

# Texas Title Insurance Basic Premium Rates

## Rates Effective September 1, 2019

Policies Up To And Including	Basic Premium	Policies Up To And Including	Basic Premium	Policies Up To And Including	Basic Premium	Policies Up To And Including	Basic Premium
\$25,000	\$328	\$44,000	\$456	\$63,000	\$583	\$82,000	\$711
\$25,500	\$331	\$44,500	\$459	\$63,500	\$587	\$82,500	\$716
\$26,000	\$335	\$45,000	\$463	\$64,000	\$591	\$83,000	\$720
\$26,500	\$338	\$45,500	\$466	\$64,500	\$594	\$83,500	\$722
\$27,000	\$340	\$46,000	\$469	\$65,000	\$597	\$84,000	\$725
\$27,500	\$343	\$46,500	\$473	\$65,500	\$600	\$84,500	\$729
\$28,000	\$347	\$47,000	\$475	\$66,000	\$604	\$85,000	\$732
\$28,500	\$350	\$47,500	\$478	\$66,500	\$609	\$85,500	\$735
\$29,000	\$355	\$48,000	\$483	\$67,000	\$612	\$86,000	\$738
\$29,500	\$358	\$48,500	\$487	\$67,500	\$613	\$86,500	\$743
\$30,000	\$361	\$49,000	\$490	\$68,000	\$617	\$87,000	\$747
\$30,500	\$364	\$49,500	\$493	\$68,500	\$621	\$87,500	\$749
\$31,000	\$368	\$50,000	\$496	\$69,000	\$624	\$88,000	\$752
\$31,500	\$371	\$50,500	\$499	\$69,500	\$627	\$88,500	\$756
\$32,000	\$374	\$51,000	\$501	\$70,000	\$631	\$89,000	\$760
\$32,500	\$378	\$51,500	\$505	\$70,500	\$635	\$89,500	\$762
\$33,000	\$381	\$52,000	\$510	\$71,000	\$639	\$90,000	\$765

<b>Policies Up To And Including</b>	<b>Basic Premium</b>	<b>Policies Up To And Including</b>	<b>Basic Premium</b>	<b>Policies Up To And Including</b>	<b>Basic Premium</b>	<b>Policies Up To And Including</b>	<b>Basic Premium</b>
\$33,500	\$385	\$52,500	\$514	\$71,500	\$641	\$90,500	\$769
\$34,000	\$388	\$53,000	\$516	\$72,000	\$644	\$91,000	\$773
\$34,500	\$392	\$53,500	\$520	\$72,500	\$648	\$91,500	\$777
\$35,000	\$395	\$54,000	\$523	\$73,000	\$651	\$92,000	\$779
\$35,500	\$398	\$54,500	\$526	\$73,500	\$654	\$92,500	\$783
\$36,000	\$401	\$55,000	\$529	\$74,000	\$658	\$93,000	\$786
\$36,500	\$405	\$55,500	\$532	\$74,500	\$662	\$93,500	\$790
\$37,000	\$408	\$56,000	\$537	\$75,000	\$666	\$94,000	\$791
\$37,500	\$412	\$56,500	\$540	\$75,500	\$668	\$94,500	\$796
\$38,000	\$416	\$57,000	\$543	\$76,000	\$671	\$95,000	\$801
\$38,500	\$419	\$57,500	\$547	\$76,500	\$674	\$95,500	\$804
\$39,000	\$421	\$58,000	\$551	\$77,000	\$678	\$96,000	\$805
\$39,500	\$425	\$58,500	\$553	\$77,500	\$681	\$96,500	\$809
\$40,000	\$428	\$59,000	\$556	\$78,000	\$685	\$97,000	\$813
\$40,500	\$433	\$59,500	\$560	\$78,500	\$689	\$97,500	\$817
\$41,000	\$435	\$60,000	\$564	\$79,000	\$693	\$98,000	\$820
\$41,500	\$439	\$60,500	\$568	\$79,500	\$694	\$98,500	\$824
\$42,000	\$442	\$61,000	\$571	\$80,000	\$698	\$99,000	\$827
\$42,500	\$446	\$61,500	\$573	\$80,500	\$702	\$99,500	\$830
\$43,000	\$448	\$62,000	\$577	\$81,000	\$706	\$100,000	\$832
\$43,500	\$452	\$62,500	\$581	\$81,500	\$708		

**Basic premium for policies in excess of \$100,000 shall be calculated according to the steps below:**

- Step 1 In column (1), find the range including the policy's face value.
- Step 2 Subtract the value in column (2) from the policy's face value.
- Step 3 Multiply the result in Step 2 by the value in column (3), and round to the nearest dollar.
- Step 4 Add the value in column (4) to the result of the value from Step 3.

