



Texas Schedule of Basic Premium Rates for Title Insurance

Effective September 1, 2019

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
\$ 25,000.00	\$ 328.00	\$ 44,000.00	\$ 456.00	\$ 63,000.00	\$ 583.00	\$ 82,000.00	\$ 711.00
\$ 25,500.00	\$ 331.00	\$ 44,500.00	\$ 459.00	\$ 63,500.00	\$ 587.00	\$ 82,500.00	\$ 716.00
\$ 26,000.00	\$ 335.00	\$ 45,000.00	\$ 463.00	\$ 64,000.00	\$ 591.00	\$ 83,000.00	\$ 720.00
\$ 26,500.00	\$ 338.00	\$ 45,500.00	\$ 466.00	\$ 64,500.00	\$ 594.00	\$ 83,500.00	\$ 722.00
\$ 27,000.00	\$ 340.00	\$ 46,000.00	\$ 469.00	\$ 65,000.00	\$ 597.00	\$ 84,000.00	\$ 725.00
\$ 27,500.00	\$ 343.00	\$ 46,500.00	\$ 473.00	\$ 65,500.00	\$ 600.00	\$ 84,500.00	\$ 729.00
\$ 28,000.00	\$ 347.00	\$ 47,000.00	\$ 475.00	\$ 66,000.00	\$ 604.00	\$ 85,000.00	\$ 732.00
\$ 28,500.00	\$ 350.00	\$ 47,500.00	\$ 478.00	\$ 66,500.00	\$ 609.00	\$ 85,500.00	\$ 735.00
\$ 29,000.00	\$ 355.00	\$ 48,000.00	\$ 483.00	\$ 67,000.00	\$ 612.00	\$ 86,000.00	\$ 738.00
\$ 29,500.00	\$ 358.00	\$ 48,500.00	\$ 487.00	\$ 67,500.00	\$ 613.00	\$ 86,500.00	\$ 743.00
\$ 30,000.00	\$ 361.00	\$ 49,000.00	\$ 490.00	\$ 68,000.00	\$ 617.00	\$ 87,000.00	\$ 747.00
\$ 30,500.00	\$ 364.00	\$ 49,500.00	\$ 493.00	\$ 68,500.00	\$ 621.00	\$ 87,500.00	\$ 749.00
\$ 31,000.00	\$ 368.00	\$ 50,000.00	\$ 496.00	\$ 69,000.00	\$ 624.00	\$ 88,000.00	\$ 752.00
\$ 31,500.00	\$ 371.00	\$ 50,500.00	\$ 499.00	\$ 69,500.00	\$ 627.00	\$ 88,500.00	\$ 756.00
\$ 32,000.00	\$ 374.00	\$ 51,000.00	\$ 501.00	\$ 70,000.00	\$ 631.00	\$ 89,000.00	\$ 760.00
\$ 32,500.00	\$ 378.00	\$ 51,500.00	\$ 505.00	\$ 70,500.00	\$ 635.00	\$ 89,500.00	\$ 762.00
\$ 33,000.00	\$ 381.00	\$ 52,000.00	\$ 510.00	\$ 71,000.00	\$ 639.00	\$ 90,000.00	\$ 765.00
\$ 33,500.00	\$ 385.00	\$ 52,500.00	\$ 514.00	\$ 71,500.00	\$ 641.00	\$ 90,500.00	\$ 769.00
\$ 34,000.00	\$ 388.00	\$ 53,000.00	\$ 516.00	\$ 72,000.00	\$ 644.00	\$ 91,000.00	\$ 773.00
\$ 34,500.00	\$ 392.00	\$ 53,500.00	\$ 520.00	\$ 72,500.00	\$ 648.00	\$ 91,500.00	\$ 777.00
\$ 35,000.00	\$ 395.00	\$ 54,000.00	\$ 523.00	\$ 73,000.00	\$ 651.00	\$ 92,000.00	\$ 779.00
\$ 35,500.00	\$ 398.00	\$ 54,500.00	\$ 526.00	\$ 73,500.00	\$ 654.00	\$ 92,500.00	\$ 783.00
\$ 36,000.00	\$ 401.00	\$ 55,000.00	\$ 529.00	\$ 74,000.00	\$ 658.00	\$ 93,000.00	\$ 786.00
\$ 36,500.00	\$ 405.00	\$ 55,500.00	\$ 532.00	\$ 74,500.00	\$ 662.00	\$ 93,500.00	\$ 790.00
\$ 37,000.00	\$ 408.00	\$ 56,000.00	\$ 537.00	\$ 75,000.00	\$ 666.00	\$ 94,000.00	\$ 791.00
\$ 37,500.00	\$ 412.00	\$ 56,500.00	\$ 540.00	\$ 75,500.00	\$ 668.00	\$ 94,500.00	\$ 796.00
\$ 38,000.00	\$ 416.00	\$ 57,000.00	\$ 543.00	\$ 76,000.00	\$ 671.00	\$ 95,000.00	\$ 801.00
\$ 38,500.00	\$ 419.00	\$ 57,500.00	\$ 547.00	\$ 76,500.00	\$ 674.00	\$ 95,500.00	\$ 804.00
\$ 39,000.00	\$ 421.00	\$ 58,000.00	\$ 551.00	\$ 77,000.00	\$ 678.00	\$ 96,000.00	\$ 805.00
\$ 39,500.00	\$ 425.00	\$ 58,500.00	\$ 553.00	\$ 77,500.00	\$ 681.00	\$ 96,500.00	\$ 809.00
\$ 40,000.00	\$ 428.00	\$ 59,000.00	\$ 556.00	\$ 78,000.00	\$ 685.00	\$ 97,000.00	\$ 813.00
\$ 40,500.00	\$ 433.00	\$ 59,500.00	\$ 560.00	\$ 78,500.00	\$ 689.00	\$ 97,500.00	\$ 817.00
\$ 41,000.00	\$ 435.00	\$ 60,000.00	\$ 564.00	\$ 79,000.00	\$ 693.00	\$ 98,000.00	\$ 820.00
\$ 41,500.00	\$ 439.00	\$ 60,500.00	\$ 568.00	\$ 79,500.00	\$ 694.00	\$ 98,500.00	\$ 824.00
\$ 42,000.00	\$ 442.00	\$ 61,000.00	\$ 571.00	\$ 80,000.00	\$ 698.00	\$ 99,000.00	\$ 827.00
\$ 42,500.00	\$ 446.00	\$ 61,500.00	\$ 573.00	\$ 80,500.00	\$ 702.00	\$ 99,500.00	\$ 830.00
\$ 43,000.00	\$ 448.00	\$ 62,000.00	\$ 577.00	\$ 81,000.00	\$ 706.00	\$ 100,000.00	\$ 832.00
\$ 43,500.00	\$ 452.00	\$ 62,500.00	\$ 581.00	\$ 81,500.00	\$ 708.00		

