



**State of Michigan - Basic Rate - Effective 11/22/2008**

**Insurance Rate Schedule**

Owner's Policies, Leasehold Policies, Mortgagee Policies

Basic Rate/See Column 1

60% Refinance Rate/See Column 2

Amount of			Basic			Refinance			Amount of			Basic			Refinance			Amount of			Basic			Refinance																																																		
Insurance			Rate			Rate			Insurance			Rate			Rate			Insurance			Rate			Rate																																																		
			1			2						1			2						1			2																																																		
			\$115,000	\$763.80	\$458.28	\$178,000	\$995.01	\$597.01	\$241,000	\$1,204.90	\$722.94	\$304,000	\$1,401.23	\$840.74				\$116,000	\$767.47	\$460.48	\$179,000	\$998.68	\$599.21	\$242,000	\$1,208.05	\$724.83	\$305,000	\$1,403.85	\$842.31				\$117,000	\$771.14	\$462.68	\$180,000	\$1,002.35	\$601.41	\$243,000	\$1,211.20	\$726.72	\$306,000	\$1,406.47	\$843.88				\$118,000	\$774.81	\$464.89	\$181,000	\$1,006.02	\$603.61	\$244,000	\$1,214.35	\$728.61	\$307,000	\$1,409.09	\$845.45				\$119,000	\$778.48	\$467.09	\$182,000	\$1,009.69	\$605.81	\$245,000	\$1,217.50	\$730.50	\$308,000	\$1,411.71	\$847.03
			\$120,000	\$782.15	\$469.29	\$183,000	\$1,013.36	\$608.02	\$246,000	\$1,220.65	\$732.39	\$309,000	\$1,414.33	\$848.60				\$121,000	\$785.82	\$471.49	\$184,000	\$1,017.03	\$610.22	\$247,000	\$1,223.80	\$734.28	\$310,000	\$1,416.95	\$850.17				\$122,000	\$789.49	\$473.69	\$185,000	\$1,020.70	\$612.42	\$248,000	\$1,226.95	\$736.17	\$311,000	\$1,419.57	\$851.74				\$123,000	\$793.16	\$475.90	\$186,000	\$1,024.37	\$614.62	\$249,000	\$1,230.10	\$738.06	\$312,000	\$1,422.19	\$853.31															
			\$124,000	\$796.83	\$478.10	\$187,000	\$1,028.04	\$616.82	\$250,000	\$1,233.25	\$739.95	\$313,000	\$1,424.81	\$854.89				\$125,000	\$800.50	\$480.30	\$188,000	\$1,031.71	\$619.03	\$251,000	\$1,236.40	\$741.84	\$314,000	\$1,427.43	\$856.46				\$126,000	\$804.17	\$482.50	\$189,000	\$1,035.38	\$621.23	\$252,000	\$1,239.55	\$743.73	\$315,000	\$1,430.05	\$858.03																														
			\$127,000	\$807.84	\$484.70	\$190,000	\$1,039.05	\$623.43	\$253,000	\$1,242.70	\$745.62	\$316,000	\$1,432.67	\$859.60				\$128,000	\$811.51	\$486.91	\$191,000	\$1,042.72	\$625.63	\$254,000	\$1,245.85	\$747.51	\$317,000	\$1,435.29	\$861.17				\$129,000	\$815.18	\$489.11	\$192,000	\$1,046.39	\$627.83	\$255,000	\$1,249.00	\$749.40	\$318,000	\$1,437.91	\$862.75																														
			\$130,000	\$818.85	\$491.31	\$193,000	\$1,050.06	\$630.04	\$256,000	\$1,252.15	\$751.29	\$319,000	\$1,440.53	\$864.32				\$131,000	\$822.52	\$493.51	\$194,000	\$1,053.73	\$632.24	\$257,000	\$1,255.30	\$753.18	\$320,000	\$1,443.15	\$865.89				\$132,000	\$826.19	\$495.71	\$195,000	\$1,057.40	\$634.44	\$258,000	\$1,258.45	\$755.07	\$321,000	\$1,445.77	\$867.46																														
			\$133,000	\$829.86	\$497.92	\$196,000	\$1,061.07	\$636.64	\$259,000	\$1,261.60	\$756.96	\$322,000	\$1,448.39	\$869.03				\$134,000	\$833.53	\$500.12	\$197,000	\$1,064.74	\$638.84	\$260,000	\$1,264.75	\$758.85	\$323,000	\$1,451.01	\$870.61																																													
