

**New Millennium Title Group, LLC**

2127 County Road D, East  
Maplewood, Minnesota 55109  
Ph:952-548-6670 Fax: 651305-8244 Cell:612-360-9964  
fgriebenow@newmilltitle.com

Mr. Martin J. Hazen  
Policy Examiner  
Kansas Insurance Dept.  
420 SW 9<sup>th</sup> Street  
Topeka, Kansas 66612

RE: Rate Filing

Dear Mr. Hazen:

Attached, please find the Rate/Fee filing for New Millennium Title Group, LLC.

If you should have any questions, please feel free to contact me at any time. Thank you for your time and consideration in this matter.

Very Truly Yours,

A handwritten signature in black ink, consisting of a series of loops and a long horizontal stroke extending to the right.

Frank T. Griebenow  
Chairman/CEO

**FILED**  
**FEB 6 2007**  
**SANDY PRAEGER**  
Commissioner of Insurance

State of Kansas  
Department of Insurance  
Kansas Insurance Department  
Kansas Insurance Department

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KANSAS  
INSURANCE  
DEPARTMENT

2007 FEB -5 AM 9:00

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**Frank Griebenow**

*President*

**C** 612.360.9964

**F** 651.305.8244

[fgriebenow@newmilltitle.com](mailto:fgriebenow@newmilltitle.com)

2127 County Road D East, Suite B, Maplewood, MN 55109

# New Millennium Title Group, LLC - Kansas Rate Filing

2127 County Road D, East Suite B      Maplewood, Minnesota 55109  
952-548-6673

SERVICE	CHARGE
Commercial Escrow Closing - Less than 1 Million sale price	\$650.00
Residential Real Estate Closing - w/o Attorney	\$250.00
Residential Real Estate Closing - with attorney	\$250 + Atty. Fee
Residential Loan Closing	\$250.00
Document Preparation	\$100.00
Fees for Ancillary Services -	\$150.00
Foreclosure Commitment w/o policy	\$250.00
Foreclosure Commitment with policy	\$150.00
Lot Sale to Buyer	NA
Platting Commitment	NA
Informal Commitment	\$200.00
Convert Contract Purchaser policy to Owners Policy	\$150. + risk rate increase

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Mech. Lien work out	NA
Exchange Closing	\$250.00
Disbursement of Funds - w/ no closing or Title Ins.	\$150.00
Indemnity Deposit - Escrow only, No Closing	\$100.00
Witness Closing Fee - Metro Area	\$150.00 to \$200.00
Witness Closing Fee - Non-Metro Area	\$250.00 to \$350.00
Recording Service Fee	\$25/Document
Courier Fees	\$25/Package
Title Examination	\$150.00
Title Search	\$150.00
Name Search	\$25.00
Assessment Search	\$30.00
Location Endorsement	\$50.00

### **Commercial and Residential Title Insurance Rates as Follows**

**NMTG will charge per the attached Rate Filed by First American Title Insurance Company.**

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**FEB 6 2007**  
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PREMIUM RATE FILING  
STATE OF KANSAS

EFFECTIVE UPON THE DATE OF ISSUANCE OF THE  
CERTIFICATE OF AUTHORITY

BY THE

KANSAS INSURANCE DEPARTMENT

TO

FIRST AMERICAN TITLE INSURANCE COMPANY OF KANSAS, INC.

FIRST AMERICAN TITLE INSURANCE COMPANY OF KANSAS, INC. 12360  
Manchester Road - Suite 100  
St. Louis, MO 63131

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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.

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## II. LOAN POLICIES OF TITLE INSURANCE

- a. The premium for Loan policies of title insurance are:

	Per Thousand
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

NOTE: To compute premium on a fractional thousand of insurance multiply such fractional thousand by the rate per thousand applicable.

- b. The Reissue Title Insurance Rate for Loan Policies of Title Insurance are:

When the owner of property on which application is made for mortgage title insurance has had the title to such property insured as owner by First American Title Insurance Company within 10 years prior to such application, he shall be entitled to the following reissue rates on mortgage insurance 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

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 rates under the applicable bracket or brackets.

