300,000	\$725.00
\$40,000	\$250.00	\$81,000	\$337.00	\$350,000	\$812.50
\$41,000	\$252.50	\$82,000	\$339.00	\$400,000	\$900.00
\$42,000	\$255.00	\$83,000	\$341.00	\$450,000	\$987.50
\$43,000	\$257.50	\$84,000	\$343.00	\$500,000	\$1,075.00
\$44,000	\$260.00	\$85,000	\$345.00	\$1,000,000	\$1,825.00
\$45,000	\$262.50	\$86,000	\$347.00	\$3,000,000	\$4,825.00
\$46,000	\$265.00	\$87,000	\$349.00	\$5,000,000	\$7,825.00
\$47,000	\$267.50	\$88,000	\$351.00		
\$48,000	\$270.00	\$89,000	\$353.00		
\$49,000	\$272.50	\$90,000	\$355.00		
\$50,000	\$275.00	\$91,000	\$357.00		

KEN SELZER**Commissioner of Insurance**

\$1.75
per
\$1,000

\$1.50
per
\$1,000

Simultaneous Issue: \$175.00

BROWN COUNTY TITLE COMPANY

112 SOUTH 7TH STREET

HIAWATHA, KANSAS

785-742-4194

FAX: 785-742-7103

LICENSED AND BONDED ABSTACTERS

June 7, 2016

Kansas Insurance Department
420 SW 9th Street
Topeka, Kansas 66612-1678

RE: Title Insurance Rates

To Whom It May Concern:

Please find enclosed a copy of our new "Schedule of Fees" for Brown County Title Company. These fees go into effect as of today, June 7, 2016.

If you should have any questions, please feel free to contact me by phone, fax or mail as set out above.

Thank you!

Sincerely,



Jonnette R. Smith-Rice

pc: file
Enclosure



Kansas Insurance Department

Ken Selzer, Commissioner of Insurance

June 13, 2016

Brown County Title Company
112 South 7th St.
Hiawatha, KS 66434

Re: Material Required by K.S.A. 40-952(c)

Dear Sir or Madam:

This will acknowledge receipt of your letter as referenced above submitting the materials required by K.S.A. 40-952(c).

Sincerely,

James W. Norman
Policy Examiner II
Property & Casualty Division

BROWN COUNTY TITLE COMPANY
112 South 7th Street
Hiawatha, Kansas 66434

SCHEDULE OF FEES
(effective June 1, 2010)

TITLE INSURANCE

Owner's Policy

Base fee - \$150.00	
and	
\$ 1,000 - \$ 50,000	\$3.50/thousand
\$ 51,000 - \$100,000	\$3.00/thousand
\$101,000 - \$500,000	\$2.25/thousand
\$501,000 - \$1,000,000	\$2.00/thousand

Minimum Policy Premium: \$178.00

Search Fee: This fee is a separate fee from the above Policy rate. It is not part of the insurance policy fee but is a fee for the cost of additional search work that may be involved in providing clear title. This fee is waived if an abstract or prior title insurance is provided for use.

\$100.00 for first tract
\$75.00 for each additional tract

Loan Policy (when not issued simultaneously with Owner's Policy)

Base fee - \$150.00	
and	
\$ 1,000 - \$ 50,000	\$2.50/thousand
\$ 51,000 - \$100,000	\$2.00/thousand
\$101,000 - \$500,000	\$1.75/thousand
\$501,000 - \$1,000,000	\$1.50/thousand

Minimum Policy Premium: \$180.00

Search Fee: This fee is a separate fee from the above Policy rate. It is not part of the insurance policy fee but is a fee for the cost of additional search work that may be involved in providing clear title. This fee is waived if an abstract or prior title insurance is provided for use.

\$100.00 for first tract
\$75.00 for each additional tract

Refinance Rate

Base fee - \$100.00	
and	
\$ 1,000 - \$ 50,000	\$1.50/thousand
\$ 51,000 - \$100,000	\$1.20/thousand
\$101,000 - \$500,000	\$1.05/thousand
\$501,000 - \$1,000,000	\$.90/thousand

(If the amount of insurance under the loan policy is in excess of the mortgage that it is replacing, the excess shall be computed at the original rates under the applicable bracket or brackets)

Search Fee: This fee is a separate fee from the above Policy rate. It is not part of the insurance policy

FILED

MAY 28 2010

SANDY PRAEGER
Commissioner of Insurance

ABROGATED

JUN 13 2016

KEN SELZER
Commissioner of Insurance

TITLE INSURANCE (continued)

fee but is a fee for the cost of additional search work that may be involved in providing clear title.
This fee is waived if an abstract or prior title insurance is provided for use.

