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MAY 08 2018

KEN SELZER  
Commissioner of Insurance



# KANSAS

# RATE

# MANUAL

## EFFECTIVE 10/31/2013

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## SECTION 1

### SCHEDULE OF RATES

The title insurance premium to be collected by the Agent is set forth in the schedules of rates filed by Alliant National Title Insurance Company, Inc.. ("the Company") with the Department of Insurance as may be amended from time to time by the Company. This filing applies to all counties and all cities within counties in Kansas.

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#### ORIGINAL TITLE INSURANCE RATES FOR OWNER'S OR LEASEHOLD POLICIES

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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.

The rate for original owner's or leasehold insurance shall be:

	Per Thousand
Up to \$100,000 of liability written.....	\$3.50
Over \$100,000 and up to \$500,000, add.....	\$2.25
Over \$500,000 and up to \$5,000,000 add.....	\$2.00
Over \$5,000,000 .....	\$1.75
Minimum Premium.....	\$100.00

**NOTE:** To compute any 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 \$1000.

#### REISSUE TITLE INSURANCE RATES FOR OWNERS OR LEASEHOLD POLICIES

The reissue rate, where applicable, applies to the whole amount of the new Owners or Leasehold policy.

Per Thousand	
Up to \$100,000 of liability written.....	\$2.10
Over \$100,000 and up to \$500,000, add.....	\$1.35
Over \$500,000 and up to \$5,000,000 add.....	\$1.20
Over \$5,000,000.....	\$1.05
Minimum Premium.....	\$100.00

**REISSUE RATES ARE APPLICABLE FOR OWNER'S  
OR LEASEHOLD POLICIES IN THE FOLLOWING CASES:**

- A. A purchaser or lessee of real estate from one whose title thereto has been insured by either an owners, loan or leasehold policy within 10 years prior to the application for a new policy shall be entitled to the reissue rate for owner's insurance in an amount up to the face amount of said previous policy.
- B. If the amount of insurance desired under the owner's policy is in excess of the original owner's, loan or leasehold policy, the excess shall be computed at the original owner's rate under the applicable bracket or brackets
- C. 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 within 10 years from the date of the blanket policy or until the aggregate of the policies issued on such parcels equals the face amount of the original blanket policy.

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**HOMEOWNERS POLICY OF TITLE INSURANCE**

The rate for a Homeowner's Policy of Title Insurance on a one-to-four family residence shall be 110% of the original Title Insurance Rate.

**ORIGINAL TITLE INSURANCE RATES FOR  
"FIRST 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 up to 25% in excess of the debt to cover interest, foreclosure cost, etc.

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The rate for original first mortgage title insurance shall be:

	Per Thousand
Up to \$100,000 of liability written.....	\$2.50
Over \$100,000 and up to \$500,000, add.....	\$1.75
Over \$500,000 and up to \$5,000,000 add.....	\$1.50
Over \$5,000,000 .....	\$1.50
Minimum Rate.....	\$100.00

**NOTE:** To compute any insurance 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 \$1000.

**REISSUE/REFINANCE TITLE INSURANCE RATES FOR  
"FIRST MORTGAGES"**

- A. When an owner of property on which application is made for mortgage title insurance has had the title to such property insured as owner, loan or leasehold within 10 years prior to such application, such owner shall be entitled to the reissue rate on such mortgage insurance, or
- B. When a loan policy will insure a mortgage in first lien position and is paying off and releasing an existing mortgage (refinance), the rate is as follows:

	Per Thousand
Amount up to \$100,000 of liability written.....	\$1.50
Amount over \$100,000 and up to \$500,000 add.....	\$1.25
Amount over \$500,000 and up to \$5,000,000 add.....	\$1.10
Over \$5,000,000 .....	\$1.10
Minimum rate.....	\$100.00

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



## SUBSTITUTION RATES FOR FIRST MORTGAGES

When a loan policy will insure a mortgage in first lien position to the same lender for the same owner on the same property the rate shall be 60% of the Original First Mortgage Rate.

