



Massachusetts Rate Chart

Effective March 1, 2017

Note: Please round up to the next thousand for all calculations.

ALTA Loan – Coverage Amount is generally the Mortgage Amount.

COVERAGE	RATE
\$1,000 - \$40,000	\$100 FLAT FEE
\$40,001.00 - \$1,000,000.00	\$2.50 PER THOUSAND
\$1,001,000.00 - \$2,000,000.00	\$2.00 PER THOUSAND
OVER \$2,000,000.00	PLEASE CALL UNDERWRITER FOR QUOTE

ALTA Owner – Owner Coverage is generally based on purchase price.

COVERAGE	RATE
\$1,000 - \$40,000	\$146 FLAT FEE
\$40,001 - \$1,000,000.00	\$3.65 PER THOUSAND
\$1,000,000.00 - \$2,000,000.00	\$2.50 PER THOUSAND
OVER \$2,000,000.00	PLEASE CALL UNDERWRITER FOR QUOTE

The Expanded Coverage Policies may be issued only for One-to-Four Family Residential properties, including condominiums, and may not be issued for unimproved land, construction loans, or commercial real estate.

Expanded Loan – Coverage Amount is generally the Mortgage Amount.

COVERAGE	RATE
\$1,000 - \$40,000	\$100 FLAT FEE
\$40,001 - \$1,000,000.00	\$2.75 PER THOUSAND
\$1,000,000.00 - \$2,000,000.00	\$2.25 PER THOUSAND
OVER \$2,000,000.00	PLEASE CALL UNDERWRITER FOR QUOTE

Expanded Owner – Owner Coverage is generally based on purchase price.

COVERAGE	RATE
\$1,000 - \$40,000	\$160 FLAT FEE
\$40,001 - \$1,000,000.00	\$4.00 PER THOUSAND
\$1,000,000.00 - \$2,000,000.00	\$2.75 PER THOUSAND
OVER \$2,000,000.00	PLEASE CALL UNDERWRITER FOR QUOTE

SIMULTANEOUS ISSUE – When an Owner’s policy and Loan policy(s) are issued in the same transaction, there will be a charge of \$175.00 for each Loan Policy where total coverage does not exceed the Owners coverage. If total Loan Policy amounts exceed the Owner’s Policy coverage, regular rates apply to the excess amount.

REFINANCES – For refinance Loan Policies that are for equal or lesser amounts of insurance than the existing loan coverage, there is a 40% discount on the loan policy premium.