(See calculation examples following the table below)

**Title Basic Premium Calculation for Policies in Excess of \$100,000**

(1) Policy Range	(2) Subtract	(3) Multiply by	(4) Add
[\$100,001 - \$1,000,000]	100,000	0.00527	\$832
[\$1,000,001 - \$5,000,000]	1,000,000	0.00433	\$5,575
[\$5,000,001 - \$15,000,000]	5,000,000	0.00357	\$22,895
[\$15,000,001 - \$25,000,000]	15,000,000	0.00254	\$58,595
[\$25,000,001 - \$50,000,000]	25,000,000	0.00152	\$83,995
[\$50,000,001 - \$100,000,000]	50,000,000	0.00138	\$121,995
[Greater than \$100,000,000]	100,000,000	0.00124	\$190,995

**Examples**

Policy Value	Basic Premium
\$268,500	\$1,720
\$4,826,600	\$22,144
\$10,902,800	\$43,968
\$17,295,100	\$64,425
\$39,351,800	\$105,810
\$75,300,200	\$156,909
\$151,250,300	\$254,545

## Examples for Policies in Excess of \$100,000

### Example 1:

- (1) Policy is \$268,500
- (2) Subtract \$100,000  $\implies$   $\$268,500 - \$100,000 \implies$  Result = \$168,500
- (3) Multiply by 0.00527  $\implies$   $\$168,500 \times 0.00527 \implies$  \$888.00  $\implies$  Result = \$888
- (4) Add \$832  $\implies$   $\$888 + \$832 \implies$  Final Result = \$1,720

### Example 2:

- (1) Policy is \$4,826,600
- (2) Subtract \$1,000,000  $\implies$   $\$4,826,600 - \$1,000,000 \implies$  Result = \$3,826,600
- (3) Multiply by 0.00433  $\implies$   $\$3,826,600 \times 0.00433 \implies$  \$16,569.18  $\implies$  Result = \$16,569
- (4) Add \$5,575  $\implies$   $\$16,569 + \$5,575 \implies$  Final Result = \$22,144

### Example 3:

- (1) Policy is \$10,902,800
- (2) Subtract \$5,000,000  $\implies$   $\$10,902,800 - \$5,000,000 \implies$  Result = \$5,902,800
- (3) Multiply by 0.00357  $\implies$   $\$5,902,800 \times 0.00357 \implies$  \$21,073.00  $\implies$  Result = \$21,073
- (4) Add \$22,895  $\implies$   $\$21,073 + \$22,895 \implies$  Final Result = \$43,968

### Example 4:

- (1) Policy is \$17,295,100
- (2) Subtract \$15,000,000  $\implies$   $\$17,295,100 - \$15,000,000 \implies$  Result = \$2,295,100
- (3) Multiply by 0.00254  $\implies$   $\$2,295,100 \times 0.00254 \implies$  \$5,829.55  $\implies$  Result = \$5,830
- (4) Add \$58,595  $\implies$   $\$5,830 + \$58,595 \implies$  Final Result = \$64,425

### Example 5:

- (1) Policy is \$39,351,800
- (2) Subtract \$25,000,000  $\implies$   $\$39,351,800 - \$25,000,000 \implies$  Result = \$14,351,800
- (3) Multiply by 0.00152  $\implies$   $\$14,351,800 \times 0.00152 \implies$  \$21,814.74  $\implies$  Result = \$21,815
- (4) Add \$83,995  $\implies$   $\$21,815 + \$83,995 \implies$  Final Result = \$105,810

### Example 6:

- (1) Policy is \$75,300,200
- (2) Subtract \$50,000,000  $\implies$   $\$75,300,200 - \$50,000,000 \implies$  Result = \$25,300,200
- (3) Multiply by 0.00138  $\implies$   $\$25,300,200 \times 0.00138 \implies$  \$34,914.28  $\implies$  Result = \$34,914
- (4) Add \$121,995  $\implies$   $\$34,914 + \$121,995 \implies$  Final Result = \$156,909

### Example 7:

- (1) Policy is \$151,250,300
- (2) Subtract \$100,000,000  $\implies$   $\$151,250,300 - \$100,000,000 \implies$  Result = \$51,250,300
- (3) Multiply by 0.00124  $\implies$   $\$51,250,300 \times 0.00124 \implies$  \$63,550.37  $\implies$  Result = \$63,550
- (4) Add \$190,995  $\implies$   $\$63,550 + \$190,995 \implies$  Final Result = \$254,545