## LIMITED COVERAGE JUNIOR LOAN POLICY

The limited insurance provided by the Junior Loan Policy insures a secondary lender against loss or damage on account of the fact that the

- a. The borrower is not the record owner of the land
- b. There are recorded monetary liens that are not in the policy
- c. There are recorded taxes or assessment lien by a governmental taxing authority not in the policy

The charge for said policy will be \$200 for liability up to \$150,000. If the amount of insurance is greater than \$150,000, then the charge will be \$1.00 per \$1,000 of coverage. The maximum liability of a Junior Loan Policy shall be \$500,000.

The charge for an ALTA Junior Loan Endorsement 1 or 2 shall be \$25.00.

## SIMULTANEOUS ISSUANCE OF MORTGAGE AND OWNER'S POLICIES

When an owner's and a mortgagee's policy or policies covering identical land are to be issued simultaneously, the rate applicable for the owner's policy shall be either the regular owner's rate or reissue owner's rate. The rate for the mortgage policy or policies so simultaneously for an amount of insurance not in excess of the owner's policy is \$10.00.

The premium on the amount of the mortgage policy or policies in excess of the owner's policy is figured at the First Mortgage rates under the applicable brackets.

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 be 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 mortgagee's policy or policies.

**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 for the leasehold policy will be 30% of the rate applicable for the owner's policy with which it is being issued simultaneously up to the amount of said owner's policy. The premium on the amount of a leasehold policy in excess of the owner's policy will be figured at the regular or reissue owners rates based upon the rate type used for the owner's policy.

Minimum premium..... \$100.00

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**TITLE INSURANCE FOR OWNERS OR LEASEHOLD OWNERS POLICIES  
UPON ACQUISITION IN SATISFACTION OF DEBT**

The following reissue rate for a mortgagee acquiring title shall apply when the insured under a mortgage title policy acquires title by foreclosure or by voluntary conveyance in extinguishment of debt and makes application for an owner's policy. Said reissue rate shall apply up to an amount to the face of such previous mortgage title policy upon presentation of such mortgagee title policy. Full rate as per schedule in force will be charged for excess insurance requested.

60% of regular premium

Minimum premium..... \$100.00

**CONVERSION OF CONTRACT FOR DEED VENDEE'S POLICY ON  
ONE-TO-FOUR FAMILY RESIDENCE TO FEE SIMPLE OWNER'S POLICY**

When and if an insured under an outstanding Contract for Deed Vendee's policy issued by the Company is given a Warranty Deed from the vendor, the vendee may surrender the existing Vendee's policy and apply for a fee simple owner's policy. The rate for such policy will be the same as for a new owner's policy less the amount of premium already previously paid for the Vendee's policy.

## TITLE INSURANCE FOR BUILDER/DEVELOPER (SUBDIVISION RATES)

When a developer plats land into a subdivision of five or more lots or a condominium of five or more units or develops a commercial property or acquires an existing commercial property,

- A. In the event that a residential subdivider/developer requests an owner's and/or loan policy insuring his interest in the land prior to his selling individual lots or units, and/or
- B. In the event a loan policy is requested for the subdivision, the charge for same shall be \$0.25 per thousand or fraction thereof and/or
- C. When a subdivider/developer plats land that he owns into a subdivision and when an owner purchases the lot directly from the developer, the charge for an owner's policy is as follows:

Per Thousand	
Up to 100,000 of liability written.....	\$2.10
Over \$100,000 and up to \$500,000, add.....	\$1.35
Over \$500,000 and up to \$5,000,000 add.....	\$1.20
Over \$15,000,000 add .....	\$ 1.05
Minimum rate on policies.....	\$100.00

## CHURCHES OR CHARITABLE NON-PROFIT ORGANIZATIONS

A charge of 50% of the Basic Rate in the applicable bracket or brackets may be charged to owner's and/or lender's insurance properly paid for by insured 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 Basic Rate, with one discount, applies on policies issued on all other property.

