

SERFF Tracking #:

FRCS-134603038

State Tracking #:

Company Tracking #:

5664.6

State:

Kansas

Filing Company:

Title Resources Guaranty Company

TOI/Sub-TOI:

34.0 Title/34.0000 Title

Product Name:

Title Insurance Rate Filing

Project Name/Number:

TITLE/63.6/63.6

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 09/05/2025	Rates and Rules Manual for Kansas	1-10	Replacement	FRCS-131781801	Kansas Rates And Rule Manual 20251001 final.pdf



TITLE INSURANCE
RATES AND RULES MANUAL
FOR
KANSAS

Effective as of October 1, 2025

Contents

Introduction	1
Chapter I - General Information	2
I-1. Use of this Manual	2
I-2. Standard Risk Rates	2
I-3. Special Rule for Unique or Unusual Conditions.....	2
I-4. Amount of Insurance.....	2
I-5. Computation of Premiums.....	2
Chapter II – Owner’s Policies.....	3
II-1. Basic Premium for ALTA Owner’s Policy and Leasehold Owner’s Policy	3
II-2. ALTA Homeowner’s Policy (Enhanced Coverage).....	3
II-3. Simultaneous issue of ALTA Owner’s Policy and ALTA Leasehold Owner’s Policy	3
II-4. Owner’s Policy to Foreclosing Lender.....	3
II-5. Reissue Rates for ALTA Owner’s Policy and ALTA Leasehold Owner’s Policy	3
II-6. Reissue Rates for ALTA Homeowner’s Policy.....	3
II-7. Builder/Developer Rate	4
Chapter III – Loan Policies	5
III-1. Basic Premium for ALTA Loan Policy.....	5
III-2. ALTA Short Form Residential Loan Policy	5
III-3. ALTA Expanded Coverage Residential Loan Policy (Enhanced Coverage).....	5
III-4. Simultaneous Issue of ALTA Owner’s Policy and ALTA Loan Policy(ies)	5
III-5. Simultaneous Issue of ALTA Expanded Coverage Residential Loan Policy(ies).....	5
III-6. Two or More ALTA Loan Policies issued without an ALTA Owner’s Policy.....	5
III-7. Reissue Rates for ALTA Loan Policies.....	6
III-8. Reissue Rates for ALTA Expanded Coverage Residential Loan Policy(ies) (Enhanced Coverage)	6
III-9. Centralized Refinance Rate I	6
III-10. Centralized Refinance Rate II	7
Chapter IV – Endorsements	8

Introduction

This Rates and Rules Manual ("Manual" and/or "Rate Manual") has been designed for the exclusive use by Title Resources Guaranty Company's ("Title Resources") licensed policy issuing agents for the State of Kansas.

Title insurance policy issuing agents for Title Resources are authorized to issue Title Resources' title insurance Commitments for Title Insurance ("Commitment"), Policies and Endorsements and to collect the applicable premium on behalf of Title Resources. Title Resources does not authorize the issuance of its policy or policies unless and until all requirements have been resolved to Title Resources' satisfaction, including payment by the consumer of the applicable premiums, fees and/or charges in accordance with this Rate Manual. Issuing agents do not represent Title Resources in any other capacity for any other purpose and shall not have actual and/or apparent authority to act for or on behalf of Title Resources in any other matters or for any other purpose.

Insuring title to certain real property interests and/or appurtenances may involve extraordinary or extra-hazardous risks. Title Resources reserves the right in such situations to charge a premium in addition to or in lieu of any other premium provided herein, which is reasonable and appropriate in relation to the risk or risks Title Resources is being requested to accept and permissible under any applicable regulations regarding rates then in effect. In addition, Title Resources reserves the right to decline to issue any title insurance policy, which in its sole and absolute discretion, Title Resources determines to present an unacceptable risk.

All questions regarding rates should be directed to Title Resources' Legal/Underwriting Department at 800-526-8018.

Chapter I - General Information

I-1. Use of this Manual

The rates herein are for ordinary transactions for title insurance coverage provided by the standard forms of policies described in this manual. They are basic charges for title insurance only and do not include charges for the assumption of extraordinary or extra-hazardous risks (i.e. special endorsements, affirmative insurance, and/or unusual risks). Rates for such coverages will be determined by Title Resources based on its assessment of the risk presented. Please contact Title Resources' Legal/Underwriting department for rates regarding such coverages. Title Resources may, at any time, in its sole and absolute discretion, refuse or cancel any application for the title insurance upon cancellation or adjustment of its charges.

I-2. Standard Risk Rates

The rates herein are for the title insurance underwriting risk only for coverage provided by the standard forms of policies and endorsements. They are for customary and ordinary real estate transactions requiring evidence of title based on a thorough and competent examination of the title utilizing industry standard best practices. The rates herein do not include charges for title searches, title reports, tax searches or reports, abstracts, attorney's fees, examination fees, document preparation, escrow or closing services, inspections or other services provided by the issuing agent, local attorneys, surveyors, abstractors or abstract companies, or other third parties.

I-3. Special Rule for 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.

I-4. Amount of Insurance

Fee Simple

All owner's policies insuring the fee simple title must be issued for the full value of the land described in the Commitment ("Land") as determined by:

- i) The current sales price of the Land; or
- ii) If no sale is being made, an amount equal to the value of the Land as determined by an appraisal or such other reasonable evidence of value satisfactory to TRGC.

Leasehold

An Owner's Policy covering a leasehold estate must, at the option of the insured, be based upon either the total amount of the rentals payable under the lease contract, or the full value of the Land as determined in the case of a policy insuring the fee simple estate.

Loan

All loan policies must be issued in the full amount of the principal indebtedness secured by the mortgage or deed of trust ("Mortgage") provided, however, in certain situations a loan policy may be issued for an amount up to, but not exceeding, one hundred and twenty percent (120%) of the principal indebtedness for unamortized interest and foreclosure costs and expenses incurred by a lender in possession. Whenever the amount of the loan policy exceeds the amount of the principal indebtedness, the premium must be calculated based on the amount of insurance and not the amount of the principal indebtedness.

I-5. Computation of Premiums

Any fractional portion of \$1,000 is to be considered a full \$1,000. As such, to calculate the premium, round up the amount of liability written to the nearest \$1,000.

Chapter II – Owner’s Policies

II-1. Basic Premium for ALTA Owner’s Policy and Leasehold Owner’s Policy

The basic premium for the original issue of an Owner’s Policy insuring the fee simple title or leasehold estate shall be calculated based on the following schedule. The minimum premium is \$10.00.

Amount of Liability	Rate per \$1,000
Up to \$50,000:	\$3.50
Over \$50,000 to \$100,000 add:	\$3.00
Over \$100,000 to \$5,000,000 add:	\$2.00
Over \$5,000,000 to \$10,000,000 add:	\$1.75

II-2. ALTA Homeowner’s Policy (Enhanced Coverage)

The Homeowner’s Policy provides more coverage than the Owner’s Policy and includes numerous specific insuring clauses (Covered Risks). The premium shall be one hundred and ten percent (110%) of the basic premium rate in II-1. The minimum premium is \$11.00.

II-3. Simultaneous issue of ALTA Owner’s Policy and ALTA Leasehold Owner’s Policy

When an Owner’s Policy and a Leasehold Owner’s Policy are issued simultaneously bearing the same date and covering the identical Land, the rate for the Owner’s Policy shall be the basic premium rate in II-1. The Leasehold Owner’s Policy shall be thirty percent (30%) of the basic premium rate in II-1, up to the amount of the Owner’s Policy, plus the full basic premium rate in II-1, using the applicable premium brackets on any amount of the Leasehold Owner’s Policy in excess of the Owner’s Policy. The minimum premium is \$10.00.

II-4. Owner’s Policy to Foreclosing Lender

When a lender under a current Loan Policy issued by Title Resources Guaranty Company (1) acquires title to the Land through foreclosure or by deed in lieu of foreclosure in satisfaction of the debt, (2) requests an Owner’s Policy, and (3) furnishes a copy of the current Loan Policy or a settlement statement evidencing the issuance of a policy, the lender is entitled to the same reissue rates as for an Owner’s Policy set forth in II-5. The minimum premium is \$10.00.

II-5. Reissue Rates for ALTA Owner’s Policy and ALTA Leasehold Owner’s Policy

A purchaser or lessee of Land from a person who is insured under a current Owner’s Policy or Leasehold Owner’s Policy that is not more than 10 years old, issued by a reputable title insurer licensed by the Kansas Department of Insurance, and who, at or prior to the time of closing furnishes the issuing agent with a copy of the policy covering the identical Land being sold or leased, or a copy of a settlement statement evidencing the issuance of a policy, is entitled to the following reissue rates. Any amount of insurance in excess of the existing policy is charged at the full basic premium rate for an Owner’s Policy in II-1 using the applicable premium brackets. It shall always be the proposed insured’s responsibility to request and establish to TRGC’s satisfaction that it is entitled to a reissue rate. Under no circumstances shall TRGC or its issuing agent be required to calculate the premium using the reissue rate if the proposed insured fails to provide a copy of the current policy or settlement statement at or prior to the closing. The minimum premium is \$10.00.

Amount of Liability	Rate per \$1,000
Up to \$50,000:	\$2.10
Over \$50,000 to \$100,000 add:	\$1.80
Over \$100,000 to \$5,000,000 add:	\$1.20
Over \$5,000,000 to \$10,000,000 add:	\$1.05

II-6. Reissue Rates for ALTA Homeowner’s Policy

A purchaser of Land from a person who is insured under a current Owner’s Policy or Homeowner’s Policy that is not more than 10 years old, issued by a reputable title insurer licensed by the Kansas Department of Insurance and who, at or prior to the time of closing, furnishes the issuing agent with a copy of the policy covering the identical Land being sold or a copy of a settlement statement evidencing the issuance of a policy, is entitled to the following reissue rates. It shall always be the responsibility of the proposed insured to request and establish to TRGC’s satisfaction that it is entitled to a reissue rate. Under no circumstances shall TRGC or its issuing

agent be required to calculate the premium using the reissue rate if the proposed insured fails to provide a copy of the current policy or settlement statement at or prior to the closing.

