

**Croucher Abstract & Title Co.**  
**Schedule of Title Insurance Rates**  
**Compliance with House Bill No. 2497**  
**Jeanette Croucher - Licensed Abstractor & Title Ins. Agent**  
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**FILED****FEB 11 2010****SANDY PRAEGER****Comptroller of Insurance**

| <u>Amount of Insurance</u> | <u>Charge</u> | <u>Amount of Insurance</u> | <u>Charge</u> | <u>Amount of Ins.</u> | <u>Charge</u> |
|----------------------------|---------------|----------------------------|---------------|-----------------------|---------------|
|                            |               | 65,001 to 66,000           | 432.00        | 121,001 to 122,000    | 587.00        |
|                            |               | 66,001 to 67,000           | 436.00        | 122,001 to 123,000    | 589.00        |
|                            |               | 67,001 to 68,000           | 440.00        | 123,001 to 124,000    | 591.00        |
|                            |               | 68,001 to 69,000           | 444.00        | 124,001 to 125,000    | 593.00        |
|                            |               | 69,001 to 70,000           | 448.00        | 125,001 to 126,000    | 595.00        |
| 0 to 15,000                | 150.00        | 70,001 to 71,000           | 452.00        | 126,001 to 127,000    | 597.00        |
| 15,001 to 16,000           | 155.00        | 71,001 to 72,000           | 456.00        | 127,001 to 128,000    | 599.00        |
| 16,001 to 17,000           | 160.00        | 72,001 to 73,000           | 460.00        | 128,001 to 129,000    | 601.00        |
| 17,001 to 18,000           | 165.00        | 73,001 to 74,000           | 464.00        | 129,001 to 130,000    | 603.00        |
| 18,001 to 19,000           | 170.00        | 74,001 to 75,000           | 468.00        | 130,001 to 131,000    | 605.00        |
| 19,001 to 20,000           | 175.00        | 75,001 to 76,000           | 471.00        | 131,001 to 132,000    | 607.00        |
| 20,001 to 21,000           | 180.00        | 76,001 to 77,000           | 474.00        | 132,001 to 133,000    | 609.00        |
| 21,001 to 22,000           | 185.00        | 77,001 to 78,000           | 477.00        | 133,001 to 134,000    | 611.00        |
| 22,001 to 23,000           | 190.00        | 78,001 to 79,000           | 480.00        | 134,001 to 135,000    | 613.00        |
| 23,001 to 24,000           | 195.00        | 79,001 to 80,000           | 483.00        | 135,001 to 136,000    | 615.00        |
| 24,001 to 25,000           | 200.00        | 80,001 to 81,000           | 486.00        | 136,001 to 137,000    | 617.00        |
| 25,001 to 26,000           | 204.00        | 81,001 to 82,000           | 489.00        | 137,001 to 138,000    | 619.00        |
| 26,001 to 27,000           | 210.00        | 82,001 to 83,000           | 492.00        | 138,001 to 139,000    | 621.00        |
| 27,001 to 28,000           | 216.00        | 83,001 to 84,000           | 495.00        | 139,001 to 140,000    | 623.00        |
| 28,001 to 29,000           | 222.00        | 84,001 to 85,000           | 498.00        | 140,001 to 141,000    | 625.00        |
| 29,001 to 30,000           | 228.00        | 85,001 to 86,000           | 501.00        | 141,001 to 142,000    | 627.00        |
| 30,001 to 31,000           | 234.00        | 86,001 to 87,000           | 504.00        | 142,001 to 143,000    | 629.00        |
| 31,001 to 32,000           | 240.00        | 87,001 to 88,000           | 507.00        | 143,001 to 144,000    | 631.00        |
| 32,001 to 33,000           | 246.00        | 88,001 to 89,000           | 510.00        | 144,001 to 145,000    | 633.00        |
| 33,001 to 34,000           | 252.00        | 89,001 to 90,000           | 513.00        | 145,001 to 146,000    | 635.00        |
| 34,001 to 35,000           | 258.00        | 90,001 to 91,000           | 516.00        | 146,001 to 147,000    | 637.00        |