The term "properly paid for" is construed as meaning the amount paid by the party who would customarily be responsible for payment of such charges.

## ASSIGNMENT OR EXTENSION OF MORTGAGE LOANS

Endorsement for the purpose of extending coverage to an assignee of a mortgage or extension of mortgage terms to the mortgagee, will be issued for the amount of \$15.00.



SECTION 2  
APPLICATION OF RATES

I-1 Charges – Computing:

All charges for title insurance are to be computed in accordance with these rules and the Basic Schedule of Rates shown herein. Rates specified herein shall be charged as of the effective date of the filing (in effect rate at time of Commitment to the consumer shall be the rate charged).

I-2 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 or equitable rate for the risk, such risk may be treated on an individual rate basis.

Requests for treatment under this rule shall be submitted by the Company 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.

I-3 Additional Charges – Application:

Except where otherwise designated, all charges for additional coverage shall be added to and become a part of the rate. When the schedule provides for the addition of a given percentage, each percentage is computed upon the charge in the appropriate bracket set forth in the Basic Schedule of Rates.

I-4 Percentage Calculations:

All percentage calculations must be based on 100% of the rate for the applicable title policy as set forth in the Basic Schedule of Rates.

I-5 Definitions:

I-5.1 Inspections:

A physical inspection of the property by a representative or designee of the insuring company to determine facts that are not matters of record and which are insured against in policies or endorsements.

I-5.2 Fair Value:

The fair value shall be considered to be the full value of the property, including all encumbrances of record which specifically affect the property, but excluding all blanket type of encumbrances. If no sale is involved, the fair value is determined from available information, but in no event shall it be less than the total of all encumbrances of record.

I-5.3 Insured Owner:

- (a) The name insured, the vestee, or the parties as defined in a policy of title insurance.
- (b) A corporation acquiring title from its insured stockholders, or stockholders in an insured corporation acquiring title from the corporation.
- (c) A distributee in an estate of a deceased insured owner.
- (d) A principal acquiring title from an insured nominee or trustee, or a nominee or trustee acquiring title from an insured principal.
- (e) A grantee by gift from an insured owner.
- (f) A trustee acquiring title from an insured owner to establish a trust in which the insured owner is a beneficiary, or a beneficiary acquiring title from an insured trustee to terminate or change a trust.
- (g) A partnership acquiring title from insured owners who are members of a partnership, or partners acquiring title from an insured partnership.

**NOTE:** The definitions of "insured owner" are for use only in connection with this schedule of fees and charges and are not applicable to the definition of "insureds" as defined under any policy of title insurance.

I-5.4 Parcel Definitions:

- (a) Property in the same tract, subdivision or section, title to which is vested in one owner, is considered being one parcel and the charge is the schedule rate applicable.
- (b) Property in the same or different tract, subdivision or section, title to which is vested in separate owners, is considered to be separate parcels and the schedule rate is charged on each separate ownership.
- (c) Property in different tracts, subdivisions or sections, title to which is vested in one owner, is considered to be separate parcels and in addition to the schedule charge for the policy, a minimum charge of \$50.00 is made for each such separate parcel. This \$50.00 minimum charge does not apply if separate parcels in different tracts, subdivision, or sections abut to form one parcel.

**SECTION 3**  
**ENDORSEMENTS**

Routine endorsements to correct technical errors in the policy and which do not increase the risk of loss under the policy are done at no charge to the Insured.

The following endorsements represent significant additional risk to the Company due to additional coverages included in the endorsements which are not covered risks under the standard policy forms, along with the additional premium charge:

ALTA 3 or 3.1 (Zoning).....	\$50.00
New Construction Date Down Endorsement --.....	\$100.00

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**DESCRIPTION OF ENDORSEMENTS**

**ALTA 1 Endorsement**

**STREET ASSESSMENT COVERAGE**

Explanation: For use with ALTA Lender's Policies only. With Street Improvement Assessment Coverage.