If the existing policy is an Owner's Policy, the premium for the new Homeowner's Policy shall be ninety percent (90%) of the basic premium rate for an Owner's Policy in II-1, up to the amount of the existing Owner's Policy. Any excess amount of insurance shall be charged at one hundred and ten percent (110%) of the full basic premium rate for an Owner's Policy in II-1, using the applicable premium brackets.

If the existing policy is a Homeowner's Policy, the premium for the new Homeowner's Policy shall be one hundred and ten percent (110%) of the reissue rates for an Owner's Policy in II-5.

II-7. Builder/Developer Rate

The Builder/Developer rate applies to builders and developers for Residential properties or when a newly constructed residence is being used for a first-time occupancy and in conjunction with the issuance of an owner's policy. The rate shall be 60% of Owner's rate in Chapter II-1. The minimum premium is \$200.00.

Chapter III – Loan Policies

III-1. Basic Premium for ALTA Loan Policy

The basic premium for the original issue of a Loan Policy insuring a loan secured by the fee simple title or a leasehold estate shall be calculated based on the following schedule. The minimum is \$10.00.

Amount of Liability	Rate per \$1,000
Up to \$50,000:	\$2.50
Over \$50,000 to \$100,000 add:	\$2.00
Over \$100,000 to \$5,000,000 add:	\$1.75
Over \$5,000,000 to \$10,000,000 add:	\$1.50

III-2. ALTA Short Form Residential Loan Policy

The Short Form Residential Loan Policy incorporates the Terms, Exclusions, and the Conditions of the Loan Policy and is issued at the same rate as the Loan Policy. The premium shall be calculated based on the schedule in III-1. The minimum premium is \$10.00.

III-3. ALTA Expanded Coverage Residential Loan Policy (Enhanced Coverage)

ALTA Short Form Expanded Coverage Residential Loan Policy

The Expanded Coverage Residential Loan Policy provides more coverage than a Loan Policy and contains numerous specific insuring clauses (Covered Risks). It includes many of the coverages provided to the owner by the Homeowner's Policy, as well as a number of additional coverages unique to lenders. The premium shall be one hundred and ten percent (110%) of the basic premium rate in III-1. The Short Form Expanded Coverage Residential Loan Policy incorporates the Terms, Exclusions, and Conditions of the Expanded Coverage Loan Policy and is issued at the same rate. The minimum premium for both is \$11.00.

III-4. Simultaneous Issue of ALTA Owner's Policy and ALTA Loan Policy(ies)

When an Owner's Policy and a Loan Policy(ies) are issued simultaneously bearing the same date and covering identical Land, the premium for the Owner's Policy shall be the basic premium rate for the Owner's Policy in III-1, plus one hundred and sixty dollars (\$160.00) for each additional Loan Policy not in excess of the Owner's Policy.

In situations where the amount of the simultaneous issued Loan Policy(ies) exceeds the amount of the Owner's Policy, the premium for the Loan Policy(ies) shall be one hundred and sixty dollars (\$160.00) for each Loan Policy, plus an additional premium calculated based on the schedule in III-1, using the applicable premium brackets on the amount of the Loan Policy(ies) in excess of the Owner's Policy.

III-5. Simultaneous Issue of ALTA Expanded Coverage Residential Loan Policy(ies)

When a Homeowner's Policy and an Expanded Coverage Residential Loan Policy(ies) are issued simultaneously bearing the same date and covering identical Land, the premium for the Homeowner's Policy shall be the basic premium rate in II-2 and the premium for the simultaneous issued Expanded Coverage Residential Loan Policy(ies) shall be one hundred and sixty dollars (\$160.00) up to the amount of the Homeowner's Policy, plus an additional premium based on the schedule in III-2, using the applicable bracket on any amount of the Expanded Coverage Residential Loan Policy(ies) in excess of the Homeowner's Policy.

When an Owner's Policy and an Expanded Coverage Residential Loan Policy(ies) are issued simultaneously bearing the same date and covering identical Land, the simultaneous rate of one hundred and sixty dollars (\$160.00) shall be charged, plus ten percent (10%) of the basic premium rate in III-1 on the full amount of the simultaneous issued Expanded Coverage Residential Loan Policy.

III-6. Two or More ALTA Loan Policies issued without an ALTA Owner's Policy

When two or more Loan Policies are issued simultaneously bearing the same date and covering identical Land without the issuance of an Owner's Policy, the premium shall be calculated using the basic premium rate for a Loan Policy in III-1 on the aggregate amount of the Loan Policies, plus one hundred and sixty dollars (\$160.00) for each additional Loan Policy issued.

III-7. Reissue Rates for ALTA Loan Policies

An owner applying for a Mortgage who has either a current Owner's Policy or Homeowner's Policy not more than 10 years old, issued by a reputable title insurer licensed by the Kansas Department of Insurance and who, at or prior to the time of closing, furnishes the issuing agent with a copy of its existing policy covering the identical Land that will secure the Mortgage or a copy of a settlement statement evidencing the issuance of a policy, is entitled to the following reissue rates for a Loan Policy up to the amount of the existing policy. Any amount of insurance in excess of the existing policy shall be charged at the full basic premium rate for a Loan Policy in III-1, using the applicable brackets. It shall be the responsibility of the proposed insured to request and establish to TRGC's satisfaction that it is entitled to this reissue rate. Under no circumstances shall TRGC or its issuing agent be required to calculate the premium using the reissue rate if the proposed insured fails to provide a copy of the current policy or settlement statement at or prior to the closing. The minimum premium is \$10.00.

Amount of Liability	Rate per \$1,000
Up to \$50,000:	\$1.50
Over \$50,000 to \$100,000 add:	\$1.20
Over \$100,000 to \$5,000,000 add:	\$1.05
Over \$5,000,000 to \$10,000,000 add:	\$0.90

III-8. Reissue Rates for ALTA Expanded Coverage Residential Loan Policy(ies) (Enhanced Coverage)

An owner applying for a Mortgage who has either a current Owner's Policy or Homeowner's Policy that is not more than 10 years old, issued by a reputable title insurer licensed by the Kansas Insurance Department and who, at or prior to the time of closing furnishes the issuing agent with a copy of its existing policy covering the identical Land that will secure the Mortgage or a copy of a settlement statement evidencing the issuance of a policy, is entitled to the following reissue rates for an Expanded Coverage Residential Loan Policy up to the amount of the existing policy.

If the existing policy is an Owner's Policy, the premium for the new Expanded Coverage Residential Loan Policy shall be one hundred and ten percent (110%) of the reissue rate for a Loan Policy in III-7.

If the existing policy is a Homeowner's Policy, the premium for the new Expanded Coverage Residential Loan Policy shall be calculated based on the reissue rates in III-7 up to the amount of the existing Homeowner's Policy, plus one hundred and ten percent (110%) of the basic premium rate for Loan Policies in III-1, using the applicable brackets for any amount in excess of the existing Homeowner's Policy.

III-9. Centralized Refinance Rate I

The rates in this section apply only to refinance transactions meeting the following criteria:

1. The loan amount must not be in excess of \$2,000,000;
2. The property must be an improved one-to-four family unit residential property;
3. The loan proceeds must be used to refinance an existing loan secured by the same property and must not be used to acquire the property in a concurrent transaction or for construction;
4. The transaction must be initiated and coordinated through a centralized point of contact with the originating institutional lender or its broker/correspondent ("Originating Lender");
5. Orders must be placed electronically by the Originating Lender and processed and delivered through a centralized order management electronic platform established by Title Resources, or an Issuing Agent authorized by Title Resources to offer this rate;
6. An ALTA Loan Policy or its short form variations is issued using streamlined underwriting procedures allowing for generic exceptions.

When requested at the time the policy is issued, there is no additional charge for endorsements customarily issued with a policy charged at this rate.

No other discounts otherwise available in this manual are applicable to the rates in this section.

Centralized Refinanced Rate Policy Liability	Premium
\$0.01 up to and including \$100,000	\$ 325
\$100,001 up to and including \$200,000	\$ 400
\$200,001 up to and including \$250,000	\$ 405
\$250,001 up to and including \$500,000	\$ 635
\$500,001 up to and including \$700,000	\$ 780
\$700,001 up to and including \$1,000,000	\$ 920
\$1,000,001 up to and including \$1,200,000	\$1,045
\$1,200,001 up to and including \$1,500,000	\$1,120
\$1,500,001 up to and including \$1,800,000	\$3,100
\$1,800,001 up to and including \$2,000,000	\$3,600

III-10. Centralized Refinance Rate II

Underwritten Title Companies may not use the rates in this section without obtaining prior written approval from Title Resources for each lender.

The rates in this section apply only to refinance transactions meeting the following criteria:

1. The originating institutional lender or its broker/correspondent ("Originating Lender") and Title Resources, or an Underwritten Title Company authorized by Title Resources to offer this rate, must order placement, tracking, delivery, established volume level and maximum cancellation rate, and other aspects of the title insurance and settlement process;
2. The loan amount must not be in excess of \$1,500,000.00;
3. The property must be an improved one-to-four family unit residential property;
4. The loan proceeds must be used to refinance an existing loan secured by the same property and must not be used to acquire the property in a concurrent transaction or for construction;
5. The transaction must be initiated and coordinated through a centralized point of contact with the Originating Lender;
6. Orders must be placed electronically by the Originating Lender and processed and delivered through a centralized order management electronic platform established by Title Resources, or an Underwritten Title Company authorized by Title Resources to offer this rate;
7. Orders must comply with the established volume level and maximum cancellation rate; and
8. An ALTA Loan Policy and an ALTA Short Form Residential Loan Policy must be issued using streamlined underwriting procedures and generic exceptions.

When requested at the time the policy is issued, there is no additional charge for endorsements customarily issued with a policy charged at this rate.

