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**MAR 05 2018**

**KEN SELZER**  
**Commissioner of Insurance**

**PREMIUM RATE FILING**  
**STATE OF KANSAS**

**EFFECTIVE**

**January 1, 2018**

**LAND SERVICES USA, INC.**  
**1835 Market Street**  
**Suite 420**  
**Philadelphia, PA 19103**



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## **I. AREA COVERED**

The following rates apply to the entire State of Kansas.

- a. The Premium charges contained herein include remittances paid to this company's underwriters. These rates represent only Title Insurance premium charges and do not include charges made by abstractors, title examiners or attorneys for abstracts of title searches, title examinations, escrow or closing services.

- b. Title Search and Examination Charges:

Land Services USA, Inc. (Agent) handles only transactions and insurance of commercial property in Kansas. Commercial search and examination costs can vary substantially. Agent's filed rate for a property consisting of a single parcel and single chain of title is ..... \$500.00

Agent may impose additional search and examination charges in especially difficult title matters. Agent may impose additional charges for examination of title which may involve multiple chains of title, land under water, coal, oil, gas or mineral searches, railroad property searches, land in beds of streets, rights-of-way, driveways, foreclosures, tax sales, proceedings under federal bankruptcy or state insolvency related statutes, or which involve other unusual difficulties or unusual expenditures. There shall be a reasonable relationship between the services performed, expenses incurred and the amount charged by the Agent.

## II. LOAN POLICIES OF TITLE INSURANCE

- a. The Title Insurance Rate for Loan policies of title insurance on land that is not 4 Family Improved Residential is:

	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
Minimum Premium	\$10.00

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NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to minimum premiums), round any fractional amount up to the next thousand dollar increment.

- b. The Reissue Title Insurance Rate for Loan Policies of Title Insurance on land that is not 1-4 Family Improved Residential is:

When the owner of property on which application is made for a loan policy has had the title to such property insured as owner by a reputable title insurance company within 10 years prior to such application, upon presentation of a copy of his owner's policy, he shall be entitled to the following reissue rates on the loan policy 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
Minimum Premium	\$10.00

If the amount of insurance desired under the loan 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.

c. 1-4 Family Improved Residential Rates: This Company does not propose to handle 1-4 Family Improved Residential transactions

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

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When an owner's and one or more loan policies 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 each loan policy simultaneously issued will be \$100.00 for an aggregate amount of insurance not in excess of the owner's policy. The premium on the amount of the loan policies exceeding the owner's policy is figured at the regular original title insurance rates for loan policies.

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In all cases the owner's policy shall be issued for the full insurable value of the premises. All policies must bear identical date and the owner's policy must show the mortgage(s) as an exception under Schedule "B" thereof.



### III. OWNER'S & LEASEHOLD POLICIES OF TITLE INSURANCE

- c. 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. 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 \$500,000	2.25
Over \$500,000 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
Minimum Premium	\$10.00

NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to minimum premiums), round any fractional amount up to the next thousand dollar increment.

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

The reissue rate, where applicable (see sections "1" and "2" 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 and up to \$500,000, add	1.35
Amounts over \$500,000 and up to \$5,000,000, add	1.20
Amounts over \$5,000,000, add	1.05
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, upon presentation of a copy of the prior Owners Policy, be entitled to the reissue rate for owner's insurance in an amount up to the face of such prior policy. Full rate as per published schedule in force will be charged for the excess up to the full value of the property.

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.

#### **IV. OTHER**

- e. Except as follows, all standard Form Endorsements on file with the Division of Insurance are issued at no charge, unless and/or until a Supplemental Schedule of Endorsement Charges is filed at which time it shall be incorporated herein by reference.

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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.

- Zoning (ALTA 3.0-06) ..... \$500.00  
(ALTA 3.1-06; 3.2-06) ..... \$1,000.00
- Pending Disbursement (new construction) ..... \$450.00
- Restrictions, Encroachments, Minerals (ALTA 9.7-06; 9.8-06) \$1,000.00
- "Date-Down" Endorsements which extend the effective date of the original policy ..... 25% of applicable policy premium (minimum \$500.00)

Such endorsements include but are not limited to:

- Mortgage Assignment and Date-Down (ALTA 10.1-06)
- Mortgage Modification (ALTA 11)
- Non-Imputation (ALTA 15-06)
- Tax Credit Benefit

- f. 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 (30%) of the rate for the fee policy.

#### **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.