# TEXAS TITLE INSURANCE PREMIUMS 

EFFECTIVE SEPTEMBER 1, 2019

| Policies up to \& including | Basic Premium | Policies up to \& including | Basic Premium | Policies up to \& including | Basic Premium | Policies up to \& including | Basic Premium | Policies up to \& including | Basic Premium | Policies up to \& including | Basic Premium |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \$50,000 | \$496 | \$74,500 | \$658 | \$99,000 | \$827 | \$330,000 | \$2,044 | \$575,000 | \$3,335 | \$820,000 | \$4,626 |
| \$50,500 | \$499 | \$75,000 | \$662 | \$99,500 | \$830 | \$335,000 | \$2,070 | \$580,000 | \$3,362 | \$825,000 | \$4,653 |
| \$51,000 | \$501 | \$75,500 | \$666 | \$100,000 | \$832 | \$340,000 | \$2,097 | \$585,000 | \$3,388 | \$830,000 | \$4,679 |
| \$51,500 | \$505 | \$76,000 | \$668 | \$104,500 | \$856 | \$345,000 | \$2,123 | \$590,000 | \$3,414 | \$835,000 | \$4,705 |
| \$52,000 | \$510 | \$76,500 | \$671 | \$105,000 | \$858 | \$350,000 | \$2,150 | \$595,000 | \$3,441 | \$840,000 | \$4,732 |
| \$52,500 | \$514 | \$77,000 | \$674 | \$110,000 | \$885 | \$355,000 | \$2,176 | \$600,000 | \$3,467 | \$845,000 | \$4,758 |
| \$53,000 | \$516 | \$77,500 | \$678 | \$115,000 | \$911 | \$360,000 | \$2,202 | \$605,000 | \$3,493 | \$850,000 | \$4,785 |
| \$53,500 | \$520 | \$78,000 | \$681 | \$120,000 | \$937 | \$365,000 | \$2,229 | \$610,000 | \$3,520 | \$855,000 | \$4,811 |
| \$54,000 | \$523 | \$78,500 | \$685 | \$125,000 | \$964 | \$370,000 | \$2,255 | \$615,000 | \$3,546 | \$860,000 | \$4,837 |
| \$54,500 | \$526 | \$79,000 | \$689 | \$130,000 | \$990 | \$375,000 | \$2,281 | \$620,000 | \$3,572 | \$865,000 | \$4,864 |
| \$55,000 | \$529 | \$79,500 | \$693 | \$135,000 | \$1,016 | \$380,000 | \$2,308 | \$625,000 | \$3,599 | \$870,000 | \$4,890 |
| \$55,500 | \$532 | \$80,000 | \$694 | \$140,000 | \$1,043 | \$385,000 | \$2,334 | \$630,000 | \$3,625 | \$875,000 | \$4,916 |
| \$56,000 | \$537 | \$80,500 | \$698 | \$145,000 | \$1,069 | \$390,000 | \$2,360 | \$635,000 | \$3,651 | \$880,000 | \$4,943 |
| \$56,500 | \$540 | \$81,000 | \$702 | \$150,000 | \$1,096 | \$395,000 | \$2,387 | \$640,000 | \$3,678 | \$885,000 | \$4,969 |
| \$57,000 | \$543 | \$81,500 | \$706 | \$155,000 | \$1,122 | \$400,000 | \$2,413 | \$645,000 | \$3,704 | \$890,000 | \$4,995 |
| \$57,500 | \$547 | \$82,000 | \$708 | \$160,000 | \$1,148 | \$405,000 | \$2,439 | \$650,000 | \$3,731 | \$895,000 | \$5,022 |
| \$58,000 | \$551 | \$82,500 | \$711 | \$165,000 | \$1,175 | \$410,000 | \$2,466 | \$655,000 | \$3,757 | \$900,000 | \$5,048 |
| \$58,500 | \$553 | \$83,000 | \$716 | \$170,000 | \$1,201 | \$415,000 | \$2,492 | \$660,000 | \$3,783 | \$905,000 | \$5,074 |
| \$59,000 | \$556 | \$83,500 | \$722 | \$175,000 | \$1,227 | \$420,000 | \$2,518 | \$665,000 | \$3,810 | \$910,000 | \$5,101 |
| \$59,500 | \$560 | \$84,000 | \$725 | \$180,000 | \$1,254 | \$425,000 | \$2,545 | \$670,000 | \$3,836 | \$915,000 | \$5,127 |
| \$60,000 | \$564 | \$84,500 | \$729 | \$185,000 | \$1,280 | \$430,000 | \$2,571 | \$675,000 | \$3,862 | \$920,000 | \$5,153 |
| \$60,500 | \$568 | \$85,000 | \$732 | \$190,000 | \$1,306 | \$435,000 | \$2,597 | \$680,000 | \$3,889 | \$925,000 | \$5,180 |
| \$61,000 | \$571 | \$85,500 | \$735 | \$195,000 | \$1,333 | \$440,000 | \$2,624 | \$685,000 | \$3,915 | \$930,000 | \$5,206 |
