

TEXAS TITLE INSURANCE BASIC PREMIUM RATES



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
\$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		

Rates effective September 1, 2019, adopted by the Texas Commissioner of Insurance.

BASIC PREMIUM CALCULATION FOR POLICIES IN EXCESS OF \$100,000



- **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.

(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 for Policies in Excess of \$100,000

Example 1:

- Policy is \$268,500
- Subtract \$100,000 [\$268,500 - \$100,000] = \$168,500
- Multiply by 0.00527 [\$168,500 x 0.00527] = \$888
- Add \$832 [\$888 + \$832] **Result = \$1,720**

Example 2:

- Policy is \$4,826,600
- Subtract \$1,000,000 [\$4,826,600 - \$1,000,000] = \$3,826,600
- Multiply by 0.00433 [\$3,826,600 x 0.00433] = \$16,569
- Add \$5,575 [\$16,569 + \$5,575] **Result = \$22,144**

Example 3:

- Policy is \$10,902,800
- Subtract \$5,000,000 [\$10,902,800 - \$5,000,000] = \$5,902,800
- Multiply by 0.00357 [\$5,902,800 x 0.00357] = \$21,073
- Add \$22,895 [\$21,073 + \$22,895] **Result = \$43,968**

Example 4:

- Policy is \$17,295,100
- Subtract \$15,000,000 [\$17,295,100 - \$15,000,000] = \$2,295,100
- Multiply by 0.00254 [\$2,295,100 x 0.00254] = \$5,830
- Add \$58,595 [\$5,830 + \$58,595] **Result = \$64,425**

Example 5:

- Policy is \$39,351,800
- Subtract \$25,000,000 [\$39,351,800 - \$25,000,000] = \$14,351,800
- Multiply by 0.00152 [\$14,351,800 x 0.00152] = \$21,815
- Add \$83,995 [\$21,815 + \$83,995] **Result = \$105,810**