

Title Insurance Premium Rate Increase  
Virginia (Effective February 1, 2009)

**Owners Policy-Standard**

	Current Rat	New Rate	New Advantage Rate
\$0-\$100,000	\$3.90	\$4.00	\$4.80
\$100,001-\$250,000	\$3.40	\$4.00	\$4.80
\$250,001-\$500,000	\$3.40	\$3.80	\$4.56
\$500,001-\$1,000,000	\$3.00	\$3.50	\$4.20
\$1,000,001-\$2,500,000	\$2.00	\$2.35	\$2.82
\$2,500,000-\$7,500,000	\$1.75	\$2.00	\$2.40

**Lenders Policy-Standard**

	Current Rate	New Rate	New Advantage Rate
\$0-\$100,000	\$2.90	\$3.00	\$3.60
\$100,001-\$250,000	\$2.40	\$3.00	\$3.60
\$250,001-\$500,000	\$2.40	\$2.75	\$3.30
\$500,001-\$1,000,000	\$2.00	\$2.40	\$2.88
\$1,000,001-\$2,500,000	\$1.50	\$1.80	\$2.16
\$2,500,000-\$7,500,000	\$1.15	\$1.40	\$1.69

**Owners Policy-Commercial**

	Current Rate	New Rate
\$0-\$100,000	\$3.00	\$3.20
\$100,001-\$250,000	\$3.00	\$3.20
\$250,001-\$500,000	\$3.00	\$3.20
\$500,001-\$1,000,000	\$2.75	\$3.00
\$1,000,001-\$2,500,000	\$2.00	\$2.40
\$2,500,000-\$7,500,000	\$1.75	\$2.00

**Lenders Policy-Commercial**

	Current Rate	New Rate
\$0-\$100,000	\$2.00	\$2.20
\$100,001-\$250,000	\$2.00	\$2.20
\$250,001-\$500,000	\$2.00	\$2.20
\$500,001-\$1,000,000	\$2.00	\$2.20
\$1,000,001-\$2,500,000	\$1.50	\$1.80
\$2,500,000-\$7,500,000	\$1.15	\$1.40

