

# BASIC TITLE INSURANCE PREMIUM RATES

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

Insured Amount	Basic Premium	Insured Amount	Basic Premium	Insured Amount	Basic Premium	Insured Amount	Basic Premium	Insured Amount	Basic Premium	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
\$1,000,0001-\$5,000,000	1,000,000	0.00433	\$5,575
\$5,000,0001- \$15,000,000	5,000,000	0.00357	\$22,895
\$15,000,0001 - \$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:  
 $(\$21,815 + \$83,995) = \$105,810.00$