



RHODE ISLAND PREMIUMS

RATES AS OF JANUARY 1, 2015 (GUIDELINE ONLY)

STANDARD ALTA POLICY

Mortgagee Policy:	Up to and including \$40,000	\$100 minimum charge
	\$40,001 - \$1,000,000	\$2.50 per 1,000
	Over \$1,000,000	Please Contact CATIC

MORTGAGEE SURVEY DELETION FEE TO CATIC - \$25.00 (except Condominiums)
CLOSING PROTECTION LETTER FEE - \$25.00

Owner Policy:	\$3.50 per \$1,000	
	\$1,000 - \$40,000	\$140 minimum charge
	\$40,001 - \$1,000,000	
	Over \$1,000,000	Please Contact CATIC

Refinance: Mortgagee: A discount of 40% may apply to transactions previously insuring a loan within the last ten years up to the amount of the original policy. Full premium will be applied to the excess policy amount over the amount of the original policy.

EXPANDED POLICY

Expanded Protection Mortgagee Policy:	Add an additional 10% to the Standard Mortgagee Policy Rate
Expanded Protection Owner Policy:	Add an additional 10% to the Standard Owner Policy Rate

SIMULTANEOUS INSURANCE (LOAN AND OWNER)

In situations involving the issuance of both an Owner and Mortgagee Policy, add \$25.00 to the computed Owner Policy premium. This \$25.00 should be added to the premium when simultaneously issuing either Standard ALTA Policies or Expanded Protection Policies.

Rhode Island Office

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