| \$61,500 | \$573 | \$86,000 | \$738 | \$200,000 | \$1,359 | \$445,000 | \$2,650 | \$690,000 | \$3,941 | \$935,000 | \$5,232 |
| \$62,000 | \$577 | \$86,500 | \$743 | \$205,000 | \$1,385 | \$450,000 | \$2,677 | \$695,000 | \$3,968 | \$940,000 | \$5,259 |
| \$62,500 | \$581 | \$87,000 | \$747 | \$210,000 | \$1,412 | \$455,000 | \$2,703 | \$700,000 | \$3,994 | \$945,000 | \$5,285 |
| \$63,000 | \$583 | \$87,500 | \$749 | \$215,000 | \$1,438 | \$460,000 | \$2,729 | \$705,000 | \$4,020 | \$950,000 | \$5,312 |
| \$63,500 | \$587 | \$88,000 | \$752 | \$220,000 | \$1,464 | \$465,000 | \$2,756 | \$710,000 | \$4,047 | \$955,000 | \$5,338 |
| \$64,000 | \$591 | \$88,500 | \$756 | \$225,000 | \$1,491 | \$470,000 | \$2,782 | \$715,000 | \$4,073 | \$960,000 | \$5,364 |
| \$64,500 | \$594 | \$89,000 | \$760 | \$230,000 | \$1,517 | \$475,000 | \$2,808 | \$720,000 | \$4,099 | \$965,000 | \$5,391 |
| \$65,000 | \$597 | \$89,500 | \$762 | \$235,000 | \$1,543 | \$480,000 | \$2,835 | \$725,000 | \$4,126 | \$970,000 | \$5,417 |
| \$65,500 | \$600 | \$90,000 | \$765 | \$240,000 | \$1,570 | \$485,000 | \$2,861 | \$730,000 | \$4,152 | \$975,000 | \$5,443 |
| \$66,000 | \$604 | \$90,500 | \$769 | \$245,000 | \$1,596 | \$490,000 | \$2,887 | \$735,000 | \$4,178 | \$980,000 | \$5,470 |
| \$66,500 | \$609 | \$91,000 | \$773 | \$250,000 | \$1,623 | \$495,000 | \$2,914 | \$740,000 | \$4,205 | \$985,000 | \$5,496 |
| \$67,000 | \$612 | \$91,500 | \$777 | \$255,000 | \$1,649 | \$500,000 | \$2,940 | \$745,000 | \$4,231 | \$990,000 | \$5,522 |
| \$67,500 | \$613 | \$92,000 | \$779 | \$260,000 | \$1,675 | \$505,000 | \$2,966 | \$750,000 | \$4,258 | \$995,000 | \$5,549 |
| \$68,000 | \$617 | \$92,500 | \$783 | \$265,000 | \$1,702 | \$510,000 | \$2,993 | \$755,000 | \$4,284 | \$1,000,000 | \$5,575 |
| \$68,500 | \$621 | \$93,000 | \$786 | \$270,000 | \$1,728 | \$515,000 | \$3,019 | \$760,000 | \$4,310 | \$2,000,000 | \$9,905 |
| \$69,000 | \$624 | \$93,500 | \$790 | \$275,000 | \$1,754 | \$520,000 | \$3,045 | \$765,000 | \$4,337 | \$3,000,000 | \$14,235 |
| \$69,500 | \$627 | \$94,000 | \$791 | \$280,000 | \$1,781 | \$525,000 | \$3,072 | \$770,000 | \$4,363 | \$4,000,000 | \$18,565 |
| \$70,000 | \$631 | \$94,500 | \$796 | \$285,000 | \$1,807 | \$530,000 | \$3,098 | \$775,000 | \$4,389 | \$5,000,000 | \$22,895 |
| \$70,500 | \$635 | \$95,000 | \$801 | \$290,000 | \$1,833 | \$535,000 | \$3,124 | \$780,000 | \$4,416 | \$6,000,000 | \$26,465 |
| \$71,000 | \$639 | \$95,500 | \$804 | \$295,000 | \$1,860 | \$540,000 | \$3,151 | \$785,000 | \$4,442 | \$7,000,000 | \$30,035 |
| \$71,500 | \$641 | \$96,000 | \$805 | \$300,000 | \$1,886 | \$545,000 | \$3,177 | \$790,000 | \$4,468 | \$8,000,000 | \$33,605 |
| \$72,000 | \$644 | \$96,500 | \$809 | \$305,000 | \$1,912 | \$550,000 | \$3,204 | \$795,000 | \$4,495 | \$9,000,000 | \$37,175 |
| \$72,500 | \$648 | \$97,000 | \$813 | \$310,000 | \$1,939 | \$555,000 | \$3,230 | \$800,000 | \$4,521 | \$10,000,000 | \$40,745 |
| \$73,000 | \$651 | \$97,500 | \$817 | \$315,000 | \$1,965 | \$560,000 | \$3,256 | \$805,000 | \$4,547 | \$15,000,000 | \$58,595 |
| \$73,500 | \$654 | \$98,000 | \$820 | \$320,000 | \$1,991 | \$565,000 | \$3,283 | \$810,000 | \$4,574 | \$25,000,000 | \$83,995 |
| \$74,000 | \$658 | \$98,500 | \$824 | \$325,000 | \$2,018 | \$570,000 | \$3,309 | \$815,000 | \$4,600 |  |  |