| 35,001 to 36,000           | 264.00        | 91,001 to 92,000           | 519.00        | 147,001 to 148,000    | 639.00        |
| 36,001 to 37,000           | 270.00        | 92,001 to 93,000           | 522.00        | 148,001 to 149,000    | 641.00        |
| 37,001 to 38,000           | 276.00        | 93,001 to 94,000           | 525.00        | 149,001 to 150,000    | 643.00        |
| 38,001 to 39,000           | 282.00        | 94,001 to 95,000           | 528.00        | 150,001 to 151,000    | 645.00        |
| 39,001 to 40,000           | 288.00        | 95,001 to 96,000           | 531.00        | 151,001 to 152,000    | 647.00        |
| 40,001 to 41,000           | 294.00        | 96,001 to 97,000           | 534.00        | 152,001 to 153,000    | 649.00        |
| 41,001 to 42,000           | 300.00        | 97,001 to 98,000           | 537.00        | 153,001 to 154,000    | 651.00        |
| 42,001 to 43,000           | 306.00        | 98,001 to 99,000           | 540.00        | 154,001 to 155,000    | 653.00        |
| 43,001 to 44,000           | 312.00        | 99,001 to 100,000          | 543.00        | 155,001 to 156,000    | 655.00        |
| 44,001 to 45,000           | 318.00        | 100,001 to 101,000         | 545.00        | 156,001 to 157,000    | 657.00        |
| 45,001 to 46,000           | 324.00        | 101,001 to 102,000         | 547.00        | 157,001 to 158,000    | 659.00        |
| 46,001 to 47,000           | 330.00        | 102,001 to 103,000         | 549.00        | 158,001 to 159,000    | 661.00        |
| 47,001 to 48,000           | 336.00        | 103,001 to 104,000         | 551.00        | 159,001 to 160,000    | 663.00        |
| 48,001 to 49,000           | 342.00        | 104,001 to 105,000         | 553.00        | 160,001 to 161,000    | 665.00        |
| 49,001 to 50,000           | 348.00        | 105,001 to 106,000         | 555.00        | 161,001 to 162,000    | 667.00        |
| 50,001 to 51,000           | 354.00        | 106,001 to 107,000         | 557.00        | 162,001 to 163,000    | 669.00        |
| 51,001 to 52,000           | 360.00        | 107,001 to 108,000         | 559.00        | 163,001 to 164,000    | 671.00        |
| 52,001 to 53,000           | 366.00        | 108,001 to 109,000         | 561.00        | 164,001 to 165,000    | 673.00        |
| 53,001 to 54,000           | 372.00        | 109,001 to 110,000         | 563.00        | 165,001 to 166,000    | 675.00        |
| 54,001 to 55,000           | 378.00        | 110,001 to 111,000         | 565.00        | 166,001 to 167,000    | 677.00        |
| 55,001 to 56,000           | 383.00        | 111,001 to 112,000         | 567.00        | 167,001 to 168,000    | 679.00        |
| 56,001 to 57,000           | 388.00        | 112,001 to 113,000         | 569.00        | 168,001 to 169,000    | 681.00        |
| 57,001 to 58,000           | 393.00        | 113,001 to 114,000         | 571.00        | 169,001 to 170,000    | 683.00        |
| 58,001 to 59,000           | 398.00        | 114,001 to 115,000         | 573.00        | 170,001 to 171,000    | 685.00        |
| 59,001 to 60,000           | 403.00        | 115,001 to 116,000         | 575.00        | 171,001 to 172,000    | 687.00        |
| 60,001 to 61,000           | 408.00        | 116,001 to 117,000         | 577.00        | 172,001 to 173,000    | 689.00        |
| 61,001 to 62,000           | 413.00        | 117,001 to 118,000         | 579.00        | 173,001 to 174,000    | 691.00        |
| 62,001 to 63,000           | 418.00        | 118,001 to 119,000         | 581.00        | 174,001 to 175,000    | 693.00        |
| 63,001 to 64,000           | 423.00        | 119,001 to 120,000         | 583.00        | 175,001 to 176,000    | 695.00        |
| 64,001 to 65,000           | 428.00        | 120,001 to 121,000         | 585.00        | 176,001 to 177,000    | 697.00        |



