



NC Rate Change Summary Effective October 1st, 2025

The North Carolina Department of Insurance has approved title rate changes effective October 1st, 2025.

Summary of changes:

- 9.4% increase in overall rates

Regular Rates:

- | | |
|-----------------------------------|----------------------------|
| • Up to \$100,000 | \$2.78 (previously \$2.54) |
| • \$100,001 to \$500,000, add | \$2.17 (previously \$1.98) |
| • \$500,001 to \$2,000,000, add | \$1.41 (previously \$1.29) |
| • \$2,000,001 to \$7,000,000, add | \$1.08 (previously \$0.99) |
| • \$7,000,001 and above, add | \$0.75 (previously \$0.69) |

Simultaneous Issue: \$28.50 (previously \$26.00)

Equity Master, Master Home Equity Loan Policy, ALTA Residential Limited Coverage (Junior Loan) or Other Similar Limited Coverage Policies:

- | | |
|--------------------------|--------------------------------|
| • Up to \$100,000 | \$60.00 (previously \$55.00) |
| • \$100,001 to \$250,000 | \$88.00 (previously \$80.00) |
| • \$250,001 to \$500,000 | \$183.00 (previously \$167.00) |

Policy amount shall not exceed \$500,000.00 (no change)

Closing Service Insurance:

- | | |
|-------------------------------|----------------------------|
| • Up to \$100,000 | \$0.69 (previously \$0.63) |
| • \$100,001 to \$500,000, add | \$0.13 (previously \$0.12) |
| • \$500,001 and above, add | \$0.00 (no change) |

Commitment for Title Insurance Policy: \$16.50 (previously \$15.00)

Residential Endorsements:

- | | |
|------------|------------------------------|
| • ALTA 5 | \$23.00 (previously \$21.00) |
| • ALTA 8.1 | \$23.00 (previously \$21.00) |
| • ALTA 9 | \$23.00 (previously \$21.00) |

Minimum premium of \$56.00 (previously \$51.00)