

# Denver Metropolitan Area Insurance Rates & Closing Fees

Includes the following counties: Adams, Arapahoe, Broomfield, Denver, Douglas and Jefferson.

Insurance Amount	Standard Rate	Insurance Amount	Standard Rate	Insurance Amount	Standard Rate	Insurance Amount	Standard Rate	Insurance Amount	Standard Rate
1 - 5,000	\$580	235,001 - 240,000	\$1,260	435,001 - 440,000	\$1,630	635,001 - 640,000	\$1,985	835,001 - 840,000	\$2,335
5,001 - 25,000	\$665	240,001 - 245,000	\$1,269	440,001 - 445,000	\$1,639	640,001 - 645,000	\$1,994	840,001 - 845,000	\$2,344
25,001 - 50,000	\$731	245,001 - 250,000	\$1,278	445,001 - 450,000	\$1,648	645,001 - 650,000	\$2,003	845,001 - 850,000	\$2,353
<b>50,001 - 55,000</b>	<b>\$824</b>	<b>250,001 - 255,000</b>	<b>\$1,287</b>	<b>450,001 - 455,000</b>	<b>\$1,657</b>	<b>650,001 - 655,000</b>	<b>\$2,012</b>	<b>850,001 - 855,000</b>	<b>\$2,362</b>
55,001 - 60,000	\$840	255,001 - 260,000	\$1,297	455,001 - 460,000	\$1,667	655,001 - 660,000	\$2,020	855,001 - 860,000	\$2,370
60,001 - 65,000	\$855	260,001 - 265,000	\$1,306	460,001 - 465,000	\$1,676	660,001 - 665,000	\$2,029	860,001 - 865,000	\$2,379
65,001 - 70,000	\$906	265,001 - 270,000	\$1,315	465,001 - 470,000	\$1,685	665,001 - 670,000	\$2,038	865,001 - 870,000	\$2,388
70,001 - 75,000	\$922	270,001 - 275,000	\$1,324	470,001 - 475,000	\$1,694	670,001 - 675,000	\$2,047	870,001 - 875,000	\$2,397
<b>75,001 - 80,000</b>	<b>\$938</b>	<b>275,001 - 280,000</b>	<b>\$1,334</b>	<b>475,001 - 480,000</b>	<b>\$1,704</b>	<b>675,001 - 680,000</b>	<b>\$2,055</b>	<b>875,001 - 880,000</b>	<b>\$2,405</b>
80,001 - 85,000	\$953	280,001 - 285,000	\$1,343	480,001 - 485,000	\$1,713	680,001 - 685,000	\$2,064	880,001 - 885,000	\$2,414
85,001 - 90,000	\$969	285,001 - 290,000	\$1,352	485,001 - 490,000	\$1,722	685,001 - 690,000	\$2,073	885,001 - 890,000	\$2,423
90,001 - 95,000	\$985	290,001 - 295,000	\$1,361	490,001 - 495,000	\$1,731	690,001 - 695,000	\$2,082	890,001 - 895,000	\$2,432
95,001 - 100,000	\$1,001	295,001 - 300,000	\$1,371	495,001 - 500,000	\$1,740	695,001 - 700,000	\$2,090	895,001 - 900,000	\$2,440
<b>100,001 - 105,000</b>	<b>\$1,010</b>	<b>300,001 - 305,000</b>	<b>\$1,380</b>	<b>500,001 - 505,000</b>	<b>\$1,749</b>	<b>700,001 - 705,000</b>	<b>\$2,099</b>	<b>900,001 - 905,000</b>	<b>\$2,449</b>
105,001 - 110,000	\$1,019	305,001 - 310,000	\$1,389	505,001 - 510,000	\$1,758	705,001 - 710,000	\$2,108	905,001 - 910,000	\$2,458
110,001 - 115,000	\$1,028	310,001 - 315,000	\$1,398	510,001 - 515,000	\$1,767	710,001 - 715,000	\$2,117	910,001 - 915,000	\$2,467
115,001 - 120,000	\$1,038	315,001 - 320,000	\$1,408	515,001 - 520,000	\$1,775	715,001 - 720,000	\$2,125	915,001 - 920,000	\$2,475
120,001 - 125,000	\$1,047	320,001 - 325,000	\$1,417	520,001 - 525,000	\$1,784	720,001 - 725,000	\$2,134	920,001 - 925,000	\$2,484
<b>125,001 - 130,000</b>	<b>\$1,056</b>	<b>325,001 - 330,000</b>	<b>\$1,426</b>	<b>525,001 - 530,000</b>	<b>\$1,793</b>	<b>725,001 - 730,000</b>	<b>\$2,143</b>	<b>925,001 - 930,000</b>	<b>\$2,493</b>
