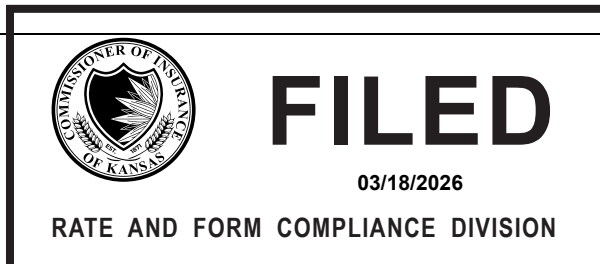




<u>Service</u>	<u>Charge</u>
NON-COMMERCIAL ESCROW CLOSING	
--SELLER with Realtor(s)	\$200
--SELLER without Realtor(s)	\$250
--Cash BUYER with Realtor(s)	\$200
--Cash BUYER without Realtor(s)	\$250
--Loan BUYER with Realtor(s)	\$350
--Loan BUYER without Realtor(s)	\$400
COMMERCIAL ESCROW CLOSING	
--With Realtor(s)	\$600
--Without Realtor(s)	\$800
REFINANCE/LOAN CLOSING	\$350
LOAN PACKAGE HANDLING When printing, copying and shipping loan documents	\$50
TITLE INSURANCE	Card Rate - \$298 minimum
REISSUE RATE When provided a prior Owner's Policy issued within the last 10 years.	Card Rate LESS 25% of Card Rate of Prior Policy - \$298 minimum
DEVELOPER/BUILDER TITLE INSURANCE	50% Card Rate
SIMULTANEOUS ISSUE LENDER'S POLICY	
--not exceeding Owner's Policy	\$250
--exceeding Owner's Policy	\$250 + \$2/\$1,000 over OP insured amount
ALTA ENDORSEMENTS – Non-Commercial Property	
--8.1, 9, 14 & 22	\$0
--All other Endorsements EXCEPT Series 7 & 49	\$25
--Series 7	\$50
--Series 49	\$250
ALTA ENDORSEMENTS – Commercial Property	
--All EXCEPT Series 3	\$100
--Series 3	\$500
DATE DOWN / MODIFICATION	\$150
DOCUMENT PREPARATION (when not included in closings)	\$100
INFORMATIONAL REPORT	
--Non-Commercial Property	\$250
--Commercial Property	\$450
--Update	\$75
OUTGOING WIRE	\$35
OVERNIGHT SHIPPING	\$35
ADDITIONAL TRACT	\$100
HOLD OPEN	\$150
WITNESS CLOSING	\$200
FinCEN REPORTING	\$50





Amounts up to	Rate up to	Amounts up to	Rate up to	Amounts up to	Rate up to
40,000	298(minimum)	195,000	743	350,000	1,053
45,000	328	200,000	753	355,000	1,063
50,000	358	205,000	763	360,000	1,073
55,000	388	210,000	773	365,000	1,083
60,000	413	215,000	783	370,000	1,093
65,000	438	220,000	793	375,000	1,103
70,000	458	225,000	803	380,000	1,113
75,000	478	230,000	813	385,000	1,123
80,000	493	235,000	823	390,000	1,133
85,000	508	240,000	833	395,000	1,143
90,000	523	245,000	843	400,000	1,153
95,000	538	250,000	853	405,000	1,163
100,000	553	255,000	863	410,000	1,173
105,000	563	260,000	873	415,000	1,183
110,000	573	265,000	883	420,000	1,193
115,000	583	270,000	893	425,000	1,203
120,000	593	275,000	903	430,000	1,213
125,000	603	280,000	913	435,000	1,223
130,000	613	285,000	923	440,000	1,233
135,000	623	290,000	933	445,000	1,243
140,000	633	295,000	943	450,000	1,253
145,000	643	300,000	953	455,000	1,263
150,000	653	305,000	963	460,000	1,273
155,000	663	310,000	973	465,000	1,283
160,000	673	315,000	983	470,000	1,293
165,000	683	320,000	993	475,000	1,303
170,000	693	325,000	1,003	480,000	1,313
175,000	703	330,000	1,013	485,000	1,323
180,000	713	335,000	1,023	490,000	1,333
185,000	723	340,000	1,033	495,000	1,343
190,000	733	345,000	1,043	500,000	1,353
Simultaneously Issued Loan Policy (not exceeding Owner's Policy) \$250.00				>500,000	add \$2/1,000
				>1,000,000	add \$1/1,000

**CLOSING FEES**

POLICY PURCHASE REQUIRED

Seller	NON-COMMERCIAL	Buyer	COMMERCIAL
\$200	CASH w/ Realtor	\$200	Sale w/ Realtor \$600
\$250	CASH w/out Realtor	\$250	Sale w/out Realtor(s) \$800
\$200	LOAN w/ Realtor	\$350	<b>REFINANCE \$350</b>
\$250	Loan w/out Realtor	\$400	<b>LOAN PACKAGE HANDLING \$50</b>

\*The charges published herein are applicable to normal transactions. In cases involving long and intricate title, more than one chain of title or extraordinary risk, we reserve the right to make additional charges.



