

FILED

MAR 17 2017

KEN SELZER
Commissioner of Insurance

PREMIUM RATE FILING

STATE OF KANSAS

EFFECTIVE

FEBRUARY 1, 2011

FIRST AMERICAN TITLE INSURANCE COMPANY

1 First American Way

Santa Ana, CA 92707

TABLE OF CONTENTS

FILED
MAR 17 2017
KEN SELZER
Commissioner of Insurance

- I. AREA COVERED
- II. LOAN POLICIES OF TITLE INSURANCE
- III. OWNERS & LEASEHOLD POLICIES OF
TITLE INSURANCE
- IV. TITLE REPORT GUARANTEES
- V. OTHER
- VI. SPECIAL RULE

FILED

MAR 17 2017

KEN SELZER
Commissioner of Insurance

I. AREA COVERED

The following rates apply to the entire State of Kansas.

The Premium charges contained herein include commission paid to this company's Agents or Agencies. These rates represent only Title Insurance premium charges and do not include charges made by abstractors, attorneys, title companies or our Agents or Agencies for abstracts of title searches, title examinations, escrow or closing services.

II. LOAN POLICIES OF TITLE INSURANCE

- a. The Title Insurance Rate for Loan policies of title insurance on land that is not 1-4 Family Improved Residential is:

	Per Thousand	FILED MAR 17 2017 KEN SELZER Commissioner of Insurance
Up to \$50,000 of liability written	2.50	
Over \$50,000 and up to \$100,000	2.00	
Over \$100,000 and up to \$500,000	1.75	
Over \$500,000 and up to \$10,000,000	1.50	
Over \$10,000,000 and up to \$15,000,000	1.25	
Over \$15,000,000	1.00	
Minimum Premium	\$10.00	

NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to minimum premiums), round any fractional amount up to the next thousand dollar increment.

- b. The Reissue Title Insurance Rate for Loan Policies of Title Insurance on land that is not 1-4 Family Improved Residential is:

When the owner of property on which application is made for a loan policy has had the title to such property insured as owner by a reputable title insurance company within 10 years prior to such application, upon presentation of a copy of his owner's policy, he shall be entitled to the following reissue rates on the loan policy up to the face amount of his owner's policy:

	Per Thousand
Amount up to \$50,000 of liability written	1.50
Amount over \$50,000 and up to \$100,000	1.20
Amount over \$100,000 and up to \$500,000	1.05
Amount over \$500,000	.90
Minimum Premium	\$10.00

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

c. The Title Insurance Rate for Loan Policies of Title Insurance on land that is 1-4 Family Improved Residential is:

When the land covered by the loan policy is of the type 1-4 Family Residential and the land owner shall be entitled to the following rates on the loan policy:

	Per Thousand	KEN SELZER Commissioner of Insurance
Amount up to \$50,000 of liability written	1.50	
Amount over \$50,000 and up to \$100,000	1.20	
Amount over \$100,000 and up to \$500,000	1.05	
Amount over \$500,000	.90	
Minimum Premium	\$10.00	

This rate shall apply where the loan proceeds are being used for purposes other than the financing of the acquisition of the property in a concurrent purchase transaction.

d. Simultaneous Issuance of Loan and Owners Policies of Title Insurance.

When a First American owner's and one or more First American loan policies covering identical land are to be issued simultaneously, the rate applicable for the owner's policy shall be the regular owner's rate. The rate for each loan policy simultaneously issued will be \$10.00 for an aggregate amount of insurance not in excess of the owner's policy. The premium on the amount of the loan policies exceeding the owner's policy is figured at the regular original title insurance rates for loan policies.

In all cases the owner's policy shall be issued for the full insurable value of the premises. All policies must bear identical date and the owner's policy must show the mortgage(s) as an exception under Schedule "B" thereof.

III. OWNER'S & LEASEHOLD POLICIES OF TITLE INSURANCE

- a. The premium for Owners or Leasehold Owners Policies of Title Insurance are:

An owner's policy, insuring fee simple estate, will not be issued for less than the full value of the premises. The premium charge for original owner's or leasehold insurance shall be:

	Per Thousand
Up to \$50,000 of liability written	3.50
Over \$50,000 and up to \$100,000	3.00
Over \$100,000 and up to \$500,000	2.25
Over \$500,000 and up to \$5,000,000	2.00
Over \$5,000,000 and up to \$10,000,000	1.75
Over \$10,000,000 and up to \$15,000,000	1.50
Over \$15,000,000	1.25
Minimum Premium	\$10.00

NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to minimum premiums), round any fractional amount up to the next thousand dollar increment.