No other discounts otherwise available in this Manual are applicable to the rates in this section.

Centralized Refinanced Rate II Policy Liability	Premium
\$0.01 up to and including \$250,000	\$ 345
\$250,001 up to and including \$500,000	\$ 450
\$500,001 up to and including \$750,000	\$ 580
\$750,001 up to and including \$1,000,000	\$ 640
\$1,000,001 up to and including \$1,300,000	\$ 770
\$1,300,001 up to and including \$1,500,000	\$ 895

Chapter IV – Endorsements

Some endorsements require that TRGC issue additional, special or unusual coverages. In those situations, TRGC reserves the right to charge a premium, which in its sole and absolute discretion is reasonable and appropriate in relation to the coverage(s) requested.

State: Kansas **Filing Company:** Title Resources Guaranty Company
TOI/Sub-TOI: 34.0 Title/34.0000 Title
Product Name: Title Insurance
Project Name/Number: TITLE/63.2 /63.2

Rate Information

Rate data applies to filing.

Filing Method: Prior Approval
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision: 12/18/2017
Filing Method of Last Filing: Prior Approval
SERFF Tracking Number of Last Filing: FRCS-131269723

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Title Resources Guaranty Company	%	0.000%	\$0	0	\$204,528	%	%

State: Kansas Filing Company: Title Resources Guaranty Company
TOI/Sub-TOI: 34.0 Title/34.0000 Title
Product Name: Title Insurance
Project Name/Number: TITLE/63.2 /63.2

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 01/14/2019	Rates and Rules Manual for Kansas	1-11	Replacement	FRCS-131269723	Kansas Rates And Rule Manual 20190214_clean.pdf



**TITLE INSURANCE
RATES AND RULES MANUAL
FOR
KANSAS**

Effective as of February 14, 2019

Contents

Introduction	1
Chapter I - General Information.....	2
I-1. Use of this Manual	2
I-2. Standard Risk Rates	2
I-3. Special Rule for Unique or Unusual Conditions.....	2
I-4. Amount of Insurance	2
I-5. Computation of Premiums.....	3
Chapter II – Owner’s Policies	4
II-1. Basic Premium for ALTA Owner’s Policy and Leasehold Owner’s Policy	4
II-2. ALTA Homeowner’s Policy (Enhanced Coverage)	4
II-3. Simultaneous issue of ALTA Owner’s Policy and ALTA Leasehold Owner’s Policy ..	4
II-4. Owner’s Policy to Foreclosing Lender	4
II-5. Reissue Rates for ALTA Owner’s Policy and ALTA Leasehold Owner’s Policy	5
II-6. Reissue Rates for ALTA Homeowner’s Policy	5
Chapter III – Loan Policies.....	6
III-1. Basic Premium for ALTA Loan Policy.....	6
III-2. ALTA Short Form Residential Loan Policy	6
III-3. ALTA Expanded Coverage Residential Loan Policy (Enhanced Coverage)	6
III-4. Simultaneous Issue of ALTA Owner’s Policy and ALTA Loan Policy(ies)	6
III-5. Simultaneous Issue of ALTA Expanded Coverage Residential Loan Policy(ies)	6
III-6. Two or More ALTA Loan Policies issued without an ALTA Owner’s Policy.....	7
III-7. Reissue Rates for ALTA Loan Policies.....	7
III-8. Reissue Rates for ALTA Expanded Coverage Residential Loan Policy(ies) (Enhanced Coverage)	7
III-9. Centralized Refinance Rate I	8
III-10. Centralized Refinance Rate II	8
Chapter IV – Endorsements.....	9

Introduction

This Rates and Rules Manual (“Manual” and/or “Rate Manual”) has been designed for the exclusive use by Title Resources Guaranty Company’s (“Title Resources”) licensed policy issuing agents for the State of Kansas.

Title insurance policy issuing agents for Title Resources are authorized to issue Title Resources’ title insurance Commitments for Title Insurance (“Commitment”), Policies and Endorsements and to collect the applicable premium on behalf of Title Resources. Title Resources does not authorize the issuance of its policy or policies unless and until all requirements have been resolved to Title Resources’ satisfaction, including payment by the consumer of the applicable premiums, fees and/or charges in accordance with this Rate Manual. Issuing agents do not represent Title Resources in any other capacity for any other purpose and shall not have actual and/or apparent authority to act for or on behalf of Title Resources in any other matters or for any other purpose.

Insuring title to certain real property interests and/or appurtenances may involve extraordinary or extra-hazardous risks. Title Resources reserves the right in such situations to charge a premium in addition to or in lieu of any other premium provided herein, which is reasonable and appropriate in relation to the risk or risks Title Resources is being requested to accept and permissible under any applicable regulations regarding rates then in effect. In addition, Title Resources reserves the right to decline to issue any title insurance policy, which in its sole and absolute discretion, Title Resources determines to present an unacceptable risk.

All questions regarding rates should be directed to Title Resources’ Legal/Underwriting Department at 800-526-8018.

Chapter I - General Information

I-1. Use of this Manual

The rates herein are for ordinary transactions for title insurance coverage provided by the standard forms of policies described in this manual. They are basic charges for title insurance only and do not include charges for the assumption of extraordinary or extra-hazardous risks (i.e. special endorsements, affirmative insurance, and/or unusual risks). Rates for such coverages will be determined by Title Resources based on its assessment of the risk presented. Please contact Title Resources' Legal/Underwriting department for rates regarding such coverages. Title Resources may, at any time, in its sole and absolute discretion, refuse or cancel any application for the title insurance upon cancellation or adjustment of its charges.

I-2. Standard Risk Rates

The rates herein are for the title insurance underwriting risk only for coverage provided by the standard forms of policies and endorsements. They are for customary and ordinary real estate transactions requiring evidence of title based on a thorough and competent examination of the title utilizing industry standard best practices. The rates herein do not include charges for title searches, title reports, tax searches or reports, abstracts, attorney's fees, examination fees, document preparation, escrow or closing services, inspections or other services provided by the issuing agent, local attorneys, surveyors, abstractors or abstract companies, or other third parties.

I-3. Special Rule for 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.

I-4. Amount of Insurance

Fee Simple

All owner's policies insuring the fee simple title must be issued for the full value of the land described in the Commitment ("Land") as determined by:

- i) The current sales price of the Land; or
- ii) If no sale is being made, an amount equal to the value of the Land as determined by an appraisal or such other reasonable evidence of value satisfactory to TRGC.

Leasehold

An Owner's Policy covering a leasehold estate must, at the option of the insured, be based upon either the total amount of the rentals payable under the lease contract, or the full value of the Land as determined in the case of a policy insuring the fee simple estate.

Loan

All loan policies must be issued in the full amount of the principal indebtedness secured by the mortgage or deed of trust ("Mortgage") provided, however, in certain situations a loan policy may be issued for an amount up to, but not exceeding, one hundred and twenty percent (120%) of the principal indebtedness for unamortized interest and foreclosure costs and expenses incurred by a lender in possession. Whenever the amount of the loan policy exceeds the amount of the principal indebtedness, the premium must be calculated based on the amount of insurance and not the amount of the principal indebtedness.

I-5. Computation of Premiums

Any fractional portion of \$1,000 is to be considered a full \$1,000. As such, to calculate the premium, round up the amount of liability written to the nearest \$1,000.

Chapter II – Owner’s Policies

II-1. Basic Premium for ALTA Owner’s Policy and Leasehold Owner’s Policy

The basic premium for the original issue of an Owner’s Policy insuring the fee simple title or leasehold estate shall be calculated based on the following schedule. The minimum premium is \$10.00.

Amount of Liability	Rate per \$1,000
Up to \$50,000:	\$3.50
Over \$50,000 to \$100,000 add:	\$3.00
Over \$100,000 to \$5,000,000 add:	\$2.00
Over \$5,000,000 to \$10,000,000 add:	\$1.75

II-2. ALTA Homeowner’s Policy (Enhanced Coverage)

The Homeowner’s Policy provides more coverage than the Owner’s Policy and includes numerous specific insuring clauses (Covered Risks). The premium shall be one hundred and ten percent (110%) of the basic premium rate in II-1. The minimum premium is \$11.00.

II-3. Simultaneous issue of ALTA Owner’s Policy and ALTA Leasehold Owner’s Policy

When an Owner’s Policy and a Leasehold Owner’s Policy are issued simultaneously bearing the same date and covering the identical Land, the rate for the Owner’s Policy shall be the basic premium rate in II-1. The Leasehold Owner’s Policy shall be thirty percent (30%) of the basic premium rate in II-1, up to the amount of the Owner’s Policy, plus the full basic premium rate in II-1, using the applicable premium brackets on any amount of the Leasehold Owner’s Policy in excess of the Owner’s Policy. The minimum premium is \$10.00.

II-4. Owner’s Policy to Foreclosing Lender

When a lender under a current Loan Policy issued by Title Resources Guaranty Company (1) acquires title to the Land through foreclosure or by deed in lieu of foreclosure in satisfaction of the debt, (2) requests an Owner’s Policy, and (3) furnishes a copy of the current Loan Policy or a settlement statement evidencing the issuance of a policy, the lender is entitled to the same reissue rates as for an Owner’s Policy set forth in II-5. The minimum premium is \$10.00.

II-5. Reissue Rates for ALTA Owner's Policy and ALTA Leasehold Owner's Policy

A purchaser or lessee of Land from a person who is insured under a current Owner's Policy or Leasehold Owner's Policy that is not more than 10 years old, issued by a reputable title insurer licensed by the Kansas Department of Insurance, and who, at or prior to the time of closing furnishes the issuing agent with a copy of the policy covering the identical Land being sold or leased, or a copy of a settlement statement evidencing the issuance of a policy, is entitled to the following reissue rates. Any amount of insurance in excess of the existing policy is charged at the full basic premium rate for an Owner's Policy in II-1 using the applicable premium brackets. It shall always be the proposed insured's responsibility to request and establish to TRGC's satisfaction that it is entitled to a reissue rate. Under no circumstances shall TRGC or its issuing agent be required to calculate the premium using the reissue rate if the proposed insured fails to provide a copy of the current policy or settlement statement at or prior to the closing. The minimum premium is \$10.00.