\$100.00 for first tract

\$75.00 for each additional tract

Loan Policy (issued simultaneously with Owner's Policy): \$175.00

Update/Amend Commitment: \$75.00

ABROGATED

FILED

Cancellation fee: \$100.00

JUN 13 2016

MAY 28 2010

All Endorsements are \$50.00 each.

KEN SELZER
Commissioner of Insurance

SANDY PRAEGER
Commissioner of Insurance

GENERAL SERVICES

Certificate of Title (no easements, utilities, restrictions, etc.) \$150.00

Certificate of Title (showing utilities, easements, restrictions, etc.) \$250.00

Foreclosure Report \$150.00

**(The above fees for Certificates of Title and Foreclosure Report
are for one tract. Each additional tract to be searched is \$75.00
per tract.)**

Update - Certificate of Title or Foreclosure Report \$ 75.00

Search to provide copy of mortgage, deed, federal tax lien, Court records, UCC
filings, criminal background check, etc., (Copies are charged at extra rate) \$ 50.00

Copies:	1-20 pages	\$5.00	41-60 pages	\$15.00
	21-40 pages	\$10.00	61-80 pages	\$20.00

ABSTRACTS OF TITLE

Abstract Certificate (Update & Redate) \$125.00

Abstract fee per page

Original Typed \$ 10.00

Copied \$ 8.00

GENERAL SERVICES (continued)

DOCUMENT PREPARATION

Deed (not associated w/ closing) \$25.00
Affidavit (not associated w/ closing) \$25.00

FILED

MAY 28 2010

SANDY PRAEGER
Commissioner of Insurance

ESCROW & CLOSING SERVICES

Purchase/Mortgage Closing/Escrow/Deed prep./Affidavit prep. \$450.00
Commercial Closing/Escrow/Deed prep./Affidavit prep. \$400.00
Loan Closing & Escrow - Refinance \$275.00
Witness Closing (no doc. prep./no courier fee) \$175.00

ABROGATED
JUN 13 2016
KEN SELZER
Commissioner of Insurance

Special Rule for Rating Unique or Unusual Conditions

If it can be clearly demonstrated that a risk presents unique or unusual conditions of exposure or hazard such that the application of the normal rating procedure does not produce a reasonable and equitable rate for the risk, such risk may be treated on an individual rate basis.

Requests for the treatment under this rule shall be submitted to the Insurance Commissioner and shall be accompanied by evidence specifically setting forth the reasons for the request along with full supporting information evidencing that the special treatment is not a violation of K.S.A. 40-2404(14) relating to rebates and other inducements in title insurance. Such rates must be filed with the Commissioner of Insurance prior to quotation or being made effective.

