



State of Michigan - Basic Rate - Effective February 1, 2011

Insurance Rate Schedule

Owner's Policies, Leasehold Policies, Mortgagee Policies
Basic Without Standard Exceptions/See Column 1

50% Simultaneous Without Standard Exceptions/See Column 2

Amount of Insurance			Basic Rate			Simultaneous Issue/50% 2			Amount of Insurance			Basic Rate			Simultaneous Issue/50% 2			Amount of Insurance			Basic Rate			Simultaneous Issue/50% 2																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Insurance	Rate	Issue/50% 2	Insurance	Rate	Issue/50% 2	Insurance	Rate	Issue/50% 2	Insurance	Rate	Issue/50% 2	Insurance	Rate	Issue/50% 2	Insurance	Rate	Issue/50% 2	Insurance	Rate	Issue/50% 2	Insurance	Rate	Issue/50% 2	Insurance	Rate	Issue/50% 2	Insurance	Rate	Issue/50% 2																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
\$115,000	\$763.80	\$381.90	\$116,000	\$767.47	\$383.74	\$117,000	\$771.14	\$385.57	\$118,000	\$774.81	\$387.41	\$119,000	\$778.48	\$389.24	\$120,000	\$782.15	\$391.08	\$121,000	\$785.82	\$392.91	\$122,000	\$789.49	\$394.75	\$123,000	\$793.16	\$396.58	\$124,000	\$796.83	\$398.42	\$125,000	\$800.50	\$400.25	\$126,000	\$804.17	\$402.09	\$127,000	\$807.84	\$403.92	\$128,000	\$811.51	\$405.76	\$129,000	\$815.18	\$407.59	\$130,000	\$818.85	\$409.43	\$131,000	\$822.52	\$411.26	\$132,000	\$826.19	\$413.10	\$133,000	\$829.86	\$414.93	\$134,000	\$833.53	\$416.77	\$135,000	\$837.20	\$418.60	\$136,000	\$840.87	\$420.44	\$137,000	\$844.54	\$422.27	\$138,000	\$848.21	\$424.11	\$139,000	\$851.88	\$425.94	\$140,000	\$855.55	\$427.78	\$141,000	\$859.22	\$429.61	\$142,000	\$862.89	\$431.45	\$143,000	\$866.56	\$433.28	\$144,000	\$870.23	\$435.12	\$145,000	\$873.90	\$436.95	\$146,000	\$877.57	\$438.79	\$147,000	\$881.24	\$440.62	\$148,000	\$884.91	\$442.46	\$149,000	\$888.58	\$444.29	\$150,000	\$892.25	\$446.13	\$151,000	\$895.92	\$447.96	\$152,000	\$899.59	\$449.80	\$153,000	\$903.26	\$451.63	\$154,000	\$906.93	\$453.47	\$155,000	\$910.60	\$455.30	\$156,000	\$914.27	\$457.14	\$157,000	\$917.94	\$458.97	\$158,000	\$921.61	\$460.81	\$159,000	\$925.28	\$462.64	\$160,000	\$928.95	\$464.48	\$161,000	\$932.62	\$466.31	\$162,000	\$936.29	\$468.15	\$163,000	\$939.96	\$469.98	\$164,000	\$943.63	\$471.82	\$165,000	\$947.30	\$473.65	\$166,000	\$950.97	\$475.49	\$167,000	\$954.64	\$477.32	\$168,000	\$958.31	\$479.16	\$169,000	\$961.98	\$480.99	\$170,000	\$965.65	\$482.83	\$171,000	\$969.32	\$484.66	\$172,000	\$972.99	\$486.50	\$173,000	\$976.66	\$488.33	\$174,000	\$980.33	\$490.17	\$175,000	\$984.00	\$492.00	\$176,000	\$987.67	\$493.83	\$177,000	\$991.34	\$495.67	\$178,000	\$995.01	\$497.50	\$179,000	\$998.68	\$499.34	\$180,000	\$1,002.35	\$501.17	\$181,000	\$1,006.02	\$503.01	\$182,000	\$1,009.69	\$504.84	