

TEXAS TITLE INSURANCE BASIC PREMIUM RATES

| Policies Face Amount up to and Including | Basic Premium | Policies Face Amount up to and Including | Basic Premium | Policies Face Amount up to and Including | Basic Premium | Policies Face Amount up to and Including | Basic Premium |
|---|----------------------|---|----------------------|---|----------------------|---|----------------------|
| \$25,000 | \$308 | \$44,000 | \$428 | \$63,000 | \$547 | \$82,000 | \$667 |
| 25,500 | 310 | 44,500 | 431 | 63,500 | 551 | 82,500 | 672 |
| 26,000 | 314 | 45,000 | 434 | 64,000 | 554 | 83,000 | 675 |
| 26,500 | 317 | 45,500 | 437 | 64,500 | 557 | 83,500 | 677 |
| 27,000 | 319 | 46,000 | 440 | 65,000 | 560 | 84,000 | 680 |
| 27,500 | 322 | 46,500 | 444 | 65,500 | 563 | 84,500 | 684 |
| 28,000 | 325 | 47,000 | 446 | 66,000 | 567 | 85,000 | 687 |
| 28,500 | 328 | 47,500 | 448 | 66,500 | 571 | 85,500 | 689 |
| 29,000 | 333 | 48,000 | 453 | 67,000 | 574 | 86,000 | 692 |
| 29,500 | 336 | 48,500 | 457 | 67,500 | 575 | 86,500 | 697 |
| 30,000 | 339 | 49,000 | 460 | 68,000 | 579 | 87,000 | 701 |
| 30,500 | 341 | 49,500 | 462 | 68,500 | 582 | 87,500 | 703 |
| 31,000 | 345 | 50,000 | 465 | 69,000 | 585 | 88,000 | 705 |
| 31,500 | 348 | 50,500 | 468 | 69,500 | 588 | 88,500 | 709 |
| 32,000 | 351 | 51,000 | 470 | 70,000 | 592 | 89,000 | 713 |
| 32,500 | 355 | 51,500 | 474 | 70,500 | 596 | 89,500 | 715 |
| 33,000 | 357 | 52,000 | 478 | 71,000 | 599 | 90,000 | 718 |
| 33,500 | 361 | 52,500 | 482 | 71,500 | 601 | 90,500 | 721 |
| 34,000 | 364 | 53,000 | 484 | 72,000 | 604 | 91,000 | 725 |
| 34,500 | 368 | 53,500 | 488 | 72,500 | 608 | 91,500 | 729 |
| 35,000 | 371 | 54,000 | 491 | 73,000 | 611 | 92,000 | 731 |
| 35,500 | 373 | 54,500 | 493 | 73,500 | 613 | 92,500 | 734 |
| 36,000 | 376 | 55,000 | 496 | 74,000 | 617 | 93,000 | 737 |
| 36,500 | 380 | 55,500 | 499 | 74,500 | 621 | 93,500 | 741 |
| 37,000 | 383 | 56,000 | 504 | 75,000 | 625 | 94,000 | 742 |
| 37,500 | 386 | 56,500 | 507 | 75,500 | 627 | 94,500 | 747 |
| 38,000 | 390 | 57,000 | 509 | 76,000 | 629 | 95,000 | 751 |
| 38,500 | 393 | 57,500 | 513 | 76,500 | 632 | 95,500 | 754 |
| 39,000 | 395 | 58,000 | 517 | 77,000 | 636 | 96,000 | 755 |
| 39,500 | 399 | 58,500 | 519 | 77,500 | 639 | 96,500 | 759 |
| 40,000 | 401 | 59,000 | 522 | 78,000 | 643 | 97,000 | 763 |
| 40,500 | 406 | 59,500 | 525 | 78,500 | 646 | 97,500 | 766 |
| 41,000 | 408 | 60,000 | 529 | 79,000 | 650 | 98,000 | 769 |
| 41,500 | 412 | 60,500 | 533 | 79,500 | 651 | 98,500 | 773 |
| 42,000 | 415 | 61,000 | 536 | 80,000 | 655 | 99,000 | 776 |
| 42,500 | 418 | 61,500 | 537 | 80,500 | 658 | 99,500 | 779 |
| 43,000 | 420 | 62,000 | 541 | 81,000 | 662 | 100,000 | 780 |
| 43,500 | 424 | 62,500 | 545 | 81,500 | 664 | | |

Title Basic Premium 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.

