



KENTUCKY
Title Insurance Premiums
(August 2013)

Value	Owners	Lenders	Value	Owners	Lenders	Value	Owners	Lenders	Value	Owners	Lenders
\$20,000	\$100.00	\$100.00	\$86,000	\$369.00	\$283.00	\$152,000	\$581.00	\$455.00	\$218,000	\$779.00	\$620.00
\$21,000	\$100.00	\$100.00	\$87,000	\$373.00	\$286.00	\$153,000	\$584.00	\$457.50	\$219,000	\$782.00	\$622.50
\$22,000	\$100.00	\$100.00	\$88,000	\$377.00	\$289.00	\$154,000	\$587.00	\$460.00	\$220,000	\$785.00	\$625.00
\$23,000	\$103.50	\$100.00	\$89,000	\$381.00	\$292.00	\$155,000	\$590.00	\$462.50	\$221,000	\$788.00	\$627.50
\$24,000	\$108.00	\$100.00	\$90,000	\$385.00	\$295.00	\$156,000	\$593.00	\$465.00	\$222,000	\$791.00	\$630.00
\$25,000	\$112.50	\$100.00	\$91,000	\$389.00	\$298.00	\$157,000	\$596.00	\$467.50	\$223,000	\$794.00	\$632.50
\$26,000	\$117.00	\$100.00	\$92,000	\$393.00	\$301.00	\$158,000	\$599.00	\$470.00	\$224,000	\$797.00	\$635.00
\$27,000	\$121.50	\$100.00	\$93,000	\$397.00	\$304.00	\$159,000	\$602.00	\$472.50	\$225,000	\$800.00	\$637.50
\$28,000	\$126.00	\$100.00	\$94,000	\$401.00	\$307.00	\$160,000	\$605.00	\$475.00	\$226,000	\$803.00	\$640.00
\$29,000	\$130.50	\$101.50	\$95,000	\$405.00	\$310.00	\$161,000	\$608.00	\$477.50	\$227,000	\$806.00	\$642.50
\$30,000	\$135.00	\$105.00	\$96,000	\$409.00	\$313.00	\$162,000	\$611.00	\$480.00	\$228,000	\$809.00	\$645.00
\$31,000	\$139.50	\$108.50	\$97,000	\$413.00	\$316.00	\$163,000	\$614.00	\$482.50	\$229,000	\$812.00	\$647.50
\$32,000	\$144.00	\$112.00	\$98,000	\$417.00	\$319.00	\$164,000	\$617.00	\$485.00	\$230,000	\$815.00	\$650.00
\$33,000	\$148.50	\$115.50	\$99,000	\$421.00	\$322.00	\$165,000	\$620.00	\$487.50	\$231,000	\$818.00	\$652.50
\$34,000	\$153.00	\$119.00	\$100,000	\$425.00	\$325.00	\$166,000	\$623.00	\$490.00	\$232,000	\$821.00	\$655.00
\$35,000	\$157.50	\$122.50	\$101,000	\$428.00	\$327.50	\$167,000	\$626.00	\$492.50	\$233,000	\$824.00	\$657.50
\$36,000	\$162.00	\$126.00	\$102,000	\$431.00	\$330.00	\$168,000	\$629.00	\$495.00	\$234,000	\$827.00	\$660.00
\$37,000	\$166.50	\$129.50	\$103,000	\$434.00	\$332.50	\$169,000	\$632.00	\$497.50	\$235,000	\$830.00	\$662.50
\$38,000	\$171.00	\$133.00	\$104,000	\$437.00	\$335.00	\$170,000	\$635.00	\$500.00	\$236,000	\$833.00	\$665.00
\$39,000	\$175.50	\$136.50	\$105,000	\$440.00	\$337.50	\$171,000	\$638.00	\$502.50	\$237,000	\$836.00	\$667.50
\$40,000	\$180.00	\$140.00	\$106,000	\$443.00	\$340.00	\$172,000	\$641.00	\$505.00	\$238,000	\$839.00	\$670.00
\$41,000	\$184.50	\$143.50	\$107,000	\$446.00	\$342.50	\$173,000	\$644.00	\$507.50	\$239,000	\$842.00	\$672.50
\$42,000	\$189.00	\$147.00	\$108,000	\$449.00	\$345.00	\$174,000	\$647.00	\$510.00	\$240,000	\$845.00	\$675.00
\$43,000	\$193.50	\$150.50	\$109,000	\$452.00	\$347.50	\$175,000	\$650.00	\$512.50	\$241,000	\$848.00	\$677.50