			\$135,000	\$837.20	\$502.32	\$198,000	\$1,068.41	\$641.05	\$261,000	\$1,267.90	\$760.74	\$324,000	\$1,453.63	\$872.18				\$136,000	\$840.87	\$504.52	\$199,000	\$1,072.08	\$643.25	\$262,000	\$1,271.05	\$762.63	\$325,000	\$1,456.25	\$873.75				\$137,000	\$844.54	\$506.72	\$200,000	\$1,075.75	\$645.45	\$263,000	\$1,274.20	\$764.52	\$326,000	\$1,458.87	\$875.32																														
			\$138,000	\$848.21	\$508.93	\$201,000	\$1,078.90	\$647.34	\$264,000	\$1,277.35	\$766.41	\$327,000	\$1,461.49	\$876.89				\$139,000	\$851.88	\$511.13	\$202,000	\$1,082.05	\$649.23	\$265,000	\$1,280.50	\$768.30	\$328,000	\$1,464.11	\$878.47																																													
			\$140,000	\$855.55	\$513.33	\$203,000	\$1,085.20	\$651.12	\$266,000	\$1,283.65	\$770.19	\$329,000	\$1,466.73	\$880.04				\$141,000	\$859.22	\$515.53	\$204,000	\$1,088.35	\$653.01	\$267,000	\$1,286.80	\$772.08	\$330,000	\$1,469.35	\$881.61				\$142,000	\$862.89	\$517.73	\$205,000	\$1,091.50	\$654.90	\$268,000	\$1,289.95	\$773.97	\$331,000	\$1,471.97	\$883.18																														
			\$143,000	\$866.56	\$519.94	\$206,000	\$1,094.65	\$656.79	\$269,000	\$1,293.10	\$775.86	\$332,000	\$1,474.59	\$884.75				\$144,000	\$870.23	\$522.14	\$207,000	\$1,097.80	\$658.68	\$270,000	\$1,296.25	\$777.75	\$333,000	\$1,477.21	\$886.33																																													
			\$145,000	\$873.90	\$524.34	\$208,000	\$1,100.95	\$660.57	\$271,000	\$1,299.40	\$779.64	\$334,000	\$1,479.83	\$887.90				\$146,000	\$877.57	\$526.54	\$209,000	\$1,104.10	\$662.46	\$272,000	\$1,302.55	\$781.53	\$335,000	\$1,482.45	\$889.47				\$147,000	\$881.24	\$528.74	\$210,000	\$1,107.25	\$664.35	\$273,000	\$1,305.70	\$783.42	\$336,000	\$1,485.07	\$891.04																														
			\$148,000	\$884.91	\$530.95	\$211,000	\$1,110.40	\$666.24	\$274,000	\$1,308.85	\$785.31	\$337,000	\$1,487.69	\$892.61				\$149,000	\$888.58	\$533.15	\$212,000	\$1,113.55	\$668.13	\$275,000	\$1,312.00	\$787.20	\$338,000	\$1,490.31	\$894.19																																													
			\$150,000	\$892.25	\$535.35	\$213,000	\$1,116.70	\$670.02	\$276,000	\$1,315.15	\$789.09	\$339,000	\$1,492.93	\$895.76				\$151,000	\$895.92	\$537.55	\$214,000	\$1,119.85	\$671.91	\$277,000	\$1,318.30	\$790.98	\$340,000	\$1,495.55	\$897.33				\$152,000	\$899.59	\$539.75	\$215,000	\$1,123.00	\$673.80	\$278,000	\$1,321.45	\$792.87	\$341,000	\$1,498.17	\$898.90																														
			\$153,000	\$903.26	\$541.96	\$216,000	\$1,126.15	\$675.69	\$279,000	\$1,324.60	\$794.76	\$342,000	\$1,500.79	\$900.47				\$154,000	\$906.93	\$544.16	\$217,000	\$1,129.30	\$677.58	\$280,000	\$1,327.75	\$796.65	\$343,000	\$1,503.41	\$902.05																																													
