

# BASIC TITLE INSURANCE PREMIUM RATES

Promulgated by the Texas Department of Insurance. Effective September 1, 2019.

Insured Amount	Basic Premium										
\$40,000	\$428	\$263,000	\$1,691	\$318,000	\$1,981	\$373,000	\$2,271	\$428,000	\$2,561	\$483,000	\$2,850
\$45,000	\$463	\$264,000	\$1,696	\$319,000	\$1,986	\$374,000	\$2,276	\$429,000	\$2,566	\$484,000	\$2,856
\$50,000	\$496	\$265,000	\$1,702	\$320,000	\$1,991	\$375,000	\$2,281	\$430,000	\$2,571	\$485,000	\$2,861
\$55,000	\$529	\$266,000	\$1,707	\$321,000	\$1,997	\$376,000	\$2,287	\$431,000	\$2,576	\$486,000	\$2,866
\$60,000	\$564	\$267,000	\$1,712	\$322,000	\$2,002	\$377,000	\$2,292	\$432,000	\$2,582	\$487,000	\$2,871
\$65,000	\$597	\$268,000	\$1,717	\$323,000	\$2,007	\$378,000	\$2,297	\$433,000	\$2,587	\$488,000	\$2,877
\$70,000	\$631	\$269,000	\$1,723	\$324,000	\$2,012	\$379,000	\$2,302	\$434,000	\$2,592	\$489,000	\$2,882
\$75,000	\$666	\$270,000	\$1,728	\$325,000	\$2,018	\$380,000	\$2,308	\$435,000	\$2,597	\$490,000	\$2,887
\$80,000	\$698	\$271,000	\$1,733	\$326,000	\$2,023	\$381,000	\$2,313	\$436,000	\$2,603	\$491,000	\$2,893
\$85,000	\$732	\$272,000	\$1,738	\$327,000	\$2,028	\$382,000	\$2,318	\$437,000	\$2,608	\$492,000	\$2,898
\$90,000	\$765	\$273,000	\$1,744	\$328,000	\$2,034	\$383,000	\$2,323	\$438,000	\$2,613	\$493,000	\$2,903
\$95,000	\$801	\$274,000	\$1,749	\$329,000	\$2,039	\$384,000	\$2,329	\$439,000	\$2,619	\$494,000	\$2,908
\$100,000	\$832	\$275,000	\$1,754	\$330,000	\$2,044	\$385,000	\$2,334	\$440,000	\$2,624	\$495,000	\$2,914
\$105,000	\$858	\$276,000	\$1,760	\$331,000	\$2,049	\$386,000	\$2,339	\$441,000	\$2,629	\$496,000	\$2,919
\$110,000	\$885	\$277,000	\$1,765	\$332,000	\$2,055	\$387,000	\$2,344	\$442,000	\$2,634	\$497,000	\$2,924
\$115,000	\$911	\$278,000	\$1,770	\$333,000	\$2,060	\$388,000	\$2,350	\$443,000	\$2,640	\$498,000	\$2,929
\$120,000	\$937	\$279,000	\$1,775	\$334,000	\$2,065	\$389,000	\$2,355	\$444,000	\$2,645	\$499,000	\$2,935
\$125,000	\$964	\$280,000	\$1,781	\$335,000	\$2,070	\$390,000	\$2,360	\$445,000	\$2,650	\$500,000	\$2,940
\$130,000	\$990	\$281,000	\$1,786	\$336,000	\$2,076	\$391,000	\$2,366	\$446,000	\$2,655	\$525,000	\$3,072
\$135,000	\$1,016	\$282,000	\$1,791	\$337,000	\$2,081	\$392,000	\$2,371	\$447,000	\$2,661	\$550,000	\$3,204
\$140,000	\$1,043	\$283,000	\$1,796	\$338,000	\$2,086	\$393,000	\$2,376	\$448,000	\$2,666	\$575,000	\$3,335
\$145,000	\$1,069	\$284,000	\$1,802	\$339,000	\$2,092	\$394,000	\$2,381	\$449,000	\$2,671	\$600,000	\$3,467
\$150,000	\$1,096	\$285,000	\$1,807	\$340,000	\$2,097	\$395,000	\$2,387	\$450,000	\$2,677	\$625,000	\$3,599
\$155,000	\$1,122	\$286,000	\$1,812	\$341,000	\$2,102	\$396,000	\$2,392	\$451,000	\$2,682	\$650,000	\$3,731
\$160,000	\$1,148	\$287,000	\$1,817	\$342,000	\$2,107	\$397,000	\$2,397	\$452,000	\$2,687	\$675,000	\$3,862
\$165,000	\$1,175	\$288,000	\$1,823	\$343,000	\$2,113	\$398,000	\$2,402	\$453,000	\$2,692	\$700,000	\$3,994
\$170,000	\$1,201	\$289,000	\$1,828	\$344,000	\$2,118	\$399,000	\$2,408	\$454,000	\$2,698	\$725,000	\$4,126