Title Insurance Fee Schedule

Owner's Policy Fee Schedule

\$3,000.00 (or less)	\$160.50	\$51,000.00	\$328.00	\$99,000.00	\$472.00
\$4,000.00	\$164.00	\$52,000.00	\$331.00	\$100,000.00	\$475.00
\$5,000.00	\$167.50	\$53,000.00	\$334.00	\$101,000.00	\$477.25
\$6,000.00	\$171.00	\$54,000.00	\$337.00	\$102,000.00	\$479.50
\$7,000.00	\$174.50	\$55,000.00	\$340.00	\$103,000.00	\$481.75
\$8,000.00	\$178.00	\$56,000.00	\$343.00	\$104,000.00	\$484.00
\$9,000.00	\$181.50	\$57,000.00	\$346.00	\$105,000.00	\$486.25
\$10,000.00	\$185.00	\$58,000.00	\$349.00	\$106,000.00	\$488.50
\$11,000.00	\$188.50	\$59,000.00	\$352.00	\$107,000.00	\$490.75
\$12,000.00	\$192.00	\$60,000.00	\$355.00	\$108,000.00	\$493.00
\$13,000.00	\$195.50	\$61,000.00	\$358.00	\$109,000.00	\$495.25
\$14,000.00	\$199.00	\$62,000.00	\$361.00	\$110,000.00	\$497.50
\$15,000.00	\$202.50	\$63,000.00	\$364.00	\$115,000.00	\$508.75
\$16,000.00	\$206.00	\$64,000.00	\$367.00	\$120,000.00	\$520.00
\$17,000.00	\$209.50	\$65,000.00	\$370.00	\$125,000.00	\$531.25
\$18,000.00	\$213.00	\$66,000.00	\$373.00	\$130,000.00	\$542.50
\$19,000.00	\$216.50	\$67,000.00	\$376.00	\$135,000.00	\$553.75
\$20,000.00	\$220.00	\$68,000.00	\$379.00	\$140,000.00	\$565.00
\$21,000.00	\$223.50	\$69,000.00	\$382.00	\$145,000.00	\$576.25
\$22,000.00	\$227.00	\$70,000.00	\$385.00	\$150,000.00	\$587.50
\$23,000.00	\$230.50	\$71,000.00	\$388.00	\$200,000.00	\$700.00
\$24,000.00	\$234.00	\$72,000.00	\$391.00	\$250,000.00	\$812.50
\$25,000.00	\$237.50	\$73,000.00	\$394.00	\$300,000.00	\$925.00
\$26,000.00	\$241.00	\$74,000.00	\$397.00	\$350,000.00	\$1,037.50
\$27,000.00	\$244.50	\$75,000.00	\$400.00	\$400,000.00	\$1,150.00
\$28,000.00	\$248.00	\$76,000.00	\$403.00	\$450,000.00	\$1,262.50
\$29,000.00	\$251.50	\$77,000.00	\$406.00	\$500,000.00	\$1,375.00
\$30,000.00	\$255.00	\$78,000.00	\$409.00	\$550,000.00	\$1,475.00
\$31,000.00	\$258.50	\$79,000.00	\$412.00	\$1,000,000.00	\$2,375.00
\$32,000.00	\$262.00	\$80,000.00	\$415.00		
\$33,000.00	\$265.50	\$81,000.00	\$418.00		
\$34,000.00	\$269.00	\$82,000.00	\$421.00		
\$35,000.00	\$272.50	\$83,000.00	\$424.00		
\$36,000.00	\$276.00	\$84,000.00	\$427.00		
\$37,000.00	\$279.50	\$85,000.00	\$430.00		
\$38,000.00	\$283.00	\$86,000.00	\$433.00		
\$39,000.00	\$286.50	\$87,000.00	\$436.00		
\$40,000.00	\$290.00	\$88,000.00	\$439.00		
\$41,000.00	\$293.50	\$89,000.00	\$442.00		
\$42,000.00	\$297.00	\$90,000.00	\$445.00		
\$43,000.00	\$300.50	\$91,000.00	\$448.00		
\$44,000.00	\$304.00	\$92,000.00	\$451.00		
\$45,000.00	\$307.50	\$93,000.00	\$454.00		
\$46,000.00	\$311.00	\$94,000.00	\$457.00		
\$47,000.00	\$314.50	\$95,000.00	\$460.00		
\$48,000.00	\$318.00	\$96,000.00	\$463.00		
\$49,000.00	\$321.50	\$97,000.00	\$466.00		
\$50,000.00	\$325.00	\$98,000.00	\$469.00		

ABROGATED
JUN 13 2016

KEVIN SELZER
Commissioner of Insurance

FILED
FEB 19 2010
SANDY PRAEGER
Commissioner of Insurance

KANSAS INSURANCE DEPARTMENT
UNIFORM PREMIUM (RISK RATE) REPORTING FORM

Date Filed and Recorded
By Division _____

TITLE INSURANCE COMPANY OF MINNESOTA

<u>Description of Risk (1)</u>	<u>Original Title Insurance for and Leasehold Owner's Policies (2)</u>	<u>Reissue Rate for Owner's or Leasehold Policies (3)</u>	<u>Reissue Rate for Mortgagee Acquiring Title (4)</u>	<u>Residential Liquidation Programs by Federal Agencies (5)</u>	<u>Simultaneous Issue - Owner's and Loan Policies (6) Seller and</u>	<u>Simultaneous Issue - Owner's Policies to Purchaser (7)</u>
Up to \$50,000	\$ 3.50	\$ 2.10	\$ 2.10	\$ 1.50	See Note	\$ 4.55
\$50,000 to \$100,000	\$ 3.00	\$ 1.80	See Note	\$ 1.50		\$ 3.90
\$100,000 to \$500,000	\$ 2.00	\$ 1.20	See Note	\$ 1.50		\$ 2.60
\$500,000 to \$1,000,000	\$ 1.75	\$ 1.05	See Note	\$ 1.50		\$ 2.275
\$1,000,000 to \$5,000,000	\$ 1.50	\$.90	See Note	\$ 1.50		\$ 1.95
\$5,000,000 to \$10,000,000	\$ 1.25	\$.75	See Note	\$ 1.50		\$ 1.625
Over \$10,000,000	\$ 1.00	\$.60	See Note	\$ 1.50		\$ 1.30
Minimum Premium	\$10.00	\$10.00	\$10.00	\$20.00	\$10.00	\$10.00