**Mimumum premium on any policy is increased from \$100 to \$200**

**Any premium not denoted will stay at the current rate and structure.**













## Virginia Rates for Southern Advantage Owners Policies

Policy Amount	Premium Amount	Policy Amount	Premium Amount	Policy Amount	Premium Amount	Policy Amount	Premium Amount
<b>\$ 20,000</b>	<b>200.00</b>	<b>\$ 70,000</b>	<b>336.00</b>	<b>\$ 120,000</b>	<b>576.00</b>	<b>\$ 170,000</b>	<b>816.00</b>
\$ 21,000	200.00	\$ 71,000	340.80	\$ 121,000	580.80	\$ 171,000	820.80
\$ 22,000	200.00	\$ 72,000	345.60	\$ 122,000	585.60	\$ 172,000	825.60
\$ 23,000	200.00	\$ 73,000	350.40	\$ 123,000	590.40	\$ 173,000	830.40
\$ 24,000	200.00	\$ 74,000	355.20	\$ 124,000	595.20	\$ 174,000	835.20
<b>\$ 25,000</b>	<b>200.00</b>	<b>\$ 75,000</b>	<b>360.00</b>	<b>\$ 125,000</b>	<b>600.00</b>	<b>\$ 175,000</b>	<b>840.00</b>
\$ 26,000	200.00	\$ 76,000	364.80	\$ 126,000	604.80	\$ 176,000	844.80
\$ 27,000	200.00	\$ 77,000	369.60	\$ 127,000	609.60	\$ 177,000	849.60
\$ 28,000	200.00	\$ 78,000	374.40	\$ 128,000	614.40	\$ 178,000	854.40
\$ 29,000	200.00	\$ 79,000	379.20	\$ 129,000	619.20	\$ 179,000	859.20
<b>\$ 30,000</b>	<b>200.00</b>	<b>\$ 80,000</b>	<b>384.00</b>	<b>\$ 130,000</b>	<b>624.00</b>	<b>\$ 180,000</b>	<b>864.00</b>
\$ 31,000	200.00	\$ 81,000	388.80	\$ 131,000	628.80	\$ 181,000	868.80
\$ 32,000	200.00	\$ 82,000	393.60	\$ 132,000	633.60	\$ 182,000	873.60
\$ 33,000	200.00	\$ 83,000	398.40	\$ 133,000	638.40	\$ 183,000	878.40
\$ 34,000	200.00	\$ 84,000	403.20	\$ 134,000	643.20	\$ 184,000	883.20
<b>\$ 35,000</b>	<b>200.00</b>	<b>\$ 85,000</b>	<b>408.00</b>	<b>\$ 135,000</b>	<b>648.00</b>	<b>\$ 185,000</b>	<b>888.00</b>
\$ 36,000	200.00	\$ 86,000	412.80	\$ 136,000	652.80	\$ 186,000	892.80
\$ 37,000	200.00	\$ 87,000	417.60	\$ 137,000	657.60	\$ 187,000	897.60
\$ 38,000	200.00	\$ 88,000	422.40	\$ 138,000	662.40	\$ 188,000	902.40
\$ 39,000	200.00	\$ 89,000	427.20	\$ 139,000	667.20	\$ 189,000	907.20
<b>\$ 40,000</b>	<b>200.00</b>	<b>\$ 90,000</b>	<b>432.00</b>	<b>\$ 140,000</b>	<b>672.00</b>	<b>\$ 190,000</b>	<b>912.00</b>
\$ 41,000	200.00	\$ 91,000	436.80	\$ 141,000	676.80	\$ 191,000	916.80
\$ 42,000	201.60	\$ 92,000	441.60	\$ 142,000	681.60	\$ 192,000	921.60
\$ 43,000	206.40	\$ 93,000	446.40	\$ 143,000	686.40	\$ 193,000	926.40
\$ 44,000	211.20	\$ 94,000	451.20	\$ 144,000	691.20	\$ 194,000	931.20
<b>\$ 45,000</b>	<b>216.00</b>	<b>\$ 95,000</b>	<b>456.00</b>	<b>\$ 145,000</b>	<b>696.00</b>	<b>\$ 195,000</b>	<b>936.00</b>
\$ 46,000	220.80	\$ 96,000	460.80	\$ 146,000	700.80	\$ 196,000	940.80
\$ 47,000	225.60	\$ 97,000	465.60	\$ 147,000	705.60	\$ 197,000	945.60
\$ 48,000	230.40	\$ 98,000	470.40	\$ 148,000	710.40	\$ 198,000	950.40
\$ 49,000	235.20	\$ 99,000	475.20	\$ 149,000	715.20	\$ 199,000	955.20
<b>\$ 50,000</b>	<b>240.00</b>	<b>\$ 100,000</b>	<b>480.00</b>	<b>\$ 150,000</b>	<b>720.00</b>	<b>\$ 200,000</b>	<b>960.00</b>
\$ 51,000	244.80	\$ 101,000	484.80	\$ 151,000	724.80	\$ 201,000	964.80
\$ 52,000	249.60	\$ 102,000	489.60	\$ 152,000	729.60	\$ 202,000	969.60
\$ 53,000	254.40	\$ 103,000	494.40	\$ 153,000	734.40	\$ 203,000	974.40
\$ 54,000	259.20	\$ 104,000	499.20	\$ 154,000	739.20	\$ 204,000	979.20
<b>\$ 55,000</b>	<b>264.00</b>	<b>\$ 105,000</b>	<b>504.00</b>	<b>\$ 155,000</b>	<b>744.00</b>	<b>\$ 205,000</b>	<b>984.00</b>
\$ 56,000	268.80	\$ 106,000	508.80	\$ 156,000	748.80	\$ 206,000	988.80
\$ 57,000	273.60	\$ 107,000	513.60	\$ 157,000	753.60	\$ 207,000	993.60
\$ 58,000	278.40	\$ 108,000	518.40	\$ 158,000	758.40	\$ 208,000	998.40
\$ 59,000	283.20	\$ 109,000	523.20	\$ 159,000	763.20	\$ 209,000	1,003.20
<b>\$ 60,000</b>	<b>288.00</b>	<b>\$ 110,000</b>	<b>528.00</b>	<b>\$ 160,000</b>	<b>768.00</b>	<b>\$ 210,000</b>	<b>1,008.00</b>
\$ 61,000	292.80	\$ 111,000	532.80	\$ 161,000	772.80	\$ 211,000	1,012.80
\$ 62,000	297.60	\$ 112,000	537.60	\$ 162,000	777.60	\$ 212,000	1,017.60
\$ 63,000	302.40	\$ 113,000	542.40	\$ 163,000	782.40	\$ 213,000	1,022.40
\$ 64,000	307.20	\$ 114,000	547.20	\$ 164,000	787.20	\$ 214,000	1,027.20
<b>\$ 65,000</b>	<b>312.00</b>	<b>\$ 115,000</b>	<b>552.00</b>	<b>\$ 165,000</b>	<b>792.00</b>	<b>\$ 215,000</b>	<b>1,032.00</b>
\$ 66,000	316.80	\$ 116,000	556.80	\$ 166,000	796.80	\$ 216,000	1,036.80
\$ 67,000	321.60	\$ 117,000	561.60	\$ 167,000	801.60	\$ 217,000	1,041.60
\$ 68,000	326.40	\$ 118,000	566.40	\$ 168,000	806.40	\$ 218,000	1,046.40
\$ 69,000	331.20	\$ 119,000	571.20	\$ 169,000	811.20	\$ 219,000	1,051.20

### Additions to Chart Rates

**Commitment Fee: \$100.00 Minimum Premium: \$120.00 Simultaneous Issue: \$100.00**