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| <u>Amount of Insurance</u> | <u>Charge</u> | <u>Amount of Insurance</u> | <u>Charge</u> | <u>Amount of Ins.</u> | <u>Charge</u> |
|----------------------------|---------------|----------------------------|---------------|-----------------------|---------------|
| 177,001 to 178,000         | 699.00        | 238,001 to 239,000         | 821.00        | 299,001 to 300,000    | 943.00        |
| 178,001 to 179,000         | 701.00        | 239,001 to 240,000         | 823.00        | 300,001 to 301,000    | 945.00        |
| 179,001 to 180,000         | 703.00        | 240,001 to 241,000         | 825.00        | 301,001 to 302,000    | 947.00        |
| 180,001 to 181,000         | 705.00        | 241,001 to 242,000         | 827.00        | 302,001 to 303,000    | 949.00        |
| 181,001 to 182,000         | 707.00        | 242,001 to 243,000         | 829.00        | 303,001 to 304,000    | 951.00        |
| 182,001 to 183,000         | 709.00        | 243,001 to 244,000         | 831.00        | 304,001 to 305,000    | 953.00        |
| 183,001 to 184,000         | 711.00        | 244,001 to 245,000         | 833.00        | 305,001 to 306,000    | 955.00        |
| 184,001 to 185,000         | 713.00        | 245,001 to 246,000         | 835.00        | 306,001 to 307,000    | 957.00        |
| 185,001 to 186,000         | 715.00        | 246,001 to 247,000         | 837.00        | 307,001 to 308,000    | 959.00        |
| 186,001 to 187,000         | 717.00        | 247,001 to 248,000         | 839.00        | 308,001 to 309,000    | 961.00        |
| 187,001 to 188,000         | 719.00        | 248,001 to 249,000         | 841.00        | 309,001 to 310,000    | 963.00        |
| 188,001 to 189,000         | 721.00        | 249,001 to 250,000         | 843.00        | 310,001 to 311,000    | 965.00        |
| 189,001 to 190,000         | 723.00        | 250,001 to 251,000         | 845.00        | 311,001 to 312,000    | 967.00        |
| 190,001 to 191,000         | 725.00        | 251,001 to 252,000         | 847.00        | 312,001 to 313,000    | 969.00        |
| 191,001 to 192,000         | 727.00        | 252,001 to 253,000         | 849.00        | 313,001 to 314,000    | 971.00        |
| 192,001 to 193,000         | 729.00        | 253,001 to 254,000         | 851.00        | 314,001 to 315,000    | 973.00        |
| 193,001 to 194,000         | 731.00        | 254,001 to 255,000         | 853.00        | 315,001 to 316,000    | 975.00        |
| 194,001 to 195,000         | 733.00        | 255,001 to 256,000         | 855.00        | 316,001 to 317,000    | 977.00        |
| 195,001 to 196,000         | 735.00        | 256,001 to 257,000         | 857.00        | 317,001 to 318,000    | 979.00        |
| 196,001 to 197,000         | 737.00        | 257,001 to 258,000         | 859.00        | 318,001 to 319,000    | 981.00        |
| 197,001 to 198,000         | 739.00        | 258,001 to 259,000         | 861.00        | 319,001 to 320,000    | 983.00        |
| 198,001 to 199,000         | 741.00        | 259,001 to 260,000         | 863.00        | 320,001 to 321,000    | 985.00        |
| 199,001 to 200,000         | 743.00        | 260,001 to 261,000         | 865.00        | 321,001 to 322,000    | 987.00        |
| 200,001 to 201,000         | 745.00        | 261,001 to 262,000         | 867.00        | 322,001 to 323,000    | 989.00        |
| 201,001 to 202,000         | 747.00        | 262,001 to 263,000         | 869.00        | 323,001 to 324,000    | 991.00        |
| 202,001 to 203,000         | 749.00        | 263,001 to 264,000         | 871.00        | 324,001 to 325,000    | 993.00        |
| 203,001 to 204,000         | 751.00        | 264,001 to 265,000         | 873.00        | 325,001 to 326,000    | 995.00        |
| 204,001 to 205,000         | 753.00        | 265,001 to 266,000         | 875.00        | 326,001 to 327,000    | 997.00        |
| 205,001 to 206,000         | 755.00        | 266,001 to 267,000         | 877.00        | 327,001 to 328,000    | 999.00        |