(See examples following the table.)

Title Basic Premium Calculation for Policies in Excess of \$100,000

| (1) Policy Range | (2) Subtract | (3) Multiply By | (4) Add |
|------------------------------|-----------------|--------------------|------------|
| [\$100,001-\$1,000,000] | 100,000 | 0.00494 | 780 |
| [\$1,000,001-\$5,000,000] | 1,000,000 | 0.00406 | 5,226 |
| [\$5,000,001-\$15,000,000] | 5,000,000 | 0.00335 | 21,466 |
| [\$15,000,001-\$25,000,000] | 15,000,000 | 0.00238 | 54,966 |
| [\$25,000,001-\$50,000,000] | 25,000,000 | 0.00143 | 78,766 |
| [\$50,000,001-\$100,000,000] | 50,000,000 | 0.00129 | 114,516 |
| [Greater Than \$100,000,000] | 100,000,000 | 0.00116 | 179,016 |

EXAMPLES FOR POLICIES IN EXCESS OF \$100,000

Example 1:

- (1) Policy is \$268,500
- (2) Subtract \$100,000 → $\$268,500 - \$100,000 \rightarrow \text{Result} = \$168,500$
- (3) Multiply by 0.00494 → $\$168,500 \times 0.00494 \rightarrow \text{Result} = \832
- (4) Add \$780 → $\$832 + \$780 \rightarrow \text{Final Result} = \$1,612$

Example 2:

- (1) Policy is \$4,826,600
- (2) Subtract \$1,000,000 → $\$4,826,600 - \$1,000,000 \rightarrow \text{Result} = \$3,826,600$
- (3) Multiply by 0.00406 → $\$3,826,600 \times 0.00406 \rightarrow \text{Result} = \$15,536$
- (4) Add \$5,226 → $\$15,536 + \$5,226 \rightarrow \text{Final Result} = \$20,762$

Example 3:

- (1) Policy is \$10,902,800
- (2) Subtract \$5,000,000 → $\$10,902,800 - \$5,000,000 \rightarrow \text{Result} = \$5,902,800$
- (3) Multiply by 0.00335 → $\$5,902,800 \times 0.00335 \rightarrow \text{Result} = \$19,774$
- (4) Add \$21,466 → $\$19,774 + \$21,466 \rightarrow \text{Final Result} = \$41,240$

Example 4:

- (1) Policy is \$17,295,100
- (2) Subtract \$15,000,000 → $\$17,295,100 - \$15,000,000 \rightarrow \text{Result} = \$2,295,100$
- (3) Multiply by 0.00238 → $\$2,295,100 \times 0.00238 \rightarrow \text{Result} = \$5,462$
- (4) Add \$54,966 → $\$5,462 + \$54,966 \rightarrow \text{Final Result} = \$60,428$

Example 5:

- (1) Policy is \$39,351,800
- (2) Subtract \$25,000,000 → $\$39,351,800 - \$25,000,000 \rightarrow \text{Result} = \$14,351,800$
- (3) Multiply by 0.00143 → $\$14,351,800 \times 0.00143 \rightarrow \text{Result} = \$20,523$
- (4) Add \$78,766 → $\$20,523 + \$78,766 \rightarrow \text{Final Result} = \$99,289$

Example 6:

- (1) Policy is \$75,300,200
- (2) Subtract \$50,000,000 → $\$75,300,200 - \$50,000,000 \rightarrow \text{Result} = \$25,300,200$
- (3) Multiply by 0.00129 → $\$25,300,200 \times 0.00129 \rightarrow \text{Result} = \$32,637$
- (4) Add \$114,516 → $\$32,637 + \$114,516 \rightarrow \text{Final Result} = \$147,153$

Example 7:

- (1) Policy is \$151,250,300
- (2) Subtract \$100,000,000 → $\$151,250,300 - \$100,000,000 \rightarrow \text{Result} = \$51,250,300$
- (3) Multiply by 0.00116 → $\$51,250,300 \times 0.00116 \rightarrow \text{Result} = \$59,450$
- (4) Add \$179,016 → $\$59,450 + \$179,016 \rightarrow \text{Final Result} = \$238,466$