Amounts up to	Rate up to	Amounts up to	Rate up to	Amounts up to	Rate up to
40,000	298(minimum)	195,000	743	350,000	1,053
45,000	328	200,000	753	355,000	1,063
50,000	358	205,000	763	360,000	1,073
55,000	388	210,000	773	365,000	1,083
60,000	413	215,000	783	370,000	1,093
65,000	438	220,000	793	375,000	1,103
70,000	458	225,000	803	380,000	1,113
75,000	478	230,000	813	385,000	1,123
80,000	493	235,000	823	390,000	1,133
85,000	508	240,000	833	395,000	1,143
90,000	523	245,000	843	400,000	1,153
95,000	538	250,000	853	405,000	1,163
100,000	553	255,000	863	410,000	1,173
105,000	563	260,000	873	415,000	1,183
110,000	573	265,000	883	420,000	1,193
115,000	583	270,000	893	425,000	1,203
120,000	593	275,000	903	430,000	1,213
125,000	603	280,000	913	435,000	1,223
130,000	613	285,000	923	440,000	1,233
135,000	623	290,000	933	445,000	1,243
140,000	633	295,000	943	450,000	1,253
145,000	643	300,000	953	455,000	1,263
150,000	653	305,000	963	460,000	1,273
155,000	663	310,000	973	465,000	1,283
160,000	673	315,000	983	470,000	1,293
165,000	683	320,000	993	475,000	1,303
170,000	693	325,000	1,003	480,000	1,313
175,000	703	330,000	1,013	485,000	1,323
180,000	713	335,000	1,023	490,000	1,333
185,000	723	340,000	1,033	495,000	1,343
190,000	733	345,000	1,043	500,000	1,353


Simultaneously Issued Loan Policy (not exceeding Owner's Policy) \$250.00  
 >500,000 add \$2/1,000  
 >1,000,000 add \$1/1,000

**CLOSING FEES**

POLICY PURCHASE REQUIRED

NON-COMMERCIAL			REFINANCE \$350	
Sale w/ Realtor(s)		Sale w/out Realtor(s)	LOAN PACKAGE HANDLING \$50	
\$200	SELLER	\$250	COMMERCIAL	
\$200	BUYER with cash	\$250	Sale w/ Realtor \$500	
\$350	BUYER with loan	\$400	Sale w/out Realtor(s) \$700	

\*The charges published herein are applicable to normal transactions. In determining long and intricate title, more than one chain of title or extraordinary risk, we reserve the right to make additional charges.



FILED

12/30/2025

RATE AND FORM COMPLIANCE DIVISION

CROUCHER ABSTRACT & TITLE COMPAMY  
 ESCROW, CLOSING & OTHER CHARGES



PHONE: 785-242-3281 FAX: 785-242-3223  
 EMAIL: CONTACTUS@CROUCHERTITLE.COM

<b><u>Service</u></b>	<b><u>Charge</u></b>
NON-COMMERCIAL ESCROW CLOSING	
--SELLER with Realtor(s)	\$200
--SELLER without Realtor(s)	\$250
--Cash BUYER with Realtor(s)	\$200
--Cash BUYER without Realtor(s)	\$250
--Loan BUYER with Realtor(s)	\$350
--Loan BUYER without Realtor(s)	\$400
COMMERCIAL ESCROW CLOSING	
--With Realtor(s)	\$500
--Without Realtor(s)	\$700
REFINANCE/LOAN CLOSING	\$350
LOAN PACKAGE HANDLING When printing, copying and shipping loan documents	\$50
TITLE INSURANCE	Card Rate - \$298 minimum
REISSUE RATE When provided a prior Owner's Policy issued within the last 10 years.	Card Rate LESS 25% of Card Rate of Prior Policy - \$298 minimum
DEVELOPER/BUILDER TITLE INSURANCE	50% Card Rate
SIMULTANEOUS ISSUE LENDER'S POLICY --not exceeding Owner's Policy --exceeding Owner's Policy	\$250 \$250 + \$2/\$1,000 over OP insured amount
ALTA ENDORSEMENTS – Non-Commercial Property	
--8.1, 9 & 14	\$0
--All other Endorsements EXCEPT Series 7	\$25
--Series 7	\$50
ALTA ENDORSEMENTS – Commercial Property	
--All EXCEPT Series 3	\$100
--Series 3	\$500
DATE DOWN / MODIFICATION	\$150
DOCUMENT PREPARATION (when not included in closings)	\$100
INFORMATIONAL REPORT	
--Non-Commercial Property	\$250
--Commercial Property	\$450
--Update	\$75
OUTGOING WIRE	\$35
OVERNIGHT SHIPPING	\$35
ADDITIONAL TRACT	\$100
HOLD OPEN	\$150
WITNESS CLOSING	\$200

