TEXAS TITLE INSURANCE
BASIC PREMIUM RATES
Rates 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	$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		

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PREMIUM CALCULATION
FOR POLICIES IN EXCESS OF $100,000

Rates Effective September 1, 2019

APPLY THE STEPS BELOW TO DETERMINE BASIC PREMIUM AMOUNTS 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 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:
(1) Policy is **$268,500**
(2) Subtract $100,000 ($268,500 - $100,000) = $168,500
(3) Multiply by 0.00527 ($168,500 x 0.00527) = $888
(4) Add $832 ($888 + $832) = **$1,720 Final Result**

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 0.00433 ($3,826,600 x 0.00433) = $16,569 (rounded)
(4) Add $5,575 ($16,569 + $5,575) = **$22,144 Final Result**

EXAMPLE 3:
(1) Policy is **$17,295,100**
(2) Subtract $15,000,000 ($17,295,100 - $15,000,000) = $2,295,100
(3) Multiply by 0.00254 ($2,295,100 x 0.00254) = $5,830 (rounded)
(4) Add $58,595 ($5,830 + $58,595) = **$64,425 Final Result**

EXAMPLE 4:
(1) Policy is **$75,300,200**
(2) Subtract $50,000,000 ($75,300,200 - $50,000,000) = $25,300,200
(3) Multiply by 0.00138 ($25,300,200 x 0.00138) = $34,914 (rounded)
(4) Add $121,995 ($34,914 + $121,995) = **$156,909 Final Result**

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