TEXAS TITLE INSURANCE PREMIUMS



EFFECTIVE SEPTEMBER 1, 2019

Policies Land Policies Poli												
\$50,000 \$496 \$74,500 \$458 \$79,000 \$827 \$330,000 \$2,044 \$575,000 \$3,335 \$820,000 \$4,655 \$59,500 \$4,662 \$99,500 \$830 \$335,000 \$2,070 \$\$890,000 \$3,365 \$820,000 \$4,653 \$51,500 \$505 \$75,000 \$662 \$99,500 \$832 \$335,000 \$2,070 \$\$890,000 \$3,365 \$830,000 \$4,679 \$551,500 \$505 \$75,000 \$646 \$100,000 \$832 \$338,000 \$2,127 \$590,000 \$3,48 \$830,000 \$4,679 \$552,000 \$110 \$76,500 \$646 \$100,500 \$858 \$3350,000 \$2,123 \$590,000 \$3,441 \$490,000 \$4,74 \$110,000 \$883 \$350,000 \$2,123 \$590,000 \$3,441 \$490,000 \$4,74 \$110,000 \$888 \$350,000 \$2,126 \$595,000 \$3,441 \$490,000 \$4,74 \$110,000 \$888 \$350,000 \$2,176 \$600,000 \$3,441 \$490,000 \$4,74 \$110,000 \$888 \$350,000 \$2,176 \$600,000 \$3,441 \$490,000 \$4,74 \$110,000 \$888 \$350,000 \$2,176 \$600,000 \$3,441 \$490,000 \$4,74 \$110,000 \$888 \$350,000 \$2,176 \$600,000 \$3,441 \$490,000 \$4,74 \$150,000 \$4,74 \$110,0	Policies up to	Basic	Policies up to	Basic	Policies up to	Basic						
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TITLE BASIC PREMIUM CALCULATIONS 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.

(1)	(2)	(3)	(4)
Policy Range	Subtract	Multiply by	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

Effective September 2019

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 x 0.00527 ==> \$888 ==> Result \$888
- (4) Add \$832 ==> \$888 + \$832 ==> Final Result = \$1,720

FXAMPLE 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 x 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 x 0.00357 ==> \$21,073.00 ==> Result \$21,073
- (4) Add \$22,895 ==> \$21,073 + \$22,895 ==> Final Result = \$43,968

TEXAS TITLE INSURANCE PREMIUMS



EFFECTIVE SEPTEMBER 1, 2019

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)