**Croucher Abstract & Title Co.**  
**Schedule of Title Insurance Rates**  
**Compliance with House Bill No. 2497**  
**Jeanette Croucher - Licensed Abstractor & Title Ins. Agent**  
**Ph: 785-242-3281 Fax: 785-242-3223**  
**email: croucherabstract@sbcglobal.net**

**FILED**

**FEB 11 2010**

**SANDY PRAEGER**  
**Comptroller of Insurance**

<u>Amount of Insurance</u>	<u>Charge</u>	<u>Amount of Insurance</u>	<u>Charge</u>	<u>Amount of Ins.</u>	<u>Charge</u>
		65,001 to 66,000	432.00	121,001 to 122,000	587.00
		66,001 to 67,000	436.00	122,001 to 123,000	589.00
		67,001 to 68,000	440.00	123,001 to 124,000	591.00
		68,001 to 69,000	444.00	124,001 to 125,000	593.00
		69,001 to 70,000	448.00	125,001 to 126,000	595.00
0 to 15,000	150.00	70,001 to 71,000	452.00	126,001 to 127,000	597.00
15,001 to 16,000	155.00	71,001 to 72,000	456.00	127,001 to 128,000	599.00
16,001 to 17,000	160.00	72,001 to 73,000	460.00	128,001 to 129,000	601.00
17,001 to 18,000	165.00	73,001 to 74,000	464.00	129,001 to 130,000	603.00
18,001 to 19,000	170.00	74,001 to 75,000	468.00	130,001 to 131,000	605.00
19,001 to 20,000	175.00	75,001 to 76,000	471.00	131,001 to 132,000	607.00
20,001 to 21,000	180.00	76,001 to 77,000	474.00	132,001 to 133,000	609.00
21,001 to 22,000	185.00	77,001 to 78,000	477.00	133,001 to 134,000	611.00
22,001 to 23,000	190.00	78,001 to 79,000	480.00	134,001 to 135,000	613.00
23,001 to 24,000	195.00	79,001 to 80,000	483.00	135,001 to 136,000	615.00
24,001 to 25,000	200.00	80,001 to 81,000	486.00	136,001 to 137,000	617.00
25,001 to 26,000	204.00	81,001 to 82,000	489.00	137,001 to 138,000	619.00
26,001 to 27,000	210.00	82,001 to 83,000	492.00	138,001 to 139,000	621.00
27,001 to 28,000	216.00	83,001 to 84,000	495.00	139,001 to 140,000	623.00
28,001 to 29,000	222.00	84,001 to 85,000	498.00	140,001 to 141,000	625.00
29,001 to 30,000	228.00	85,001 to 86,000	501.00	141,001 to 142,000	627.00
30,001 to 31,000	234.00	86,001 to 87,000	504.00	142,001 to 143,000	629.00
31,001 to 32,000	240.00	87,001 to 88,000	507.00	143,001 to 144,000	631.00
32,001 to 33,000	246.00	88,001 to 89,000	510.00	144,001 to 145,000	633.00
33,001 to 34,000	252.00	89,001 to 90,000	513.00	145,001 to 146,000	635.00
34,001 to 35,000	258.00	90,001 to 91,000	516.00	146,001 to 147,000	637.00
35,001 to 36,000	264.00	91,001 to 92,000	519.00	147,001 to 148,000	639.00
36,001 to 37,000	270.00	92,001 to 93,000	522.00	148,001 to 149,000	641.00
37,001 to 38,000	276.00	93,001 to 94,000	525.00	149,001 to 150,000	643.00
38,001 to 39,000	282.00	94,001 to 95,000	528.00	150,001 to 151,000	645.00
39,001 to 40,000	288.00	95,001 to 96,000	531.00	151,001 to 152,000	647.00
40,001 to 41,000	294.00	96,001 to 97,000	534.00	152,001 to 153,000	649.00
41,001 to 42,000	300.00	97,001 to 98,000	537.00	153,001 to 154,000	651.00
42,001 to 43,000	306.00	98,001 to 99,000	540.00	154,001 to 155,000	653.00
43,001 to 44,000	312.00	99,001 to 100,000	543.00	155,001 to 156,000	655.00
44,001 to 45,000	318.00	100,001 to 101,000	545.00	156,001 to 157,000	657.00
45,001 to 46,000	324.00	101,001 to 102,000	547.00	157,001 to 158,000	659.00
46,001 to 47,000	330.00	102,001 to 103,000	549.00	158,001 to 159,000	661.00
47,001 to 48,000	336.00	103,001 to 104,000	551.00	159,001 to 160,000	663.00
48,001 to 49,000	342.00	104,001 to 105,000	553.00	160,001 to 161,000	665.00
49,001 to 50,000	348.00	105,001 to 106,000	555.00	161,001 to 162,000	667.00
50,001 to 51,000	354.00	106,001 to 107,000	557.00	162,001 to 163,000	669.00
51,001 to 52,000	360.00	107,001 to 108,000	559.00	163,001 to 164,000	671.00
52,001 to 53,000	366.00	108,001 to 109,000	561.00	164,001 to 165,000	673.00
53,001 to 54,000	372.00	109,001 to 110,000	563.00	165,001 to 166,000	675.00
54,001 to 55,000	378.00	110,001 to 111,000	565.00	166,001 to 167,000	677.00
55,001 to 56,000	383.00	111,001 to 112,000	567.00	167,001 to 168,000	679.00
56,001 to 57,000	388.00	112,001 to 113,000	569.00	168,001 to 169,000	681.00
57,001 to 58,000	393.00	113,001 to 114,000	571.00	169,001 to 170,000	683.00
58,001 to 59,000	398.00	114,001 to 115,000	573.00	170,001 to 171,000	685.00
59,001 to 60,000	403.00	115,001 to 116,000	575.00	171,001 to 172,000	687.00
60,001 to 61,000	408.00	116,001 to 117,000	577.00	172,001 to 173,000	689.00
61,001 to 62,000	413.00	117,001 to 118,000	579.00	173,001 to 174,000	691.00
62,001 to 63,000	418.00	118,001 to 119,000	581.00	174,001 to 175,000	693.00
63,001 to 64,000	423.00	119,001 to 120,000	583.00	175,001 to 176,000	695.00
64,001 to 65,000	428.00	120,001 to 121,000	585.00	176,001 to 177,000	697.00