| 206,001 to 207,000         | 757.00        | 267,001 to 268,000         | 879.00        | 328,001 to 329,000    | 1001.00       |
| 207,001 to 208,000         | 759.00        | 268,001 to 269,000         | 881.00        | 329,001 to 330,000    | 1003.00       |
| 208,001 to 209,000         | 761.00        | 269,001 to 270,000         | 883.00        | 330,001 to 331,000    | 1005.00       |
| 209,001 to 210,000         | 763.00        | 270,001 to 271,000         | 885.00        | 331,001 to 332,000    | 1007.00       |
| 210,001 to 211,000         | 765.00        | 271,001 to 272,000         | 887.00        | 332,001 to 333,000    | 1009.00       |
| 211,001 to 212,000         | 767.00        | 272,001 to 273,000         | 889.00        | 333,001 to 334,000    | 1011.00       |
| 212,001 to 213,000         | 769.00        | 273,001 to 274,000         | 891.00        | 334,001 to 335,000    | 1013.00       |
| 213,001 to 214,000         | 771.00        | 274,001 to 275,000         | 893.00        | 335,001 to 336,000    | 1015.00       |
| 214,001 to 215,000         | 773.00        | 275,001 to 276,000         | 895.00        | 336,001 to 337,000    | 1017.00       |
| 215,001 to 216,000         | 775.00        | 276,001 to 277,000         | 897.00        | 337,001 to 338,000    | 1019.00       |
| 216,001 to 217,000         | 777.00        | 277,001 to 278,000         | 899.00        | 338,001 to 339,000    | 1021.00       |
| 217,001 to 218,000         | 779.00        | 278,001 to 279,000         | 901.00        | 339,001 to 340,000    | 1023.00       |
| 218,001 to 219,000         | 781.00        | 279,001 to 280,000         | 903.00        | 340,001 to 341,000    | 1025.00       |
| 219,001 to 220,000         | 783.00        | 280,001 to 281,000         | 905.00        | 341,001 to 342,000    | 1027.00       |
| 220,001 to 221,000         | 785.00        | 281,001 to 282,000         | 907.00        | 342,001 to 343,000    | 1029.00       |
| 221,001 to 222,000         | 787.00        | 282,001 to 283,000         | 909.00        | 343,001 to 344,000    | 1031.00       |
| 222,001 to 223,000         | 789.00        | 283,001 to 284,000         | 911.00        | 344,001 to 345,000    | 1033.00       |
| 223,001 to 224,000         | 791.00        | 284,001 to 285,000         | 913.00        | 345,001 to 346,000    | 1035.00       |
| 224,001 to 225,000         | 793.00        | 285,001 to 286,000         | 915.00        | 346,001 to 347,000    | 1037.00       |
| 225,001 to 226,000         | 795.00        | 286,001 to 287,000         | 917.00        | 347,001 to 348,000    | 1039.00       |
| 226,001 to 227,000         | 797.00        | 287,001 to 288,000         | 919.00        | 348,001 to 349,000    | 1041.00       |
| 227,001 to 228,000         | 799.00        | 288,001 to 289,000         | 921.00        | 349,001 to 350,000    | 1043.00       |
| 228,001 to 229,000         | 801.00        | 289,001 to 290,000         | 923.00        | 350,001 to 351,000    | 1045.00       |
| 229,001 to 230,000         | 803.00        | 290,001 to 291,000         | 925.00        | 351,001 to 352,000    | 1047.00       |
| 230,001 to 231,000         | 805.00        | 291,001 to 292,000         | 927.00        | 352,001 to 353,000    | 1049.00       |
| 231,001 to 232,000         | 807.00        | 292,001 to 293,000         | 929.00        | 353,001 to 354,000    | 1051.00       |
| 232,001 to 233,000         | 809.00        | 293,001 to 294,000         | 931.00        | 354,001 to 355,000    | 1053.00       |
| 233,001 to 234,000         | 811.00        | 294,001 to 295,000         | 933.00        | 355,001 to 356,000    | 1055.00       |
| 234,001 to 235,000         | 813.00        | 295,001 to 296,000         | 935.00        | 356,001 to 357,000    | 1057.00       |
| 235,001 to 236,000         | 815.00        | 296,001 to 297,000         | 937.00        | 357,001 to 358,000    | 1059.00       |
| 236,001 to 237,000         | 817.00        | 297,001 to 298,000         | 939.00        | 358,001 to 359,000    | 1061.00       |
| 237,001 to 238,000         | 819.00        | 298,001 to 299,000         | 941.00        | 359,001 to 360,000    | 1063.00       |

