



319 W. Ontario, Suite 200 Chicago, IL 60654  
Ph: 312-509-4200 Fax: 312-509-4305

Kansas Insurance Department  
420 SW 9<sup>th</sup> Street  
Topeka, KS 66612

November 16, 2015

Re: Ravenswood Title Company, LLC  
Filing of Title Insurance Rates and Charges

To whom it may concern:

Please find herein the initial filing of title insurance rates and charges for Ravenswood Title Company, LLC.

This filing contains the following:

- 1) This cover letter explaining the filing
- 2) Attachment 1 listing charges for escrow, closing and other services.
- 3) Attachment 2 listing commercial title insurance rates.
- 4) Attachment 3 listing residential title insurance rates.
- 5) Reference filing agreement form for American Guaranty Insurance Company.
- 6) Reference filing agreement form for Old Republic National Title Insurance Company.
- 7) A Unique and Unusual Rule deviation sample letter.
- 8) A copy of Escrow, Settlement or Closing Account Bond BLN1048828 for \$100,000.00.

Please retain one copy for filing and date stamp the duplicate copy for return by the enclosed envelope.

If you have any questions please contact me either by phone at 312-509-4271 or by email at [josh.leeds@ravenswoodtitle.com](mailto:josh.leeds@ravenswoodtitle.com)

Thank you,

Josh Leeds  
Expansion Coordinator/Title Examiner  
Ph: 312-509-4271  
Email: [Josh.Leeds@ravenswoodtitle.com](mailto:Josh.Leeds@ravenswoodtitle.com)

**RECEIVED**

**NOV 17 2015**

**KANSAS INSURANCE DEPT.**

## ATTACHMENT 1

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

#### Service

##### COMMERCIAL ESCROW CLOSING

Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement (HUD-1), disbursement of funds

##### RESIDENTIAL REAL ESTATE CLOSING

Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. *Without* assistance of attorney and/or broker.

##### RESIDENTIAL REAL ESTATE CLOSING

Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. *With* assistance of attorney and/or broker.

##### RESIDENTIAL LOAN CLOSING

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

##### DOCUMENT PREPARATION when not included in closings:

1. deeds
2. mortgages, notes
3. affidavits
4. assignments, releases
5. contract for deed/option contracts
6. real estate contracts
7. escrow deposit agreements

##### FEES FOR ANCILLARY SERVICES

notary public fees; cash; contract for deed; 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

##### LOT SALE TO BUYER

(not builder)

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

##### PLATTING COMMITMENT

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

##### INFORMATIONAL COMMITMENT

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

#### Charge

Service not currently offered

\$800.00

\$650.00

\$400.00

\$100.00 for deeds

\$50.00 for all other documents listed

\$200.00 - \$400.00

Permission will be obtained from Department of Insurance before charging.

Service not currently offered

Service not currently offered

N/A – policy issued for cost of lot  
No issuance fee. Policy is at filed rates.

Service not currently offered

\$125.00 plus search costs if cost is over \$100 to obtain

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Commissioner of Insurance

CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY

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

No separate conversion charge. Filed rates for owners policy premium apply.

MECHANICS LIEN WORK OUT

Obtaining lien waivers, disbursing funds to pay claimants

\$5.00 per contractor claimant

EXCHANGE CLOSING

Closing transaction having more than one parcel of real property

Service not currently offered

DISBURSEMENT OF FUNDS

No closing services but asked to disburse money

\$200.00

DISBURSEMENT OF FUNDS

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

\$300.00

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INDEMNITY DEPOSIT

Held in escrow, no closing

\$175.00 per year

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**Commissioner of Insurance**

OTHER (Specify)

TAX PAYMENT FEE

Payment of property taxes as part of the transaction when more than one property is involved.

\$50.00 per property after one

\*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.

## ATTACHMENT 2

### COMMERCIAL TITLE INSURANCE RATES

(Properties Except 1-4 Single Family Dwelling Units)

