



Three Center Plaza, Suite 440
Boston, Massachusetts 02108-2008
Voice: (617) 742-4000 (800) 370-6466
Fax: (617) 742-5000

December 9, 2004

★ **FLASH FAX** ★

Notification of Rate Change Effective January 1, 2005

Effective January 1, 2005, Old Republic National Title Insurance Company's rates for Massachusetts will be as follows:

- ★ **Enhanced/Star Owner's Policies: \$4.00/\$1000 from \$40,000 to \$1mill**
- ★ **Standard Owner's Policies: \$3.65/\$1000 from \$40,000 to \$1mill
(formerly \$3.50)**
- ★ **Enhanced/Star Loan Policies: \$2.75/\$1000 from \$40,000 to \$1mill**
- ★ **Standard Loan Policies: \$2.50/\$1000 from \$40,000 to \$1mill**
- ★ **Simultaneous Fee: Owner's Rate plus \$175.00
(formerly \$100.00)**
- ★ **Minimum Premium for amounts less than \$40,000:
Standard Owner's - \$146.00
Enhanced/Star Owner's - \$160.00
Standard Loan - \$100.00
Enhanced/Star Loan - \$110.00**

PLEASE NOTE:

All premium quotes given prior to January 1, 2005 on the old rates will be honored through March 31, 2005.

Software vendors have been notified, but Agents should call their providers to update systems with the new rates.

New Rate Cards will be mailed to you shortly.



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TO: All Massachusetts Agents and Approved Attorneys

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MASSACHUSETTS RATE CHANGE

Effective January 1, 2005

OWNER'S TITLE INSURANCE	
Standard Owner's Policy (minimum premium = \$146.00)	
Amount of Insurance	Premium
\$ 1,000 - \$ 39,000	\$146.00
\$ 40,000 - \$1,000,000	\$3.65/\$1,000
\$1,001,000 - \$2,000,000	\$2.50/\$1,000
Enhanced/Star Owner's Policy (minimum premium = \$160.00)	
Amount of Insurance	Premium
\$ 1,000 - \$ 39,000	\$160.00
\$ 40,000 - \$1,000,000	\$4.00/\$1,000
\$1,001,000 - \$2,000,000	\$2.75/\$1,000

LENDER'S TITLE INSURANCE	
Standard Loan Policy (minimum premium = \$100.00)	
Amount of Insurance	Premium
\$ 1,000 - \$ 39,000	\$100.00
\$ 40,000 - \$1,000,000	\$2.50/\$1,000
\$1,001,000 - \$2,000,000	\$2.00/\$1,000
Enhanced/Star Loan Policy (minimum premium = \$110.00)	
Amount of Insurance	Premium
\$ 1,000 - \$ 39,000	\$110.00
\$ 40,000 - \$1,000,000	\$2.75/\$1,000
\$1,001,000 - \$2,000,000	\$2.20/\$1,000

SIMULTANEOUS RATE: When an Owner's and Lender's Policy are issued simultaneously, the premium shall be the Owner's Policy rate (Standard or Star) **plus a \$175 simultaneous fee.**