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Endorsements \$25.00 each

Commercial Closing Fee \$250.00

Residential Closing Fee \$200.00

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## BULLETIN 1989-12

## 1989 HOUSE BILL NO. 2497

May 17, 1989

This Bulletin is to advise Kansas title companies and their title agents of a new law that become effective July 1, 1989 in Kansas.

A copy of the entire bill is attached; however, please refer specifically to Section 1(d)(2). It was clearly the intent of the legislature to require the filing of any item which results in a charge to the insured for title insurance or other services performed in connection with real estate transactions by either the title insurance company or its title agents.

In order to implement and comply with House Bill No. 2497, all title *insurers* must file, prior to July 1, 1989 all material required in Section 1(d)(2) of the law, including every manual or other reference material containing classifications, rules, rates, rating plans and current rate cards.

Furthermore, all title *agents* and *agencies* subject to the legislation, must file, prior to July 1, 1989, their current manual of classifications, rating plans, rate cards and all material required by Section 1(d)(2) of the law. In the case of agencies, if the material to be filed by the agency and each agent in the agency would be identical, only one copy of the material needs to be filed but must be accompanied by a listing of the individual agents upon whose behalf it is filed. The format in Attachments 1, 2 and 3 must be used when filing the material. This may be done by using the attached forms and retaining a photocopy of your file or by retyping the form(s) using only the service or transaction descriptions pertinent to your operations. In this regard, we have attempted to include service and transaction descriptions that are common to most title insurance agents, agencies and insurers in this state. However, if you perform services or engage in transactions not included in these descriptions, please describe the service or transaction in the space captioned "OTHER".

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As used in House Bill No. 2497, it can be assumed that the following terms have the following meanings:

"Classification" means the type of transaction, description, or explanations used to determine what kind of title insurance product and/or title insurance risk a particular rate or rating plans applies to.

"Rules" means the instructions, definitions or other guidance that governs the actual application of a rate or rating plan to a given classification.

"Rates" means the charge per a specified amount of insurance that, when calculated, determines the charge for title insurance.

"Rating plans" means pre-determined formulae or instructions that can be used to modify the otherwise applicable rates or premiums for individual title insurance risks.

"Real estate transaction" means any transfer of interest in real property.

"Services" means notary, escrow, document preparation, filing or other activities performed in connection with a real estate transaction or the sale, service or issuance of a title insurance policy.

Please note that no charge may be made for title insurance or any service performed in connection with a real estate transaction to which the act applies by any title insurance agent, agency or company that has not been filed with the Commissioner.

Also, it is anticipated that filed rates may not produce a reasonable rate for a specific risk. In such situations, an individual risk rate may be filed in accordance with a "Unique and Unusual Rule." (U&U Rule) A sample copy of a U&U Rule is attached which may be filed by either the insurer, the agent, or both. Once the rule is filed, then



individual risk rates can be filed by the entity whose filed rates or charges have been modified in accordance with the rule. It should be emphasized that this rule is to be used only when the characteristics of an individual risk demand special rate considerations.