**ALTA 2 Endorsement**

**TRUTH AND LENDING COVERAGE**

Explanation: Insures against loss from the exercise of the Right of Rescission.

**ALTA 3 Endorsement**

**ZONING - LAND ONLY – REQUIRES UNDERWRITING APPROVAL**

Applicable Charge:               \$50.00

Explanation: This form is to be used with either the Owners, Leasehold, or Lenders Policies to provide insurance against violations of zoning ordinances. This requires a letter from the appropriate municipal planning and zoning agency stating the type of zoning and permitted uses under said zoning type.

**ALTA 3.1 Endorsement**

**ZONING - LAND AND IMPROVEMENTS – REQUIRES UNDERWRITING  
APPROVAL**

Applicable Charge: \$50.00

Explanation: This form is used with either the Owners, Leasehold, or Lenders Policies to provide insurance against violations of zoning ordinances. This requires a letter from the appropriate municipal planning and zoning agency stating the type of zoning and the permitted uses under said zoning type.

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**ALTA 4.0 Endorsement**

**CONDOMINIUM ENDORSEMENT**

Explanation: This form is issued on ALTA loan policy only. The property must be a valid Kansas condominium.

**ALTA 4.1 Endorsement**

**CONDOMINIUM ENDORSEMENT**

Explanation: This form is issued on request for attachment to ALTA loan policy only. The property must be a valid Kansas condominium and there are no unpaid condominium assessments.

**ALTA 5 Endorsement**

**PUD ENDORSEMENT**

Explanation: For use with ALTA Lender's policies only. No violations of CC&R's, priority of assessments, encroachments, right of first refusal.

**ALTA 5.1 Endorsement**

**PUD ENDORSEMENT**

Explanation: For use with ALTA Lender's policies only. No violations of CC&R's, no unpaid condominium assessments, encroachments, right of first refusal.



**ALTA 6 Endorsement**

**VARIABLE RATE MORTGAGE**

Explanation: For use with ALTA Lender's policies only. Adjustable/Variable rate mortgage endorsement.

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**ALTA 6.2 Endorsement**

**VARIABLE RATE MORTGAGE/NEGATIVE AMORTIZATION**

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Explanation: For use with ALTA Lender's policies only. Variable rate mortgage endorsement for mortgages with negative amortization.

**ALTA 7 Endorsement**

**MANUFACTURED HOUSING UNIT**

Explanation: For use with ALTA Owner's and Lender's policies. The manufactured housing unit is located on the land.

**ALTA 7.1 Endorsement**

**MANUFACTURED HOUSING UNIT-CONVERSION LOAN**

Explanation: For use with ALTA Lender's policy only. Conversion of manufactured housing unit to real property.

**ALTA 7.2 Endorsement**

**MANUFACTURED HOUSING UNIT-CONVERSION OWNER'S**

Explanation: For use with ALTA owner's policy only. Conversion of manufactured housing unit to real property.

**ALTA 8.1 Endorsement**

**ENVIRONMENTAL PROTECTION LIENS**

Explanation: For use with ALTA Loan Policy covering residential property only.

**ALTA 8.2 Endorsement**

**ENVIRONMENTAL PROTECTION LIENS**

Explanation: For use with ALTA Loan Policies covering commercial property only.

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**ALTA 9 Endorsement**

**COMPREHENSIVE ENDORSEMENT**

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Explanation: For use with ALTA Lender's Policies only. Coverage over violations of Restrictions, Encroachment and Minerals.

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**ALTA 9.1 Endorsement**

**COMPREHENSIVE ENDORSEMENT – OWNER'S POLICY UNIMPROVED LAND**

Explanation: For use with ALTA Owner's Policy covering unimproved land only. Coverage over violations of Restrictions, Encroachments and Minerals.

**ALTA 9.2 Endorsement**

**COMPREHENSIVE ENDORSEMENT – OWNER'S POLICY IMPROVED LAND**

Explanation: For use with ALTA Owner's Policy covering improved land only. Coverage over violations of Restrictions, Encroachments and Minerals.