<u>Amount of Insurance</u>	<u>Charge</u>	<u>Amount of Insurance</u>	<u>Charge</u>	<u>Amount of Ins.</u>	<u>Charge</u>
177,001 to 178,000	699.00	238,001 to 239,000	821.00	299,001 to 300,000	943.00
178,001 to 179,000	701.00	239,001 to 240,000	823.00	300,001 to 301,000	945.00
179,001 to 180,000	703.00	240,001 to 241,000	825.00	301,001 to 302,000	947.00
180,001 to 181,000	705.00	241,001 to 242,000	827.00	302,001 to 303,000	949.00
181,001 to 182,000	707.00	242,001 to 243,000	829.00	303,001 to 304,000	951.00
182,001 to 183,000	709.00	243,001 to 244,000	831.00	304,001 to 305,000	953.00
183,001 to 184,000	711.00	244,001 to 245,000	833.00	305,001 to 306,000	955.00
184,001 to 185,000	713.00	245,001 to 246,000	835.00	306,001 to 307,000	957.00
185,001 to 186,000	715.00	246,001 to 247,000	837.00	307,001 to 308,000	959.00
186,001 to 187,000	717.00	247,001 to 248,000	839.00	308,001 to 309,000	961.00
187,001 to 188,000	719.00	248,001 to 249,000	841.00	309,001 to 310,000	963.00
188,001 to 189,000	721.00	249,001 to 250,000	843.00	310,001 to 311,000	965.00
189,001 to 190,000	723.00	250,001 to 251,000	845.00	311,001 to 312,000	967.00
190,001 to 191,000	725.00	251,001 to 252,000	847.00	312,001 to 313,000	969.00
191,001 to 192,000	727.00	252,001 to 253,000	849.00	313,001 to 314,000	971.00
192,001 to 193,000	729.00	253,001 to 254,000	851.00	314,001 to 315,000	973.00
193,001 to 194,000	731.00	254,001 to 255,000	853.00	315,001 to 316,000	975.00
194,001 to 195,000	733.00	255,001 to 256,000	855.00	316,001 to 317,000	977.00
195,001 to 196,000	735.00	256,001 to 257,000	857.00	317,001 to 318,000	979.00
196,001 to 197,000	737.00	257,001 to 258,000	859.00	318,001 to 319,000	981.00
197,001 to 198,000	739.00	258,001 to 259,000	861.00	319,001 to 320,000	983.00
198,001 to 199,000	741.00	259,001 to 260,000	863.00	320,001 to 321,000	985.00
199,001 to 200,000	743.00	260,001 to 261,000	865.00	321,001 to 322,000	987.00
200,001 to 201,000	745.00	261,001 to 262,000	867.00	322,001 to 323,000	989.00
201,001 to 202,000	747.00	262,001 to 263,000	869.00	323,001 to 324,000	991.00
202,001 to 203,000	749.00	263,001 to 264,000	871.00	324,001 to 325,000	993.00
203,001 to 204,000	751.00	264,001 to 265,000	873.00	325,001 to 326,000	995.00
204,001 to 205,000	753.00	265,001 to 266,000	875.00	326,001 to 327,000	997.00
205,001 to 206,000	755.00	266,001 to 267,000	877.00	327,001 to 328,000	999.00
206,001 to 207,000	757.00	267,001 to 268,000	879.00	328,001 to 329,000	1001.00