FILED
JUN 27 1995
KATHLEEN SEBELIUS
COMM. of INSURANCE

ABROGATED
MAY 28 2010
SANDY PRAEGER
Commissioner of Insurance



KANSAS INSURANCE DEPARTMENT
UNIFORM PREMIUM (RISK RATE) REPORTING FORM

TITLE INSURANCE COMPANY OF MINNESOTA

PAGE 2

Simultaneous Issue Original Title
Owner's and Insurance for
Leasehold (8) Loan Policies (9)

Reissue Rate for
Loan Policies (10)

Limited Coverage
Mortgage Policy
Junior
Mortgages (11)

Substitution Loan
Rate (12)

Commercial Property
Policies (13)

\$ 4.55	\$2.50	\$1.50	\$1.75
\$ 3.90	\$2.00	\$1.20	\$1.75
\$ 2.60	\$1.75	\$1.05	\$1.75
\$ 2.275	\$1.50	\$.90	\$1.75
\$ 1.95	\$1.25	\$.75	\$1.75
\$ 1.625	\$1.00	\$.60	\$1.75
\$ 1.30	\$1.00	\$.60	\$1.75
\$10.00	\$7.50	\$7.50	\$7.50

See Note

All commercial rates
are the same as
those in columns
1-12 except
Residential
Liquidation Programs
by Federal Agencies,
Column 5, does not
apply

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- (1) To compute any risk rate on a fractional thousand of insurance (except as to minimum rate), multiply such fractional thousand by the rate per thousand applicable, considering any fraction of \$1,000 as a full \$1,000.

(2) RISK RATES FOR OWNER'S OR LEASEHOLD POLICIES

An owner's policy, insuring a fee simple estate, will not be issued for less than the full insurable value of the land and improvements, if any, which constitute real estate. A policy insuring a leasehold estate will not be issued for less than the full insurable value of the leasehold estate.

LEASEHOLD OWNERS

The leasehold owner's policy will not be issued for less than the fair market value of the leasehold estate.

(3) REISSUE RISK RATES FOR OWNER'S OR LEASEHOLD POLICIES

The reissue risk rate, where applicable, (see sections a, b and c below) is 60% of the published tariff in force for original insurance. Reissue risk rates apply up to the face of the previous policy, provided the outstanding policy is presented. Additional insurance up to the full insurable value of the premises will be computed at original insurance risk rates under the applicable bracket or brackets.

- a. A purchaser or lessee of real estate from one whose title thereto as owner or lessee has been insured shall be entitled to the reissue risk rate for owner's insurance in an amount up to the face of such former policy, provided the outstanding policy is presented. Full risk rate as per published schedule in force will be charged for the excess up to the full insurable value of the property. On ALTA residential owner's policies, the reissue credit (if applicable) will apply only up to the original face amount of the former policy as shown in Schedule A of said policy.

- b. When acreage is platted or divided into smaller subdivisions and covered by one blanket policy, the insured will be entitled to the reissue rate on owner's policies covering parcels sold out of such subdivision until the aggregate of the policies issued on such parcels equals the face amount of the original blanket policy. Policy will be issued for a \$10.00 risk rate. Thereafter, additional blanket insurance should be purchased in the applicable brackets or subsequent policies will be charged for at original rates. The status of such lot purchasers with reference to future insurance is defined under paragraph a hereof.

- c. Where a mortgage policy is outstanding and an owner's policy on the same property is issued, the reissue risk rate will apply up to the amount of the balance due on the mortgage insured under the outstanding mortgage policy.



(4) REISSUE RATE FOR MORTGAGEE ACQUIRING TITLE

When the insured under a mortgage policy acquires title by foreclosure or by voluntary conveyance in extinguishment of debt, and makes application for an owner's policy, such insured or the designee for the benefit of such insured shall be entitled to the following reissue risk rate on an owner's policy up to an amount equal to the face of such previous mortgage policy upon presenting said mortgage policy. Full rate as per published schedule in force will be charged for excess insurance requested.

Per Thousand

Up to \$50,000 of liability written.....\$2.10

Excess over \$50,000 shall be computed by reference to the date of the mortgage policy, as follows:

Date of Previous
Mortgage Policy

Rates

3 years or less.....	30% of regular rates
4 years to 5 years.....	35% of regular rates
5 years and over.....	40% of regular rates
Minimum risk premium.....	\$10.00



(5) RESIDENTIAL LIQUIDATION PROGRAMS BY FEDERAL AGENCIES

When an insured under a mortgage policy acquires title to a one-to-four family residence by foreclosure or by voluntary conveyance in lieu of foreclosure in extinguishment of debt and transfers the title to the residence to a governmental agency in connection with that agency's business of guaranteeing the repayment of said mortgage, and said agency has acquired the residence for immediate resale, the agency may request and be entitled to the following:

- a. An interim commitment to insure, issued for a term of 24 months, committing the Company to issue an owner's policy to the agency or to its purchaser.