**ALTA 9.3 Endorsement**

**COMPREHENSIVE ENDORSEMENT LOAN POLICY**

Explanation: For use with ALTA Loan Policy covering improved land only. Coverage over violations of Restrictions, Encroachments and Minerals.

**ALTA 10 Endorsement**

**ASSIGNMENT**

Explanation: Assignment of Insured Mortgage.

**ALTA 10.1 Endorsement**

## **ASSIGNMENT AND DATE DOWN**

Explanation: Assignment of Insured Mortgage and change in effective date. Must be issued within 3 years from date of policy.

### **ALTA 11 Endorsement** **MORTGAGE MODIFICATION**

Explanation: Insures against the invalidity of the mortgage because of a modification of the mortgage.

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### **ALTA 12 Endorsement** **TIE-IN ENDORSEMENT – REQUIRES UNDERWRITING APPROVAL**

Explanation: To be used for allocation of liability under multiple loan policies insuring a single loan transaction affecting property in multiple counties and/or states. Only available for ALTA loan policies on commercial transactions.

### **ALTA 13 Endorsement** **LEASEHOLD OWNERS**

Explanation: Adding leasehold owners coverage to policy.

### **ALTA 13.1 Endorsement** **LEASEHOLD LENDERS**

Explanation: Adding leasehold lenders coverage to policy.

### **ALTA 14 Endorsement** **FUTURE ADVANCE- PRIORITY**

Explanation: Insures against the invalidity or priority of lien when advances are made.

### **ALTA 14.1 Endorsement** **FUTURE ADVANCE- KNOWLEDGE**

Explanation: Insures against the invalidity or priority of lien when advances are made and the insured had prior knowledge of liens.

**ALTA 14.2 Endorsement**

**FUTURE ADVANCE- LETTER OF CREDIT - REQUIRES UNDERWRITING APPROVAL**

Explanation: This endorsement insures a mortgage securing a letter of credit or letter of credit reimbursement agreement.

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**ALTA 14.3 Endorsement**

**FUTURE ADVANCE- REVERSE MORTGAGE**

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Explanation: This endorsement insures a reverse mortgage. Reverse mortgage loans are made to persons, who is at least 62. Payments are not due until they die or leave the property.

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**ALTA 15.0 Endorsement**

**NON-IMPUTATION – FULL EQUITY TRANSFER - REQUIRES UNDERWRITING APPROVAL**

Explanation: Insures that the title insurer will not assert a “knowledge of the insured” defense to deny liability based upon imputed knowledge of a related party.

**ALTA 15.1 Endorsement -**

**NON-IMPUTATION – ADDITIONAL INSURED - REQUIRES UNDERWRITING APPROVAL**

Explanation: Insures that the title insurer will no assert a “knowledge of the insured” defense to deny liability based upon imputed knowledge of a related party when adding an Additional Insured to the policy.

**ALTA 15.2 Endorsement -**

**NON-IMPUTATION – PARTIAL EQUITY TRANSFER - REQUIRES UNDERWRITING APPROVAL**

Explanation: Insures that the title insurer will no assert a “knowledge of the insured” defense to deny liability based upon imputed knowledge of a related party when a partial equity transfer has occurred.

**ALTA 16 Endorsement**

**MEZZANINE FINANCING - REQUIRES UNDERWRITING APPROVAL**

Explanation: Insured Mezzanine Lender who has direct or indirect interest in property.



**ALTA 17 Endorsement**  
**ACCESS AND ENTRY**

Explanation: Insures that there is access and entry to property.

**ALTA 17.1 Endorsement**  
**INDIRECT ACCESS AND ENTRY**

Explanation: Insures that there is indirect access and entry to the property such as an  
easement

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**ALTA 17.2 Endorsement**  
**UTILITY ACCESS**

Explanation: Insures access to utilities located on property.