207,001 to 208,000	759.00	268,001 to 269,000	881.00	329,001 to 330,000	1003.00
208,001 to 209,000	761.00	269,001 to 270,000	883.00	330,001 to 331,000	1005.00
209,001 to 210,000	763.00	270,001 to 271,000	885.00	331,001 to 332,000	1007.00
210,001 to 211,000	765.00	271,001 to 272,000	887.00	332,001 to 333,000	1009.00
211,001 to 212,000	767.00	272,001 to 273,000	889.00	333,001 to 334,000	1011.00
212,001 to 213,000	769.00	273,001 to 274,000	891.00	334,001 to 335,000	1013.00
213,001 to 214,000	771.00	274,001 to 275,000	893.00	335,001 to 336,000	1015.00
214,001 to 215,000	773.00	275,001 to 276,000	895.00	336,001 to 337,000	1017.00
215,001 to 216,000	775.00	276,001 to 277,000	897.00	337,001 to 338,000	1019.00
216,001 to 217,000	777.00	277,001 to 278,000	899.00	338,001 to 339,000	1021.00
217,001 to 218,000	779.00	278,001 to 279,000	901.00	339,001 to 340,000	1023.00
218,001 to 219,000	781.00	279,001 to 280,000	903.00	340,001 to 341,000	1025.00
219,001 to 220,000	783.00	280,001 to 281,000	905.00	341,001 to 342,000	1027.00
220,001 to 221,000	785.00	281,001 to 282,000	907.00	342,001 to 343,000	1029.00
221,001 to 222,000	787.00	282,001 to 283,000	909.00	343,001 to 344,000	1031.00
222,001 to 223,000	789.00	283,001 to 284,000	911.00	344,001 to 345,000	1033.00
223,001 to 224,000	791.00	284,001 to 285,000	913.00	345,001 to 346,000	1035.00
224,001 to 225,000	793.00	285,001 to 286,000	915.00	346,001 to 347,000	1037.00
225,001 to 226,000	795.00	286,001 to 287,000	917.00	347,001 to 348,000	1039.00
226,001 to 227,000	797.00	287,001 to 288,000	919.00	348,001 to 349,000	1041.00
227,001 to 228,000	799.00	288,001 to 289,000	921.00	349,001 to 350,000	1043.00
228,001 to 229,000	801.00	289,001 to 290,000	923.00	350,001 to 351,000	1045.00
229,001 to 230,000	803.00	290,001 to 291,000	925.00	351,001 to 352,000	1047.00
230,001 to 231,000	805.00	291,001 to 292,000	927.00	352,001 to 353,000	1049.00
231,001 to 232,000	807.00	292,001 to 293,000	929.00	353,001 to 354,000	1051.00
232,001 to 233,000	809.00	293,001 to 294,000	931.00	354,001 to 355,000	1053.00
233,001 to 234,000	811.00	294,001 to 295,000	933.00	355,001 to 356,000	1055.00
234,001 to 235,000	813.00	295,001 to 296,000	935.00	356,001 to 357,000	1057.00
235,001 to 236,000	815.00	296,001 to 297,000	937.00	357,001 to 358,000	1059.00
236,001 to 237,000	817.00	297,001 to 298,000	939.00	358,001 to 359,000	1061.00
237,001 to 238,000	819.00	298,001 to 299,000	941.00	359,001 to 360,000	1063.00