## TITLE BASIC PREMIUM CALCULATIONS FOR <br> 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.

| $(1)$ <br> Policy Range | $(2)$ <br> Subtract | $(3)$ <br> Multiply by | $(4)$ <br> Add |
| :--- | :---: | :---: | :---: |
| $\$ 100,001-\$ 1,000,000$ | 100,000 | 0.00527 | $\$ 832$ |
| $\$ 1,000,001-\$ 5,000,000$ | $1,000,000$ | 0.00433 | $\$ 5,575$ |
| $\$ 5,000,000-\$ 15,000,000$ | $5,000,000$ | 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

(1) Policy is $\$ 268,500$
(2) Subtract $\$ 100,000==>$ \$268,500 - \$100,000 ==> Result = \$168,500
(3) Multiply by $0.00527==>\$ 168,500 \times 0.00527==>$ \$888 ==> Result \$888
(4) Add \$832 ==> \$888 + \$832 ==> Final Result = \$1,720

## EXAMPLE 2

(1) Policy is $\$ 4,826,600$
(2) Subtract \$1,00,0,000 ==> \$4,826,600 - \$1,000,000 ==> Result = \$3,826,600
(3) Multiply by $0.00433==>\$ 3,826,600 \times 0.00433==>$ \$16,569.18 ==> Result \$16,569
(4) Add $\$ 5,575==>\$ 16,569+\$ 5,575==>$ Final Result $=\$ 22,144$

## EXAMPLE 3

(1) Policy is $\$ 10,902,800$
(2) Subtract $\$ 5,000,000==>$ \$10,902,800 - \$5,000,000 ==> Result $=\$ 5,902,800$
(3) Multiply by $0.00357==>\$ 5,902,800 \times 0.00357==>\$ 21,073.00==>$ Result $\$ 21,073$
(4) Add \$22,895 ==> \$21,073 + \$22,895 ==> Final Result = \$43,968

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## TEXAS TITLE INSURANCE PREMIUMS

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Premiums shall be calculated as follows for policies in excess of $\$ 100,000$.

1. For policies of $\$ 100,001$ - $\$ 1,000,000$ Basic Premium
(1) Subtract $\$ 100,000$ from policy amount
(2) Multiply result in 1. (1) by $\$ 0.00527$ and round to nearest whole dollar.
(3) Add \$832 to result in 1. (2)
2. For policies of $\$ 1,000,001$ - $\$ 5,000,000$ Basic Premium
(1) Subtract \$1,000,000 from policy amount
(2) Multiply result in 2. (1) by $\$ 0.00433$ and round to nearest whole dollar.
(3) Add \$5,575 to result in 2. (2)
3. For policies of $\$ 5,000,001$ - $\$ 15,000,000$ Basic Premium
(1) Subtract $\$ 5,000,000$ from policy amount
(2) Multiply result in 3 . (1) by $\$ 0.00357$ and round to nearest whole dollar.
(3) Add $\$ 22,895$ to result in 3. (2)
4. For policies of $\$ 15,000,001$ - $\$ 25,000,000$ Basic Premium
(1) Subtract \$15,000,000 from policy amount
(2) Multiply result in 4 . (1) by $\$ 0.00254$ and round to nearest whole dollar.
(3) Add $\$ 58,595$ to result in 4. (2)
5. For policies of $\$ 25,000,001$ - $\$ 50,000,000$ Basic Premium
(1) Subtract $\$ 25,000,000$ from policy amount
(2) Multiply result in 5 . (1) by $\$ 0.00152$ and round to nearest whole dollar.
(3) Add $\$ 83,995$ to result in 5. (2)
6. For policies of $\$ 50,000,001$ - $\$ 100,000,000$ Basic Premium
(1) Subtract \$50,000,000 from policy amount
(2) Multiply result in 6. (1) by $\$ 0.00138$ and round to nearest whole dollar.
(3) Add $\$ 121,995$ to result in 6. (2)
7. For policies in excess of $\$ 100,000,000$ Basic Premium
(1) Subtract $\$ 100,000,000$ from policy amount
(2) Multiply result in 7. (1) by $\$ 0.00124$ and round to nearest whole dollar.
(3) Add $\$ 190,995$ to result in 7. (2)

Any questions? Give us a ring!