**ALTA 18 Endorsement**  
**SINGLE TAX PARCEL**

Explanation: Insures that the property is known by a specific tax assessor's parcel number based on the tax roll outstanding as of the date of policy. For use with both ALTA Owners and Lenders.

**ALTA 18.1 Endorsement**  
**MULTIPLE TAX PARCEL**

Explanation: Insures that the property is known by a specific tax assessor's parcel numbers based on the tax roll outstanding as of the date of policy. For use with both ALTA Owners and Lenders.

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**ALTA 19 Endorsement**  
**CONTIGUITY – SINGLE PARCEL**

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Explanation: Insures Land is contiguous along a certain boundary line Commissioner of Insurance

**ALTA 19.1 Endorsement**  
**CONTIGUITY – MULTIPLE PARCEL TRANSACTIONS**

Explanation: Insures Land is contiguous to multiple parcels.

**ALTA 20 Endorsement**  
**FIRST LOSS – MULTIPLE PARCEL TRANSACTIONS - REQUIRES  
UNDERWRITING APPROVAL**

Explanation: This endorsement is used only for a loan policy insuring at least two parcels of land. It acknowledges that the title insurer will not require maturity of the Indebtedness, pursuit of remedies against any of the Collateral (including the land), or pursuit of its remedies against any guaranty, bond or insurance policy before paying a claim.

**ALTA 22 Endorsement**  
**LOCATION**

Explanation: Insures that a certain type of property is located on the land described in policy.

**ALTA 22.1 Endorsement**  
**LOCATION AND MAP**

Explanation: Insures that a certain type of property is located on the land described in policy or on the attached map.

**ALTA 23 Endorsement**

**COINSURANCE – REQUIRES UNDERWRITING APPROVAL**

Explanation: Co-Insuring Companies shall be liable to the Insured only for its Percentage of Liability

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**ALTA 24 Endorsement**

**DOING BUSINESS**

Explanation: Insures no violation of the “doing business” laws of the State of Kansas

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**ALTA 25 Endorsement**

**SAME AS SURVEY**

Explanation: Insures that the property is the same as in survey.

**ALTA 25.1 Endorsement**

**SAME AS PORTION OF SURVEY**

Explanation: Insures that the property is a portion of the property described in survey.

**ALTA 26 Endorsement**

**SUBDIVISION**

Explanation: Insures that the property described in the policy is a legally created subdivision.

**ALTA 27 Endorsement**

**USURY - REQUIRES UNDERWRITING APPROVAL**

Explanation: Insures against violations of the usury laws of Kansas.

**ALTA 28 Endorsement**

**EASEMENT- DAMAGE OR ENFORCED REMOVAL**

Explanation: Insures against damage or forced removal of structure because of use or maintenance of an easement.

**ALTA 29 Endorsement**  
**INTEREST RATE SWAP**

Explanation: Insures amounts which are described in an Interest Rate Exchange Agreement also known as Swap Agreements.

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**BLANK ENDORSEMENT**

Explanation: Provides for modification of commitments and policies

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**CLTA 111.9 Endorsement**  
**FNMA BALLOON ENDORSEMENT**

Explanation: Insures lien priority based on provisions and conditions of a Balloon Mortgage Rider.

**CLTA 135 Endorsement**  
**SHARED APPRECIATION – ONE TO FOUR FAMILY**

Explanation: Insures increases in the Indebtedness secured by the Insured Mortgage by reason of shared equity or appreciation in the value of the Land.





# Kansas Insurance Department

Ken Selzer, CPA, Commissioner of Insurance

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May 8, 2018

Ryan Kerner  
Legacy Title Services, LLC  
16476 Wild Horse Creek Rd., Ste. 100  
Chesterfield, MO 63017

Re: Rate Filing

Dear Mr. Kerner:

This will acknowledge receipt of your rate filing as required by K.S.A. 40-952(c). This material has been placed on file effective today.

Sincerely,

James W. Norman  
Policy Examiner II  
Property & Casualty