			\$155,000	\$910.60	\$546.36	\$218,000	\$1,132.45	\$679.47	\$281,000	\$1,330.90	\$798.54	\$344,000	\$1,506.03	\$903.62				\$156,000	\$914.27	\$548.56	\$219,000	\$1,135.60	\$681.36	\$282,000	\$1,334.05	\$800.43	\$345,000	\$1,508.65	\$905.19				\$157,000	\$917.94	\$550.76	\$220,000	\$1,138.75	\$683.25	\$283,000	\$1,337.20	\$802.32	\$346,000	\$1,511.27	\$906.76																														
			\$158,000	\$921.61	\$552.97	\$221,000	\$1,141.90	\$685.14	\$284,000	\$1,340.35	\$804.21	\$347,000	\$1,513.89	\$908.33				\$159,000	\$925.28	\$555.17	\$222,000	\$1,145.05	\$687.03	\$285,000	\$1,343.50	\$806.10	\$348,000	\$1,516.51	\$909.91																																													
			\$160,000	\$928.95	\$557.37	\$223,000	\$1,148.20	\$688.92	\$286,000	\$1,346.65	\$807.99	\$349,000	\$1,519.13	\$911.48				\$161,000	\$932.62	\$559.57	\$224,000	\$1,151.35	\$690.81	\$287,000	\$1,349.80	\$809.88	\$350,000	\$1,521.75	\$913.05				\$162,000	\$936.29	\$561.77	\$225,000	\$1,154.50	\$692.70	\$288,000	\$1,352.95	\$811.77	\$351,000	\$1,524.37	\$914.62																														
			\$163,000	\$939.96	\$563.98	\$226,000	\$1,157.65	\$694.59	\$289,000	\$1,356.10	\$813.66	\$352,000	\$1,526.99	\$916.19				\$164,000	\$943.63	\$566.18	\$227,000	\$1,160.80	\$696.48	\$290,000	\$1,359.25	\$815.55	\$353,000	\$1,529.61	\$917.77																																													
			\$165,000	\$947.30	\$568.38	\$228,000	\$1,163.95	\$698.37	\$291,000	\$1,362.40	\$817.44	\$354,000	\$1,532.23	\$919.34				\$166,000	\$950.97	\$570.58	\$229,000	\$1,167.10	\$700.26	\$292,000	\$1,365.55	\$819.33	\$355,000	\$1,534.85	\$920.91				\$167,000	\$954.64	\$572.78	\$230,000	\$1,170.25	\$702.15	\$293,000	\$1,368.70	\$821.22	\$356,000	\$1,537.47	\$922.48																														
			\$168,000	\$958.31	\$574.99	\$231,000	\$1,173.40	\$704.04	\$294,000	\$1,371.85	\$823.11	\$357,000	\$1,540.09	\$924.05				\$169,000	\$961.98	\$577.19	\$232,000	\$1,176.55	\$705.93	\$295,000	\$1,375.00	\$825.00	\$358,000	\$1,542.71	\$925.63																																													
			\$170,000	\$965.65	\$579.39	\$233,000	\$1,179.70	\$707.82	\$296,000	\$1,378.15	\$826.89	\$359,000	\$1,545.33	\$927.20				\$171,000	\$969.32	\$581.59	\$234,000	\$1,182.85	\$709.71	\$297,000	\$1,381.30	\$828.78	\$360,000	\$1,547.95	\$928.77				\$172,000	\$972.99	\$583.79	\$235,000	\$1,186.00	\$711.60	\$298,000	\$1,384.45	\$830.67	\$361,000	\$1,550.57	\$930.34																														
			\$173,000	\$976.66	\$586.00	\$236,000	\$1,189.15	\$713.49	\$299,000	\$1,387.60	\$832.56	\$362,000	\$1,553.19	\$931.91				\$174,000	\$980.33	\$588.20	\$237,000	\$1,192.30	\$715.38	\$300,000	\$1,390.75	\$834.45	\$363,000	\$1,555.81	\$933.49				\$175,000	\$984.00	\$590.40	\$238,000	\$1,195.45	\$717.27	\$301,000	\$1,393.37	\$836.02	\$364,000	\$1,558.43	\$935.06																														
			\$176,000	\$987.67	\$592.60	\$239,000	\$1,198.60	\$719.16	\$302,000	\$1,395.99	\$837.59	\$365,000	\$1,561.05	\$936.63				\$177,000	\$991.34	\$594.80	\$240,000	\$1,201.75	\$721.05	\$303,000	\$1,398.61	\$839.17	\$366,000	\$1,563.67	\$938.20																																													