\$44,000	\$198.00	\$154.00	\$110,000	\$455.00	\$350.00	\$176,000	\$653.00	\$515.00	\$242,000	\$851.00	\$680.00
\$45,000	\$202.50	\$157.50	\$111,000	\$458.00	\$352.50	\$177,000	\$656.00	\$517.50	\$243,000	\$854.00	\$682.50
\$46,000	\$207.00	\$161.00	\$112,000	\$461.00	\$355.00	\$178,000	\$659.00	\$520.00	\$244,000	\$857.00	\$685.00
\$47,000	\$211.50	\$164.50	\$113,000	\$464.00	\$357.50	\$179,000	\$662.00	\$522.50	\$245,000	\$860.00	\$687.50
\$48,000	\$216.00	\$168.00	\$114,000	\$467.00	\$360.00	\$180,000	\$665.00	\$525.00	\$246,000	\$863.00	\$690.00
\$49,000	\$220.50	\$171.50	\$115,000	\$470.00	\$362.50	\$181,000	\$668.00	\$527.50	\$247,000	\$866.00	\$692.50
\$50,000	\$225.00	\$175.00	\$116,000	\$473.00	\$365.00	\$182,000	\$671.00	\$530.00	\$248,000	\$869.00	\$695.00
\$51,000	\$229.00	\$178.00	\$117,000	\$476.00	\$367.50	\$183,000	\$674.00	\$532.50	\$249,000	\$872.00	\$697.50
\$52,000	\$233.00	\$181.00	\$118,000	\$479.00	\$370.00	\$184,000	\$677.00	\$535.00	\$250,000	\$875.00	\$700.00
\$53,000	\$237.00	\$184.00	\$119,000	\$482.00	\$372.50	\$185,000	\$680.00	\$537.50	\$251,000	\$878.00	\$702.50
\$54,000	\$241.00	\$187.00	\$120,000	\$485.00	\$375.00	\$186,000	\$683.00	\$540.00	\$252,000	\$881.00	\$705.00
\$55,000	\$245.00	\$190.00	\$121,000	\$488.00	\$377.50	\$187,000	\$686.00	\$542.50	\$253,000	\$884.00	\$707.50
\$56,000	\$249.00	\$193.00	\$122,000	\$491.00	\$380.00	\$188,000	\$689.00	\$545.00	\$254,000	\$887.00	\$710.00
\$57,000	\$253.00	\$196.00	\$123,000	\$494.00	\$382.50	\$189,000	\$692.00	\$547.50	\$255,000	\$890.00	\$712.50
\$58,000	\$257.00	\$199.00	\$124,000	\$497.00	\$385.00	\$190,000	\$695.00	\$550.00	\$256,000	\$893.00	\$715.00
\$59,000	\$261.00	\$202.00	\$125,000	\$500.00	\$387.50	\$191,000	\$698.00	\$552.50	\$257,000	\$896.00	\$717.50
\$60,000	\$265.00	\$205.00	\$126,000	\$503.00	\$390.00	\$192,000	\$701.00	\$555.00	\$258,000	\$899.00	\$720.00
\$61,000	\$269.00	\$208.00	\$127,000	\$506.00	\$392.50	\$193,000	\$704.00	\$557.50	\$259,000	\$902.00	\$722.50
\$62,000	\$273.00	\$211.00	\$128,000	\$509.00	\$395.00	\$194,000	\$707.00	\$560.00	\$260,000	\$905.00	\$725.00
\$63,000	\$277.00	\$214.00	\$129,000	\$512.00	\$397.50	\$195,000	\$710.00	\$562.50	\$261,000	\$908.00	\$727.50
\$64,000	\$281.00	\$217.00	\$130,000	\$515.00	\$400.00	\$196,000	\$713.00	\$565.00	\$262,000	\$911.00	\$730.00
\$65,000	\$285.00	\$220.00	\$131,000	\$518.00	\$402.50	\$197,000	\$716.00	\$567.50	\$263,000	\$914.00	\$732.50
\$66,000	\$289.00	\$223.00	\$132,000	\$521.00	\$405.00	\$198,000	\$719.00	\$570.00	\$264,000	\$917.00	\$735.00
\$67,000	\$293.00	\$226.00	\$133,000	\$524.00	\$407.50	\$199,000	\$722.00	\$572.50	\$265,000	\$920.00	\$737.50
\$68,000	\$297.00	\$229.00	\$134,000	\$527.00	\$410.00	\$200,000	\$725.00	\$575.00	\$266,000	\$923.00	\$740.00