In situations where, because of competition, inflation, changes in the nature of the described services or transactions, or the rates and charges then on file otherwise become obsolete, new rates for general application to such services or transactions must be filed before they can be quoted or used. Since the rates or charges are not subject to approval this involves only a transmittal to and receipt of the new rates by the insurance department.

Please take such steps as are necessary to file the material required by House Bill No. 2497 prior to July 1, 1989.

## KANSAS BULLETINS

HOUSE BILL NO. 2497

AN ACT

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Commissioner of Insurance

relating to title insurance; concerning rate filings therefore and other services in connection with certain real estate transactions; providing for violations; amending K.S.A. 40-1111 as amended by section 19 of chapter 156 of the laws of 1988 and repealing the existing section.

*Be it enacted by the Legislature of the State of Kansas:*

Section 1. K.S.A. 40-1111, as amended by section 19 of chapter 156 of the laws of 1988, is hereby amended to read as follows: 40-1111. (a) The purpose of this act is to promote the public welfare by regulating insurance rates to the end that they shall not be excessive, inadequate and unfairly discriminatory and to authorize and regulate cooperation among insurers in rate making and other matters under the scope of this act. Nothing in this act is intended: (1) To prohibit or discourage reasonable competition, or (2) to encourage or prohibit, except to the extent necessary to accomplish the aforementioned purpose, uniformity in insurance rates, rating systems, rating plans or practices. This act shall be liberally interpreted to carry into effect the provisions of this section.

(b) This act applies to casualty insurance, including fidelity, surety and guarantee bonds, on risks or operation in the state except reinsurance, other than joint reinsurance to the extent stated in K.S.A. 40-935 and amendments thereto, accident and health insurance, insurance against loss of or damage to, or against liability, other than workmen's compensation and employers' liability, arising out of the ownership, maintenance or use of any aircraft.

(c) As used herein, the term "casualty insurance" shall be construed to apply to and include the classes of insurance authorized to be transacted in this state pursuant to paragraphs (b), (c), (d), (e) as limited by subsection (d) of this section, (i), (j), (k), (l) and (m), of K.S.A. 40-1102 and amendments thereto; paragraphs (b), (d), (e), (f), (g) and (h) of K.S.A. 40-1203 and amendments thereto; and K.S.A. 40-1301 and amendments thereto, and this act shall also apply to credit insurance written by a mutual insurance company or by a reciprocal or interinsurance exchange. This act shall also apply to reciprocal or interinsurance exchanges organized or operating under article 16 of chapter 40 of the Kansas statutes Annotated, with respect to the classes of insurance enumerated in the preceding sentence of this section. If any kind of insurance, subdivision or combination thereof, or type of coverage, subject to this act, is also subject to regulation by another regulatory act of this state, an insurer to which both acts are otherwise applicable shall file with the commissioner a designation as to which rate regulatory act shall be applicable to it with respect to such kind of insurance, subdivision or combination thereof, or type of coverage.

(d)(1) Only for the purpose of [Regulating] filing the rates for title insurance as specified in subsection (e) of K.S.A. 40-1102 and amendments thereto, all charges made in connection with the issuance, sale and servicing of title insurance policies or real estate transactions by title insurance companies, agencies and agents on property located in counties having a population of more than [150,000] [10,000] shall be [construed as premium and] subject to [regulation] filing pursuant to this act, [but] only the portion of such charges made for the assumption of risk under title insurance policies shall not be construed as premium for the purposes of K.S.A. 40-252, and amendments thereto. [Nothing in this subsection shall be construed to give the commissioner any authority to regulate the fees charged for any abstractor's services.] No provision of this act shall apply to the filing or regulation of title insurance rates other than the requirements imposed by this subsection.