\$175,000	\$1,227	\$290,000	\$1,833	\$345,000	\$2,123	\$400,000	\$2,413	\$455,000	\$2,703	\$750,000	\$4,258
\$180,000	\$1,254	\$291,000	\$1,839	\$346,000	\$2,128	\$401,000	\$2,418	\$456,000	\$2,708	\$775,000	\$4,389
\$185,000	\$1,280	\$292,000	\$1,844	\$347,000	\$2,134	\$402,000	\$2,424	\$457,000	\$2,713	\$800,000	\$4,521
\$190,000	\$1,306	\$293,000	\$1,849	\$348,000	\$2,139	\$403,000	\$2,429	\$458,000	\$2,719	\$825,000	\$4,653
\$195,000	\$1,333	\$294,000	\$1,854	\$349,000	\$2,144	\$404,000	\$2,434	\$459,000	\$2,724	\$850,000	\$4,785
\$200,000	\$1,359	\$295,000	\$1,860	\$350,000	\$2,150	\$405,000	\$2,439	\$460,000	\$2,729	\$875,000	\$4,916
\$205,000	\$1,385	\$296,000	\$1,865	\$351,000	\$2,155	\$406,000	\$2,445	\$461,000	\$2,734	\$900,000	\$5,048
\$210,000	\$1,412	\$297,000	\$1,870	\$352,000	\$2,160	\$407,000	\$2,450	\$462,000	\$2,740	\$925,000	\$5,180
\$215,000	\$1,438	\$298,000	\$1,875	\$353,000	\$2,165	\$408,000	\$2,455	\$463,000	\$2,745	\$950,000	\$5,312
\$220,000	\$1,464	\$299,000	\$1,881	\$354,000	\$2,171	\$409,000	\$2,460	\$464,000	\$2,750	\$975,000	\$5,443
\$225,000	\$1,491	\$300,000	\$1,886	\$355,000	\$2,176	\$410,000	\$2,466	\$465,000	\$2,756	\$1,000,000	\$5,575
\$230,000	\$1,517	\$301,000	\$1,891	\$356,000	\$2,181	\$411,000	\$2,471	\$466,000	\$2,761	\$2,000,000	\$9,905
\$235,000	\$1,543	\$302,000	\$1,897	\$357,000	\$2,186	\$412,000	\$2,476	\$467,000	\$2,766	\$3,000,000	\$14,235
\$240,000	\$1,570	\$303,000	\$1,902	\$358,000	\$2,192	\$413,000	\$2,482	\$468,000	\$2,771	\$4,000,000	\$18,596
\$245,000	\$1,596	\$304,000	\$1,907	\$359,000	\$2,197	\$414,000	\$2,487	\$469,000	\$2,777	\$5,000,000	\$22,895
\$250,000	\$1,623	\$305,000	\$1,912	\$360,000	\$2,202	\$415,000	\$2,492	\$470,000	\$2,782	\$6,000,000	\$26,465
\$251,000	\$1,628	\$306,000	\$1,918	\$361,000	\$2,207	\$416,000	\$2,497	\$471,000	\$2,787	\$7,000,000	\$30,035
\$252,000	\$1,633	\$307,000	\$1,923	\$362,000	\$2,213	\$417,000	\$2,503	\$472,000	\$2,792	\$8,000,000	\$33,605
\$253,000	\$1,638	\$308,000	\$1,928	\$363,000	\$2,218	\$418,000	\$2,508	\$473,000	\$2,798	\$9,000,000	\$37,175
\$254,000	\$1,644	\$309,000	\$1,933	\$364,000	\$2,223	\$419,000	\$2,513	\$474,000	\$2,803	\$10,000,000	\$40,745
\$255,000	\$1,649	\$310,000	\$1,939	\$365,000	\$2,229	\$420,000	\$2,518	\$475,000	\$2,808	\$11,000,000	\$44,315
\$256,000	\$1,654	\$311,000	\$1,944	\$366,000	\$2,234	\$421,000	\$2,524	\$476,000	\$2,814	\$12,000,000	\$47,885
\$257,000	\$1,659	\$312,000	\$1,949	\$367,000	\$2,239	\$422,000	\$2,529	\$477,000	\$2,819	\$13,000,000	\$51,455
\$258,000	\$1,665	\$313,000	\$1,955	\$368,000	\$2,244	\$423,000	\$2,534	\$478,000	\$2,824	\$14,000,000	\$55,025
\$259,000	\$1,670	\$314,000	\$1,960	\$369,000	\$2,250	\$424,000	\$2,539	\$479,000	\$2,829	\$15,000,000	\$58,595
\$260,000	\$1,675	\$315,000	\$1,965	\$370,000	\$2,255	\$425,000	\$2,545	\$480,000	\$2,835	\$20,000,000	\$71,295
\$261,000	\$1,680	\$316,000	\$1,970	\$371,000	\$2,260	\$426,000	\$2,550	\$481,000	\$2,840	\$25,000,000	\$83,995
\$262,000	\$1,686	\$317,000	\$1,976	\$372,000	\$2,265	\$427,000	\$2,555	\$482,000	\$2,845	\$30,000,000	\$91,595

