



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)

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