Amount of Liability	Rate per \$1,000
Up to \$50,000:	\$2.10
Over \$50,000 to \$100,000 add:	\$1.80
Over \$100,000 to \$5,000,000 add:	\$1.20
Over \$5,000,000 to \$10,000,000 add:	\$1.05

II-6. Reissue Rates for ALTA Homeowner's Policy

A purchaser of Land from a person who is insured under a current Owner's Policy or Homeowner's Policy that is not more than 10 years old, issued by a reputable title insurer licensed by the Kansas Department of Insurance and who, at or prior to the time of closing, furnishes the issuing agent with a copy of the policy covering the identical Land being sold or a copy of a settlement statement evidencing the issuance of a policy, is entitled to the following reissue rates. It shall always be the responsibility of the proposed insured to request and establish to TRGC's satisfaction that it is entitled to a reissue rate. Under no circumstances shall TRGC or its issuing agent be required to calculate the premium using the reissue rate if the proposed insured fails to provide a copy of the current policy or settlement statement at or prior to the closing.

If the existing policy is an Owner's Policy, the premium for the new Homeowner's Policy shall be ninety percent (90%) of the basic premium rate for an Owner's Policy in II-1, up to the amount of the existing Owner's Policy. Any excess amount of insurance shall be charged at one hundred and ten percent (110%) of the full basic premium rate for an Owner's Policy in II-1, using the applicable premium brackets.

If the existing policy is a Homeowner's Policy, the premium for the new Homeowner's Policy shall be one hundred and ten percent (110%) of the reissue rates for an Owner's Policy in II-5.

Chapter III – Loan Policies

III-1. Basic Premium for ALTA Loan Policy

The basic premium for the original issue of a Loan Policy insuring a loan secured by the fee simple title or a leasehold estate shall be calculated based on the following schedule. The minimum is \$10.00.

Amount of Liability	Rate per \$1,000
Up to \$50,000:	\$2.50
Over \$50,000 to \$100,000 add:	\$2.00
Over \$100,000 to \$5,000,000 add:	\$1.75
Over \$5,000,000 to \$10,000,000 add:	\$1.50

III-2. ALTA Short Form Residential Loan Policy

The Short Form Residential Loan Policy incorporates the Terms, Exclusions, and the Conditions of the Loan Policy and is issued at the same rate as the Loan Policy. The premium shall be calculated based on the schedule in III-1. The minimum premium is \$10.00.

III-3. ALTA Expanded Coverage Residential Loan Policy (Enhanced Coverage) ALTA Short Form Expanded Coverage Residential Loan Policy

The Expanded Coverage Residential Loan Policy provides more coverage than a Loan Policy and contains numerous specific insuring clauses (Covered Risks). It includes many of the coverages provided to the owner by the Homeowner's Policy, as well as a number of additional coverages unique to lenders. The premium shall be one hundred and ten percent (110%) of the basic premium rate in III-1. The Short Form Expanded Coverage Residential Loan Policy incorporates the Terms, Exclusions, and Conditions of the Expanded Coverage Loan Policy and is issued at the same rate. The minimum premium for both is \$11.00.

III-4. Simultaneous Issue of ALTA Owner's Policy and ALTA Loan Policy(ies)

When an Owner's Policy and a Loan Policy(ies) are issued simultaneously bearing the same date and covering identical Land, the premium for the Owner's Policy shall be the basic premium rate for the Owner's Policy in II-1, plus one hundred and sixty dollars (\$160.00) for each additional Loan Policy not in excess of the Owner's Policy.

In situations where the amount of the simultaneous issued Loan Policy(ies) exceeds the amount of the Owner's Policy, the premium for the Loan Policy(ies) shall be one hundred and sixty dollars (\$160.00) for each Loan Policy, plus an additional premium calculated based on the schedule in III-1, using the applicable premium brackets on the amount of the Loan Policy(ies) in excess of the Owner's Policy.

III-5. Simultaneous Issue of ALTA Expanded Coverage Residential Loan Policy(ies)

When a Homeowner's Policy and an Expanded Coverage Residential Loan Policy(ies) are issued simultaneously bearing the same date and covering identical Land, the premium for the Homeowner's Policy shall be the basic premium rate in II-2 and the premium for the simultaneous issued Expanded Coverage Residential Loan Policy(ies) shall be one hundred and sixty dollars (\$160.00) up to the amount of the Homeowner's Policy, plus an additional premium based on the schedule in III-2, using the applicable bracket on any amount of the Expanded Coverage Residential Loan Policy(ies) in excess of the Homeowner's Policy.

When an Owner's Policy and an Expanded Coverage Residential Loan Policy(ies) are issued simultaneously bearing the same date and covering identical Land, the simultaneous rate of one hundred and sixty dollars (\$160.00) shall be charged, plus ten percent (10%) of the basic premium rate in III-1 on the full amount of the simultaneous issued Expanded Coverage Residential Loan Policy.

III-6. Two or More ALTA Loan Policies issued without an ALTA Owner's Policy

When two or more Loan Policies are issued simultaneously bearing the same date and covering identical Land without the issuance of an Owner's Policy, the premium shall be calculated using the basic premium rate for a Loan Policy in III-1 on the aggregate amount of the Loan Policies, plus one hundred and sixty dollars (\$160.00) for each additional Loan Policy issued.

III-7. Reissue Rates for ALTA Loan Policies

An owner applying for a Mortgage who has either a current Owner's Policy or Homeowner's Policy not more than 10 years old, issued by a reputable title insurer licensed by the Kansas Department of Insurance and who, at or prior to the time of closing, furnishes the issuing agent with a copy of its existing policy covering the identical Land that will secure the Mortgage or a copy of a settlement statement evidencing the issuance of a policy, is entitled to the following reissue rates for a Loan Policy up to the amount of the existing policy. Any amount of insurance in excess of the existing policy shall be charged at the full basic premium rate for a Loan Policy in III-1, using the applicable brackets. It shall be the responsibility of the proposed insured to request and establish to TRGC's satisfaction that it is entitled to this reissue rate. Under no circumstances shall TRGC or its issuing agent be required to calculate the premium using the reissue rate if the proposed insured fails to provide a copy of the current policy or settlement statement at or prior to the closing. The minimum premium is \$10.00.

Amount of Liability	Rate per \$1,000
Up to \$50,000:	\$1.50
Over \$50,000 to \$100,000 add:	\$1.20
Over \$100,000 to \$5,000,000 add:	\$1.05
Over \$5,000,000 to \$10,000,000 add:	\$0.90

III-8. Reissue Rates for ALTA Expanded Coverage Residential Loan Policy(ies) (Enhanced Coverage)

An owner applying for a Mortgage who has either a current Owner's Policy or Homeowner's Policy that is not more than 10 years old, issued by a reputable title insurer licensed by the Kansas Insurance Department and who, at or prior to the time of closing furnishes the issuing agent with a copy of its existing policy covering the identical Land that will secure the Mortgage or a copy of a settlement statement evidencing the issuance of a policy, is entitled to the following reissue rates for an Expanded Coverage Residential Loan Policy up to the amount of the existing policy.

If the existing policy is an Owner's Policy, the premium for the new Expanded Coverage Residential Loan Policy shall be one hundred and ten percent (110%) of the reissue rate for a Loan Policy in III-7.

If the existing policy is a Homeowner's Policy, the premium for the new Expanded Coverage Residential Loan Policy shall be calculated based on the reissue rates in III-7 up to the amount of the existing Homeowner's Policy, plus one hundred and ten percent (110%) of the basic premium rate for Loan Policies in III-1, using the applicable brackets for any amount in excess of the existing Homeowner's Policy.

III-9. Centralized Refinance Rate I

The rates in this section apply only to refinance transactions meeting the following criteria:

1. The loan amount must not be in excess of \$2,000,000;
2. The property must be an improved one-to-four family unit residential property;
3. The loan proceeds must be used to refinance an existing loan secured by the same property and must not be used to acquire the property in a concurrent transaction or for construction;
4. The transaction must be initiated and coordinated through a centralized point of contact with the originating institutional lender or its broker/correspondent (“Originating Lender”);
5. Orders must be placed electronically by the Originating Lender and processed and delivered through a centralized order management electronic platform established by Title Resources, or an Issuing Agent authorized by Title Resources to offer this rate;
6. An ALTA Loan Policy or its short form variations is issued using streamlined underwriting procedures allowing for generic exceptions.

When requested at the time the policy is issued, there is no additional charge for endorsements customarily issued with a policy charged at this rate.

No other discounts otherwise available in this manual are applicable to the rates in this section.

Centralized Refinanced Rate Policy Liability	Premium
\$0.01 up to and including \$100,000	\$ 325
\$100,001 up to and including \$200,000	\$ 400
\$200,001 up to and including \$250,000	\$ 405
\$250,001 up to and including \$500,000	\$ 635
\$500,001 up to and including \$700,000	\$ 780
\$700,001 up to and including \$1,000,000	\$ 920
\$1,000,001 up to and including \$1,200,000	\$1,045
\$1,200,001 up to and including \$1,500,000	\$1,120
\$1,500,001 up to and including \$1,800,000	\$3,100
\$1,800,001 up to and including \$2,000,000	\$3,600

III-10. Centralized Refinance Rate II

Underwritten Title Companies may not use the rates in this section without obtaining prior written approval from Title Resources for each lender.