\$183,000	\$1,013.36	\$506.68	\$184,000	\$1,017.03	\$508.51	\$185,000	\$1,020.70	\$510.35	\$186,000	\$1,024.37	\$512.18	\$187,000	\$1,028.04	\$514.02	\$188,000	\$1,031.71	\$515.85	\$189,000	\$1,035.38	\$517.69	\$190,000	\$1,039.05	\$519.52	\$191,000	\$1,042.72	\$521.36	\$192,000	\$1,046.39	\$523.19	\$193,000	\$1,050.06	\$525.03	\$194,000	\$1,053.73	\$526.87	\$195,000	\$1,057.40	\$528.70	\$196,000	\$1,061.07	\$530.54	\$197,000	\$1,064.74	\$532.37	\$198,000	\$1,068.41	\$534.21	\$199,000	\$1,072.08	\$536.04	\$200,000	\$1,075.75	\$537.88	\$201,000	\$1,078.90	\$539.45	\$202,000	\$1,082.05	\$541.03	\$203,000	\$1,085.20	\$542.60	\$204,000	\$1,088.35	\$544.18	\$205,000	\$1,091.50	\$545.75	\$206,000	\$1,094.65	\$547.33	\$207,000	\$1,097.80	\$548.90	\$208,000	\$1,100.95	\$550.48	\$209,000	\$1,104.10	\$552.05	\$210,000	\$1,107.25	\$553.63	\$211,000	\$1,110.40	\$555.20	\$212,000	\$1,113.55	\$556.78	\$213,000	\$1,116.70	\$558.35	\$214,000	\$1,119.85	\$559.93	\$215,000	\$1,123.00	\$561.50	\$216,000	\$1,126.15	\$563.08	\$217,000	\$1,129.30	\$564.65	\$218,000	\$1,132.45	\$566.23	\$219,000	\$1,135.60	\$567.80	\$220,000	\$1,138.75	\$569.38	\$221,000	\$1,141.90	\$570.95	\$222,000	\$1,145.05	\$572.53	\$223,000	\$1,148.20	\$574.10	\$224,000	\$1,151.35	\$575.68	\$225,000	\$1,154.50	\$577.25	\$226,000	\$1,157.65	\$578.83	\$227,000	\$1,160.80	\$580.40	\$228,000	\$1,163.95	\$581.98	\$229,000	\$1,167.10	\$583.55	\$230,000	\$1,170.25	\$585.13	\$231,000	\$1,173.40	\$586.70	\$232,000	\$1,176.55	\$588.28	\$233,000	\$1,179.70	\$589.85	\$234,000	\$1,182.85	\$591.43	\$235,000	\$1,186.00	\$593.00	\$236,000	\$1,189.15	\$594.58	\$237,000	\$1,192.30	\$596.15	\$238,000	\$1,195.45	\$597.73	\$239,000	\$1,198.60	\$599.30	\$240,000	\$1,201.75	\$600.88	\$241,000	\$1,204.90	\$602.45	\$242,000	\$1,208.05	\$604.03	\$243,000	\$1,211.20	\$605.60	\$244,000	\$1,214.35	\$607.18	\$245,000	\$1,217.50	\$608.75	\$246,000	\$1,220.65	\$610.33	\$247,000	\$1,223.80	\$611.90	\$248,000	\$1,226.95	\$613.48	\$249,000	\$1,230.10	\$615.05	\$250,000	\$1,233.25	\$616.63	\$251,000	\$1,236.40	\$618.20	\$252,000	\$1,239.55	\$619.78	\$253,000	\$1,242.70	\$621.35	\$254,000	\$1,245.85	\$622.93	\$255,000	\$1,249.00	\$624.50	\$256,000	\$1,252.15	\$626.08	\$257,000	\$1,255.30	\$627.65	\$258,000	\$1,258.45	\$629.23	\$259,000	\$1,261.60	\$630.80	\$260,000	\$1,264.75	\$632.38	\$261,000	\$1,267.90	\$633.95	\$262,000	\$1,271.05	\$635.53	\$263,000	\$1,274.20	\$637.10	\$264,000	\$1,277.35	\$638.68	\$265,000	\$1,280.50	\$640.25	\$266,000	\$1,283.65	\$641.83	\$267,000	\$1,286.80	\$643.40	\$268,000	\$1,289.95	\$644.98	\$269,000	\$1,293.10	\$646.55	\$270,000	\$1,296.25	\$648.13	\$271,000	\$1,299.40	\$649.70	\$272,000	\$1,302.55	\$651.28	\$273,000	\$1,305.70	\$652.85	\$274,000	\$1,308.85	\$654.43	