(2) Every insurance agent, agency or company authorized to transact title insurance in this state shall file with the commissioner every manual of classification, rules and rates, every rating plan, every rate card and every

*modification of the foregoing which may be used in connection with providing title insurance or other services in connection with real estate transactions on property located in counties having a population of 10,000 or more. No charge may be made by any title insurance agent, agency or company that has not been filed with the commissioner as required by this section. Any service customarily provided by a title insurance agent or affiliated entity that is not included in the rates shall be disclosed when the rates are filed with the commissioner.*

New Sec. 2. Failure to file the rates or disclose the information required by subsection (d) of K.S.A. 40-1111 and amendments thereto shall constitute a violation of K.S.A. 40-2404 and amendments thereto and shall be subject to the penalties applicable thereto.

Sec. 3. K.S.A. 40-1111, as amended by section 19 of chapter 156 of the laws of 1988, is hereby repealed.

Sec. 4. This act shall take effect and be in force from and after its publication in the statute book.

Note: Italics indicate new material; brackets indicate deleted material.

## KANSAS BULLETINS

### ATTACHMENT 1

#### CHARGE FOR ESCROW, CLOSING AND/OR OTHER SERVICES

| Service   | Charge  |
|---|---|
| COMMERCIAL ESCROW CLOSING<br>Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement (HUD-1), disbursement of funds  | \$ <u>300.00</u>  |
| RESIDENTIAL REAL ESTATE CLOSING<br>Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. <i>Without</i> assistance of attorney and/or broker.          | Cash \$ <u>200.00</u><br>Loan 300.00 Buyer<br>100.00 Seller |
| RESIDENTIAL REAL ESTATE CLOSING<br>Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. <i>With</i> assistance of attorney and/or broker.             | \$ <u>Same</u>  |
| RESIDENTIAL LOAN CLOSING<br>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>Same</u>  |
| DOCUMENT PREPARATION when not<br>Included in closings:<br>1. deeds<br>2. mortgages, notes<br>3. affidavits<br>4. assignments, releases<br>5. contract for deed/option contracts<br>6. real estate contracts<br>7. escrow deposit agreements           | \$ <u>25.00 each</u>  |
| FEES FOR ANCILLARY SERVICES<br>notary public fees<br>cash<br>contract for deed  | \$ _____  |

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seller carry back  
assumption  
equity purchase  
exchange of property  
loan closing for third party lender  
other

**FORECLOSURE COMMITMENT**

Commitment issued for filing foreclosure proceedings

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

\$ 150.00

\$ \_\_\_\_\_

**LOT SALE TO BUYER**

(not builder)

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

rate schedule

\$ \_\_\_\_\_

**PLATTING COMMITMENT**

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

\$ 150.00

**INFORMATIONAL COMMITMENT**

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

\$ 150.00

**CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY**

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

\$ \_\_\_\_\_

**MECHANICS LIEN WORK OUT**

Obtaining lien waivers, disbursing funds to pay claimants

\$ \_\_\_\_\_

**EXCHANGE CLOSING**

Closing transaction having more than one parcel of real  
property

\$ \_\_\_\_\_

**DISBURSEMENT OF FUNDS**

No closing services but asked to disburse money

\$ 100.00

**DISBURSEMENT OF FUNDS**

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

\$ 100.00

**INDEMNITY DEPOSIT**

Held in escrow, no closing

\$ \_\_\_\_\_

**OTHER (Specify)**

\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_

\*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.

KANSAS BULLETINS

ATTACHMENT 2

COMMERCIAL TITLE INSURANCE RATES

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## (Properties Except 1-4 Single Family Dwelling Units)