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c. The Substitution Loan Rate for Loan Policies of Title Insurance are:

When a substitution loan is made by the same lender to the same borrower on the same property, the title to which was insured by a reputable title insurance company in connection with the original loan, the following rates will be charged for issuing the policy in connection with the new loan.

AGE OF ORIGINAL LOAN	RATES
3 years or under . . . . .	30% of regular rates
From 3 years to 4 years . . . . .	40% of regular rates
From 4 years to 5 years . . . . .	50% of regular rates
From 5 years to 6 years . . . . .	60% of regular rates
From 6 years to 7 years . . . . .	70% of regular rates
From 7 years to 8 years . . . . .	80% of regular rates
8 years or over . . . . .	100% of regular rates

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 rates shall be added the regular 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.

d. The Extension Loan Rate for Loan Policies of Title Insurance are:

When the indebtedness secured by a mortgage on real property, the title to which has previously been insured by First American Title Insurance Company, is renewed by an extension agreement, a new title policy or endorsement for the existing policy, furnishing coverage up to and including the date of the recording of the extension agreement will be issued at the following rates:

	Per Thousand
Up to \$10,000 of liability written	1.00
Over \$10,000, add	.50

When a new title policy is issued in connection with the extension of a loan, the policy issued in connection with the original loan must be returned for cancellation.

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

When an owner's and a mortgage policy 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 the mortgage policy simultaneously issued will be \$7.50 for an amount of insurance not in excess of the owner's policy. The premium on the amount of the mortgage policy exceeding the owner's policy is figured at the regular original title insurance 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 a mortgage policy.

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### 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. An owner's policy, insuring a leasehold estate, will not be issued for less than the present market value of the leasehold estate, but with a minimum of the value of the fee. 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 \$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

NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to minimum premiums), multiply such fractional thousand by the rate per thousand applicable.

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

The reissue rate, where applicable (see sections "1", "2", "3" 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, add	1.20
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 be entitled to the reissue rate for owner's insurance in an amount up to the face of such former policy. Full rate as per published schedule in force will be charged for the excess up to the full value of the property.

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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.

3. When acreage is platted into small subdivisions and covered by one blanket policy as of the approximate date of filing such subdivision plat, the subdivider, his successors or assigns will be allowed the owner's reissue rate on 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 equal the face amount of the original blanket policy. (Note: The minimum premium for reissue policies under this classification is \$7.50 instead of \$10.00). Thereafter additional blanket insurance should be purchased 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 "1" hereof.

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Commissioner of Insurance

IV. TITLE REPORT GUARANTEES

- a. 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

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V. OTHER

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. However, 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.

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**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.

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RECORDED DOCUMENT GUARANTEE

The premium for a Recorded Document Guarantee are:

When issued in conjunction with the issuance of an Owners or Loan Policy of Title  
Insurance: \$400.00

When not issued in conjunction with the issuance of an Owners or Loan Policy of Title  
Insurance: \$750.00

ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY

The premium for an ALTA Residential Limited Coverage Junior Loan Policy are:

Amount up to \$10,000:	\$50.00
Each additional \$1,000 (or fraction thereof) over \$10,000	\$ .75

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Commissioner of Insurance



# Kansas Insurance Department

**Sandy Praeger** COMMISSIONER OF INSURANCE

February 6, 2007

MR FRANK T GRIEBENOW  
CHAIRMAN/CEO  
NEW MILLENNIUM TITLE GROUP LLC  
2127 COUNTY ROAD D EAST  
MAPLEWOOD MN 55109

COPY

Re: Filing of Title Insurance Rates and Charges  
Your Correspondence Dated: February 2, 2007

Dear Mr. Griebenow:

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

This material has been placed on file February 6, 2007.

Very truly yours,

Martin J. Hazen  
Policy Examiner  
Fire and Casualty Division

*mjhazen@ksinsurance.org*