The rates in this section apply only to refinance transactions meeting the following criteria:

1. The originating institutional lender or its broker/correspondent (“Originating Lender”) and Title Resources, or an Underwritten Title Company authorized by Title Resources to offer this rate, must order placement, tracking, delivery, established volume level and maximum cancellation rate, and other aspects of the title insurance and settlement process;
2. The loan amount must not be in excess of \$1,500,000.00;
3. The property must be an improved one-to-four family unit residential property;
4. The loan proceeds must be used to refinance an existing loan secured by the same property and must not be used to acquire the property in a concurrent transaction or for construction;
5. The transaction must be initiated and coordinated through a centralized point of contact with the Originating Lender;
6. Orders must be placed electronically by the Originating Lender and processed and delivered through a centralized order management electronic platform established by Title Resources, or an Underwritten Title Company authorized by Title Resources to offer this rate;
7. Orders must comply with the established volume level and maximum cancellation rate; and
8. An ALTA Loan Policy and an ALTA Short Form Residential Loan Policy must be issued using

streamlined underwriting procedures and generic exceptions.

When requested at the time the policy is issued, there is no additional charge for endorsements customarily issued with a policy charged at this rate.

No other discounts otherwise available in this Manual are applicable to the rates in this section.

Centralized Refinanced Rate II Policy Liability	Premium
\$0.01 up to and including \$250,000	\$ 345
\$250,001 up to and including \$500,000	\$ 450
\$500,001 up to and including \$750,000	\$ 580
\$750,001 up to and including \$1,000,000	\$ 640
\$1,000,001 up to and including \$1,300,000	\$ 770
\$1,300,001 up to and including \$1,500,000	\$ 895

Chapter IV – Endorsements

Some endorsements require that TRGC issue additional, special or unusual coverages. In those situations, TRGC reserves the right to charge a premium, which in its sole and absolute discretion is reasonable and appropriate in relation to the coverage(s) requested.

SERFF Tracking #:

FRCS-131269723

State Tracking #:

FRCS-131269723

Company Tracking #:

5664.1

State: Kansas
TOI/Sub-TOI: 34.0 Title/34.0000 Title
Product Name: Title Insurance
Project Name/Number: Title/63.1/63.1

Filing Company: Title Resources Guaranty Company

Rate Information

Rate data applies to filing.

Filing Method: Prior Approval
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision:
Filing Method of Last Filing:
SERFF Tracking Number of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Title Resources Guaranty Company	%	0.000%	\$0	0	\$258,326	%	%

SERFF Tracking #:

FRCS-131269723

State Tracking #:

FRCS-131269723

Company Tracking #:

5664.1

State:

Kansas

Filing Company:

Title Resources Guaranty Company

TOI/Sub-TOI:

34.0 Title/34.0000 Title

Product Name:

Title Insurance

Project Name/Number:

Title/63.1/63.1

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 11/17/2017	Rates and Rules Manual for Kansas	1-9	Replacement	FRCS-126500676	Kansas Rates And Rule Manual 20171218_clean.pdf



**TITLE INSURANCE
RATES AND RULES MANUAL
FOR
KANSAS**

Effective as of December 18, 2017

Contents

Introduction	1
Chapter I - General Information	2
I-1. Use of this Manual	2
I-2. Standard Risk Rates	2
I-3. Special Rule for Unique or Unusual Conditions	2
I-4. Amount of Insurance	2
I-5. Computation of Premiums	3
Chapter II – Owner’s Policies	4
II-1. Basic Premium for ALTA Owner’s Policy and Leasehold Owner’s Policy	4
II-2. ALTA Homeowner’s Policy (Enhanced Coverage)	4
II-3. Simultaneous issue of ALTA Owner’s Policy and ALTA Leasehold Owner’s Policy ..	4
II-4. Owner’s Policy to Foreclosing Lender	4
II-5. Reissue Rates for ALTA Owner’s Policy and ALTA Leasehold Owner’s Policy	5
II-6. Reissue Rates for ALTA Homeowner’s Policy	5
Chapter III – Loan Policies	6
III-1. Basic Premium for ALTA Loan Policy	6
III-2. ALTA Short Form Residential Loan Policy	6
III-3. ALTA Expanded Coverage Residential Loan Policy (Enhanced Coverage)	6
III-4. Simultaneous Issue of ALTA Owner’s Policy and ALTA Loan Policy(ies)	6
III-5. Simultaneous Issue of ALTA Expanded Coverage Residential Loan Policy(ies)	6
III-6. Two or More ALTA Loan Policies issued without an ALTA Owner’s Policy	7
III-7. Reissue Rates for ALTA Loan Policies	7
III-8. Reissue Rates for ALTA Expanded Coverage Residential Loan Policy(ies) (Enhanced Coverage)	7
III-9. Centralized Refinance Rate	7
Chapter IV – Endorsements	9

Introduction

This Rates and Rules Manual ("Manual" and/or "Rate Manual") has been designed for the exclusive use by Title Resources Guaranty Company's ("Title Resources") licensed policy issuing agents for the State of Kansas.

Title insurance policy issuing agents for Title Resources are authorized to issue Title Resources' title insurance Commitments for Title Insurance ("Commitment"), Policies and Endorsements and to collect the applicable premium on behalf of Title Resources. Title Resources does not authorize the issuance of its policy or policies unless and until all requirements have been resolved to Title Resources' satisfaction, including payment by the consumer of the applicable premiums, fees and/or charges in accordance with this Rate Manual. Issuing agents do not represent Title Resources in any other capacity for any other purpose and shall not have actual and/or apparent authority to act for or on behalf of Title Resources in any other matters or for any other purpose.

Insuring title to certain real property interests and/or appurtenances may involve extraordinary or extra-hazardous risks. Title Resources reserves the right in such situations to charge a premium in addition to or in lieu of any other premium provided herein, which is reasonable and appropriate in relation to the risk or risks Title Resources is being requested to accept and permissible under any applicable regulations regarding rates then in effect. In addition, Title Resources reserves the right to decline to issue any title insurance policy, which in its sole and absolute discretion, Title Resources determines to present an unacceptable risk.

All questions regarding rates should be directed to Title Resources' Legal/Underwriting Department at 800-526-8018.

Chapter I - General Information

I-1. Use of this Manual

The rates herein are for ordinary transactions for title insurance coverage provided by the standard forms of policies described in this manual. They are basic charges for title insurance only and do not include charges for the assumption of extraordinary or extra-hazardous risks (i.e. special endorsements, affirmative insurance, and/or unusual risks). Rates for such coverages will be determined by Title Resources based on its assessment of the risk presented. Please contact Title Resources' Legal/Underwriting department for rates regarding such coverages. Title Resources may, at any time, in its sole and absolute discretion, refuse or cancel any application for the title insurance upon cancellation or adjustment of its charges.

I-2. Standard Risk Rates

The rates herein are for the title insurance underwriting risk only for coverage provided by the standard forms of policies and endorsements. They are for customary and ordinary real estate transactions requiring evidence of title based on a thorough and competent examination of the title utilizing industry standard best practices. The rates herein do not include charges for title searches, title reports, tax searches or reports, abstracts, attorney's fees, examination fees, document preparation, escrow or closing services, inspections or other services provided by the issuing agent, local attorneys, surveyors, abstractors or abstract companies, or other third parties.

I-3. Special Rule for 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.

I-4. Amount of Insurance

Fee Simple

All owner's policies insuring the fee simple title must be issued for the full value of the land described in the Commitment ("Land") as determined by:

- i) The current sales price of the Land; or
- ii) If no sale is being made, an amount equal to the value of the Land as determined by an appraisal or such other reasonable evidence of value satisfactory to TRGC.

Leasehold

An Owner's Policy covering a leasehold estate must, at the option of the insured, be based upon either the total amount of the rentals payable under the lease contract, or the full value of the Land as determined in the case of a policy insuring the fee simple estate.

Loan

All loan policies must be issued in the full amount of the principal indebtedness secured by the mortgage or deed of trust ("Mortgage") provided, however, in certain situations a loan policy may be issued for an amount up to, but not exceeding, one hundred and twenty percent (120%) of the principal indebtedness for unamortized interest and foreclosure costs and expenses incurred by a lender in possession. Whenever the amount of the loan policy exceeds the amount of the principal indebtedness, the premium must be calculated based on the amount of insurance and not the amount of the principal indebtedness.

I-5. Computation of Premiums

Any fractional portion of \$1,000 is to be considered a full \$1,000. As such, to calculate the premium, round up the amount of liability written to the nearest \$1,000.

Chapter II – Owner’s Policies

II-1. Basic Premium for ALTA Owner’s Policy and Leasehold Owner’s Policy

The basic premium for the original issue of an Owner’s Policy insuring the fee simple title or leasehold estate shall be calculated based on the following schedule. The minimum premium is \$10.00.

Amount of Liability	Rate per \$1,000
Up to \$50,000:	\$3.50
Over \$50,000 to \$100,000 add:	\$3.00
Over \$100,000 to \$5,000,000 add:	\$2.00
Over \$5,000,000 to \$10,000,000 add:	\$1.75

II-2. ALTA Homeowner’s Policy (Enhanced Coverage)

The Homeowner’s Policy provides more coverage than the Owner’s Policy and includes numerous specific insuring clauses (Covered Risks). The premium shall be one hundred and ten percent (110%) of the basic premium rate in II-1. The minimum premium is \$11.00.

II-3. Simultaneous issue of ALTA Owner’s Policy and ALTA Leasehold Owner’s Policy

When an Owner’s Policy and a Leasehold Owner’s Policy are issued simultaneously bearing the same date and covering the identical Land, the rate for the Owner’s Policy shall be the basic premium rate in II-1. The Leasehold Owner’s Policy shall be thirty percent (30%) of the basic premium rate in II-1, up to the amount of the Owner’s Policy, plus the full basic premium rate in II-1, using the applicable premium brackets on any amount of the Leasehold Owner’s Policy in excess of the Owner’s Policy. The minimum premium is \$10.00.

II-4. Owner’s Policy to Foreclosing Lender

When a lender under a current Loan Policy issued by Title Resources Guaranty Company (1) acquires title to the Land through foreclosure or by deed in lieu of foreclosure in satisfaction of the debt, (2) requests an Owner’s Policy, and (3) furnishes a copy of the current Loan Policy or a settlement statement evidencing the issuance of a policy, the lender is entitled to the same reissue rates as for an Owner’s Policy set forth in II-5. The minimum premium is \$10.00.