\$69,000	\$301.00	\$232.00	\$135,000	\$530.00	\$412.50	\$201,000	\$728.00	\$577.50	\$267,000	\$926.00	\$742.50
\$70,000	\$305.00	\$235.00	\$136,000	\$533.00	\$415.00	\$202,000	\$731.00	\$580.00	\$268,000	\$929.00	\$745.00
\$71,000	\$309.00	\$238.00	\$137,000	\$536.00	\$417.50	\$203,000	\$734.00	\$582.50	\$269,000	\$932.00	\$747.50
\$72,000	\$313.00	\$241.00	\$138,000	\$539.00	\$420.00	\$204,000	\$737.00	\$585.00	\$270,000	\$935.00	\$750.00
\$73,000	\$317.00	\$244.00	\$139,000	\$542.00	\$422.50	\$205,000	\$740.00	\$587.50	\$271,000	\$938.00	\$752.50
\$74,000	\$321.00	\$247.00	\$140,000	\$545.00	\$425.00	\$206,000	\$743.00	\$590.00	\$272,000	\$941.00	\$755.00
\$75,000	\$325.00	\$250.00	\$141,000	\$548.00	\$427.50	\$207,000	\$746.00	\$592.50	\$273,000	\$944.00	\$757.50
\$76,000	\$329.00	\$253.00	\$142,000	\$551.00	\$430.00	\$208,000	\$749.00	\$595.00	\$274,000	\$947.00	\$760.00
\$77,000	\$333.00	\$256.00	\$143,000	\$554.00	\$432.50	\$209,000	\$752.00	\$597.50	\$275,000	\$950.00	\$762.50
\$78,000	\$337.00	\$259.00	\$144,000	\$557.00	\$435.00	\$210,000	\$755.00	\$600.00	\$276,000	\$953.00	\$765.00
\$79,000	\$341.00	\$262.00	\$145,000	\$560.00	\$437.50	\$211,000	\$758.00	\$602.50	\$277,000	\$956.00	\$767.50
\$80,000	\$345.00	\$265.00	\$146,000	\$563.00	\$440.00	\$212,000	\$761.00	\$605.00	\$278,000	\$959.00	\$770.00
\$81,000	\$349.00	\$268.00	\$147,000	\$566.00	\$442.50	\$213,000	\$764.00	\$607.50	\$279,000	\$962.00	\$772.50
\$82,000	\$353.00	\$271.00	\$148,000	\$569.00	\$445.00	\$214,000	\$767.00	\$610.00	\$280,000	\$965.00	\$775.00
\$83,000	\$357.00	\$274.00	\$149,000	\$572.00	\$447.50	\$215,000	\$770.00	\$612.50	\$281,000	\$968.00	\$777.50
\$84,000	\$361.00	\$277.00	\$150,000	\$575.00	\$450.00	\$216,000	\$773.00	\$615.00	\$282,000	\$971.00	\$780.00
\$85,000	\$365.00	\$280.00	\$151,000	\$662.00	\$522.50	\$217,000	\$776.00	\$617.50	\$283,000	\$974.00	\$782.50

Value	Owners	Lenders	Value	Owners	Lenders	Value	Owners	Lenders	Value	Owners	Lenders
\$284,000	\$977.00	\$785.00	\$345,000	\$1,160.00	\$937.50	\$406,000	\$1,343.00	\$1,090.00	\$467,000	\$1,526.00	\$1,242.50
\$285,000	\$980.00	\$787.50	\$346,000	\$1,163.00	\$940.00	\$407,000	\$1,346.00	\$1,092.50	\$468,000	\$1,529.00	\$1,245.00
\$286,000	\$983.00	\$790.00	\$347,000	\$1,166.00	\$942.50	\$408,000	\$1,349.00	\$1,095.00	\$469,000	\$1,532.00	\$1,247.50
\$287,000	\$986.00	\$792.50	\$348,000	\$1,169.00	\$945.00	\$409,000	\$1,352.00	\$1,097.50	\$470,000	\$1,535.00	\$1,250.00
\$288,000	\$989.00	\$795.00	\$349,000	\$1,172.00	\$947.50	\$410,000	\$1,355.00	\$1,100.00	\$471,000	\$1,538.00	\$1,252.50
\$289,000	\$992.00	\$797.50	\$350,000	\$1,175.00	\$950.00	\$411,000	\$1,358.00	\$1,102.50	\$472,000	\$1,541.00	\$1,255.00
