

BASIC TITLE INSURANCE PREMIUM RATES

Promulgated by the Texas Department of Insurance. Effective May 1, 2013.

Insured Amount	Basic Premium	Insured Amount	Basic Premium	Insured Amount	Basic Premium	Insured Amount	Basic Premium	Insured Amount	Basic Premium	Insured Amount	Basic Premium
\$10,000	\$238	\$37,500	\$433	\$65,000	\$628	\$92,500	\$823	\$140,000	\$1,097	\$195,000	\$1,401
\$10,500	\$242	\$38,000	\$437	\$65,500	\$631	\$93,000	\$827	\$141,000	\$1,102	\$196,000	\$1,407
\$11,000	\$244	\$38,500	\$441	\$66,000	\$635	\$93,500	\$831	\$142,000	\$1,108	\$197,000	\$1,412
\$11,500	\$248	\$39,000	\$443	\$66,500	\$640	\$94,000	\$832	\$143,000	\$1,113	\$198,000	\$1,418
\$12,000	\$252	\$39,500	\$447	\$67,000	\$644	\$94,500	\$837	\$144,000	\$1,119	\$199,000	\$1,423
\$12,500	\$255	\$40,000	\$450	\$67,500	\$645	\$95,000	\$842	\$145,000	\$1,124	\$200,000	\$1,429
\$13,000	\$260	\$40,500	\$455	\$68,000	\$649	\$95,500	\$845	\$146,000	\$1,130	\$201,000	\$1,435
\$13,500	\$264	\$41,000	\$457	\$68,500	\$653	\$96,000	\$847	\$147,000	\$1,135	\$202,000	\$1,440
\$14,000	\$267	\$41,500	\$462	\$69,000	\$656	\$96,500	\$851	\$148,000	\$1,141	\$203,000	\$1,446
\$14,500	\$270	\$42,000	\$465	\$69,500	\$659	\$97,000	\$855	\$149,000	\$1,146	\$204,000	\$1,451
\$15,000	\$272	\$42,500	\$469	\$70,000	\$664	\$97,500	\$859	\$150,000	\$1,152	\$205,000	\$1,457
\$15,500	\$276	\$43,000	\$471	\$70,500	\$668	\$98,000	\$862	\$151,000	\$1,158	\$206,000	\$1,462
\$16,000	\$280	\$43,500	\$475	\$71,000	\$672	\$98,500	\$866	\$152,000	\$1,163	\$207,000	\$1,468
\$16,500	\$284	\$44,000	\$479	\$71,500	\$674	\$99,000	\$870	\$153,000	\$1,169	\$208,000	\$1,473
\$17,000	\$288	\$44,500	\$483	\$72,000	\$677	\$99,500	\$873	\$154,000	\$1,174	\$209,000	\$1,479
\$17,500	\$292	\$45,000	\$487	\$72,500	\$681	\$100,000	\$875	\$155,000	\$1,180	\$210,000	\$1,484
\$18,000	\$296	\$45,500	\$490	\$73,000	\$685	\$101,000	\$881	\$156,000	\$1,185	\$211,000	\$1,490
\$18,500	\$298	\$46,000	\$493	\$73,500	\$688	\$102,000	\$886	\$157,000	\$1,191	\$212,000	\$1,495
\$19,000	\$301	\$46,500	\$497	\$74,000	\$692	\$103,000	\$892	\$158,000	\$1,196	\$213,000	\$1,501
\$19,500	\$304	\$47,000	\$499	\$74,500	\$696	\$104,000	\$897	\$159,000	\$1,202	\$214,000	\$1,507
\$20,000	\$309	\$47,500	\$503	\$75,000	\$700	\$105,000	\$903	\$160,000	\$1,207	\$215,000	\$1,512
\$20,500	\$312	\$48,000	\$508	\$75,500	\$702	\$106,000	\$908	\$161,000	\$1,213	\$216,000	\$1,518
\$21,000	\$317	\$48,500	\$512	\$76,000	\$706	\$107,000	\$914	\$162,000	\$1,218	\$217,000	\$1,523
\$21,500	\$320	\$49,000	\$515	\$76,500	\$709	\$108,000	\$919	\$163,000	\$1,224	\$218,000	\$1,529
\$22,000	\$324	\$49,500	\$518	\$77,000	\$713	\$109,000	\$925	\$164,000	\$1,230	\$219,000	\$1,534
\$22,500	\$327	\$50,000	\$522	\$77,500	\$716	\$110,000	\$930	\$165,000	\$1,235	\$220,000	\$1,540
\$23,000	\$330	\$50,500	\$525	\$78,000	\$720	\$111,000	\$936	\$166,000	\$1,241	\$300,000	\$1,983
\$23,500	\$333	\$51,000	\$527	\$78,500	\$725	\$112,000	\$941	\$167,000	\$1,246	\$400,000	\$2,587
\$24,000	\$337	\$51,500	\$531	\$79,000	\$729	\$113,000	\$947	\$168,000	\$1,252	\$500,000	\$3,091
\$24,500	\$340	\$52,000	\$536	\$79,500	\$730	\$114,000	\$953	\$169,000	\$1,257	\$600,000	\$3,645
\$25,000	\$345	\$52,500	\$540	\$80,000	\$734	\$115,000	\$958	\$170,000	\$1,263	\$700,000	\$4,199
\$25,500	\$348	\$53,000	\$543	\$80,500	\$738	\$116,000	\$964	\$171,000	\$1,268	\$800,000	\$4,753
\$26,000	\$352	\$53,500	\$547	\$81,000	\$742	\$117,000	\$969	\$172,000	\$1,274	\$900,000	\$5,307
\$26,500	\$355	\$54,000	\$550	\$81,500	\$744	\$118,000	\$975	\$173,000	\$1,279	\$1,000,000	\$5,861
\$27,000	\$358	\$54,500	\$553	\$82,000	\$748	\$119,000	\$980	\$174,000	\$1,285	\$2,000,000	\$10,421
\$27,500	\$361	\$55,000	\$556	\$82,500	\$753	\$120,000	\$986	\$175,000	\$1,291	\$3,000,000	\$14,981
\$28,000	\$365	\$55,500	\$559	\$83,000	\$757	\$121,000	\$991	\$176,000	\$1,296	\$4,000,000	\$19,541
\$28,500	\$368	\$56,000	\$565	\$83,500	\$759	\$122,000	\$997	\$177,000	\$1,302	\$5,000,000	\$24,101
\$29,000	\$373	\$56,500	\$568	\$84,000	\$762	\$123,000	\$1,002	\$178,000	\$1,307	\$6,000,000	\$27,861
\$29,500	\$376	\$57,000	\$571	\$84,500	\$767	\$124,000	\$1,008	\$179,000	\$1,313	\$7,000,000	\$31,621
\$30,000	\$380	\$57,500	\$575	\$85,000	\$770	\$125,000	\$1,014	\$180,000	\$1,318	\$8,000,000	\$35,381
\$30,500	\$383	\$58,000	\$579	\$85,500	\$773	\$126,000	\$1,019	\$181,000	\$1,324	\$9,000,000	\$39,141
\$31,000	\$387	\$58,500	\$581	\$86,000	\$776	\$127,000	\$1,025	\$182,000	\$1,329	\$10,000,000	\$42,901
\$31,500	\$390	\$59,000	\$585	\$86,500	\$781	\$128,000	\$1,030	\$183,000	\$1,335	\$11,000,000	\$46,661
\$32,000	\$393	\$59,500	\$589	\$87,000	\$785	\$129,000	\$1,036	\$184,000	\$1,340	\$12,000,000	\$50,421
\$32,500	\$398	\$60,000	\$593	\$87,500	\$788	\$130,000	\$1,041	\$185,000	\$1,346	\$13,000,000	\$54,181
\$33,000	\$401	\$60,500	\$597	\$88,000	\$791	\$131,000	\$1,047	\$186,000	\$1,351	\$14,000,000	\$57,941
\$33,500	\$405	\$61,000	\$600	\$88,500	\$795	\$132,000	\$1,052	\$187,000	\$1,357	\$15,000,000	\$61,701
\$34,000	\$408	\$61,500	\$603	\$89,000	\$799	\$133,000	\$1,058	\$188,000	\$1,363	\$20,000,000	\$75,051
\$34,500	\$412	\$62,000	\$607	\$89,500	\$801	\$134,000	\$1,063	\$189,000	\$1,368	\$25,000,000	\$88,401
\$35,000	\$415	\$62,500	\$611	\$90,000	\$804	\$135,000	\$1,069	\$190,000	\$1,374	\$30,000,000	\$96,401
\$35,500	\$419	\$63,000	\$613	\$90,500	\$809	\$136,000	\$1,074	\$191,000	\$1,379		
\$36,000	\$422	\$63,500	\$617	\$91,000	\$813	\$137,000	\$1,080	\$192,000	\$1,385		
\$36,500	\$426	\$64,000	\$621	\$91,500	\$817	\$138,000	\$1,086	\$193,000	\$1,390		
\$37,000	\$429	\$64,500	\$625	\$92,000	\$819	\$139,000	\$1,091	\$194,000	\$1,396		