Title Basic Premium Calculation for Policies in Excess of \$100,000.00

Using the table below, apply these steps to determine Basic Premium Rate for policies above \$100,000.00

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 By	(4) Add
\$100,001-\$1,000,000	100,000.00	0.00527	\$832.00
\$1,000,001-\$5,000,000	1,000,000.00	0.00433	\$5,575.00
\$5,000,001-\$15,000,000	5,000,000.00	0.00357	\$22,895.00
\$15,000,001-\$25,000,000	15,000,000.00	0.00254	\$58,595.00
\$25,000,001-\$50,000,000	25,000,000.00	0.00152	\$83,995.00
\$50,000,001-\$100,000,000	50,000,000.00	0.00138	\$121,995.00
Greater than \$100,000,000	100,000,000.00	0.00124	\$190,995.00

EXAMPLE 1:

(1) Policy is \$268,500

(2) Subtract \$100,000 → \$268,500 - \$100,000 → Result = \$168,500

(3) Multiply by 0.00527 → \$168,500 x 0.00527 → 888.00 → Result = 888

(4) Add \$832 → \$888 + 832 → Final Result = \$1,720

EXAMPLE 2:

(1) Policy is \$4,826,600

(2) Subtract \$1,000,000 → \$4,826,600 - \$1,000,000 → Result = \$3,826,600

(3) Multiply by 0.00433 → \$3,826,600 x 0.00433 → 16,569.18.00 → Result = 16,569

(4) Add \$5,575 → \$16,569 + 5,575 → Final Result = \$22,144

EXAMPLE 4:

(1) Policy is \$17,295,100

(2) Subtract \$15,000,000 → \$17,295,100 - \$15,000,000 → Result = \$2,295,100

(3) Multiply by 0.00254 → \$2,295,100 x 0.00254 → \$5,829.55 → Result = \$5,830

(4) Add \$58,595 → \$5,830 + \$58,595 → Final Result = \$64,425

EXAMPLE 5:

(1) Policy is \$39,351,800

(2) Subtract \$25,000,000 → \$39,351,800 - \$25,000,000 → Result = \$14,351,800

(3) Multiply by 0.00152 → \$14,351,800 x 0.00152 → \$21,814.74 → Result = \$21,815

(4) Add \$83,995 → \$21,815 + \$83,995 → Final Result = \$105,810

EXAMPLE 6:

(1) Policy is \$151,250,300

(2) Subtract \$100,000,000 → \$151,250,300 - \$100,000,000 → Result \$51,250,300

(3) Multiply by 0.00124 → \$51,250,300 x 0.00124 → \$63,550.37 → Result = \$63,550

(4) Add \$190,995 → \$63,550 + \$190,995 → Final Result = \$254,545

Rates in Texas are set by the Texas Department of Insurance.

Great care has been taken to make these tables correct, though there is no warranty of complete accuracy.