II-5. Reissue Rates for ALTA Owner's Policy and ALTA Leasehold Owner's Policy

A purchaser or lessee of Land from a person who is insured under a current Owner's Policy or Leasehold Owner's Policy that is not more than 10 years old, issued by a reputable title insurer licensed by the Kansas Department of Insurance, and who, at or prior to the time of closing furnishes the issuing agent with a copy of the policy covering the identical Land being sold or leased, or a copy of a settlement statement evidencing the issuance of a policy, is entitled to the following reissue rates. Any amount of insurance in excess of the existing policy is charged at the full basic premium rate for an Owner's Policy in II-1 using the applicable premium brackets. It shall always be the proposed insured's responsibility to request and establish to TRGC's satisfaction that it is entitled to a reissue rate. Under no circumstances shall TRGC or its issuing agent be required to calculate the premium using the reissue rate if the proposed insured fails to provide a copy of the current policy or settlement statement at or prior to the closing. The minimum premium is \$10.00.

Amount of Liability	Rate per \$1,000
Up to \$50,000:	\$2.10
Over \$50,000 to \$100,000 add:	\$1.80
Over \$100,000 to \$5,000,000 add:	\$1.20
Over \$5,000,000 to \$10,000,000 add:	\$1.05

II-6. Reissue Rates for ALTA Homeowner's Policy

A purchaser of Land from a person who is insured under a current Owner's Policy or Homeowner's Policy that is not more than 10 years old, issued by a reputable title insurer licensed by the Kansas Department of Insurance and who, at or prior to the time of closing, furnishes the issuing agent with a copy of the policy covering the identical Land being sold or a copy of a settlement statement evidencing the issuance of a policy, is entitled to the following reissue rates. It shall always be the responsibility of the proposed insured to request and establish to TRGC's satisfaction that it is entitled to a reissue rate. Under no circumstances shall TRGC or its issuing agent be required to calculate the premium using the reissue rate if the proposed insured fails to provide a copy of the current policy or settlement statement at or prior to the closing.

If the existing policy is an Owner's Policy, the premium for the new Homeowner's Policy shall be ninety percent (90%) of the basic premium rate for an Owner's Policy in II-1, up to the amount of the existing Owner's Policy. Any excess amount of insurance shall be charged at one hundred and ten percent (110%) of the full basic premium rate for an Owner's Policy in II-1, using the applicable premium brackets.

If the existing policy is a Homeowner's Policy, the premium for the new Homeowner's Policy shall be one hundred and ten percent (110%) of the reissue rates for an Owner's Policy in II-5.

Chapter III – Loan Policies

III-1. Basic Premium for ALTA Loan Policy

The basic premium for the original issue of a Loan Policy insuring a loan secured by the fee simple title or a leasehold estate shall be calculated based on the following schedule. The minimum is \$10.00.

Amount of Liability	Rate per \$1,000
Up to \$50,000:	\$2.50
Over \$50,000 to \$100,000 add:	\$2.00
Over \$100,000 to \$5,000,000 add:	\$1.75
Over \$5,000,000 to \$10,000,000 add:	\$1.50

III-2. ALTA Short Form Residential Loan Policy

The Short Form Residential Loan Policy incorporates the Terms, Exclusions, and the Conditions of the Loan Policy and is issued at the same rate as the Loan Policy. The premium shall be calculated based on the schedule in III-1. The minimum premium is \$10.00.

III-3. ALTA Expanded Coverage Residential Loan Policy (Enhanced Coverage) ALTA Short Form Expanded Coverage Residential Loan Policy

The Expanded Coverage Residential Loan Policy provides more coverage than a Loan Policy and contains numerous specific insuring clauses (Covered Risks). It includes many of the coverages provided to the owner by the Homeowner's Policy, as well as a number of additional coverages unique to lenders. The premium shall be one hundred and ten percent (110%) of the basic premium rate in III-1. The Short Form Expanded Coverage Residential Loan Policy incorporates the Terms, Exclusions, and Conditions of the Expanded Coverage Loan Policy and is issued at the same rate. The minimum premium for both is \$11.00.

III-4. Simultaneous Issue of ALTA Owner's Policy and ALTA Loan Policy(ies)

When an Owner's Policy and a Loan Policy(ies) are issued simultaneously bearing the same date and covering identical Land, the premium for the Owner's Policy shall be the basic premium rate for the Owner's Policy in II-1, plus one hundred and sixty dollars (\$160.00) for each additional Loan Policy not in excess of the Owner's Policy.

In situations where the amount of the simultaneous issued Loan Policy(ies) exceeds the amount of the Owner's Policy, the premium for the Loan Policy(ies) shall be one hundred and sixty dollars (\$160.00) for each Loan Policy, plus an additional premium calculated based on the schedule in III-1, using the applicable premium brackets on the amount of the Loan Policy(ies) in excess of the Owner's Policy.

III-5. Simultaneous Issue of ALTA Expanded Coverage Residential Loan Policy(ies)

When a Homeowner's Policy and an Expanded Coverage Residential Loan Policy(ies) are issued simultaneously bearing the same date and covering identical Land, the premium for the Homeowner's Policy shall be the basic premium rate in II-2 and the premium for the simultaneous issued Expanded Coverage Residential Loan Policy(ies) shall be one hundred and sixty dollars (\$160.00) up to the amount of the Homeowner's Policy, plus an additional premium based on the schedule in III-2, using the applicable bracket on any amount of the Expanded Coverage Residential Loan Policy(ies) in excess of the Homeowner's Policy.

When an Owner's Policy and an Expanded Coverage Residential Loan Policy(ies) are issued simultaneously bearing the same date and covering identical Land, the simultaneous rate of one hundred and sixty dollars (\$160.00) shall be charged, plus ten percent (10%) of the basic premium rate in III-1 on the full amount of the simultaneous issued Expanded Coverage Residential Loan Policy.

III-6. Two or More ALTA Loan Policies issued without an ALTA Owner's Policy

When two or more Loan Policies are issued simultaneously bearing the same date and covering identical Land without the issuance of an Owner's Policy, the premium shall be calculated using the basic premium rate for a Loan Policy in III-1 on the aggregate amount of the Loan Policies, plus one hundred and sixty dollars (\$160.00) for each additional Loan Policy issued.

III-7. Reissue Rates for ALTA Loan Policies

An owner applying for a Mortgage who has either a current Owner's Policy or Homeowner's Policy not more than 10 years old, issued by a reputable title insurer licensed by the Kansas Department of Insurance and who, at or prior to the time of closing, furnishes the issuing agent with a copy of its existing policy covering the identical Land that will secure the Mortgage or a copy of a settlement statement evidencing the issuance of a policy, is entitled to the following reissue rates for a Loan Policy up to the amount of the existing policy. Any amount of insurance in excess of the existing policy shall be charged at the full basic premium rate for a Loan Policy in III-1, using the applicable brackets. It shall be the responsibility of the proposed insured to request and establish to TRGC's satisfaction that it is entitled to this reissue rate. Under no circumstances shall TRGC or its issuing agent be required to calculate the premium using the reissue rate if the proposed insured fails to provide a copy of the current policy or settlement statement at or prior to the closing. The minimum premium is \$10.00.

Amount of Liability	Rate per \$1,000
Up to \$50,000:	\$1.50
Over \$50,000 to \$100,000 add:	\$1.20
Over \$100,000 to \$5,000,000 add:	\$1.05
Over \$5,000,000 to \$10,000,000 add:	\$0.90

III-8. Reissue Rates for ALTA Expanded Coverage Residential Loan Policy(ies) (Enhanced Coverage)

An owner applying for a Mortgage who has either a current Owner's Policy or Homeowner's Policy that is not more than 10 years old, issued by a reputable title insurer licensed by the Kansas Insurance Department and who, at or prior to the time of closing furnishes the issuing agent with a copy of its existing policy covering the identical Land that will secure the Mortgage or a copy of a settlement statement evidencing the issuance of a policy, is entitled to the following reissue rates for an Expanded Coverage Residential Loan Policy up to the amount of the existing policy.

If the existing policy is an Owner's Policy, the premium for the new Expanded Coverage Residential Loan Policy shall be one hundred and ten percent (110%) of the reissue rate for a Loan Policy in III-7.

If the existing policy is a Homeowner's Policy, the premium for the new Expanded Coverage Residential Loan Policy shall be calculated based on the reissue rates in III-7 up to the amount of the existing Homeowner's Policy, plus one hundred and ten percent (110%) of the basic premium rate for Loan Policies in III-1, using the applicable brackets for any amount in excess of the existing Homeowner's Policy.

III-9. Centralized Refinance Rate

The rates in this section apply only to refinance transactions meeting the following criteria:

1. The loan amount must not be in excess of \$2,000,000;
2. The property must be an improved one-to-four family unit residential property;
3. The loan proceeds must be used to refinance an existing loan secured by the same property and must not be used to acquire the property in a concurrent transaction or for construction;
4. The transaction must be initiated and coordinated through a centralized point of contact with the originating institutional lender or its broker/correspondent ("Originating Lender");
5. Orders must be placed electronically by the Originating Lender and processed and delivered through a centralized order management electronic platform established by Title Resources, or an Issuing Agent authorized by Title Resources to offer this rate;
6. An ALTA Loan Policy or its short form variations is issued using streamlined underwriting procedures allowing for generic exceptions.

When requested at the time the policy is issued, there is no additional charge for endorsements customarily issued with a policy charged at this rate.

No other discounts otherwise available in this manual are applicable to the rates in this section.

