

WFG Rate and Form Bulletin



To: All Kansas Policy Issuing Agents of WFG National Title Insurance Company
From: WFG Underwriting Department
Date: December 12, 2022
Bulletin No.: KS 2022-02 Technical Corrections to the Kansas Rate Manual
Subject: Technical Corrections to the Kansas Rate Manual- effective 12-1-22

Please be advised that WFG National Title Insurance Company has recently made technical revisions to its Kansas Manual of Title Insurance Premiums, a copy of which can be accessed via the hyperlink below. There is no change to the 12-1-2022 effective date.

The rate manual can also be found on the WFG Underwriting website at: [Kansas Manual of Title Insurance Premiums effective 12-1-2022 TC.PDF \(wfgunderwriting.com\)](https://www.wfgunderwriting.com/KansasManualofTitleInsurancePremiumseffective12-1-2022TC.PDF)

The technical revisions are as follows:

1 BASIC RATE TABLE

1.1 RATE TABLE

Liability Levels are rounded up in increments of \$1,000 with the following rates charged per \$1,000 of Liability	Owner's Policies	Loan Policies
Up to \$50,000 of liability – flat fee*	\$175.00	\$125.00
\$50,001 - \$100,000, per additional \$1,000	\$3.00	\$2.00
\$100,001 - \$500,000, per additional \$1,000	\$2.00	\$1.75
\$500,001 - \$10,000,000 per additional \$1,000	\$1.75	\$1.50
\$10,000,001 - \$15,000,000, per additional \$1,000	\$1.50	\$1.25
Over \$15,000,000, per additional \$1,000	\$1.25	\$1.00

Minimum Rate

\$175.00

\$125.00

1.2 EXPANDED OWNER'S OR LOAN POLICIES

Liability Levels are rounded up in increments of \$1,000 with the following rates charged per \$1,000 of Liability	Expanded Coverage Residential Loan and Homeowner's Policies
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Up to \$50,000 of liability – flat fee*	\$200.00*
Up to \$50,001 - \$1,000,000 of liability – rate per \$1,000	\$4.00
\$1,000,001 - above, per additional \$1,000	\$2.75
Minimum Rate	\$200.00

6 SIMULTANEOUS ISSUE RATES

6.1 OWNER'S AND LOAN POLICIES

When an owner's policy (including one insuring a leasehold interest) and one or more loan policies are issued simultaneously, the owner's policy will be charged at the applicable rate for the type of owner's policy being issued as set forth in Section 4 and each loan policy(ies) will be charged the lesser of the Rate for said loan policy(ies) set forth in Section 5 or a flat fee of \$175.00 per loan policy issued, provided that the liability amount of the loan policy(ies) does not exceed the liability amount of the owner's policy. If the liability amount of the loan policy or the aggregated liability amount of the multiple loan policies exceeds the liability amount of the owner's policy, the premium for the incremental insured value over and above the liability amount of the owner's policy will be computed based on the incremental insured value based on the appropriate type of loan policy set out in Section 5 of the Basic Lender Insurance Rates.

This simultaneous issue rate applies only when the Company is concurrently issuing two or more policies insuring the same property.

Agents are advised to contact their software providers to confirm that our title rates and forms are updated. Any questions regarding these changes should be directed to the State Underwriter.

NOTE: This Bulletin is intended for use by title issuing offices, title insurance agents and approved attorneys of WFG National Title Insurance Company only. Reliance by any other person or entity is unauthorized. This bulletin is intended solely for the purpose of establishing underwriting policies and/or procedures of WFG National Title Insurance Company.