Amount of Insurance	Basic Rate 1	Refinance Rate 2	Amount of Insurance	Basic Rate 1	Refinance Rate 2
\$367,000	\$1,566.29	\$939.77	\$430,000	\$1,731.35	\$1,038.81
\$368,000	\$1,568.91	\$941.35	\$431,000	\$1,733.97	\$1,040.38
\$369,000	\$1,571.53	\$942.92	\$432,000	\$1,736.59	\$1,041.95
\$370,000	\$1,574.15	\$944.49	\$433,000	\$1,739.21	\$1,043.53
\$371,000	\$1,576.77	\$946.06	\$434,000	\$1,741.83	\$1,045.10
\$372,000	\$1,579.39	\$947.63	\$435,000	\$1,744.45	\$1,046.67
\$373,000	\$1,582.01	\$949.21	\$436,000	\$1,747.07	\$1,048.24
\$374,000	\$1,584.63	\$950.78	\$437,000	\$1,749.69	\$1,049.81
\$375,000	\$1,587.25	\$952.35	\$438,000	\$1,752.31	\$1,051.39
\$376,000	\$1,589.87	\$953.92	\$439,000	\$1,754.93	\$1,052.96
\$377,000	\$1,592.49	\$955.49	\$440,000	\$1,757.55	\$1,054.53
\$378,000	\$1,595.11	\$957.07	\$441,000	\$1,760.17	\$1,056.10
\$379,000	\$1,597.73	\$958.64	\$442,000	\$1,762.79	\$1,057.67
\$380,000	\$1,600.35	\$960.21	\$443,000	\$1,765.41	\$1,059.25
\$381,000	\$1,602.97	\$961.78	\$444,000	\$1,768.03	\$1,060.82
\$382,000	\$1,605.59	\$963.35	\$445,000	\$1,770.65	\$1,062.39
\$383,000	\$1,608.21	\$964.93	\$446,000	\$1,773.27	\$1,063.96
\$384,000	\$1,610.83	\$966.50	\$447,000	\$1,775.89	\$1,065.53
\$385,000	\$1,613.45	\$968.07	\$448,000	\$1,778.51	\$1,067.11
\$386,000	\$1,616.07	\$969.64	\$449,000	\$1,781.13	\$1,068.68
\$387,000	\$1,618.69	\$971.21	\$450,000	\$1,783.75	\$1,070.25
\$388,000	\$1,621.31	\$972.79	\$451,000	\$1,786.37	\$1,071.82
\$389,000	\$1,623.93	\$974.36	\$452,000	\$1,788.99	\$1,073.39
\$390,000	\$1,626.55	\$975.93	\$453,000	\$1,791.61	\$1,074.97
\$391,000	\$1,629.17	\$977.50	\$454,000	\$1,794.23	\$1,076.54
\$392,000	\$1,631.79	\$979.07	\$455,000	\$1,796.85	\$1,078.11
\$393,000	\$1,634.41	\$980.65	\$456,000	\$1,799.47	\$1,079.68
\$394,000	\$1,637.03	\$982.22	\$457,000	\$1,802.09	\$1,081.25
\$395,000	\$1,639.65	\$983.79	\$458,000	\$1,804.71	\$1,082.83
\$396,000	\$1,642.27	\$985.36	\$459,000	\$1,807.33	\$1,084.40
\$397,000	\$1,644.89	\$986.93	\$460,000	\$1,809.95	\$1,085.97
\$398,000	\$1,647.51	\$988.51	\$461,000	\$1,812.57	\$1,087.54
\$399,000	\$1,650.13	\$990.08	\$462,000	\$1,815.19	\$1,089.11
\$400,000	\$1,652.75	\$991.65	\$463,000	\$1,817.81	\$1,090.69
\$401,000	\$1,655.37	\$993.22	\$464,000	\$1,820.43	\$1,092.26
\$402,000	\$1,657.99	\$994.79	\$465,000	\$1,823.05	\$1,093.83
\$403,000	\$1,660.61	\$996.37	\$466,000	\$1,825.67	\$1,095.40
\$404,000	\$1,663.23	\$997.94	\$500,000	\$1,914.75	\$1,148.85
\$405,000	\$1,665.85	\$999.51	\$550,000	\$2,045.75	\$1,227.45
\$406,000	\$1,668.47	\$1,001.08	\$600,000	\$2,176.75	\$1,306.05
\$407,000	\$1,671.09	\$1,002.65	\$650,000	\$2,307.75	\$1,384.65
\$408,000	\$1,673.71	\$1,004.23	\$700,000	\$2,438.75	\$1,463.25
\$409,000	\$1,676.33	\$1,005.80	\$750,000	\$2,569.75	\$1,541.85
\$410,000	\$1,678.95	\$1,007.37	\$800,000	\$2,700.75	\$1,620.45
\$411,000	\$1,681.57	\$1,008.94	\$850,000	\$2,831.75	\$1,699.05
\$412,000	\$1,684.19	\$1,010.51	\$900,000	\$2,962.75	\$1,777.65
\$413,000	\$1,686.81	\$1,012.09	\$950,000	\$3,093.75	\$1,856.25
\$414,000	\$1,689.43	\$1,013.66	\$1,000,000	\$3,224.75	\$1,934.85
\$415,000	\$1,692.05	\$1,015.23	\$1,500,000	\$4,274.75	\$2,564.85
\$416,000	\$1,694.67	\$1,016.80	\$1,750,000	\$4,799.75	\$2,879.85
\$417,000	\$1,697.29	\$1,018.37	\$2,000,000	\$5,324.75	\$3,194.85
\$418,000	\$1,699.91	\$1,019.95	\$2,250,000	\$5,849.75	\$3,509.85
\$419,000	\$1,702.53	\$1,021.52	\$2,500,000	\$6,374.75	\$3,824.85
\$420,000	\$1,705.15	\$1,023.09	\$2,750,000	\$6,899.75	\$4,139.85
\$421,000	\$1,707.77	\$1,024.66	\$3,000,000	\$7,424.75	\$4,454.85
\$422,000	\$1,710.39	\$1,026.23	\$3,250,000	\$7,949.75	\$4,769.85
\$423,000	\$1,713.01	\$1,027.81	\$3,500,000	\$8,474.75	\$5,084.85
\$424,000	\$1,715.63	\$1,029.38	\$3,750,000	\$8,999.75	\$5,399.85
\$425,000	\$1,718.25	\$1,030.95	\$4,000,000	\$9,524.75	\$5,714.85
\$426,000	\$1,720.87	\$1,032.52	\$4,250,000	\$10,049.75	\$6,029.85
\$427,000	\$1,723.49	\$1,034.09	\$4,500,000	\$10,574.75	\$6,344.85
\$428,000	\$1,726.11	\$1,035.67	\$4,750,000	\$11,099.75	\$6,659.85
\$429,000	\$1,728.73	\$1,037.24	\$5,000,000	\$11,624.75	\$6,974.85