**FILED**  
**FEB 11 2010**  
**SANDY PRAEGER**  
 Commissioner of Insurance

Page 3

Endorsements \$25.00 each  
Commercial Closing Fee \$250.00  
Residential Closing Fee \$200.00

FILED  
FEB 11 2010  
SANDY PRAEGER  
Commissioner of Insurance

## BULLETIN 1989-12

## 1989 HOUSE BILL NO. 2497

May 17, 1989

This Bulletin is to advise Kansas title companies and their title agents of a new law that become effective July 1, 1989 in Kansas.

A copy of the entire bill is attached; however, please refer specifically to Section 1(d)(2). It was clearly the intent of the legislature to require the filing of any item which results in a charge to the insured for title insurance or other services performed in connection with real estate transactions by either the title insurance company or its title agents.

In order to implement and comply with House Bill No. 2497, all title *insurers* must file, prior to July 1, 1989 all material required in Section 1(d)(2) of the law, including every manual or other reference material containing classifications, rules, rates, rating plans and current rate cards.

Furthermore, all title *agents* and *agencies* subject to the legislation, must file, prior to July 1, 1989, their current manual of classifications, rating plans, rate cards and all material required by Section 1(d)(2) of the law. In the case of agencies, if the material to be filed by the agency and each agent in the agency would be identical, only one copy of the material needs to be filed but must be accompanied by a listing of the individual agents upon whose behalf it is filed. The format in Attachments 1, 2 and 3 must be used when filing the material. This may be done by using the attached forms and retaining a photocopy of your file or by retyping the form(s) using only the service or transaction descriptions pertinent to your operations. In this regard, we have attempted to include service and transaction descriptions that are common to most title insurance agents, agencies and insurers in this state. However, if you perform services or engage in transactions not included in these descriptions, please describe the service or transaction in the space captioned "OTHER".

KANSAS BULLETINS  
INSURANCE DEPARTMENT  
TOPEKA

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SANDY PRAEGER

Commissioner of Insurance

As used in House Bill No. 2497, it can be assumed that the following terms have the following meanings:

"Classification" means the type of transaction, description, or explanations used to determine what kind of title insurance product and/or title insurance risk a particular rate or rating plans applies to.

"Rules" means the instructions, definitions or other guidance that governs the actual application of a rate or rating plan to a given classification.

"Rates" means the charge per a specified amount of insurance that, when calculated, determines the charge for title insurance.

"Rating plans" means pre-determined formulae or instructions that can be used to modify the otherwise applicable rates or premiums for individual title insurance risks.

"Real estate transaction" means any transfer of interest in real property.

"Services" means notary, escrow, document preparation, filing or other activities performed in connection with a real estate transaction or the sale, service or issuance of a title insurance policy.

Please note that no charge may be made for title insurance or any service performed in connection with a real estate transaction to which the act applies by any title insurance agent, agency or company that has not been filed with the Commissioner.

Also, it is anticipated that filed rates may not produce a reasonable rate for a specific risk. In such situations, an individual risk rate may be filed in accordance with a "Unique and Unusual Rule." (U&U Rule) A sample copy of a U&U Rule is attached which may be filed by either the insurer, the agent, or both. Once the rule is filed, then

individual risk rates can be filed by the entity whose filed rates or charges have been modified in accordance with the rule. It should be emphasized that this rule is to be used only when the characteristics of an individual risk demand special rate considerations.

In situations where, because of competition, inflation, changes in the nature of the described services or transactions, or the rates and charges then on file otherwise become obsolete, new rates for general application to such services or transactions must be filed before they can be quoted or used. Since the rates or charges are not subject to approval this involves only a transmittal to and receipt of the new rates by the insurance department.

Please take such steps as are necessary to file the material required by House Bill No. 2497 prior to July 1, 1989.

KANSAS BULLETINS

HOUSE BILL NO. 2497

AN ACT

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SANDY PRAEGER  
Commissioner of Insurance

relating to title insurance; concerning rate filings therefore and other services in connection with certain real estate transactions; providing for violations; amending K.S.A. 40-1111 as amended by section 19 of chapter 156 of the laws of 1988 and repealing the existing section.