130,001 - 135,000	\$1,066	330,001 - 335,000	\$1,435	530,001 - 535,000	\$1,802	730,001 - 735,000	\$2,152	930,001 - 935,000	\$2,502
135,001 - 140,000	\$1,075	335,001 - 340,000	\$1,445	535,001 - 540,000	\$1,810	735,001 - 740,000	\$2,160	935,001 - 940,000	\$2,510
140,001 - 145,000	\$1,084	340,001 - 345,000	\$1,454	540,001 - 545,000	\$1,819	740,001 - 745,000	\$2,169	940,001 - 945,000	\$2,519
145,001 - 150,000	\$1,093	345,001 - 350,000	\$1,463	545,001 - 550,000	\$1,828	745,001 - 750,000	\$2,178	945,001 - 950,000	\$2,528
<b>150,001 - 155,000</b>	<b>\$1,103</b>	<b>350,001 - 355,000</b>	<b>\$1,472</b>	<b>550,001 - 555,000</b>	<b>\$1,837</b>	<b>750,001 - 755,000</b>	<b>\$2,187</b>	<b>950,001 - 955,000</b>	<b>\$2,537</b>
155,001 - 160,000	\$1,112	355,001 - 360,000	\$1,482	555,001 - 560,000	\$1,845	755,001 - 760,000	\$2,195	955,001 - 960,000	\$2,545
160,001 - 165,000	\$1,121	360,001 - 365,000	\$1,491	560,001 - 565,000	\$1,854	760,001 - 765,000	\$2,204	960,001 - 965,000	\$2,554
165,001 - 170,000	\$1,130	365,001 - 370,000	\$1,500	565,001 - 570,000	\$1,863	765,001 - 770,000	\$2,213	965,001 - 970,000	\$2,563
<b>170,001 - 175,000</b>	<b>\$1,140</b>	<b>370,001 - 375,000</b>	<b>\$1,509</b>	<b>570,001 - 575,000</b>	<b>\$1,872</b>	<b>770,001 - 775,000</b>	<b>\$2,222</b>	<b>970,001 - 975,000</b>	<b>\$2,572</b>
175,001 - 180,000	\$1,149	<b>375,001 - 380,000</b>	<b>\$1,519</b>	<b>575,001 - 580,000</b>	<b>\$1,880</b>	<b>775,001 - 780,000</b>	<b>\$2,230</b>	<b>975,001 - 980,000</b>	<b>\$2,580</b>
180,001 - 185,000	\$1,158	380,001 - 385,000	\$1,528	580,001 - 585,000	\$1,889	780,001 - 785,000	\$2,239	980,001 - 985,000	\$2,589
185,001 - 190,000	\$1,167	385,001 - 390,000	\$1,537	585,001 - 590,000	\$1,898	785,001 - 790,000	\$2,248	985,001 - 990,000	\$2,598
190,001 - 195,000	\$1,176	390,001 - 395,000	\$1,546	590,001 - 595,000	\$1,907	790,001 - 795,000	\$2,257	990,001 - 995,000	\$2,607
195,001 - 200,000	\$1,186	395,001 - 400,000	\$1,556	595,001 - 600,000	\$1,915	795,001 - 800,000	\$2,265	995,001 - 1,000,000	\$2,615
<b>200,001 - 205,000</b>	<b>\$1,195</b>	<b>400,001 - 405,000</b>	<b>\$1,565</b>	<b>600,001 - 605,000</b>	<b>\$1,924</b>	<b>800,001 - 805,000</b>	<b>\$2,274</b>		
205,001 - 210,000	\$1,204	405,001 - 410,000	\$1,574	605,001 - 610,000	\$1,933	805,001 - 810,000	\$2,283		
210,001 - 215,000	\$1,213	410,001 - 415,000	\$1,583	610,001 - 615,000	\$1,942	810,001 - 815,000	\$2,292		
215,001 - 220,000	\$1,223	415,001 - 420,000	\$1,593	615,001 - 620,000	\$1,950	815,001 - 820,000	\$2,300		
220,001 - 225,000	\$1,232	420,001 - 425,000	\$1,602	620,001 - 625,000	\$1,959	820,001 - 825,000	\$2,309		
<b>225,001 - 230,000</b>	<b>\$1,241</b>	<b>425,001 - 430,000</b>	<b>\$1,611</b>	<b>625,001 - 630,000</b>	<b>\$1,968</b>	<b>825,001 - 830,000</b>	<b>\$2,318</b>		
230,001 - 235,000	\$1,250	430,001 - 435,000	\$1,620	630,001 - 635,000	\$1,977	830,001 - 835,000	\$2,327		

