

# BASIC TITLE INSURANCE PREMIUM RATES

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

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
\$1,000,001-\$5,000,000	1,000,000	0.00456	\$5,861
\$5,000,001- \$25,000,000	5,000,000	0.00376	\$24,101
\$15,000,001 - \$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 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 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:  
 $(\$22,195 + \$24,101) = \$46,296$

### 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 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:  
 $(22,963 + \$88,401) = \$111,364$