The risk rate for the issuance of the above commitment shall be \$1.50 per thousand dollars liability or fraction thereof, subject to a \$20.00 minimum.

- b. An owner's policy issued as committed for shall be issued to:

1. The purchaser from the agency.

The risk rate charge shall be the applicable reissue rate for owner's title insurance up to the amount of the commitment, plus the regular rate for any amount in excess of the commitment.

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2. The agency after the expiration of 24 months, if no transfer has been made.

The risk rate charge shall be the applicable reissue rate for owner's title insurance, up to the amount of the commitment.

(6) SIMULTANEOUS ISSUANCE OF MORTGAGE AND OWNER'S POLICIES

When an owner's and a mortgage policy or policies covering identical land are to be issued simultaneously, the rate applicable for the owner's policy shall be the regular owners risk rate. The risk rate for the mortgage policy or policies so simultaneously issued will be \$7.50 for up to an amount of insurance not in excess of the owner's policy. The risk rate on the amount of the mortgage policy or policies in excess of the owner's policy is figured at the regular original title insurance risk rates for mortgage policies.

In all cases, the owner's policy shall be issued for the full insurable value of the premises. The title must be certified down to a date which will include the filing for record of both the deed to the mortgagor and the mortgage itself. Both policies must bear identical date and the owner's policy must show the mortgage as an exception under Schedule B thereof. It is not essential that the property be acquired simultaneously with the giving of the mortgage, but this rate, where applicable, has reference to the simultaneous issuance of an owner's and mortgage policy or policies.

(7) SIMULTANEOUS ISSUANCE OF OWNER'S POLICIES TO SELLER AND PURCHASER

When owner's policies covering identical land are to be issued simultaneously to the purchaser and seller, the rate applicable for the two policies will be 130% of the risk rate for a single owner's policy. Minimum risk premium on each owner's policy is \$10.00.

(8) SIMULTANEOUS ISSUANCE OF OWNER'S AND LEASEHOLD POLICIES

When an owner's and leasehold policy covering identical land are to be issued simultaneously, the rate applicable for the owner's policy shall be the regular owner's risk rate. The rate for the leasehold policy will be 30% of the risk rate for the owner's policy with which it is being issued simultaneously up to the amount of said owner's policy. The risk rate on the amount of a leasehold policy in excess of the owner's policy will be figured at the regular title insurance risk rate for owner's policies in the applicable bracket. Minimum risk premium is \$10.00.

(9) ORIGINAL TITLE INSURANCE RISK RATES FOR MORTGAGES

A mortgage policy cannot be issued for an amount less than the full principal debt. A policy can, however, be issued for an amount in excess of the debt to cover interest, foreclosure cost, etc. A new mortgage given to renew an old mortgage debt which was originally covered by insurance is a new transaction, creating new liability, and if insured carries the original mortgage rate, unless it falls within the classification of Reissue Title Insurance Risk Rates for Mortgages or Title Insurance Risk Rates for Substitution Loans.

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(10) REISSUE TITLE INSURANCE RISK RATES FOR MORTGAGES

When the owner of property on which application is made for mortgage title insurance has had the title to such property insured as owner, such owner shall be entitled to the reissue risk rate on such mortgage insurance of 60% of the published tariff in force for original insurance, up to the face amount of such owner's policy.

If the amount of insurance desired under the mortgage policy is in excess of the original owner's policy, the excess shall be computed at the original risk rates in the applicable bracket.

A mortgage policy cannot be issued for an amount less than the full principal debt. A policy can, however, be issued for an amount in excess of the debt to cover interest, foreclosure costs, etc.

(11) TITLE INSURANCE RISK RATES FOR LIMITED MORTGAGE POLICY FOR SECOND MORTGAGES

Risk rates for title insurance for a limited mortgage policy for junior mortgages shall be \$1.75 per thousand with a \$7.50 minimum.

(12) TITLE INSURANCE RISK RATES FOR SUBSTITUTION LOANS

When a substitution loan is made to the same borrower on the same property, the title to which was insured in connection with the original loan, the following risk rates will be charged for issuing the policy in connection with the new loan, provided the outstanding policy is presented and the Company is informed of the unpaid balance of the loan.