*Be it enacted by the Legislature of the State of Kansas:*

Section 1. K.S.A. 40-1111, as amended by section 19 of chapter 156 of the laws of 1988, is hereby amended to read as follows: 40-1111. (a) The purpose of this act is to promote the public welfare by regulating insurance rates to the end that they shall not be excessive, inadequate and unfairly discriminatory and to authorize and regulate cooperation among insurers in rate making and other matters under the scope of this act. Nothing in this act is intended: (1) To prohibit or discourage reasonable competition, or (2) to encourage or prohibit, except to the extent necessary to accomplish the aforementioned purpose, uniformity in insurance rates, rating systems, rating plans or practices. This act shall be liberally interpreted to carry into effect the provisions of this section.

(b) This act applies to casualty insurance, including fidelity, surety and guarantee bonds, on risks or operation in the state except reinsurance, other than joint reinsurance to the extent stated in K.S.A. 40-935 and amendments thereto, accident and health insurance, insurance against loss of or damage to, or against liability, other than workmen's compensation and employers' liability, arising out of the ownership, maintenance or use of any aircraft.

(c) As used herein, the term "casualty insurance" shall be construed to apply to and include the classes of insurance authorized to be transacted in this state pursuant to paragraphs (b), (c), (d), (e) as limited by subsection (d) of this section, (i), (j), (k), (l) and (m), of K.S.A. 40-1102 and amendments thereto; paragraphs (b), (d), (e), (f), (g) and (h) of K.S.A. 40-1203 and amendments thereto; and K.S.A. 40-1301 and amendments thereto, and this act shall also apply to credit insurance written by a mutual insurance company or by a reciprocal or interinsurance exchange. This act shall also apply to reciprocal or interinsurance exchanges organized or operating under article 16 of chapter 40 of the Kansas statutes Annotated, with respect to the classes of insurance enumerated in the preceding sentence of this section. If any kind of insurance, subdivision or combination thereof, or type of coverage, subject to this act, is also subject to regulation by another regulatory act of this state, an insurer to which both acts are otherwise applicable shall file with the commissioner a designation as to which rate regulatory act shall be applicable to it with respect to such kind of insurance, subdivision or combination thereof, or type of coverage.

(d)(1) Only for the purpose of [Regulating] *filing* the rates for title insurance as specified in subsection (e) of K.S.A. 40-1102 and amendments thereto, all charges made in connection with the issuance, sale and servicing of title insurance policies or real estate transactions by title insurance companies, agencies and agents on property located in counties having a population of more than [150,000] [10,000] shall be [construed as premium and] subject to [regulation] filing pursuant to this act, [but] only the portion of such charges made for the assumption of risk under title insurance policies shall not be construed as premium for the purposes of K.S.A. 40-252, and amendments thereto. [Nothing in this subsection shall be construed to give the commissioner any authority to regulate the fees charged for any abstractor's services.] No provision of this act shall apply to the filing or regulation of title insurance rates other than the requirements imposed by this subsection.

(2) Every insurance agent, agency or company authorized to transact title insurance in this state shall file with the commissioner every manual of classification, rules and rates, every rating plan, every rate card and every

*modification of the foregoing which may be used in connection with providing title insurance or other services in connection with real estate transactions on property located in counties having a population of 10,000 or more. No charge may be made by any title insurance agent, agency or company that has not been filed with the commissioner as required by this section. Any service customarily provided by a title insurance agent or affiliated entity that is not included in the rates shall be disclosed when the rates are filed with the commissioner.*

New Sec. 2. Failure to file the rates or disclose the information required by subsection (d) of K.S.A. 40-1111 and amendments thereto shall constitute a violation of K.S.A. 40-2404 and amendments thereto and shall be subject to the penalties applicable thereto.

Sec. 3. K.S.A. 40-1111, as amended by section 19 of chapter 156 of the laws of 1988, is hereby repealed.

Sec. 4. This act shall take effect and be in force from and after its publication in the statute book.

Note: Italics indicate new material; brackets indicate deleted material.

KANSAS BULLETINS

ATTACHMENT 1

CHARGE FOR ESCROW, CLOSING AND/OR OTHER SERVICES

Service	Charge
<b>COMMERCIAL ESCROW CLOSING</b> Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement (HUD-1), disbursement of funds	<u>\$ 300.00</u>
<b>RESIDENTIAL REAL ESTATE CLOSING</b> Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. <i>Without</i> assistance of attorney and/or broker.	Cash <u>\$200.00</u> Loan 300.00 Buyer 100.00 Seller
<b>RESIDENTIAL REAL ESTATE CLOSING</b> Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. <i>With</i> assistance of attorney and/or broker.	<u>\$ Same</u>
<b>RESIDENTIAL LOAN CLOSING</b> 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	<u>\$ Same</u>
<b>DOCUMENT PREPARATION when not</b> 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	<u>\$ 25.00 each</u>
<b>FEES FOR ANCILLARY SERVICES</b> notary public fees cash contract for deed	<u>\$ _____</u>