\$290,000	\$995.00	\$800.00	\$351,000	\$1,178.00	\$952.50	\$412,000	\$1,361.00	\$1,105.00	\$473,000	\$1,544.00	\$1,257.50
\$291,000	\$998.00	\$802.50	\$352,000	\$1,181.00	\$955.00	\$413,000	\$1,364.00	\$1,107.50	\$474,000	\$1,547.00	\$1,260.00
\$292,000	\$1,001.00	\$805.00	\$353,000	\$1,184.00	\$957.50	\$414,000	\$1,367.00	\$1,110.00	\$475,000	\$1,550.00	\$1,262.50
\$293,000	\$1,004.00	\$807.50	\$354,000	\$1,187.00	\$960.00	\$415,000	\$1,370.00	\$1,112.50	\$476,000	\$1,553.00	\$1,265.00
\$294,000	\$1,007.00	\$810.00	\$355,000	\$1,190.00	\$962.50	\$416,000	\$1,373.00	\$1,115.00	\$477,000	\$1,556.00	\$1,267.50
\$295,000	\$1,010.00	\$812.50	\$356,000	\$1,193.00	\$965.00	\$417,000	\$1,376.00	\$1,117.50	\$478,000	\$1,559.00	\$1,270.00
\$296,000	\$1,013.00	\$815.00	\$357,000	\$1,196.00	\$967.50	\$418,000	\$1,379.00	\$1,120.00	\$479,000	\$1,562.00	\$1,272.50
\$297,000	\$1,016.00	\$817.50	\$358,000	\$1,199.00	\$970.00	\$419,000	\$1,382.00	\$1,122.50	\$480,000	\$1,565.00	\$1,275.00
\$298,000	\$1,019.00	\$820.00	\$359,000	\$1,202.00	\$972.50	\$420,000	\$1,385.00	\$1,125.00	\$481,000	\$1,568.00	\$1,277.50
\$299,000	\$1,022.00	\$822.50	\$360,000	\$1,205.00	\$975.00	\$421,000	\$1,388.00	\$1,127.50	\$482,000	\$1,571.00	\$1,280.00
\$300,000	\$1,025.00	\$825.00	\$361,000	\$1,208.00	\$977.50	\$422,000	\$1,391.00	\$1,130.00	\$483,000	\$1,574.00	\$1,282.50
\$301,000	\$1,028.00	\$827.50	\$362,000	\$1,211.00	\$980.00	\$423,000	\$1,394.00	\$1,132.50	\$484,000	\$1,577.00	\$1,285.00
\$302,000	\$1,031.00	\$830.00	\$363,000	\$1,214.00	\$982.50	\$424,000	\$1,397.00	\$1,135.00	\$485,000	\$1,580.00	\$1,287.50
\$303,000	\$1,034.00	\$832.50	\$364,000	\$1,217.00	\$985.00	\$425,000	\$1,400.00	\$1,137.50	\$486,000	\$1,583.00	\$1,290.00
\$304,000	\$1,037.00	\$835.00	\$365,000	\$1,220.00	\$987.50	\$426,000	\$1,403.00	\$1,140.00	\$487,000	\$1,586.00	\$1,292.50
\$305,000	\$1,040.00	\$837.50	\$366,000	\$1,223.00	\$990.00	\$427,000	\$1,406.00	\$1,142.50	\$488,000	\$1,589.00	\$1,295.00
\$306,000	\$1,043.00	\$840.00	\$367,000	\$1,226.00	\$992.50	\$428,000	\$1,409.00	\$1,145.00	\$489,000	\$1,592.00	\$1,297.50
\$307,000	\$1,046.00	\$842.50	\$368,000	\$1,229.00	\$995.00	\$429,000	\$1,412.00	\$1,147.50	\$490,000	\$1,595.00	\$1,300.00
\$308,000	\$1,049.00	\$845.00	\$369,000	\$1,232.00	\$997.50	\$430,000	\$1,415.00	\$1,150.00	\$491,000	\$1,598.00	\$1,302.50
\$309,000	\$1,052.00	\$847.50	\$370,000	\$1,235.00	\$1,000.00	\$431,000	\$1,418.00	\$1,152.50	\$492,000	\$1,601.00	\$1,305.00
\$310,000	\$1,055.00	\$850.00	\$371,000	\$1,238.00	\$1,002.50	\$432,000	\$1,421.00	\$1,155.00	\$493,000	\$1,604.00	\$1,307.50
\$311,000	\$1,058.00	\$852.50	\$372,000	\$1,241.00	\$1,005.00	\$433,000	\$1,424.00	\$1,157.50	\$494,000	\$1,607.00	\$1,310.00
\$312,000	\$1,061.00	\$855.00	\$373,000	\$1,244.00	\$1,007.50	\$434,000	\$1,427.00	\$1,160.00	\$495,000	\$1,610.00	\$1,312.50