<u>Age of Original Loan</u>	<u>Rates</u>
3 years or under.....	30% of regular risk rates
From 3 years to 4 years.....	40% of regular risk rates
From 4 years to 5 years.....	50% of regular risk rates
Over 5 years.....	60% of regular risk rates
Minimum.....	\$7.50

At the time a substitution loan is made, the unpaid principal balance of the original loan will be considered the amount of insurance in force on which the foregoing rates shall be calculated. To these risk rates shall be added the regular risk rates for the new insurance, that is, the difference between the unpaid principal balance of the original loan and the amount of the new loan.

(13) COMMERCIAL PROPERTY POLICIES

Commercial policies are issued at the same rate as shown on the Risk Rate Reporting Form except that No. 5, Residential Liquidation Programs by Federal Agencies, does not apply.

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Charge for Escrow, Closing and/or Other Services

<u>Service</u>	<u>Charge</u>
<u>COMMERCIAL ESCROW CLOSING</u> includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement (HUD-1), disbursement of funds	\$ <u>N/A</u>
<u>RESIDENTIAL REAL ESTATE CLOSING</u> Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. <u>Without</u> assistance of attorney and/or broker.	\$ <u>N/A</u>
<u>RESIDENTIAL REAL ESTATE CLOSING</u> Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. <u>With</u> assistance of attorney and/or broker.	\$ <u>N/A</u>
<u>RESIDENTIAL LOAN CLOSING</u> includes preparation of all loan documents required by the lender including, but not limited to mortgage, deed of trust, notes, riders, assignments, government regulation reports and disclosures, disbursement of funds	\$ <u>N/A</u>
<u>DOCUMENT PREPARATION</u> when not included in closings:	\$ <u>N/A</u>
1. deeds	
2. mortgages, notes	
3. affidavits	
4. assignments, releases	
5. contract for deed/option contracts	
6. real estate contracts	
7. escrow deposit agreements	
<u>FEES FOR ANCILLARY SERVICES</u>	\$ <u>N/A</u>
notary public fees	
cash	
contract for deed	
seller carry back	
assumption	
equity purchase	
exchange of property	
loan closing for third party lender	

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COMMERCIAL TITLE INSURANCE RATES -
premiums charged on policies issued on
transactions involving commercial,
multi-family, or industrial real
estate

See Schedule A below

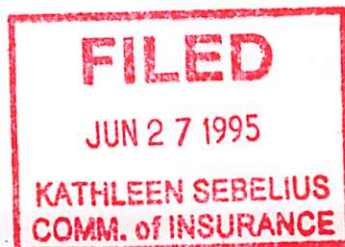
CANCELLATION FEE - a charge made for
actual work performed on a title
insurance file that for some reason or
circumstances does not result in the
issuance of a title insurance policy

\$ N/A

OTHER - (Specify)

\$ N/A
\$
\$
\$
\$

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Schedule A

A. Commercial

Per Thousand

Owner's

Up to \$50,000 of liability	\$ 3.50
Over \$50,000, up to \$100,000	\$ 3.00
Over \$100,000, up to \$5,000,000	\$ 2.00
Over \$5,000,000, up to \$10,000,000	\$ 1.75
Over \$10,000,000, up to \$15,000,000	\$ 1.50
Over \$15,000,000	\$ 1.25
Minimum Premium	\$10.00

B. First Mortgage

Up to \$50,000 of liability	\$ 2.50
Over \$50,000, up to \$100,000	\$ 2.00
Over \$100,000, up to \$500,000	\$ 1.75
Over \$500,000, up to \$10,000,000	\$ 1.50
Over \$10,000,000, up to \$15,000,000	\$ 1.25
Over \$15,000,000	\$ 1.00
Minimum Premium	\$ 7.50

DEVELOPMENT LOAN POLI. - a mortgagees policy issued for the protection of the lender who provides the funds to make improvements to the land so that said land can be resold for a different purpose (i.e. subdivision development and subsequent land sales)

Regular mortgage rates as shown in Schedule A apply

BUILDERS RATE - (Residential Owners Policies) - a rate afforded to builder/developers which is less than the normal residential owners rate due to discount for volume as well as simplicity of search and examination

\$ N/A

RE-FINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICIES - a rate afforded to home owners where a lenders policy is required by the lender as the result of the refinance of the owners existing financing

\$ N/A **ABROGATED**
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RE-ISSUE RATE - a rate afforded to the owner as a seller or borrower due to the fact that the title at issue had previously been searched and examined for durability as evidenced by the issuance of a policy of title insurance with a prior date.