## ALTA 2006 Coverage

### Owner's, Leasehold and Loan Policies

#### 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

### RE-ISSUE CREDITS

(up to the amount of the existing policy)

Effective Date of Existing Policy	Amount of Credit
Less than 2 years	40%
2 Years or more	10%

When there exists evidence that a prior policy has or should have been issued by any title insurer, a credit against the Basic Rate will be given in computing charges for the new policy up to the face amount of the prior policy, in accordance with the table below. Additional insurance above the face amount of the prior policy will be charged at the Basic Rate. The minimum charge for a reissue policy will be \$241.50.

Reissue: ALTA 2006 Minimum Charge \$241.50

### REFINANCE RATE

When a mortgage loan is refinanced by the same mortgage or a land contract is being paid off, a loan policy rate will be charged at 60% of the Basic Rate under Section IA or Section IB (depending on the type of loan policy being issued). The minimum charge for this policy will be \$241.50. The reissue credit will not be given when using the rate described in this Section.

### SIMULTANEOUS LOAN ISSUE RATE

When an owner's policy and one or more loan policies are issued simultaneously, the loan policy(s) will be charged at the rate of 50% of the Basic Rate. The minimum charge for a simultaneous loan policy will be \$241.50. The reissue credit is not applicable as to any loan policy. This simultaneous issue rate applies whether the Company is issuing all, some, or only one of the subject policies.



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