



West Virginia Standard Rate Sheet

For policies underwritten by Attorneys Title Guaranty Fund, Inc.

Policy Amount	Std. Owner	Ext. Owner	Std. Lender	Ext. Lender	Policy Amount	Std. Owner	Ext. Owner	Std. Lender	Ext. Lender
\$100,000	\$400	\$480	\$302	\$350	\$560,000	\$1,865	\$2,238	\$1,402	\$1,470
\$110,000	\$433	\$519	\$327	\$375	\$570,000	\$1,893	\$2,271	\$1,423	\$1,490
\$120,000	\$465	\$558	\$351	\$400	\$580,000	\$1,920	\$2,304	\$1,443	\$1,510
\$130,000	\$498	\$597	\$376	\$425	\$590,000	\$1,948	\$2,337	\$1,464	\$1,530
\$140,000	\$530	\$636	\$400	\$450	\$600,000	\$1,975	\$2,370	\$1,485	\$1,550
\$150,000	\$563	\$675	\$424	\$475	\$610,000	\$2,003	\$2,403	\$1,505	\$1,570
\$160,000	\$595	\$714	\$449	\$500	\$620,000	\$2,030	\$2,436	\$1,526	\$1,590
\$170,000	\$628	\$753	\$473	\$525	\$630,000	\$2,058	\$2,469	\$1,546	\$1,610
\$180,000	\$660	\$792	\$498	\$550	\$640,000	\$2,085	\$2,502	\$1,567	\$1,630
\$190,000	\$693	\$831	\$522	\$575	\$650,000	\$2,113	\$2,535	\$1,588	\$1,650
\$200,000	\$725	\$870	\$547	\$600	\$660,000	\$2,140	\$2,568	\$1,608	\$1,670
\$210,000	\$758	\$909	\$571	\$625	\$670,000	\$2,168	\$2,601	\$1,629	\$1,690
\$220,000	\$790	\$948	\$595	\$650	\$680,000	\$2,195	\$2,634	\$1,649	\$1,710
\$230,000	\$823	\$987	\$620	\$675	\$690,000	\$2,223	\$2,667	\$1,670	\$1,730
\$240,000	\$855	\$1,026	\$644	\$700	\$700,000	\$2,250	\$2,700	\$1,691	\$1,750
\$250,000	\$888	\$1,065	\$669	\$725	\$710,000	\$2,278	\$2,733	\$1,711	\$1,770
\$260,000	\$920	\$1,104	\$693	\$750	\$720,000	\$2,305	\$2,766	\$1,732	\$1,790
\$270,000	\$953	\$1,143	\$717	\$775	\$730,000	\$2,333	\$2,799	\$1,752	\$1,810
\$280,000	\$985	\$1,182	\$742	\$800	\$740,000	\$2,360	\$2,832	\$1,773	\$1,830
\$290,000	\$1,018	\$1,221	\$766	\$825	\$750,000	\$2,388	\$2,865	\$1,793	\$1,850
\$300,000	\$1,050	\$1,260	\$791	\$850	\$760,000	\$2,415	\$2,898	\$1,814	\$1,870
\$310,000	\$1,083	\$1,299	\$815	\$875	\$770,000	\$2,443	\$2,931	\$1,835	\$1,890
\$320,000	\$1,115	\$1,338	\$839	\$900	\$780,000	\$2,470	\$2,964	\$1,855	\$1,910
\$330,000	\$1,148	\$1,377	\$864	\$925	\$790,000	\$2,498	\$2,997	\$1,876	\$1,930
\$340,000	\$1,180	\$1,416	\$888	\$950	\$800,000	\$2,525	\$3,030	\$1,896	\$1,950
\$350,000	\$1,213	\$1,455	\$913	\$975	\$810,000	\$2,553	\$3,063	\$1,917	\$1,970
\$360,000	\$1,245	\$1,494	\$937	\$1,000	\$820,000	\$2,580	\$3,096	\$1,938	\$1,990
\$370,000	\$1,278	\$1,533	\$961	\$1,025	\$830,000	\$2,608	\$3,129	\$1,958	\$2,010
\$380,000	\$1,310	\$1,572	\$986	\$1,050	\$840,000	\$2,635	\$3,162	\$1,979	\$2,030
\$390,000	\$1,343	\$1,611	\$1,010	\$1,075	\$850,000	\$2,663	\$3,195	\$1,999	\$2,050
\$400,000	\$1,375	\$1,650	\$1,035	\$1,100	\$860,000	\$2,690	\$3,228	\$2,020	\$2,070
\$410,000	\$1,408	\$1,689	\$1,059	\$1,125	\$870,000	\$2,718	\$3,261	\$2,041	\$2,090
\$420,000	\$1,440	\$1,728	\$1,083	\$1,150	\$880,000	\$2,745	\$3,294	\$2,061	\$2,110
\$430,000	\$1,473	\$1,767	\$1,108	\$1,175	\$890,000	\$2,773	\$3,327	\$2,082	\$2,130
\$440,000	\$1,505	\$1,806	\$1,132	\$1,200	\$900,000	\$2,800	\$3,360	\$2,102	\$2,150
\$450,000	\$1,538	\$1,845	\$1,157	\$1,225	\$910,000	\$2,828	\$3,393	\$2,123	\$2,170
\$460,000	\$1,570	\$1,884	\$1,181	\$1,250	\$920,000	\$2,855	\$3,426	\$2,144	\$2,190
\$470,000	\$1,603	\$1,923	\$1,205	\$1,275	\$930,000	\$2,883	\$3,459	\$2,164	\$2,210
\$480,000	\$1,635	\$1,962	\$1,230	\$1,300	\$940,000	\$2,910	\$3,492	\$2,185	\$2,230
\$490,000	\$1,668	\$2,001	\$1,254	\$1,325	\$950,000	\$2,938	\$3,525	\$2,205	\$2,250
\$500,000	\$1,700	\$2,040	\$1,279	\$1,350	\$960,000	\$2,965	\$3,558	\$2,226	\$2,270
\$510,000	\$1,728	\$2,073	\$1,299	\$1,370	\$970,000	\$2,993	\$3,591	\$2,247	\$2,290
\$520,000	\$1,755	\$2,106	\$1,320	\$1,390	\$980,000	\$3,020	\$3,624	\$2,267	\$2,310
\$530,000	\$1,783	\$2,139	\$1,340	\$1,410	\$990,000	\$3,048	\$3,657	\$2,288	\$2,330
\$540,000	\$1,810	\$2,172	\$1,361	\$1,430	\$1,000,000	\$3,075	\$3,690	\$2,308	\$2,350
\$550,000	\$1,838	\$2,205	\$1,382	\$1,450					

