2025-9697

TEXAS TITLE INSURANCE PREMIUM RATES

Rates Effective March 1, 2026

Premium for Policy Face Amount Up to $100,000

Policy Face Amount Up to and Including	Basic Premium	Policy Face Amount Up to and Including	Basic Premium	Policy Face Amount Up to and Including	Basic Premium	Policy 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		

Premium Calculation for Policies in Excess of $100,000

Using the table below, apply these steps to determine basic premium for policies over $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 ==> Result = $168,500

(3) Multiply by 0.00494==> $168,500 x 0.00494 ==> Result = $832

(4) Add $780 ==> $832 + $780 ==> Final Result = $1,612

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 0.00406 ==> $3,826,600 x 0.00406 ==> Result = $15,536
(4) Add $5,226 ==> $15,536 + $5,226 ==> Final Result = $20,762

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 0.00335 ==> $5,902,800 x 0.00335 ==> Result = $19,774
(4) Add $21,466 ==> $19,774 + $21,466 ==> Final Result = $41,240

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 0.00238==> $2,295,100 x 0.00238 ==> Result = $5,462
(4) Add $54,966 ==> $5,462 + $54,966 ==> Final Result = $60,428

Example 5:
(1) Policy is $39,351,800
(2) Subtract $25,000,000 ==> $39,351,800 - $25,000,0 00 ==> Result = $14,351,800
(3) Multiply by 0.00143 ==> $14,351,800 x 0.00143 ==> Result = $20,523
(4) Add $78,766 ==> $20,523 + $78,766 ==> Final Result = $99,289

Example 6:
(1) Policy is $75,300,200
(2) Subtract $50,000,000 ==> $75,300,200 -$50,000,000 ==> Result = $25,300,200
(3) Multiply by 0.00129 ==> $25,300,200 x 0.00129 ==> Result = $32,637
(4) Add $114,516 ==> $32,637 + $114,516 ==> Final Result = $147,153

Example 7:
(1) Policy is $151,250,300
(2) Subtract $100,000,000 ==> $151,250,300 - $100,000,000 ==> Result $51,250,300
(3) Multiply by 0.00116 ==> $51,250,300 x 0.00116==>Result = $59,450
(4) Add $179,016 ==> $59,450 + $179,016 ==> Final Result = $238,466