

**Riverside Land Services, LLC
D/B/A Riverside Abstract, LLC
212 Second Street
Suite 502
Lakewood, NJ 08701**



**PREMIUM RATE FILING
STATE OF KANSAS**

EFFECTIVE December 12, 2025

TABLE OF CONTENTS

- I. AREA COVERED
- II. SCHEDULE OF CHARGES FOR POLICIES
- III. CHART OF MISCELANEOUS FEES RELATED TO THE CLOSING
- IV. ENDORSEMENTS
- V. SIMULTANEOUS ISSUE FEE
- VI. SPECIAL RULE

Description of Risk Amount	Simultaneous Issue Policies Actual Amount (not per\$1,000)	Title Insurance for Builder/Developer (Subdivision Rates)	Zoning Endorsement #3	Zoning Endorsement #3.1	Home Equity Policy 1/94
Up to \$50,000 of Liability Written	\$10.00	\$2.10	\$1.09	\$1.33	\$1.50
Over \$50,000 and up to \$100,000, Add	\$10.00	\$1.80	\$0.93	\$1.14	\$1.50
Over \$100,000 and up to \$500,000 Add	\$10.00	\$1.35	\$0.62	\$0.76	\$1.50
Over \$500,000 and up to \$5,000,000 Add	\$10.00	\$1.20	\$0.62	\$0.76	\$1.50
Over \$5,000,000 and up to \$10,000,000, Add	\$10.00	\$1.05	\$0.62	\$0.76	\$1.50
Over \$10,000,000 and up to \$15,000,000, Add	\$10.00	\$0.90	\$0.54	\$0.67	\$1.50
Over \$15,000,000, Add	\$10.00	\$0.75	\$0.39	\$0.48	\$1.50
Minimum Premium	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00

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

III. 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

IV. ENDORSEMENTS

ALTA Endorsements

ALTA Form	Description (Or Form Name)	Filed Rate
3	Zoning	Please refer to section B.1.
3.1	Zoning – Completed Structured	Please refer to section B.1.
3.2	Zoning – Land Under Development	No Charge
3.3	Zoning – Completed Improvement – Non-Conforming Use	No Charge
3.4	Zoning – No Zoning Classification	No Charge
4	Condominium - Assessments Priority	No Charge
4.1	Condominium – Current Assessments	No Charge
5	Planned Unit Development	No Charge
5.1	Planned Unit Development	No Charge
6	Variable Rate Mortgage	No Charge
6.2	Variable Rate-Negative Amortization	No Charge
7.1	Manufactured Housing-Conversion Loan	No Charge
7.2	Manufactured Housing-Conversion Owner's	No Charge
8.1	Environmental Protection Lien	No Charge
8.2	Commercial Environmental Protection Lien	\$50.00
9.3	Covenants, Conditions and Restrictions – Loan Policy	No Charge
9.4		No Charge
9.5		No Charge
10	Assignment	No Charge
10.1	Assignment and Date Down	No Charge
11	Mortgage Modification	\$35.00
11.1	Mortgage Modification with Subordination	No Charge
11.2	Mortgage Modification with Additional Amount of Insurance	No Charge
12	Aggregation-Loan Policy	No Charge
12.1	Aggregation-State Limits-Loan Policy	No Charge
13	Leasehold Owner's	No Charge
13.1	Leasehold Loan	No Charge
14	Future Advance – Priority	\$50.00
14.1	Future Advance – Knowledge	\$50.00
14.2	Future Advance – Letter of Credit	\$50.00
14.3	Future Advance – Reverse Mortgage	\$50.00
15	Non-Imputation – Full Equity Transfer	5% of the basic rate for the owner's policy of title insurance
15.1	Non-Imputation – Additional Insured	5% of the basic rate for the owner's policy of title insurance
15.2	Non-Imputation – Partial Equity Transfer	5% of the basic rate for the owner's policy of title insurance
16	Mezzanine Financing	5% of the basic rate for the owner's policy of title insurance

17	Access and Entry	No Charge
----	------------------	-----------

ALTA Form	Description (Or Form Name)	Filed Rate
17.1	Indirect Access and Entry	No Charge
17.2	Utility Access	\$100.00
18	Single Tax Parcel	No Charge
18.1	Multiple Tax Parcels	No Charge
18.2	Multiple Tax Parcel	No Charge
18.3	Single Tax Parcel and ID	No Charge
19	Contiguity – Multiple Parcels	\$25.00 for transactions of One Million (\$1,000,000) or less and no charge for transactions over One Million (\$1,000,000)
19.1	Contiguity – Single Parcel	\$25.00 for transactions of One Million (\$1,000,000) or less and no charge for transactions over One Million (\$1,000,000)
19.2	Contiguity – Specified Parcels	No Charge
20	First Loss – Multiple Parcel Transactions	\$25 for residential property or \$100 for commercial property
22	Location	\$25.00 for transactions of One Million (\$1,000,000) or less and no charge for transactions over One Million (\$1,000,000)
22.1	Location and Map	\$25.00 for transactions of One Million (\$1,000,000) or less and no charge for transactions over One Million (\$1,000,000)
23	Co-insurance	No Charge
23.1	Co-insurance – Multiple Policies	No Charge
24	Doing Business	\$50.00
25	Same as Survey	\$50.00
25.1	Same as Portion of Survey	\$50.00
26	Subdivision	\$50.00
28	Easement – Damage or Enforced Removal	\$50.00
28.1	Encroachments-Boundaries and Easement	No Charge
28.2	Encroachments – Boundaries and Easements – Described Improvements	No Charge
28.3	Encroachments – Boundaries and Easements – Described Improvements and Land Under Development	No Charge
29	Interest Rate Swap Endorsement – Direct Obligation	No Charge
29.1	Interest Rate Swap Endorsement- Additional Interest	No Charge
29.2	Interest Rate Swap Endorsement-Direct Obligation-Defined Amount	No Charge