\$313,000	\$1,064.00	\$857.50	\$374,000	\$1,247.00	\$1,010.00	\$435,000	\$1,430.00	\$1,162.50	\$496,000	\$1,613.00	\$1,315.00
\$314,000	\$1,067.00	\$860.00	\$375,000	\$1,250.00	\$1,012.50	\$436,000	\$1,433.00	\$1,165.00	\$497,000	\$1,616.00	\$1,317.50
\$315,000	\$1,070.00	\$862.50	\$376,000	\$1,253.00	\$1,015.00	\$437,000	\$1,436.00	\$1,167.50	\$498,000	\$1,619.00	\$1,320.00
\$316,000	\$1,073.00	\$865.00	\$377,000	\$1,256.00	\$1,017.50	\$438,000	\$1,439.00	\$1,170.00	\$499,000	\$1,622.00	\$1,322.50
\$317,000	\$1,076.00	\$867.50	\$378,000	\$1,259.00	\$1,020.00	\$439,000	\$1,442.00	\$1,172.50	\$500,000	\$1,625.00	\$1,325.00
\$318,000	\$1,079.00	\$870.00	\$379,000	\$1,262.00	\$1,022.50	\$440,000	\$1,445.00	\$1,175.00	\$501,000	\$1,627.50	\$1,327.50
\$319,000	\$1,082.00	\$872.50	\$380,000	\$1,265.00	\$1,025.00	\$441,000	\$1,448.00	\$1,177.50	\$502,000	\$1,630.00	\$1,329.00
\$320,000	\$1,085.00	\$875.00	\$381,000	\$1,268.00	\$1,027.50	\$442,000	\$1,451.00	\$1,180.00	\$503,000	\$1,632.50	\$1,331.00
\$321,000	\$1,088.00	\$877.50	\$382,000	\$1,271.00	\$1,030.00	\$443,000	\$1,454.00	\$1,182.50	\$504,000	\$1,635.00	\$1,333.00
\$322,000	\$1,091.00	\$880.00	\$383,000	\$1,274.00	\$1,032.50	\$444,000	\$1,457.00	\$1,185.00	\$505,000	\$1,637.50	\$1,335.00
\$323,000	\$1,094.00	\$882.50	\$384,000	\$1,277.00	\$1,035.00	\$445,000	\$1,460.00	\$1,187.50	\$506,000	\$1,640.00	\$1,337.00
\$324,000	\$1,097.00	\$885.00	\$385,000	\$1,280.00	\$1,037.50	\$446,000	\$1,463.00	\$1,190.00	\$507,000	\$1,642.50	\$1,339.00
\$325,000	\$1,100.00	\$887.50	\$386,000	\$1,283.00	\$1,040.00	\$447,000	\$1,466.00	\$1,192.50	\$508,000	\$1,645.00	\$1,341.00
\$326,000	\$1,103.00	\$890.00	\$387,000	\$1,286.00	\$1,042.50	\$448,000	\$1,469.00	\$1,195.00	\$509,000	\$1,647.50	\$1,343.00
\$327,000	\$1,106.00	\$892.50	\$388,000	\$1,289.00	\$1,045.00	\$449,000	\$1,472.00	\$1,197.50	\$510,000	\$1,650.00	\$1,345.00
\$328,000	\$1,109.00	\$895.00	\$389,000	\$1,292.00	\$1,047.50	\$450,000	\$1,475.00	\$1,200.00	\$511,000	\$1,652.50	\$1,347.00
\$329,000	\$1,112.00	\$897.50	\$390,000	\$1,295.00	\$1,050.00	\$451,000	\$1,478.00	\$1,202.50	\$512,000	\$1,655.00	\$1,349.00
\$330,000	\$1,115.00	\$900.00	\$391,000	\$1,298.00	\$1,052.50	\$452,000	\$1,481.00	\$1,205.00	\$513,000	\$1,657.50	\$1,351.00
\$331,000	\$1,118.00	\$902.50	\$392,000	\$1,301.00	\$1,055.00	\$453,000	\$1,484.00	\$1,207.50	\$514,000	\$1,660.00	\$1,353.00
\$332,000	\$1,121.00	\$905.00	\$393,000	\$1,304.00	\$1,057.50	\$454,000	\$1,487.00	\$1,210.00	\$515,000	\$1,662.50	\$1,355.00
\$333,000	\$1,124.00	\$907.50	\$394,000	\$1,307.00	\$1,060.00	\$455,000	\$1,490.00	\$1,212.50	\$516,000	\$1,665.00	\$1,357.00
\$334,000	\$1,127.00	\$910.00	\$395,000	\$1,310.00	\$1,062.50	\$456,000	\$1,493.00	\$1,215.00	\$517,000	\$1,667.50	\$1,359.00