\$ See Schedule B attached

MULTIPLE LOT OR TRACT CHARGES - a charge made in connection with the issuance of either an owners or a mortgagees policy when the subject property consists of more than one chain of title.

\$ N/A



ABSTRACT RETIREMENT RATE - a reduction in the premium charge as a result of being furnished an abstract of title on the property to be insured and that the abstract remains the property of the insured

\$ N/A

ENDORSEMENTS - coverages added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to the insurer. Specify type of endorsement and the charge/rate for each.

\$ N/A

\$ _____
\$ _____
\$ _____

LEASEHOLD POLICIES - policies issued to protect the interest of a lessee in real property

\$ Issued at same rate as owner's on Schedule A

Insuring the validity of an option to purchase granted to a lessee

Schedule B

	Per Thousand
Up to \$50,000 of liability	\$2.10
Over \$50,000, up to \$100,000	\$1.80
Over \$100,000, up to \$500,000	\$1.20
Over \$500,000, up to \$1,000,000	\$1.05
Over \$1,000,000, up to \$5,000,000	\$.80
Over \$5,000,000, up to \$10,000,000	\$.75
Over \$10,000,000	\$.60

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Commercial Title Insurance Rates

(Properties Except 1-4 Single Family Dwelling Units)

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>OWNERS TITLE INSURANCE POLICY</u> policies will be issued to owners, contract vendees and lessees	\$ <u>See rate in Attachment 1</u>
<u>MORTGAGE TITLE INSURANCE POLICY</u> issued to lenders in an amount not to exceed 120% of loan amount	\$ <u>See rate in Attachment 1</u> When owner's and mortgage issued simultaneously, ra \$ for owner's shall be as Attachment 1 and for lend shall be \$7.50 up to amou owner's policy. If amoun \$ mortgagee's insurance exc owner's, additional is fig on regular schedule for mortgagee's policy in Att
<u>SIMULTANEOUS-ISSUED MORTGAGE POLICY</u> not exceeding the amount of owners policy issued simultaneous therewith	
<u>SIMULTANEOUS-ISSUED MORTGAGE POLICY</u> where the amount of coverage exceeds the owners policy	\$ <u>See Exhibit C</u>
<u>SIMULTANEOUS-ISSUED LEASEHOLD POLICY</u> not exceeding the amount of owners policy issued to lessee	\$ <u>See attachment</u>
<u>REFINANCE POLICIES</u> - Loan Policy issued on property as a result of refinancing a previous loan	\$ <u>1.75 per thousand, all am</u>
<u>SECOND MORTGAGE POLICIES</u> - loan policy issued on 2nd, 3rd or more loans	\$ <u>See Exhibit D</u>
<u>REISSUE POLICIES</u> - policies issued on previously insured property	\$ <u>N/A</u>
<u>NEW CONSTRUCTION PENDING DISBURSEMENT</u> <u>POLICY</u> calling for periodic endorsements for increasing liability and extending time of policy	\$ <u>N/A</u>
<u>NEW CONSTRUCTION OWNERS POLICY</u>	\$ <u>N/A</u>
<u>NEW CONSTRUCTION LOAN POLICY</u> issued to construction lender on construction loan (includes binder or construction loan policies)	\$ <u>N/A</u>
<u>HOLD OPEN CHARGES</u>	\$ <u>N/A</u>

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Refinance (Substitution) Rates

3 years and under	30% of regular rates
3-4 years	40% of regular rates
4-5 years	50% of regular rates
Over 5 years	60% of regular rates
Minimum	\$7.50

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*SERVICES CUSTOMARILY PROVIDED THAT ARE
NOT INCLUDED IN THE ABOVE RATES (LIST)

*If there is a charge for such services, they should be included on the previous page.

Exhibit C

	Per Thousand
Up to \$50,000 of liability	\$ 4.55
Over \$50,000, up to \$100,000	\$ 3.90
Over \$100,000, up to \$500,000	\$ 2.60
Over \$500,000, up to \$1,000,000	\$ 2.27
Over \$1,000,000, up to \$5,000,000	\$ 1.95
Over \$5,000,000, up to \$50,000,000	\$ 1.62
Over \$50,000,000	\$ 1.30
Minimum Premium	\$10.00

Exhibit D Reissue Rates

Bracket	Owner's	Lender's
Up to \$50,000 of liability	\$ 2.10	\$1.50
Over \$50,000, up to \$100,000	\$ 1.80	\$1.20
Over \$100,000, up to \$500,000	\$ 1.20	\$1.05
Over \$500,000, up to \$1,000,000	\$ 1.05	\$.90
Over \$1,000,000, up to \$5,000,000	\$.90	\$.75
Over \$5,000,000, up to \$10,000,000	\$.75	\$.60
Over \$10,000,000	\$.60	\$.60
Minimum Premium	\$10.00	

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FORECLOSURE COMMITMENT

commitment issued for filing foreclosure proceedings.