Additional rates, discounts, & bundles

Premium Calculations

Premiums are calculated by rounding the coverage amount up to the next \$1,000 (Ex: \$76,003 would be rounded up to \$77,000).

Residential Owner Rates

	Minimum Rate
Up to \$50,000	
Over \$50,000 - \$100,000 add	\$4.00
Over \$100,000 - \$500,000 add	\$3.25
Over \$500,000 - \$1,000,000 add	\$2.75
Over \$1,000,000 - \$5,000,000 add	\$2.00
Over \$5,000,000 - \$10,000,000 add	\$1.75
Over \$10,000,000 - \$20,000,000 add	\$1.25
Over \$20,000,000 add	\$1.00

Residential Lender Rates

	Minimum Rate
Up to \$50,000	
Over \$50,000 - \$100,000 add	\$3.00
Over \$100,000 - \$500,000 add	\$2.44
Over \$500,000 - \$1,000,000 add	\$2.06
Over \$1,000,000 - \$5,000,000 add	\$1.50
Over \$5,000,000 - \$10,000,000 add	\$1.31
Over \$10,000,000 - \$20,000,000 add	\$0.94
Over \$20,000,000 add	\$0.75

Reissue Rates

10 years or less	70% of applicable rate
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Owner Policy Rates

Standard Loan Policy (\$200 min)	100% of the Basic Rate
Extended Loan Policy (\$240 min)	120% of the Basic Rate
Homeowner Policy (\$240 min)	120% of the Basic Rate

Lender Rates

Standard Loan Policy	100% of the Residential Lender Rate
Extended Loan Policy	110% of the Residential Lender Rate

Centralized Residential Refinance

Up to and including \$250,000	\$400
Up to and including \$500,000	\$575
Up to and including \$750,000	\$700
Up to and including \$1,000,000	\$825
Up to and including \$1,250,000	\$925
Up to and including \$1,500,000	\$1,025
Up to and including \$2,000,000	\$1,100
Up to and including \$3,000,000	\$1,350
Up to and including \$4,000,000	\$1,650
Up to and including \$5,000,000	\$2,100

Centralized Residential Refinance

	Minimum Rate
Up to \$50,000	
Over \$50,000 - \$100,000 add	\$3.00
Over \$100,000 - \$500,000 add	\$2.50
Over \$500,000 - \$1,000,000 add	\$2.00
Over \$1,000,000 - \$5,000,000 add	\$1.50
Over \$5,000,000 - \$10,000,000 add	\$1.00
Over \$10,000,000 - \$20,000,000 add	\$0.75
Over \$20,000,000 add	\$0.50



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Attorneys Title
Guaranty Fund, Inc.

Attorneys Title Guaranty Fund, Inc. makes no express or implied warranty respecting the information presented herein and assumes no responsibility for errors and omissions. The rates listed are designed to provide an estimate of title insurance premiums. Said rates have been filed with the **West Virginia Offices of the Insurance Commissioner** and are effective **July 2025**. These rates do not include recording fees, escrow and closing fees, fees for endorsements and other applicable fees. For a complete schedule of rates or for additional information, contact an ATGF representative. This does not include all fees. As with any insurance contract, there are exceptions, exclusions and conditions to coverage that limit or narrow the coverage afforded by the policy. Please contact an ATGF consultant for further information on exceptions, exclusions, and conditions.