

Many title insurance agencies publish this chart to justify their title insurance fees. They argue that they are required by law to charge this fee. The true "risk rate" is only 30% of this is to be paid to the actual title insurance company for the actual risk of insuring the property, with the rest retained by the agency.

TITLE INSURANCE RISK RATE PREMIUMS

Amount	Rate	Amount	Rate	Amount	Rate	Amount	Rate
17,500	100.00	265,000	1400.00	520,000	2675.00	775,000	3950.00
20,000	115.00	270,000	1425.00	525,000	2700.00	780,000	3975.00
25,000	143.75	275,000	1450.00	530,000	2725.00	785,000	4000.00
30,000	172.50	280,000	1475.00	535,000	2750.00	790,000	4025.00
35,000	201.25	285,000	1500.00	540,000	2775.00	795,000	4050.00
40,000	230.00	290,000	1525.00	545,000	2800.00	800,000	4075.00
45,000	258.75	295,000	1550.00	550,000	2825.00	805,000	4100.00
50,000	287.50	300,000	1575.00	555,000	2850.00	810,000	4125.00
55,000	316.25	305,000	1600.00	560,000	2875.00	815,000	4150.00
60,000	345.00	310,000	1625.00	565,000	2900.00	820,000	4175.00
65,000	373.75	315,000	1650.00	570,000	2925.00	825,000	4200.00
70,000	402.50	320,000	1675.00	575,000	2950.00	830,000	4225.00
75,000	431.25	325,000	1700.00	580,000	2975.00	835,000	4250.00
80,000	460.00	330,000	1725.00	585,000	3000.00	840,000	4275.00
85,000	488.75	335,000	1750.00	590,000	3025.00	845,000	4300.00
90,000	517.50	340,000	1775.00	595,000	3050.00	850,000	4325.00
95,000	546.25	345,000	1800.00	600,000	3075.00	855,000	4350.00
100,000	575.00	350,000	1825.00	605,000	3100.00	860,000	4375.00
105,000	600.00	355,000	1850.00	610,000	3125.00	865,000	4400.00
110,000	625.00	360,000	1875.00	615,000	3150.00	870,000	4425.00
115,000	650.00	365,000	1900.00	620,000	3175.00	875,000	4450.00
120,000	675.00	370,000	1925.00	625,000	3200.00	880,000	4475.00
125,000	700.00	375,000	1950.00	630,000	3225.00	885,000	4500.00
130,000	725.00	380,000	1975.00	635,000	3250.00	890,000	4525.00
135,000	750.00	385,000	2000.00	640,000	3275.00	895,000	4550.00
140,000	775.00	390,000	2025.00	645,000	3300.00	900,000	4575.00
145,000	800.00	395,000	2050.00	650,000	3325.00	905,000	4600.00
150,000	825.00	400,000	2075.00	655,000	3350.00	910,000	4625.00
155,000	850.00	405,000	2100.00	660,000	3375.00	915,000	4650.00
160,000	875.00	410,000	2125.00	665,000	3400.00	920,000	4675.00
165,000	900.00	415,000	2150.00	670,000	3425.00	925,000	4700.00
170,000	925.00	420,000	2175.00	675,000	3450.00	930,000	4725.00
175,000	950.00	425,000	2200.00	680,000	3475.00	935,000	4750.00
180,000	975.00	430,000	2225.00	685,000	3500.00	940,000	4775.00
185,000	1,000.00	435,000	2250.00	690,000	3525.00	945,000	4800.00
190,000	1,025.00	440,000	2275.00	695,000	3550.00	950,000	4825.00
195,000	1,050.00	445,000	2300.00	700,000	3575.00	955,000	4850.00
200,000	1,075.00	450,000	2325.00	705,000	3600.00	960,000	4875.00
205,000	1,100.00	455,000	2350.00	710,000	3625.00	965,000	4900.00
210,000	1,125.00	460,000	2375.00	715,000	3650.00	970,000	4925.00
215,000	1,150.00	465,000	2400.00	720,000	3675.00	975,000	4950.00
220,000	1,175.00	470,000	2425.00	725,000	3700.00	980,000	4975.00
225,000	1,200.00	475,000	2450.00	730,000	3725.00	985,000	5000.00
230,000	1,225.00	480,000	2475.00	735,000	3750.00	990,000	5025.00
235,000	1,250.00	485,000	2500.00	740,000	3775.00	995,000	5050.00
240,000	1,275.00	490,000	2525.00	745,000	3800.00	1,000,000	5075.00
245,000	1,300.00	495,000	2550.00	750,000	3825.00		
250,000	1,325.00	500,000	2575.00	755,000	3850.00		
255,000	1,350.00	505,000	2600.00	760,000	3875.00		
260,000	1,375.00	510,000	2625.00	765,000	3900.00		
265,000	1,400.00	515,000	2650.00	770,000	3925.00		