\$275,000	\$1,312.00	\$656.00	\$276,000	\$1,315.15	\$657.58	\$277,000	\$1,318.30	\$659.15	\$278,000	\$1,321.45	\$660.73	\$279,000	\$1,324.60	\$662.30	\$280,000	\$1,327.75	\$663.88	\$281,000	\$1,330.90	\$665.45	\$282,000	\$1,334.05	\$667.03	\$283,000	\$1,337.20	\$668.60	\$284,000	\$1,340.35	\$670.18	\$285,000	\$1,343.50	\$671.75	\$286,000	\$1,346.65	\$673.33	\$287,000	\$1,349.80	\$674.90	\$288,000	\$1,352.95	\$676.48	\$289,000	\$1,356.10	\$678.05	\$290,000	\$1,359.25	\$679.63	\$291,000	\$1,362.40	\$681.20	\$292,000	\$1,365.55	\$682.78	\$293,000	\$1,368.70	\$684.35	\$294,000	\$1,371.85	\$685.93	\$295,000	\$1,375.00	\$687.50	\$296,000	\$1,378.15	\$689.08	\$297,000	\$1,381.30	\$690.65	\$298,000	\$1,384.45	\$692.23	\$299,000	\$1,387.60	\$693.80	\$300,000	\$1,390.75	\$695.38	\$301,000	\$1,393.90	\$696.96	\$302,000	\$1,397.05	\$698.53	\$303,000	\$1,399.61	\$699.31	\$304,000	\$1,401.23	\$700.62	\$305,000	\$1,403.85	\$701.93	\$306,000	\$1,406.47	\$703.24	\$307,000	\$1,409.09	\$704.55	\$308,000	\$1,411.71	\$705.86	\$309,000	\$1,414.33	\$707.17	\$310,000	\$1,416.95	\$708.48	\$311,000	\$1,419.57	\$709.79	\$312,000	\$1,422.19	\$711.10	\$313,000	\$1,424.81	\$712.41	\$314,000	\$1,427.43	\$713.72	\$315,000	\$1,430.05	\$715.03	\$316,000	\$1,432.67	\$716.34	\$317,000	\$1,435.29	\$717.65	\$318,000	\$1,437.91	\$718.96	\$319,000	\$1,440.53	\$720.27	\$320,000	\$1,443.15	\$721.58	\$321,000	\$1,445.77	\$722.89	\$322,000	\$1,448.39	\$724.20	\$323,000	\$1,451.01	\$725.51	\$324,000	\$1,453.63	\$726.82	\$325,000	\$1,456.25	\$728.13	\$326,000	\$1,458.87	\$729.44	\$327,000	\$1,461.49	\$730.75	\$328,000	\$1,464.11	\$732.06	\$329,000	\$1,466.73	\$733.37	\$330,000	\$1,469.35	\$734.68	\$331,000	\$1,471.97	\$735.99	\$332,000	\$1,474.59	\$737.30	\$333,000	\$1,477.21	\$738.61	\$334,000	\$1,479.83	\$739.92	\$335,000	\$1,482.45	\$741.23	\$336,000	\$1,485.07	\$742.54	\$337,000	\$1,487.69	\$743.85	\$338,000	\$1,490.31	\$745.16	\$339,000	\$1,492.93	\$746.47	\$340,000	\$1,495.55	\$747.78	\$341,000	\$1,498.17	\$749.09	\$342,000	\$1,500.79	\$750.40	\$343,000	\$1,503.41	\$751.71	\$344,000	\$1,506.03	\$753.02	\$345,000	\$1,508.65	\$754.33	\$346,000	\$1,511.27	\$755.64	\$347,000	\$1,513.89	\$756.95	\$348,000	\$1,516.51	\$758.26	\$349,000	\$1,519.13	\$759.57	\$350,000	\$1,521.75	\$760.88	\$351,000	\$1,524.37	\$762.19	\$352,000	\$1,526.99	\$763.50	\$353,000	\$1,529.61	\$764.81	\$354,000	\$1,532.23	\$766.12	\$355,000	\$1,534.85	\$767.43	\$356,000	\$1,537.47	\$768.74	\$357,000	\$1,540.09	\$770.05	\$358,000	\$1,542.71	\$771.36	\$359,000	\$1,545.33	\$772.67	\$360,000	\$1,547.95	\$773.98	\$361,000	\$1,550.57	\$775.29	\$362,000	\$1,553.19	\$776.60	\$363,000	\$1,555.81	\$777.91	\$364,000	\$1,558.43	\$779.22	\$365,000	\$1,561.05	\$780.53	\$366,000	\$1,563.67	\$781.84