Centralized Refinanced Rate Policy Liability	Premium
\$0.01 up to and including \$100,000	\$ 325
\$100,001 up to and including \$200,000	\$ 400
\$200,001 up to and including \$250,000	\$ 405
\$250,001 up to and including \$500,000	\$ 635
\$500,001 up to and including \$700,000	\$ 780
\$700,001 up to and including \$1,000,000	\$ 920
\$1,000,001 up to and including \$1,200,000	\$1,045
\$1,200,001 up to and including \$1,500,000	\$1,120
\$1,500,001 up to and including \$1,800,000	\$3,100
\$1,800,001 up to and including \$2,000,000	\$3,600

Chapter IV – Endorsements

Some endorsements require that TRGC issue additional, special or unusual coverages. In those situations, TRGC reserves the right to charge a premium, which in its sole and absolute discretion is reasonable and appropriate in relation to the coverage(s) requested.

SERFF Tracking #:

FRCS-126500676

State Tracking #:

FC-GL-10-364339

Company Tracking #:

4923.1

State: Kansas

Filing Company:

Title Resources Guaranty Company

TOI/Sub-TOI: 34.0 Title/34.0000 Title

Product Name: Title Insurance Rates

Project Name/Number: Title/61.1/61.1

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 02/17/2010	Title Insurance Rates and Rules Manual for Kansas	Title Insurance Rate & Rule Manual effective 02/15/2010	Replacement		Kansas Rates And Rule Manual 20100216.pdf



TITLE INSURANCE
RATES AND RULES MANUAL
FOR
KANSAS

Effective as of 02/15/2010

Table of Contents

<u>Introduction</u>	Page 3
<u>Chapter I – General Information</u>	
I-1. Use of this Manual.....	Page 4
I-2. How to Remit.....	Page 4
I-3. Policy Issuing Limits.....	Page 4
I-4. Standard Risk Rates.....	Page 4
I-5. Special Rule for Unique or Unusual Conditions.....	Page 5
I-6. Amount of Insurance	Page 5
I-7. Computation of Premiums	Page 5
<u>Chapter II – Owner’s Policies</u>	
II-1. Basic Premium for ALTA Owner’s Policy and ALTA Leasehold Owner’s Policy.....	Page 6
II-2. ALTA Homeowner’s Policy (Enhanced Coverage)	Page 6
II-3. Simultaneous Issue of ALTA Owner’s and ALTA Leasehold Owner’s Policy	Page 6
II-4. Owner’s Policy to Foreclosing Lender	Page 6
II-5. Reissue Rates for ALTA Owner’s Policy and ALTA Leasehold Owner’s Policy.....	Page 7
II-6. Reissue Rates for ALTA Homeowner’s Policy.....	Page 7
<u>Chapter III – Loan Policies</u>	
III-1. Basic Premium for ALTA Loan Policy.....	Page 8
III-2. ALTA Short Form Residential Loan Policy	Page 8
III-3. ALTA Expanded Coverage Residential Loan Policy (Enhanced Coverage).....	Page 8
III-4. Simultaneous Issue of ALTA Owner’s Policy and ALTA Loan Policy(ies).....	Page 8
III-5. Simultaneous Issue of ALTA Expanded Coverage Residential Loan Policy(ies).....	Page 8
III-6. Two or More ALTA Loan Policies issued without an ALTA Owner’s Policy.....	Page 9
III-7. Reissue Rates for ALTA Loan Policies.....	Page 9
III-8. Reissue Rates for ALTA Expanded Coverage Residential Loan Policy(ies).....	Page 9
<u>Chapter IV –Endorsements</u>	Page 10
<u>Chapter V - Forms</u>	
VI-1. Commitments	Page 10
VI-2. Policies	Page 10

Introduction

This Rates and Rules Manual (“Manual” and/or “Rate Manual”) has been designed for the exclusive use by Title Resources Guaranty Company’s (“TRGC”) licensed policy issuing agents for the State of Kansas.

Title insurance policy issuing agents for TRGC are authorized to issue TRGC’s title insurance Commitments for Title Insurance (“Commitment”), Policies and Endorsements and to collect the applicable premium on behalf of TRGC. TRGC does not authorize the issuance of its policy or policies unless and until all requirements have been resolved to TRGC’s satisfaction, including payment by the consumer of the applicable premiums, fees and/or charges in accordance with this Rate Manual. Issuing agents do not represent TRGC in any other capacity for any other purpose and shall not have actual and/or apparent authority to act for or on behalf of TRGC in any other matters or for any other purpose.

Insuring title to certain real property interests and/or appurtenances may involve extraordinary or extra-hazardous risks. TRGC reserves the right in such situations to charge a premium in addition to or in lieu of any other premium provided herein, which is reasonable and appropriate in relation to the risk or risks TRGC is being requested to accept and permissible under any applicable regulations regarding rates then in effect. In addition, TRGC reserves the right to decline to issue any title insurance policy, which in its sole and absolute discretion, TRGC determines to present an unacceptable risk.

All questions regarding rates should be directed to TRGC’s Legal/Underwriting Department at 800-526-8018.

Chapter I - General Information

I-1. Use of this Manual

The rates herein are for ordinary transactions for title insurance coverage provided by the standard forms of policies described in this manual. They are basic charges for title insurance only and do not include charges for the assumption of extraordinary or extra-hazardous risks (i.e. special endorsements, affirmative insurance, and/or unusual risks). Rates for such coverages will be determined by TRGC based on its assessment of the risk presented. Please contact TRGC's Legal/Underwriting department for rates regarding such coverages. TRGC may, at any time, in its sole and absolute discretion, refuse or cancel any application for the title insurance upon cancellation or adjustment of its charges.

I-2. How to Remit

Remittance of premiums shall be made to TRGC on a monthly basis or as otherwise instructed by TRGC or as required by local regulation to:

Title Resources Guaranty Company
8111 LBJ Freeway, Suite 1200
Dallas, TX, 75251

Premium remittance must be based on the total title insurance premium paid by the consumer and include the transaction type (i.e. refinance, enhanced owner or loan, reissue, etc.), the base premium, and any endorsements and the corresponding premium.

I-3. Policy Issuing Limits

Each TRGC issuing agent has a contractual limit as to the amount of insurance which it may issue in connection with a single risk known as the issuing agent's "policy issuing limit". Any amount of insurance in excess of the issuing agent's policy issuing limit requires TRGC's prior written approval. This excess limit approval process is designed to allow TRGC an opportunity to pre-approve and participate in the underwriting of such transactions and arrange for any reinsurance or co-insurance, which TRGC or the parties to the transaction may require. When requested to issue a policy in excess of its policy issuing limit, the issuing agent must send a completed Request to Issue Excess Limits form, along with the Commitment, survey and other supporting documents by email or fax, to TRGC's Legal/Underwriting Department. The form and contact information can be found on TRGC's website www.titleresources.com.

I-4. Standard Risk Rates

The rates herein are for the title insurance underwriting risk only for coverage provided by the standard forms of policies and endorsements. They are for customary and ordinary real estate transactions requiring evidence of title based on a thorough and competent examination of the title utilizing industry standard best practices. The rates herein do not include charges for title searches, title reports, tax searches or reports, abstracts, attorney's fees, examination fees, document preparation, escrow or closing services, inspections or other services provided by the issuing agent, local attorneys, surveyors, abstractors or abstract companies, or other third parties.

I-5. Special Rule for 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.

I-6. Amount of Insurance

Fee Simple

All owner's policies insuring the fee simple title must be issued for the full value of the land described in the Commitment ("Land") as determined by:

- i) The current sales price of the Land; or
- ii) If no sale is being made, an amount equal to the value of the Land as determined by an appraisal or such other reasonable evidence of value satisfactory to TRGC.

Leasehold

An Owner's Policy covering a leasehold estate must, at the option of the insured, be based upon either the total amount of the rentals payable under the lease contract, or the full value of the Land as determined in the case of a policy insuring the fee simple estate.

Loan

All loan policies must be issued in the full amount of the principal indebtedness secured by the mortgage or deed of trust ("Mortgage") provided, however, in certain situations a loan policy may be issued for an amount up to, but not exceeding, one hundred and twenty percent (120%) of the principal indebtedness for unamortized interest and foreclosure costs and expenses incurred by a lender in possession. Whenever the amount of the loan policy exceeds the amount of the principal indebtedness, the premium must be calculated based on the amount of insurance and not the amount of the principal indebtedness.

I-7. Computation of Premiums

Any fractional portion of \$1,000 is to be considered a full \$1,000. As such, to calculate the premium, round up the amount of liability written to the nearest \$1,000.

Chapter II – Owner’s Policies

II-1. Basic Premium for ALTA Owner’s Policy and Leasehold Owner’s Policy

To Be Used With Policy Prefix: #57, #67 and #58

The basic premium for the original issue of an Owner’s Policy insuring the fee simple title or leasehold estate shall be calculated based on the following schedule. The minimum premium is \$10.00.

<u>Amount of Liability</u>	<u>Rate per \$1,000</u>
Up to \$50,000:	\$3.50
Over \$50,000 to \$100,000 add:	\$3.00
Over \$100,000 to \$5,000,000 add:	\$2.00
Over \$5,000,000 to \$10,000,000 add:	\$1.75

II-2. ALTA Homeowner’s Policy (Enhanced Coverage)

To be used with Policy Prefix: #54 and #64

The Homeowner’s Policy provides more coverage than the Owner’s Policy and includes numerous specific insuring clauses (Covered Risks). The premium shall be one hundred and ten percent (110%) of the basic premium rate in II-1. The minimum premium is \$11.00.

II-3. Simultaneous issue of ALTA Owner’s Policy and ALTA Leasehold Owner’s Policy

To be used with policy prefix: #54, #64, #57 and #67

When an Owner’s Policy and a Leasehold Owner’s Policy are issued simultaneously bearing the same date and covering the identical Land, the rate for the Owner’s Policy shall be the basic premium rate in II-1. The Leasehold Owner’s Policy shall be thirty percent (30%) of the basic premium rate in II-1, up to the amount of the Owner’s Policy, plus the full basic premium rate in II-1, using the applicable premium brackets on any amount of the Leasehold Owner’s Policy in excess of the Owner’s Policy. The minimum premium is \$10.00.

