

PREMIUM RATE FILING

STATE OF KANSAS

EFFECTIVE APRIL 24, 2025

**PRESTIGE NATIONAL LAND SERVICES, LLC
196 WEST ASHLAND STREET, SUITE 201A
DOYLESTOWN, PA 18901**



FILED

4/24/2025

RATE AND FORM COMPLIANCE DIVISION

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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, attorney, title companies or our Agents or Agencies for abstracts of title searches, title examinations, escrow or closing services.

II. LOAN POLICIES OF TITLE INSURANCE

The Rate set forth in this section applies to the issuance of Loan Policies in all counties in the State of Kansas. This Rate is charged on all loan transactions for Commercial Property in the State of Kansas. The Company does not and will not insure loan transactions for Residential Property in the State of Kansas.

The Rate for Loan Policies subject to this section is:

Amount of Insurance	Rate
Up to and including \$1,875,000	\$3,500
Above \$1,875,000	\$1.10 per \$1,000 of liability

III. OWNER'S & LEASEHOLD POLICIES OF TITLE INSURANCE

The Rate set forth in this section applies to the issuance of Owner's Policies in all counties in the State of Kansas. This Rate is charged on all purchase transactions for Commercial Property in the State of Kansas. The Company does not and will not insure purchase transactions for Residential Property in the State of Kansas.

Amount of Insurance	Rate
Up to and including \$10,000,000	\$2.00 per \$1,000 of liability
Over \$10,000,000.00 and up to \$50,000,000	\$1.75 per \$1,000 of liability
Over \$50,000,000.00	\$1.50 per \$1,000 of liability

IV. OTHER

Concurrent (Simultaneous-Issue) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and Owner's Policy are written on the Company. The Charge for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Charge for the Loan Policy is as follows:

1. If the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy, the charges shall be \$150.00.
2. If the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy, the applicable Loan Policy Rate will apply.
3. If the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy, the applicable Loan Policy Rate will apply and the charge for the Owner's Policy shall be \$150.00.

When a transaction involves more than one Loan Policy, the above Charges shall apply to the Loan Policy issued in the largest amount. The following Charges shall apply to the remaining concurrently issued Loan Policies:

1. If the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy the charge for any additional Loan Policy shall be \$150.00
2. If the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy, the applicable Loan Policy Rate will apply.
3. If the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy, the applicable Loan Policy Rate will apply to each such Loan Policy and the charge for the Owner's Policy shall be \$150.00.

Construction Loan Policies

The charge for a Loan Policy for a Construction Loan shall be the applicable Loan Policy Rate plus \$0.10 per \$1,000 of liability.

Reissue Charge for Owner's or Leasehold Policies

The rate for a title insurance policy issued to a purchaser or lessee of real estate from a person whose title as owner has previously been insured by any company prior to the application for a new policy shall be 60% of the corresponding original issuance rate.

Reissue Charge for Loan Policies

The rate for a loan title insurance policy issued for an owner of property who has had the title to such property previously insured as owner by any title insurer shall be 60% of the corresponding original issuance rate.

Search and Commitment Production Charges

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Charge shall be credited toward the Charge due for any policy issued pursuant to the Commitment. If a policy is never issued, this Charge shall apply as the cancellation Charge.

The Company shall charge \$750 for production of a Commitment, provided that if the actual cost to the Company of said search exceeds \$750 the charge shall be the actual cost of the search charged to the Company plus \$250. The Company shall charge \$150 for each update to a commitment, provided that if the actual cost to the Company of said search exceeds \$150 the charge shall be the actual cost of the search charged to the Company plus \$100.

V. 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.

VI. ENDORSEMENTS

The following Endorsements are charged at 10% of the policy premium for each endorsement.

ALTA 3 series, Zoning;

ALTA 9 series, Comprehensive;

Non-Imputation

The following Endorsements are charged at \$500.00 for each endorsement.

Date Down Endorsement

Modification Endorsement

All other available endorsements are charged at \$250 each.

VII. MISCELLANEOUS CLOSING FEES

Supplemental Fee – Mobile Notary	\$125
Supplemental Fee – E Document Retrieval and Processing	\$30
Supplemental Fee -Escrow Set-Up	\$200
Supplemental Fee -Electronic Document Recording	\$10
Supplemental Fee - Courier Service	
Domestic	\$30
International	\$60
Supplemental Fee - Overnight Delivery	\$30
Supplemental Fee - Wired Transfer of Funds	\$30
Supplemental Fee - Issuance of Cashier's Check	\$30
Tax Certificate Fee	\$30
Commercial Escrow Closing/Settlement Fee	\$1,950