**FILED**  
**FEB 11 2010**  
**SANDY PRAEGER**  
 Commissioner of Insurance

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

\$ 150.00  
\$ \_\_\_\_\_

**LOT SALE TO BUYER**  
(not builder)

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

rate schedule  
\$ \_\_\_\_\_

**PLATTING COMMITMENT**

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

\$ 150.00

**INFORMATIONAL COMMITMENT**

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

\$ 150.00

**CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY**

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

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

**MECHANICS LIEN WORK OUT**

Obtaining lien waivers, disbursing funds to pay claimants

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

**EXCHANGE CLOSING**

Closing transaction having more than one parcel of real property

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

**DISBURSEMENT OF FUNDS**

No closing services but asked to disburse money

\$ 100.00

**DISBURSEMENT OF FUNDS**

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

\$ 100.00

**INDEMNITY DEPOSIT**

Held in escrow, no closing

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

**OTHER (Specify)**

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

\*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.

KANSAS BULLETINS

ATTACHMENT 2

COMMERCIAL TITLE INSURANCE RATES

**FILED**

**FEB 11 2010**

**SANDY PRAEGER**  
Commissioner of Insurance

(Properties Except 1-4 Single Family Dwelling Units)

Type of Transaction	Rate
OWNERS TITLE INSURANCE POLICY Policies will be issued to owners, contract vendees and lessees	\$ <u>rate schedule</u>
MORTGAGE TITLE INSURANCE POLICY Issued to lenders in an amount not to exceed 120% of loan amount	\$ <u>rate schedule</u>
SIMULTANEOUS-ISSUED MORTGAGE POLICY Not exceeding the amount of owners policy issued simultaneous therewith	\$ <u>150.00</u>
SIMULTANEOUS-ISSUED MORTGAGE POLICY Where the amount of coverage exceeds the owners policy	\$ <u>2.00 per thousand</u>
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	\$ <u>rate schedule</u>
SECOND MORTGAGE POLICIES – Loan policy issued on 2 <sup>nd</sup> , 3 <sup>rd</sup> or more loans	\$ <u>rate schedule</u>
REISSUE POLICIES – Policies issued on previously insured property	\$ <u>.25% off</u>
NEW CONSTRUCTION PENDING DISBURSEMENT	\$ <u>rate schedule</u>
POLICY calling for periodic endorsements for increasing liability and extending time of policy	
NEW CONSTRUCTION OWNERS POLICY	\$ <u>rate schedule</u>
NEW CONSTRUCTION LOAN POLICY Issued to construction lender on construction loan (includes binder or construction loan policies)	\$ _____
HOLD OPEN CHARGES	\$ _____
ENDORSEMENT TO OWNERS POLICIES	\$ <u>25.00</u> <del>\$50.00</del> each
1.	
2.	
3.	
ENDORSEMENT TO LOAN POLICIES	\$ <u>25.00</u> <del>\$50.00</del> each
1.	
2.	
3.	
4.	
OTHER (Specify) <i>CROSSING PROTECTION LETTER</i>	\$ _____ \$ <u>30.00</u> \$ _____

**FILED**  
**JAN 15 2015**  
**KEN SELZER**  
**Commissioner of Insurance**

ATTACHMENT 3

RESIDENTIAL TITLE INSURANCE RATES

(1-4 Single Family Living Units)

Type of Transaction

Rate

SPECIAL COVERAGES

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

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

\$rate schedule

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

\$rate schedule

HOLD OPEN CHARGES  
RESIDENTIAL OWNERS POLICIES – Policies of title insurance protecting the owners interest in one – four family residences

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

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

\$rate schedule

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

\$150.00

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

\$rate schedule

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

\$150.00

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)

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

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

\$ .50% off

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

\$ rate schedule

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.

\$.25% off FEB 11 2010

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**SANDY PRAEGER**  
**Commissioner of Insurance**

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

\$100.00 each property

than one 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.

\$50.00

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.

25.00  
~~50.00~~ each

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.

\$ rate schedule

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

\$ rate schedule

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

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

OTHER – (Specify)

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

**EXAMPLE**

**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 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 THE 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 WITHIN THIRTY (30) DAYS AFTER BEING MADE EFFECTIVE.

**FILED**

**FEB 11 2010**

**SANDY PRAEGER**  
Commissioner of Insurance