

# TEXAS SCHEDULE OF BASIC PREMIUM RATES FOR TITLE INSURANCE

## 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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**HSTX TITLE**

# PREMIUMS SHALL BE CALCULATED AS FOLLOWS 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) 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

### 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 × 0.00527 → \$888.00 → Result = \$888 (4) Add \$832 → \$888 + \$832 → Final Result = \$1,720

### 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 0.00433 → \$3,826,600 × 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 → \$10,902,900 - \$5,000,000 → Result = \$5,902,800

(3) Multiply by 0.00357 → \$5,902,800 × 0.00357 → \$21,073.00 → Result = \$21,073 (4) Add \$22,895 → \$21,073 + \$22,895 → Final Result = \$43,968