- b. The Re-issue Rate for Owners or Leasehold Policies are:

The reissue rate, where applicable (see sections "1" and "2" below), is 60% of the published tariff in force for original insurance. Reissue rates apply up to the face of the previous policy. If more insurance is required under a reissue policy than was written in the original policy, the coverage must be computed at original insurance rates under the applicable bracket or brackets.

	Per Thousand
Amounts up to \$50,000 of liability written	2.10
Amount over \$50,000 and up to \$100,000, add	1.80
Amounts over \$100,000 and up to \$500,000, add	1.35
Amounts over \$500,000 and up to \$5,000,000, add	1.20
Amounts over \$5,000,000, add	1.05
Minimum Premium	\$10.00

1. A purchaser of real estate from one whose title as owner has been insured prior to the application for a new policy shall, upon presentation of a copy of the prior Owners Policy, be entitled to the reissue rate for owner's insurance in an amount up to the face of such prior policy. Full rate as per published schedule in force will be charged for the excess up to the full value of the property.

2. When the insured under a mortgage policy of this company acquires title by foreclosure or by voluntary conveyance in extinguishment of debt, and desires an owner's policy to be issued, such insured shall be entitled to the reissue rate on an owner's policy up to an amount equal to the face of such previous mortgage policy. Full rate as per published schedule in force will be charged for excess insurance requested.

IV. TITLE REPORT GUARANTEES

The premium for Title Report Guarantees are:

Up to \$10,000 of coverage	\$40.00
Each additional \$1,000 (or fraction thereof) over \$10,000	^{1.50}

FILED

MAR 17 2017

V. OTHER

KEN SELZER
Commissioner of Insurance

a. Builder Rates

Owners and Loan Policies will be issued at 60% of the rates shown in IIa and IIIa on property being sold by a Builder/Developer and which constitutes a sale of a home or condominium built by such Builder/Developer.

A Builder/Developer for the purpose of this filing shall be a person or entity in the business of Developing Subdivisions or the Building of Homes, Apartment Projects, Condominiums or Commercial Projects.

b. All standard Form Endorsements on file with the Division of Insurance are issued at no charge, unless and/or until a Supplemental Schedule of Endorsement Charges is filed at which time it shall be incorporated herein by reference.

In instances of unusual risk, exposure or hazard, an appropriate charge will be made. Unique or specialized endorsements addressing a specific title matter may be issued at a charge appropriate to the risk assured.

c. Rate for Leasehold Policies Issued Simultaneously with Fee Policy

Owners and Loan Policies insuring leasehold interests issued simultaneously with policies insuring the fee simple estate will be issued for 30 per cent of the rate for the fee policy.

VI. SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

If it can be clearly demonstrated that a risk presents unique or unusual conditions or 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 prior to quotation or being made effective.

Name	Fee	Description
Bundled Settlement – Refinance	\$ 450	This fee is applicable to transactions where at least one existing encumbrance on the property is paid through closing and a new loan is being obtained that is secured by a deed of trust or mortgage on residential property. The fee includes one mobile signing agent, basic escrow loan closing services as well as certain third-party costs, including but not limited to, wire fees, courier/express fees, tax certification, and e-recording fees. Additionally, all communication and exchange of documents is via a web portal, which reduces processing time and courier fees.
Bundled Settlement – Purchase	\$ 495	This fee is applicable to purchase transactions where a loan secured by a first priority deed of trust or mortgage on the property is closed concurrently with the purchase of the property. The fee includes mobile signing agent for seller and borrower, handling, processing, and services associated with closing and escrow disbursement as well as certain third-party costs, including but not limited to, wire fees, courier/express fees, tax certification, and recording or e-recording fees.
Notary Trip Fee	\$ 45	Applicable if a notary makes a trip and the borrower is a no show, if a cancellation request is received after the notary has made the trip or if the notary meets with the borrower and the borrower refuses to complete the signing.
Stop Payment/Reissue Check Fee	\$ 25	The fee charged when a stop payment must be placed on a check written from an escrow or to reissue a stale dated check. Management discretion may be used to not impose this fee depending upon the circumstances.
Subordination Coordination Fee	\$ 150	Contact 3rd party to obtain subordination instructions and coordinate process. Does not include any fees advanced.

FILED

JUL 28 2021

VICKI SCHMIDT
Commissioner of Insurance