

Uniform Premium (Risk Rate) Report

NOTE: Risk rates must be filed with the department in accordance with 381.181, RSMo 1994.
 20 CSR 500-7.100 requires that the risk rates filed include the title insurance agent's commission.
 Rates listed below should represent a dollar amount per \$1000 of liability written.

Date Filed and Recorded by Department: _____

RISK CLASSIFICATIONS

Description of Risk Amount*	Original Title Insurance for Owners and Leasehold Owners Policies ¹	Reissue Title Insurance for Owners and Leasehold Owner Policies ²	Title Insurance for Conversion of Contract Purchaser's and Leasehold Policies ³	Original Title Insurance for Loan Policies ⁴	Reissue Title Insurance for Loan Policies ⁵	Title Insurance for Owners or Leasehold Owners Policies Upon Acquisition in Satisfaction of Debt ⁶	Title Insurance for Substitution ⁷	Simultaneous Issue Policies ⁸	Title Insurance for Builder/Developer (Subdivision Rates) ⁹	Other	Other
Up to \$50,000 of Liability Written											
Over \$50,000 and up to \$100,000, Add											
Over \$100,000 and up to \$500,000, Add											
Over \$500,000 and up to \$10,000,000, Add											
Over \$10,000,000 and up to \$15,000,000, Add											
Over \$15,000,000, Add											
Minimum Premium											

* The description of risk amounts shown is provided as a suggestion; other amount classifications will be considered by the department.

¹ “Original Title Insurance for Owners and Leasehold Owners Policies” means any owner’s policy insuring fee simple estate for the full value of the premises, or any owner’s policy insuring a leasehold estate for the present market value of such leasehold estate.

² “Reissue Title Insurance for Owners and Leasehold Owners Policies” means a title insurance policy issued to a purchaser or lessee of real estate from a person whose title as owner has previously been insured by any company prior to the application for a new policy.

³ “Title Insurance for Conversion of Contract Purchaser’s and Leasehold Policies” means a title insurance policy issued to a contract purchaser who has previously obtained a policy from an insurer insuring his/her contract, who subsequently obtains a deed given in pursuance of the contract and makes an application for an owner’s policy from the same insurer and surrenders the previous policy; or a title insurance policy issued to a lessee who has previously obtained a leasehold policy of an insurer insuring his/her lease and subsequently purchases the property, makes application for an owner’s policy from the same insurer and surrenders the previous policy.

⁴ “Original Title Insurance for Loan Policies” means a mortgage title insurance policy issued for an amount equal to or higher than the principal amount of the mortgage debt.

⁵ “Reissue Title Insurance for Loan Policies” means a mortgage title insurance policy issued for an owner of property who has had the title to such property previously insured as owner by any title insurer.

⁶ “Title Insurance for Owners or Leasehold Owners Policies Upon Acquisition in Satisfaction of Debt” means a title insurance policy issued to an insured under a mortgage title policy who acquires title by foreclosure or by voluntary conveyance in extinguishment of debt.

⁷ “Title Insurance for Substitution” means a title insurance policy issued to a borrower who obtains a substitution loan on the same property by the same lender.

⁸ “Simultaneous Issue Policies” means an owner’s and mortgagee’s policy(ies) covering identical land which are issued simultaneously.

⁹ “Title Insurance for Builder/Developer (Subdivision Rates)” means a title insurance policy covering premises owned by one owner which have been platted into multiple lots; a title insurance policy issued to an owner of multiple lots within a platted subdivision; or a title insurance policy issued to an owner who proposes to sell vacant lots to individual purchasers and furnish an owner’s title insurance policy to each purchaser, as evidence of title, in lieu of furnishing an abstract of title.