II-4. Owner’s Policy to Foreclosing Lender

To be used with policy prefix: #54, #64, #57 and #67

When a lender under a current Loan Policy issued by Title Resources Guaranty Company (1) acquires title to the Land through foreclosure or by deed in lieu of foreclosure in satisfaction of the debt, (2) requests an Owner’s Policy, and (3) furnishes a copy of the current Loan Policy or a settlement statement evidencing the issuance of a policy, the lender is entitled to the same reissue rates as for an Owner’s Policy set forth in II-5. The minimum premium is \$10.00.

II-5. Reissue Rates for ALTA Owner’s Policy and ALTA Leasehold Owner’s Policy

A purchaser or lessee of Land from a person who is insured under a current Owner’s Policy or Leasehold Owner’s Policy that is not more than 10 years old, issued by a reputable title insurer licensed by the Kansas Department of Insurance, and who, at or prior to the time of closing furnishes the issuing agent with a copy of the policy covering the identical Land being sold or leased, or a copy of a settlement statement evidencing the issuance of a policy, is entitled to the following reissue rates. Any amount of insurance in excess of the existing policy is charged at the full basic premium rate for an Owner’s Policy in II-1 using the applicable premium brackets. It shall always be the proposed insured’s responsibility to request and establish to TRGC’s satisfaction that it is entitled to a reissue rate. Under no circumstances shall TRGC or its issuing agent be required to calculate the premium using the reissue rate if the proposed insured fails to provide a copy of the current policy or settlement statement at or prior to the closing. The minimum premium is \$10.00.

<u>Amount of Liability</u>	<u>Rate per \$1,000</u>
Up to \$50,000:	\$2.10
Over \$50,000 to \$100,000 add:	\$1.80
Over \$100,000 to \$5,000,000 add:	\$1.20
Over \$5,000,000 to \$10,000,000 add:	\$1.05

II-6. Reissue Rates for ALTA Homeowner’s Policy

A purchaser of Land from a person who is insured under a current Owner’s Policy or Homeowner’s Policy that is not more than 10 years old, issued by a reputable title insurer licensed by the Kansas Department of Insurance and who, at or prior to the time of closing, furnishes the issuing agent with a copy of the policy covering the identical Land being sold or a copy of a settlement statement evidencing the issuance of a policy, is entitled to the following reissue rates. It shall always be the responsibility of the proposed insured to request and establish to TRGC’s satisfaction that it is entitled to a reissue rate. Under no circumstances shall TRGC or its issuing agent be required to calculate the premium using the reissue rate if the proposed insured fails to provide a copy of the current policy or settlement statement at or prior to the closing.

If the existing policy is an Owner’s Policy, the premium for the new Homeowner’s Policy shall be ninety percent (90%) of the basic premium rate for an Owner’s Policy in II-1, up to the amount of the existing Owner’s Policy. Any excess amount of insurance shall be charged at one hundred and ten percent (110%) of the full basic premium rate for an Owner’s Policy in II-1, using the applicable premium brackets.

If the existing policy is a Homeowner’s Policy, the premium for the new Homeowner’s Policy shall be one hundred and ten percent (110%) of the reissue rates for an Owner’s Policy in II-5.

Chapter III – Loan Policies

III-1. Basic Premium for ALTA Loan Policy

To Be Used With Policy Prefix: #52 and #62

The basic premium for the original issue of a Loan Policy insuring a loan secured by the fee simple title or a leasehold estate shall be calculated based on the following schedule. The minimum is \$10.00.

<u>Amount of Liability</u>	<u>Rate per \$1,000</u>
Up to \$50,000:	\$2.50
Over \$50,000 to \$100,000 add:	\$2.00
Over \$100,000 to \$5,000,000 add:	\$1.75
Over \$5,000,000 to \$10,000,000 add:	\$1.50

III-2. ALTA Short Form Residential Loan Policy

To be used with policy prefix: #59 and #69

The Short Form Residential Loan Policy incorporates the Terms, Exclusions, and the Conditions of the Loan Policy and is issued at the same rate as the Loan Policy. The premium shall be calculated based on the schedule in III-1. The minimum premium is \$10.00.

III-3. ALTA Expanded Coverage Residential Loan Policy (Enhanced Coverage)

ALTA Short Form Expanded Coverage Residential Loan Policy

To be used with Policy Prefix: #55, #65, #5100 and #61

The Expanded Coverage Residential Loan Policy provides more coverage than a Loan Policy and contains numerous specific insuring clauses (Covered Risks). It includes many of the coverages provided to the owner by the Homeowner's Policy, as well as a number of additional coverages unique to lenders. The premium shall be one hundred and ten percent (110%) of the basic premium rate in III-1. The Short Form Expanded Coverage Residential Loan Policy incorporates the Terms, Exclusions, and Conditions of the Expanded Coverage Loan Policy and is issued at the same rate. The minimum premium for both is \$11.00.

III-4. Simultaneous Issue of ALTA Owner's Policy and ALTA Loan Policy(ies)

When an Owner's Policy and a Loan Policy(ies) are issued simultaneously bearing the same date and covering identical Land, the premium for the Owner's Policy shall be the basic premium rate for the Owner's Policy in II-1, plus one hundred and sixty dollars (\$160.00) for each additional Loan Policy not in excess of the Owner's Policy.

In situations where the amount of the simultaneous issued Loan Policy(ies) exceeds the amount of the Owner's Policy, the premium for the Loan Policy(ies) shall be one hundred and sixty dollars (\$160.00) for each Loan Policy, plus an additional premium calculated based on the schedule in III-1, using the applicable premium brackets on the amount of the Loan Policy(ies) in excess of the Owner's Policy.

III-5. Simultaneous Issue of ALTA Expanded Coverage Residential Loan Policy(ies)

When a Homeowner's Policy and an Expanded Coverage Residential Loan Policy(ies) are issued simultaneously bearing the same date and covering identical Land, the premium for the Homeowner's Policy shall be the basic premium rate in II-2 and the premium for the simultaneous issued Expanded Coverage Residential Loan Policy(ies) shall be one hundred and sixty dollars (\$160.00) up to the amount of the Homeowner's Policy, plus an additional premium based on the schedule in III-2, using the applicable

bracket on any amount of the Expanded Coverage Residential Loan Policy(ies) in excess of the Homeowner's Policy.

When an Owner's Policy and an Expanded Coverage Residential Loan Policy(ies) are issued simultaneously bearing the same date and covering identical Land, the simultaneous rate of one hundred and sixty dollars (\$160.00) shall be charged, plus ten percent (10%) of the basic premium rate in III-1 on the full amount of the simultaneous issued Expanded Coverage Residential Loan Policy.

III-6. Two or More ALTA Loan Policies issued without an ALTA Owner's Policy

When two or more Loan Policies are issued simultaneously bearing the same date and covering identical Land without the issuance of an Owner's Policy, the premium shall be calculated using the basic premium rate for a Loan Policy in III-1 on the aggregate amount of the Loan Policies, plus one hundred and sixty dollars (\$160.00) for each additional Loan Policy issued.

III-7. Reissue Rates for ALTA Loan Policies

An owner applying for a Mortgage who has either a current Owner's Policy or Homeowner's Policy not more than 10 years old, issued by a reputable title insurer licensed by the Kansas Department of Insurance and who, at or prior to the time of closing, furnishes the issuing agent with a copy of its existing policy covering the identical Land that will secure the Mortgage or a copy of a settlement statement evidencing the issuance of a policy, is entitled to the following reissue rates for a Loan Policy up to the amount of the existing policy. Any amount of insurance in excess of the existing policy shall be charged at the full basic premium rate for a Loan Policy in III-1, using the applicable brackets. It shall be the responsibility of the proposed insured to request and establish to TRGC's satisfaction that it is entitled to this reissue rate. Under no circumstances shall TRGC or its issuing agent be required to calculate the premium using the reissue rate if the proposed insured fails to provide a copy of the current policy or settlement statement at or prior to the closing. The minimum premium is \$10.00.

<u>Amount of Liability</u>	<u>Rate per \$1,000</u>
Up to \$50,000:	\$1.50
Over \$50,000 to \$100,000 add:	\$1.20
Over \$100,000 to \$5,000,000 add:	\$1.05
Over \$5,000,000 to \$10,000,000 add:	\$0.90

III-8. Reissue Rates for ALTA Expanded Coverage Residential Loan Policy(ies) (Enhanced Coverage)

An owner applying for a Mortgage who has either a current Owner's Policy or Homeowner's Policy that is not more than 10 years old, issued by a reputable title insurer licensed by the Kansas Insurance Department and who, at or prior to the time of closing furnishes the issuing agent with a copy of its existing policy covering the identical Land that will secure the Mortgage or a copy of a settlement statement evidencing the issuance of a policy, is entitled to the following reissue rates for an Expanded Coverage Residential Loan Policy up to the amount of the existing policy.

If the existing policy is an Owner's Policy, the premium for the new Expanded Coverage Residential Loan Policy shall be one hundred and ten percent (110%) of the reissue rate for a Loan Policy in III-7.

If the existing policy is a Homeowner's Policy, the premium for the new Expanded Coverage Residential Loan Policy shall be calculated based on the reissue rates in III-7 up to the amount of the existing Homeowner's Policy, plus one hundred and ten percent (110%) of the basic premium rate for Loan Policies in III-1, using the applicable brackets for any amount in excess of the existing Homeowner's Policy.

Chapter IV – Endorsements

Some endorsements require that TRGC issue additional, special or unusual coverages. In those situations, TRGC reserves the right to charge a premium, which in its sole and absolute discretion is reasonable and appropriate in relation to the coverage(s) requested.

Chapter V – Forms

VI-1. Commitments

Commitment (6/17/06)

VI-2. Policy

Policy

Prefix # Policy Form Name

- 67 ALTA Owner's Policy (6-17-06)
- 58 ALTA Residential Title Insurance Policy (6-01-87)
- 62 ALTA Loan Policy (6-17-06)
- 69 ALTA Short Form Residential Loan Policy (6-16-07)
- 56 ALTA Construction Loan Policy (10-17-92)