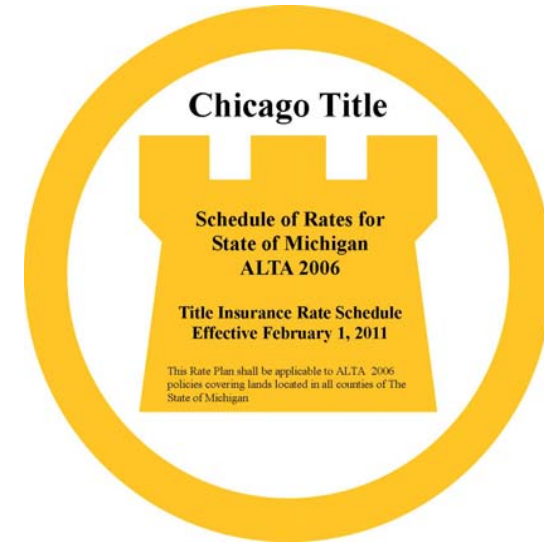
ALTA 2006 Coverage

Owner's, Leasehold and Loan Policies

Amount of Insurance	Basic Rate 1	Simultaneous Issue/50% 2	Amount of Insurance	Basic Rate 1	Simultaneous Issue/50% 2
\$367,000	\$1,566.29	\$783.15	\$430,000	\$1,731.35	\$865.67
\$368,000	\$1,568.91	\$784.46	\$431,000	\$1,733.97	\$866.98
\$369,000	\$1,571.53	\$785.77	\$432,000	\$1,736.59	\$868.29
\$370,000	\$1,574.15	\$787.08	\$433,000	\$1,739.21	\$869.60
\$371,000	\$1,576.77	\$788.39	\$434,000	\$1,741.83	\$870.91
\$372,000	\$1,579.39	\$789.70	\$435,000	\$1,744.45	\$872.22
\$373,000	\$1,582.01	\$791.01	\$436,000	\$1,747.07	\$873.53
\$374,000	\$1,584.63	\$792.32	\$437,000	\$1,749.69	\$874.84
\$375,000	\$1,587.25	\$793.63	\$438,000	\$1,752.31	\$876.15
\$376,000	\$1,589.87	\$794.94	\$439,000	\$1,754.93	\$877.46
\$377,000	\$1,592.49	\$796.25	\$440,000	\$1,757.55	\$878.77
\$378,000	\$1,595.11	\$797.56	\$441,000	\$1,760.17	\$880.08
\$379,000	\$1,597.73	\$798.87	\$442,000	\$1,762.79	\$881.39
\$380,000	\$1,600.35	\$800.18	\$443,000	\$1,765.41	\$882.70
\$381,000	\$1,602.97	\$801.49	\$444,000	\$1,768.03	\$884.01
\$382,000	\$1,605.59	\$802.80	\$445,000	\$1,770.65	\$885.32
\$383,000	\$1,608.21	\$804.11	\$446,000	\$1,773.27	\$886.63
\$384,000	\$1,610.83	\$805.42	\$447,000	\$1,775.89	\$887.94
\$385,000	\$1,613.45	\$806.73	\$448,000	\$1,778.51	\$889.25
\$386,000	\$1,616.07	\$808.04	\$449,000	\$1,781.13	\$890.56
\$387,000	\$1,618.69	\$809.35	\$450,000	\$1,783.75	\$891.87
\$388,000	\$1,621.31	\$810.66	\$451,000	\$1,786.37	\$893.18
\$389,000	\$1,623.93	\$811.96	\$452,000	\$1,788.99	\$894.49
\$390,000	\$1,626.55	\$813.27	\$453,000	\$1,791.61	\$895.80
\$391,000	\$1,629.17	\$814.58	\$454,000	\$1,794.23	\$897.11
\$392,000	\$1,631.79	\$815.89	\$455,000	\$1,796.85	\$898.42
\$393,000	\$1,634.41	\$817.20	\$456,000	\$1,799.47	\$899.73
\$394,000	\$1,637.03	\$818.51	\$457,000	\$1,802.09	\$901.04
\$395,000	\$1,639.65	\$819.82	\$458,000	\$1,804.71	\$902.35
\$396,000	\$1,642.27	\$821.13	\$459,000	\$1,807.33	\$903.66