**Schedule Per \$1,000 Liability**

Up to \$3 million .....	\$1.65
Up to \$5 million .....	\$1.55
Up to \$8 million .....	\$1.45
Up to \$10 million .....	\$1.35
Up to \$20 million .....	\$1.20
Over \$20 million .....	\$1.00

## Loan Policy - REFINANCE

(includes applicable endorsements\*\*)

Upon election by a lender, loan policies issued in connection with the refinance of an existing mortgage, the following rates apply:

Up to \$100,000 .....	\$540
\$100,001 to \$150,000 .....	\$605
\$150,001 to \$200,000 .....	\$655
\$200,001 to \$300,000 .....	\$755
\$300,001 to \$400,000 .....	\$855
\$400,001 to \$500,000 .....	\$955
\$500,001 to \$750,000 .....	\$1,105
\$750,001 to \$1,000,000 .....	\$1,355
\$1,000,001 to \$1,500,000 .....	\$1,855
\$1,500,001 to \$2,000,000 .....	\$2,455
\$2,000,001 to \$3,000,000 .....	\$3,655

## Loan Policy - Issued with SALE

(includes applicable endorsements\*\*)

Up to \$100,000 .....	\$300
\$100,001 to \$200,000 .....	\$350
\$200,001 to \$300,000 .....	\$400
\$300,001 to \$750,000 .....	\$450
\$750,001 to \$1,000,000 .....	\$500
\$1,000,001+ .....	call local office

\*\*This charge includes the applicable endorsements including but not limited to COLO Form 100, COL100.30, COLO 110.7, ALTA 6, 6.1, 6.2 or COLO equivalent, ALTA 8.1, COLO 115.1 or COLO 115.2 PUD. Includes tax certificate.

## Owner's Re-Issue Rate

Within 3 years - 50% credit  
Within 5 years - 40% credit

## Commercial Re-Issue Rate

Within 10 years - 50% credit

## Closing Fees

Loan closing fee - refinance* .....	\$360
Loan closing fee - sale* .....	\$320
*Note: Includes courier fees, wire fees, tax certificate fee, cashier's check fee, lender document retrieval fee, and e-recording fee.	

Real estate closing fee .....	\$250
FSBO closing fee .....	\$400
Loan closing fee for second mortgage .....	\$140
For disbursement only .....	\$150
Builder closing fee .....	\$120
Owner extended coverage .....	\$60

Effective 04-26-10