CONTINUED ON OTHER SIDE

# CALCULATION FOR POLICIES IN EXCESS OF \$100,000

Using the table below, apply these steps to determine basic premium for policies above \$100,000:

- STEP 1** In column (1), find the range that includes 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.

\$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 FOR POLICIES IN EXCESS OF \$100,000

### EXAMPLE 1:

- (1) Policy is \$268,500  
(2) Subtract \$100,000:  
 $(\$268,500 - \$100,000) = \$168,500$   
(3) Multiply by 0.00527 and round to the nearest whole dollar:  
 $(\$168,500 \times 0.00527) = \$888.00$   
(4) Add \$832:  
 $(\$888 + \$832) = \$1,720.00$

### EXAMPLE 2:

- (1) Policy is \$4,826,600  
(2) Subtract \$1,000,000:  
 $(\$4,826,600 - \$1,000,000) = \$3,826,600$   
(3) Multiply by 0.00433 and round to the nearest whole dollar:  
 $(\$3,826,600 \times 0.00433) = \$16,569.00$   
(4) Add \$5,575:  
 $(\$16,569 + \$5,575) = \$22,144.00$

### EXAMPLE 3:

- (1) Policy is \$10,902,800  
(2) Subtract \$5,000,000:  
 $(\$10,902,800 - \$5,000,000) = \$5,902,800$   
(3) Multiply by 0.00357 and round to the nearest whole dollar:  
 $(\$5,902,800 \times 0.00357) = \$21,073.00$   
(4) Add \$22,895:  
 $(\$21,073 + \$22,895) = \$46,968.00$

### EXAMPLE 4:

- (1) Policy is \$17,295,100  
(2) Subtract \$15,000,000:  
 $(\$17,295,100 - \$15,000,000) = \$2,295,100$   
(3) Multiply by 0.00254 and round to the nearest whole dollar:  
 $(\$2,295,100 \times 0.00254) = \$5,830.00$   
(4) Add \$58,595:  
 $(\$5,830 + \$58,595) = \$64,425.00$

### EXAMPLE 5:

- (1) Policy is \$39,351,800  
(2) Subtract \$25,000,000:  
 $(\$39,351,800 - \$25,000,000) = \$14,351,800$   
(3) Multiply by 0.00152 and round to the nearest whole dollar:  
 $(\$14,351,800 \times 0.00152) = \$21,815.00$   
(4) Add \$83,995:  
 $(\$21,815 + \$83,995) = \$105,810.00$