- a. Do not take policy
- b. Do take policy

\$ N/A
\$ N/A

LOT SALE TO BUYER
(not builder)

- a. No policy until improvement completed
- b. Policy issued for cost of lot

\$ N/A
\$ N/A

PLATTING COMMITMENT

issued to governmental body in lieu of attorney's opinion to show easements, taxes, mortgages, etc. Nominal amount.

\$ N/A

INFORMATIONAL COMMITMENT

issued for "amount to be agreed upon" where customer wants check of title before sale/mortgage

\$ N/A

CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY

issued when contract purchaser pays off contract and wants current policy showing title in his name.

\$ N/A

MECHANICS LIEN WORK OUT

obtaining lien waivers, disbursing funds to pay claimants

\$ N/A

EXCHANGE CLOSING

closing transaction having more than one parcel of real property

\$ N/A

DISBURSEMENT OF FUNDS

no closing services but asked to disburse money

\$ N/A

DISBURSEMENT OF FUNDS

no closing services, disbursing funds and collecting signatures on documents furnished to us

\$ N/A

INDEMNITY DEPOSIT

held in escrow, no closing

\$ N/A

OTHER (Specify)



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\$
\$
\$

Residential Title Insurance Rates

(1-4 Single Family Living Units)

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>SPECIAL COVERAGES</u>	\$ <u>N/A</u>
<u>RESIDENTIAL NEW CONSTRUCTION LOAN POLICY</u> issued with owners policy on new construction	\$ <u>Same as Simultaneous Issue</u>
<u>SECOND MORTGAGE POLICIES</u> - loan policies issued on 2nd, 3rd or more loans	\$ <u>See Attachment 2</u>
<u>HOLD OPEN CHARGES</u>	\$ <u>N/A</u>
<u>RESIDENTIAL OWNERS POLICIES</u> - policies of title insurance protecting the owners interest in one-four family residences	\$ <u>Same as stated in Attachment 2</u>
<u>RESIDENTIAL MORTGAGEES POLICIES</u> - policies of title insurance protecting the interest of mortgage lenders	\$ <u>Same as stated in Attachment 2</u>
<u>SIMULTANEOUSLY ISSUED LOAN POLICIES</u> a loan policy issued simultaneously with the issue of an owners policy in an amount equal to or exceeding the amount of said loan policy	\$ <u>Same as Attachment 2</u>
<u>RESIDENTIAL CONSTRUCTION LOAN POLICY</u> - a loan policy issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes.	\$ <u>N/A</u>
<u>CONSTRUCTION LOAN BINDER (COMMITMENT)</u> a commitment for title insurance issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes	\$ <u>N/A</u>

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ENDORSEMENT TO OWNERS' POLICIES

- 1.
- 2.
- 3.

\$ _____

ENDORSEMENT TO LOAN POLICIES

- 1.
- 2.
- 3.
- 4.

\$ _____

OTHER (Specify)

\$ _____
\$ _____
\$ _____

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TITLE INSURANCE

SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

IF IT CAN BE CLEARLY DEMONSTRATED THAT A RISK PRESENTS UNIQUE OR UNUSUAL CONDITIONS OF EXPOSURE OR HAZARD SUCH THAT THE APPLICATION OF THE NORMAL RATING PROCEDURE DOES NOT PRODUCE A REASONABLE AND EQUITABLE RATE FOR THE RISK, SUCH RISK MAY BE TREATED ON AN INDIVIDUAL RATE BASIS.

REQUESTS FOR TREATMENT UNDER THIS RULE SHALL BE SUBMITTED TO THE INSURANCE COMMISSIONER AND SHALL BE ACCOMPANIED BY EVIDENCE SPECIFICALLY SETTING FORTH THE REASONS FOR THE REQUEST ALONG WITH FULL SUPPORTING INFORMATION EVIDENCING THAT THE SPECIAL TREATMENT IS NOT A VIOLATION OF K.S.A. 40-2404(14) RELATING TO REBATES AND OTHER INDUCEMENTS IN TITLE INSURANCE. SUCH RATES MUST BE FILED WITH THE COMMISSIONER OF INSURANCE WITHIN THIRTY (30) DAYS AFTER BEING MADE EFFECTIVE.

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UP 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100