29.3	Interest Rate Swap Endorsement-Additional Interest-Defined Amount	No Charge
30	One to Four Family Shared Appreciation Mortgage	No Charge

ALTA Form	Description (Or Form Name)	Filed Rate
30.1	Commercial Participation Interest	No Charge
31	Severable Improvements	No Charge
32	Construction Loan	No Charge
32.1	Construction Loan-Direct Payment	No Charge
32.2	Construction Loan-Insured's Direct Payment	No Charge
33	Disbursement Endorsement	No Charge
34	Identified Risk Coverage	No Charge
34.1	Identified Exception and Identified Risk Coverage	No Charge
35	Mineral and Other Subsurface Substances – Building	No Charge
35.1	Mineral and Other Subsurface Substances - Improvements	No Charge
35.2	Mineral and Other Subsurface Substances – Described Improvements	No Charge
35.3	Mineral and Other Subsurface Substances - Development	No Charge
36	Energy Project – Leasehold/Easement – Owner's	No Charge
36.1	Energy Project – Leasehold/Easement – Loan	No Charge
36.2	Energy Project – Leasehold/Easement – Owner's	No Charge
36.3	Energy Project – Leasehold/Easement – Loan	No Charge
36.4	Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner's	No Charge
36.5	Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan	No Charge
36.6	Energy Project – Encroachments	No Charge
36.7	Energy Project – Fee Estate – Owner's Policy	No Charge
36.8	Energy Project – Fee Estate – Loan Policy	No Charge
37	Assignment of Rents and Leases	No Charge
38	Mortgage Tax	No Charge
39	Policy Authentication	No Charge
40	Tax Credit – Owner's Policy	No Charge
40.1	Tax Credit – Defined Amount – Owner's Policy	No Charge
41	Water – Building	No Charge
41.1	Water – Improvements	No Charge
41.2	Water – Described Improvements	No Charge
41.3	Water – Land Under Development	No Charge
42	Commercial Lender Group	No Charge
43	Anti-Taint	No Charge
44	Insured Mortgage Recording – Loan	No Charge
45	Pari Passu Mortgage – Loan Policy	No Charge

46	Option	No Charge
47	Operative Law – 2006 Owner’s Policy	No Charge
47.1	Operative Law – 2006 Loan Policy	No Charge

ALTA Form	Description (Or Form Name)	Filed Rate
47.2	Operative Law – 2013 Homeowner’s Policy	No Charge
47.3	Operative Law – 2015 Expanded Coverage Residential Loan Policy – Assessments Priority	No Charge
47.3	Operative Law – 2015 Expanded Coverage Residential Loan Policy – Current Assessments	No Charge
	ALTA JR 1	No Charge
	ALTA JR 2	No Charge
	ALTA Limited Pre-Foreclosure Date Down Endorsement	No Charge

STG Endorsements

STG Form	Description (Or Form Name)	Filed Rate
	Additional Insured Endorsement	No Charge
	Down Date Endorsement for Foreclosure Insurance Policy	No Charge
	General Endorsement	No Charge
	Kansas Arbitration Endorsement	No Charge
	Rate Reduction Endorsement	No Charge
	Secondary Market Endorsement	No Charge
	STG 2021 ALTA Homeowner's Endorsement	No Charge
	STG Amendment of Covered Risk 10 on 2021 ALTA Loan Policy	No Charge
	STG Deletion of PACA-PSA Exclusion	No Charge
	STG Down Date Endorsement	30% of the total premium

V. SIMULTANEOUS ISSUE

When an Owner's and Loan Policy(s), covering identical real property with the same policy effective date, the charge for the loan policy(s) will be the fee contained in section B.1. for up to the liability amount of the Owner's Policy. Loan Policy amounts in excess of the Owner's Policy amount shall be calculated by calculating the difference at original issuance rates and adding that amount to the simultaneous flat fee contained in section B.1.

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.

VI. 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 any be treated on an individual rate basis.

Request for treatment under this rule shall be submitted to the insurance commissioner an 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

**Riverside Abstract, LLC
212 Second Street
Suite 502
Lakewood, NJ 08701**



**PREMIUM RATE FILING
STATE OF KANSAS**

EFFECTIVE December 5, 2023

TABLE OF CONTENTS

- I. AREA COVERED
- II. LOAN POLICIES OF TITLE INSURANCE
- III. OWNERS AND LEASEHOLD POLICIES OF TITLE NSURANCE
- IV. CHART OF MISCELANEOUS FEES RELATED TO THE CLOSING
- V. ENDORSEMENTS
- VI. SIMULTANEOUS ISSUE FEE
- VII. SPECIAL RULE

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