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.

(1) POLICY RANGE	(2) SUBTRACT	(3) MULTIPLY	(4) ADD
\$100,001-\$1,000,000	100,000	0.00554	\$875
\$1,000,0001-\$5,000,000	1,000,000	0.00456	\$5,861
\$5,000,0001- \$25,000,000	5,000,000	0.00376	\$24,101
\$15,000,0001 - \$25,000,000	15,000,000	0.00267	\$61,701
Greater than \$25,000,000	25,000,000	0.00160	\$88,401

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 0.00554 and round to the nearest whole dollar:
 $(\$168,500 \times 0.00554) = \934
- (4) Add \$875:
 $(\$933 + \$875) = \$1,808$

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 0.00267 and round to the nearest whole dollar:
 $(\$2,295,100 \times 0.00267) = \$6,127.92$
- (4) Add \$61,701:
 $(\$6,128 + \$61,701) = \$67,829$

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 0.00456 and round to the nearest whole dollar:
 $(\$3,826,600 \times 0.00456) = \$17,449.30$
- (4) Add \$5,861:
 $(\$17,449 + \$5,861) = \$23,310$

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 0.00160 and round to the nearest whole dollar:
 $(\$14,351,800 \times 0.00160) = \$22,963$
- (4) Add \$88,401:
 $(22,963 + \$88,401) = \$111,364$

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 0.00376 and round to the nearest whole dollar:
 $(\$5,902,800 \times 0.00376) = \$22,194.53$
- (4) Add \$24,101:
 $(\$22,195 + \$24,101) = \$46,296$