\$397,000	\$1,644.89	\$822.44	\$460,000	\$1,809.95	\$904.97
\$398,000	\$1,647.51	\$823.75	\$461,000	\$1,812.57	\$906.28
\$399,000	\$1,650.13	\$825.06	\$462,000	\$1,815.19	\$907.59
\$400,000	\$1,652.75	\$826.37	\$463,000	\$1,817.81	\$908.90
\$401,000	\$1,655.37	\$827.68	\$464,000	\$1,820.43	\$910.21
\$402,000	\$1,657.99	\$828.99	\$465,000	\$1,823.05	\$911.52
\$403,000	\$1,660.61	\$830.30	\$466,000	\$1,825.67	\$912.83
\$404,000	\$1,663.23	\$831.61	\$500,000	\$1,914.75	\$957.37
\$405,000	\$1,665.85	\$832.92	\$550,000	\$2,045.75	\$1,022.88
\$406,000	\$1,668.47	\$834.23	\$600,000	\$2,176.75	\$1,088.38
\$407,000	\$1,671.09	\$835.54	\$650,000	\$2,307.75	\$1,153.88
\$408,000	\$1,673.71	\$836.85	\$700,000	\$2,438.75	\$1,219.38
\$409,000	\$1,676.33	\$838.16	\$750,000	\$2,569.75	\$1,284.88
\$410,000	\$1,678.95	\$839.47	\$800,000	\$2,700.75	\$1,350.38
\$411,000	\$1,681.57	\$840.78	\$850,000	\$2,831.75	\$1,415.88
\$412,000	\$1,684.19	\$842.09	\$900,000	\$2,962.75	\$1,481.38
\$413,000	\$1,686.81	\$843.40	\$950,000	\$3,093.75	\$1,546.88
\$414,000	\$1,689.43	\$844.71	\$1,000,000	\$3,224.75	\$1,612.38
\$415,000	\$1,692.05	\$846.02	\$1,500,000	\$4,274.75	\$2,137.38
\$416,000	\$1,694.67	\$847.33	\$1,750,000	\$4,799.75	\$2,399.88
\$417,000	\$1,697.29	\$848.64	\$2,000,000	\$5,324.75	\$2,662.38
\$418,000	\$1,699.91	\$849.95	\$2,250,000	\$5,849.75	\$2,924.88
\$419,000	\$1,702.53	\$851.26	\$2,500,000	\$6,374.75	\$3,187.38
\$420,000	\$1,705.15	\$852.57	\$2,750,000	\$6,899.75	\$3,449.88
\$421,000	\$1,707.77	\$853.88	\$3,000,000	\$7,424.75	\$3,712.38
\$422,000	\$1,710.39	\$855.19	\$3,250,000	\$7,949.75	\$3,974.88
\$423,000	\$1,713.01	\$856.50	\$3,500,000	\$8,474.75	\$4,237.38
\$424,000	\$1,715.63	\$857.81	\$3,750,000	\$8,999.75	\$4,499.88
\$425,000	\$1,718.25	\$859.12	\$4,000,000	\$9,524.75	\$4,762.38
\$426,000	\$1,720.87	\$860.43	\$4,250,000	\$10,049.75	\$5,024.88
\$427,000	\$1,723.49	\$861.74	\$4,500,000	\$10,574.75	\$5,287.38
\$428,000	\$1,726.11	\$863.05	\$4,750,000	\$11,099.75	\$5,549.88
\$429,000	\$1,728.73	\$864.36	\$5,000,000	\$11,624.75	\$5,812.38