# COMMERCIAL SERVICES NOT CURENTLY OFFERED

#### Type of Transaction

#### Rate

##### OWNERS TITLE INSURANCE POLICY

Policies will be issued to owners, contract vendees and lessees

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

##### MORTGAGE TITLE INSURANCE POLICY

Issued to lenders in an amount not to exceed 120% of loan amount

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

##### SIMULTANEOUS-ISSUED MORTGAGE POLICY

Not exceeding the amount of owners policy issued simultaneous therewith

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

##### SIMULTANEOUS-ISSUED MORTGAGE POLICY

Where the amount of coverage exceeds the owners policy

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

##### SIMULTANEOUS-ISSUED LEASEHOLD POLICY

Not exceeding the amount of owners policy issued to lessee

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

##### REFINANCE POLICIES – Loan Policy

Issued on property as a result of refinancing a previous loan

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

##### SECOND MORTGAGE POLICIES – Loan policy issued on 2<sup>nd</sup>, 3<sup>rd</sup> or more loans

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

##### REISSUE POLICIES – Policies issued on previously insured property

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

##### NEW CONSTRUCTION PENDING DISBURSEMENT

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

##### POLICY calling for periodic endorsements for increasing liability and extending time of policy

##### NEW CONSTRUCTION OWNERS POLICY

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

##### NEW CONSTRUCTION LOAN POLICY

Issued to construction lender on construction loan (includes binder or construction loan policies)

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

##### HOLD OPEN CHARGES

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

##### ENDORSEMENT TO OWNERS POLICIES

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

- 1.
- 2.
- 3.

##### ENDORSEMENT TO LOAN POLICIES

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

- 1.
- 2.
- 3.
- 4.

##### OTHER (Specify)

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

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### ATTACHMENT 3

#### RESIDENTIAL TITLE INSURANCE RATES

(1-4 Single Family Living Units)

##### Type of Transaction

##### Rate

SPECIAL COVERAGES

Varies by situation. Permission will Be obtained from Department of Insurance before charging.

RESIDENTIAL NEW CONSTRUCTION LOAN POLICY issued with owners policy on new construction

Reference Old Republic Filed Rates

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

Reference Old Republic and American Guaranty Filed Rates

HOLD OPEN CHARGES

\$175.00 per year  
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RESIDENTIAL OWNERS POLICIES – Policies of title insurance protecting the owners interest in one – four family residences

Reference Old Republic filed rates.

RESIDENTIAL MORTGAGEES POLICIES – Policies of title insurance protecting the interest of mortgage lenders

Reference Old Republic and American Guaranty Filed Rates

SIMULTANEOUSLY 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

Reference Old Republic filed rates.  
No Additional fee for issuance.

RESIDENTIAL 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

Reference Old Republic filed rates.

CONSTRUCTION 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

Reference Old Republic filed rates.  
No Additional fee for issuance.

DEVELOPMENT 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)

Service not currently offered

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

Service not currently offered

RE-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

Reference Old Republic and American Guaranty Filed Rates.

RE-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.

Reference Old Republic and American Guaranty Filed Rates.

MULTIPLE 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 than one chain of title.

\$50.00 per additional 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.

\$25.00 to \$50.00 depending on age of abstract.

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.

Reference Old Republic and American Guaranty Filed Rates.

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.

Reference Old Republic filed rates.

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

Service not currently offered.

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

\$0.00 unless cancellation exceed 40% of total orders per customer, then \$50.00 Per file for cancellation.

OTHER – (Specify)

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

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Commissioner of Insurance



319 W. Ontario, Suite 200 Chicago, IL 60654  
Ph: 312-509-4200 Fax: 312-509-4305

Kansas Insurance Department  
720 SW 9<sup>th</sup> Street  
Topeka, KS 66612

September 29, 2015

Re: Title Insurance Individual Risk Filed Unique and Unusual Rule

To whom it may concern:

We wish to submit the following individual risk filing pursuant to our Unique and Unusual Rule presently on file with your department.

1. Name of Insured/Property Insured:
2. Property Location:
3. Policy/Commitment/File Number:
4. Charge/Rate:
5. Filed Charge/Rate:
6. Reason for Deviation from Filed Charge:

If you have any questions regarding this individual risk filing please contact me either by phone at 312-509-4271 or by email at [josh.leeds@ravenswoodtitle.com](mailto:josh.leeds@ravenswoodtitle.com)

Thank you,

Josh Leeds  
Expansion Coordinator / Title Examiner  
Ph: 312-509-4271  
Email: [Josh.Leeds@ravenswoodtitle.com](mailto:Josh.Leeds@ravenswoodtitle.com)

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KEN SELZER  
Commissioner of Insurance





# Kansas Insurance Department

Ken Selzer, CPA, Commissioner of Insurance

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November 18, 2015

Josh Leeds  
Ravenswood Title  
319 W Ontario Ste. 200  
Chicago, IL 60654

Re: Rate Filing

Dear Mr. Leeds:

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