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**PREMIUM RATE FILING
STATE OF KANSAS**

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I. AREA COVERED

The following rates apply to the entire state of Kansas.

II. LOAN POLICIES OF TITLE INSURANCE

The Title Insurance Rate for Loan Policies of Title Insurance on Commercial Transactions is:

Up to \$5,000,000.00 of liability written	\$2.50 per thousand;
Over \$5,000,000.00 and up to \$10,000,000.00	\$2.00 per thousand;
Over \$10,000,000.00 and up to \$50,000,000.00	\$1.75 per thousand;
Over \$50,000,000.00	\$1.50 per thousand.

Note: To compute any insurance premium on a fractional thousand of insurance, round any fractional amount up to the next thousand dollar increment.

III. OWNERS & LEASEHOLD POLICIES OF TITLE INSURANCE

The Title Insurance Rate for Owner's and Leasehold Policies of Title Insurance on Commercial Transactions is:

Up to \$5,000,000.00 of liability written	\$2.50 per thousand;
Over \$5,000,000.00 and up to \$10,000,000.00	\$2.00 per thousand;
Over \$10,000,000.00 and up to \$50,000,000.00	\$1.75 per thousand;
Over \$50,000,000.00	\$1.50 per thousand.

Note: To compute any insurance premium on a fractional thousand of insurance, round any fractional amount up to the next thousand dollar increment.

IV. CHART OF MISCELANOUS FEES RELATED TO THE CLOSING
(COMMERCIAL ONLY)

Commercial Escrow Closing/Settlement Fee	\$2,500.00
Recording and Recording Service Fee	\$1,000.00 - \$5,000.00, varies depending of amount of documents to be recorded
Search and Examination Fees	\$1,950.00, subject to change for multi-tract properties

V. 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 \$250.00 each.

In the event that an endorsement is issued for both an Owners and Loan policy, the fee is charged twice.

VI. SIMULTANEOUS ISSUE

When an Owner's policy is issued simultaneously with a Loan policy the charge for the additional policy is \$250.00.

VII. REISSUE RATE

In certain instances, reissue credits may apply to commercial transactions if the real property to be insured is identical or a part of property insured under a prior policy issued less than ten (10) years prior to the date the current transaction closes. The prior policy must be provided to Agent for review and approval prior to applying any reissue credit.

VIII. SPECIAL RULE

Title Insurance Special Rule for Rating Unique or Unusual Conditions

If it can be clearly demonstrated that a risk presents unique or unusual conditions of exposure of 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.

Request 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 title Insurance Rates