Basic Rates

For the first \$1,000 of liability (or fraction thereof)	\$241.50
For each additional \$1,000 (or fraction thereof) in excess of \$1,000 and up to \$50,000	\$5.25
For each additional \$1,000 (or fraction thereof) in excess of \$50,000 and up to \$100,000	\$4.20
For each additional \$1,000 (or fraction thereof) in excess of \$100,000 and up to \$200,000	\$3.67
For each additional \$1,000 (or fraction thereof) in excess of \$200,000 and up to \$300,000	\$3.15
For each additional \$1,000 (or fraction thereof) in excess of \$300,000 and up to \$1,000,000	\$2.62
For each additional \$1,000 (or fraction thereof) in excess of \$1,000,000	\$2.10



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Owner's Residential Resale

When the records of the register of deeds disclose that a transfer of title to some or all of the land to be insured was recorded within ten years before the receipt of the current application, order or request for a new policy for title insurance, the charge for the owner's policy shall be determined as follows:

1. If the transfer was recorded by the register of deeds within twenty-four (24) months before the receipt of the current application, order or request for a new policy for title insurance, the charge for the ALTA 2006 Owner's Policy shall be 60% of the Basic Rate above; or
2. If the transfer was recorded by the register of deeds more than twenty-four (24) months and not more than ten years before the receipt of the current application, order or request for a new policy for title insurance, the charge for the ALTA 2006 Owner's Policy shall be 90% of the Basic Rate above;
3. When the owner's policy to be issued is an ALTA 2006 form of owner's policy, the minimum charge shall be \$241.50.

After Acquisition – New Mortgage Rate

When the records of the register of deeds disclose that (i) a proposed borrower acquired the title to be insured by a new lender's policy within twenty-four (24) months before the receipt of the current application, order or request for a new policy for title insurance, and (ii) no unsatisfied mortgage then encumbers the title to be insured, the charge for the loan policy shall be 60% of the Basic Rate above. When the loan policy to be issued is an ALTA 2006 form of loan policy, the minimum charge shall be \$241.50.

REFINANCE RATE

When a mortgage is refinanced by the same mortgagor, or a land contract is paid off with the proceeds of a new mortgage loan, the loan policy will be charged at the rate of 60% of the Basic Rate that corresponds to form of loan policy to be issued. When the loan policy to be issued is an ALTA 2006 form of loan policy, the minimum charge shall be \$241.50.

SIMULTANEOUS LOAN ISSUE RATE

When an owner's policy and one or more loan policies are issued simultaneously, the owner's policy will be charged at the Basic Rate or the Owner's Residential Resale Rate, if applicable, pursuant to the Basic Rate that corresponds to the form of owner's policy to be issued. The loan policy(s) will be charged at a rate of 50% of the Basic Rate of the form of loan policy to be issued. The simultaneous issue rate applies whether the Company is issuing all, some or only one of the subject policies. When the loan policy to be issued is an ALTA 2006 form of loan policy, the minimum charge shall be \$241.50.