\$335,000	\$1,130.00	\$912.50	\$396,000	\$1,313.00	\$1,065.00	\$457,000	\$1,496.00	\$1,217.50	\$518,000	\$1,670.00	\$1,361.00
\$336,000	\$1,133.00	\$915.00	\$397,000	\$1,316.00	\$1,067.50	\$458,000	\$1,499.00	\$1,220.00	\$519,000	\$1,672.50	\$1,363.00
\$337,000	\$1,136.00	\$917.50	\$398,000	\$1,319.00	\$1,070.00	\$459,000	\$1,502.00	\$1,222.50	\$520,000	\$1,675.00	\$1,365.00
\$338,000	\$1,139.00	\$920.00	\$399,000	\$1,322.00	\$1,072.50	\$460,000	\$1,505.00	\$1,225.00	\$521,000	\$1,677.50	\$1,367.00
\$339,000	\$1,142.00	\$922.50	\$400,000	\$1,325.00	\$1,075.00	\$461,000	\$1,508.00	\$1,227.50	\$522,000	\$1,680.00	\$1,369.00
\$340,000	\$1,145.00	\$925.00	\$401,000	\$1,328.00	\$1,077.50	\$462,000	\$1,511.00	\$1,230.00	\$523,000	\$1,682.50	\$1,371.00
\$341,000	\$1,148.00	\$927.50	\$402,000	\$1,331.00	\$1,080.00	\$463,000	\$1,514.00	\$1,232.50	\$524,000	\$1,685.00	\$1,373.00
\$342,000	\$1,151.00	\$930.00	\$403,000	\$1,334.00	\$1,082.50	\$464,000	\$1,517.00	\$1,235.00	\$525,000	\$1,687.50	\$1,375.00
\$343,000	\$1,154.00	\$932.50	\$404,000	\$1,337.00	\$1,085.00	\$465,000	\$1,520.00	\$1,237.50	Per	+	\$2.00
\$344,000	\$1,157.00	\$935.00	\$405,000	\$1,340.00	\$1,087.50	\$466,000	\$1,523.00	\$1,240.00	\$1000		

Lender's & "Owners" Title Policies: For a refinance or closing without Owner's title insurance, "Value" in the chart above refers to the **loan amount** only. In a purchase or transaction involving the issuance of Owner's title insurance, "Value" in the chart below refers to the **sales price** for the property.

Simultaneous Issue: When the closing involves the issuance of both the Lender's and Owner's title policies, first compute the Owner's Premium based upon the sales price, and add \$100 for the cost of the Lender's Premium. The customer is not required to pay the full amount of the Owner's and Lender's premiums, which is known as a "simultaneous issue" discount.

Premium Taxes: Kemp Title Agency, LLC is required to collect City and County title insurance "premium tax" for most Kentucky transactions. This tax ranges from 0 – 12% of the title insurance premiums collected, and the Jefferson County rate is 5%. Given that the tax may be payable to the City, County, or a combination of the City and County, use 5% as your estimate or contact our office if you would like to verify this amount in advance.

Reissue Discounts: A customer may be entitled to a 30% reduction in the cost of (a) a new Owners policy when a prior Owner's policy has been issued, or (b) a new Lender's policy where an institutional mortgage is recorded on the subject property, and each of these policies has been issued in the past 5 years. Please contact the staff of Kemp Title Agency for assistance and to verify each reduction.