| Type of Transaction  | Rate                                       |
|--|--|
| OWNERS TITLE INSURANCE POLICY<br>Policies will be issued to owners, contract vendees and lessees                                   | \$ <u>rate schedule</u>                    |
| MORTGAGE TITLE INSURANCE POLICY<br>Issued to lenders in an amount not to exceed 120% of loan amount                                | \$ <u>rate schedule</u>                    |
| SIMULTANEOUS-ISSUED MORTGAGE POLICY<br>Not exceeding the amount of owners policy issued simultaneous therewith                     | \$ <u>150.00</u>                           |
| SIMULTANEOUS-ISSUED MORTGAGE POLICY<br>Where the amount of coverage exceeds the owners policy                                      | \$ <u>2.00 per thousand</u>                |
| SIMULTANEOUS-ISSUED LEASEHOLD POLICY<br>Not exceeding the amount of owners policy issued to lessee                                 | \$ _____                                   |
| REFINANCE POLICIES – Loan Policy<br>Issued on property as a result of refinancing a previous loan                                  | \$ <u>rate schedule</u>                    |
| SECOND MORTGAGE POLICIES – Loan policy issued on 2 <sup>nd</sup> , 3 <sup>rd</sup> or more loans                                   | \$ <u>rate schedule</u>                    |
| REISSUE POLICIES – Policies issued on previously insured property  | \$ <u>.25% off</u>                         |
| NEW CONSTRUCTION PENDING DISBURSEMENT  | \$ <u>rate schedule</u>                    |
| POLICY calling for periodic endorsements for increasing liability and extending time of policy                                     |  |
| NEW CONSTRUCTION OWNERS POLICY   | \$ <u>rate schedule</u>                    |
| NEW CONSTRUCTION LOAN POLICY<br>Issued to construction lender on construction loan (includes binder or construction loan policies) | \$ _____                                   |
| HOLD OPEN CHARGES  | \$ _____                                   |
| ENDORSEMENT TO OWNERS POLICIES   | \$ <u>25.00</u><br><del>\$50.00</del> each |
| 1.   |  |
| 2.   |  |
| 3.   |  |
| ENDORSEMENT TO LOAN POLICIES   | \$ <u>25.00</u><br><del>\$50.00</del> each |
| 1.   |  |
| 2.   |  |
| 3.   |  |
| 4.   |  |
| OTHER (Specify)<br><u>CROSSING PROTECTION LETTER</u>   | \$ _____<br>\$ <u>30.00</u><br>\$ _____    |

## ATTACHMENT 3

## RESIDENTIAL TITLE INSURANCE RATES



## (1-4 Single Family Living Units)

## Type of Transaction

Rate

## SPECIAL COVERAGES

\$ \_\_\_\_\_

## RESIDENTIAL NEW CONSTRUCTION LOAN

\$rate schedule

POLICY issued with owners policy on new construction

SECOND MORTGAGE POLICIES – Loan policies issued on  
2<sup>nd</sup>, 3<sup>rd</sup> or more loans\$rate schedule

## HOLD OPEN CHARGES

\$ \_\_\_\_\_

RESIDENTIAL OWNERS POLICIES – Policies of title  
insurance protecting the owners interest in one – four family  
residences

\$ \_\_\_\_\_

RESIDENTIAL MORTGAGEES POLICIES – Policies of  
title insurance protecting the interest of mortgage lenders\$rate scheduleSIMULTANEOUSLY ISSUED LOAN POLICIES – 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\$150.00RESIDENTIAL CONSTRUCTION LOAN POLICY – 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\$rate scheduleCONSTRUCTION LOAN BINDER (COMMITMENT) – 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\$150.00DEVELOPMENT LOAN POLICY – A mortgages 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 loan sales)

\$ \_\_\_\_\_

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\$ .50% offRE-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\$ rate scheduleRE-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.\$ .25% off FEB 11 2010SANDY PRAEGER  
Commissioner of InsuranceMULTIPLE 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\$100.00 each property

than one chain of title.

**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.

\$50.00

**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.

25.00  
~~50.00~~ each

**LEASEHOLD POLICIES** – Policies issued to protect the interest of a lessee in real property insuring the validity of an option to purchase granted to a lessee.

\$ rate schedule

**COMMERCIAL TITLE INSURANCE RATE** - Premiums charged on policies issued on transactions involving commercial, multi-family, or industrial real estate.

\$ rate schedule

**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

\$

**OTHER** – (Specify)

\$  
\$  
\$

#### EXAMPLE

#### 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 THE 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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