

TEXAS

Schedule of Basic Premium Rates

FOR TITLE INSURANCE
EFFECTIVE MARCH 1, 2026
**ONLINE PREMIUM
CALCULATOR**


POLICY AMOUNT (UP TO & INCL)	BASIC PREMIUM	POLICY AMOUNT (UP TO & INCL)	BASIC PREMIUM	POLICY AMOUNT (UP TO & INCL)	BASIC PREMIUM	POLICY AMOUNT (UP TO & INCL)	BASIC PREMIUM
\$25,000	\$308	\$45,500	\$437	\$66,000	\$567	\$86,500	\$697
\$25,500	\$310	\$46,000	\$440	\$66,500	\$571	\$87,000	\$701
\$26,000	\$314	\$46,500	\$444	\$67,000	\$574	\$87,500	\$703
\$26,500	\$317	\$47,000	\$446	\$67,500	\$575	\$88,000	\$705
\$27,000	\$319	\$47,500	\$448	\$68,000	\$579	\$88,500	\$709
\$27,500	\$322	\$48,000	\$453	\$68,500	\$582	\$89,000	\$713
\$28,000	\$325	\$48,500	\$457	\$69,000	\$585	\$89,500	\$715
\$28,500	\$328	\$49,000	\$460	\$69,500	\$588	\$90,000	\$718
\$29,000	\$333	\$49,500	\$462	\$70,000	\$592	\$90,500	\$721
\$29,500	\$336	\$50,000	\$465	\$70,500	\$596	\$91,000	\$725
\$30,000	\$339	\$50,500	\$468	\$71,000	\$599	\$91,500	\$729
\$30,500	\$341	\$51,000	\$470	\$71,500	\$601	\$92,000	\$731
\$31,000	\$345	\$51,500	\$474	\$72,000	\$604	\$92,500	\$734
\$31,500	\$348	\$52,000	\$478	\$72,500	\$608	\$93,000	\$737
\$32,000	\$351	\$52,500	\$482	\$73,000	\$611	\$93,500	\$741
\$32,500	\$355	\$53,000	\$484	\$73,500	\$613	\$94,000	\$742
\$33,000	\$357	\$53,500	\$488	\$74,000	\$617	\$94,500	\$747
\$33,500	\$361	\$54,000	\$491	\$74,500	\$621	\$95,000	\$751
\$34,000	\$364	\$54,500	\$493	\$75,000	\$625	\$95,500	\$754
\$34,500	\$368	\$55,000	\$496	\$75,500	\$627	\$96,000	\$755
\$35,000	\$371	\$55,500	\$499	\$76,000	\$629	\$96,500	\$759
\$35,500	\$373	\$56,000	\$504	\$76,500	\$632	\$97,000	\$763
\$36,000	\$376	\$56,500	\$507	\$77,000	\$636	\$97,500	\$766
\$36,500	\$380	\$57,000	\$509	\$77,500	\$639	\$98,000	\$769
\$37,000	\$383	\$57,500	\$513	\$78,000	\$643	\$98,500	\$773
\$37,500	\$386	\$58,000	\$517	\$78,500	\$646	\$99,000	\$776
\$38,000	\$390	\$58,500	\$519	\$79,000	\$650	\$99,500	\$779
\$38,500	\$393	\$59,000	\$522	\$79,500	\$651	\$100,000	\$780
\$39,000	\$395	\$59,500	\$525	\$80,000	\$655		
\$39,500	\$399	\$60,000	\$529	\$80,500	\$658		
\$40,000	\$401	\$60,500	\$533	\$81,000	\$662		
\$40,500	\$406	\$61,000	\$536	\$81,500	\$664		
\$41,000	\$408	\$61,500	\$537	\$82,000	\$667		
\$41,500	\$412	\$62,000	\$541	\$82,500	\$672		
\$42,000	\$415	\$62,500	\$545	\$83,000	\$675		
\$42,500	\$418	\$63,000	\$547	\$83,500	\$677		
\$43,000	\$420	\$63,500	\$551	\$84,000	\$680		
\$43,500	\$424	\$64,000	\$554	\$84,500	\$684		
\$44,000	\$428	\$64,500	\$557	\$85,000	\$687		
\$44,500	\$431	\$65,000	\$560	\$85,500	\$689		
\$45,000	\$434	\$65,500	\$563	\$86,000	\$962		

RATES IN TEXAS ARE SET BY THE DEPARTMENT OF INSURANCE. FOR MORE INFO, VISIT: WWW.TDI.GOV/TITLE

GREAT CARE HAS BEEN TAKEN TO MAKE THESE TABLES AS ACCURATE AS POSSIBLE, THOUGH THERE IS NO WARRANTY OF COMPLETE ACCURACY.

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

- 1 IN COLUMN (A), FIND THE RANGE THAT INCLUDES THE POLIC’S FACE VALUE
- 2 SUBTRACT THE VALUE IN COLUMN (B) FROM THE POLICY’S FACE VALUE
- 3 MULTIPLY THE RESULT FROM STEP 2 BY THE VALUE IN COLUMN (C), ROUND TO THE NEAREST DOLLAR
- 4 ADD THE VALUE IN COLUMN (D) TO THE RESULT IN STEP 3

(A) POLICY RANGE		(B) SUBTRACT	(C) MULTIPLY BY	(D) 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

EXAMPLE 1

POLICY AMOUNT: \$268,500

STEP 1 POLICY RANGE IS \$100,001 - \$1,000,000

STEP 2 SUBTRACT \$100,000; \$268,500 - \$100,000 = \$168,500

STEP 3 MULTIPLY BY 0.00494; \$168,500 x 0.00494 = \$832.39
ROUND TO NEAREST DOLLAR: \$832

STEP 4 ADD \$780; \$832 + \$780 = BASIC PREMIUM: \$1,612

EXAMPLE 2

POLICY AMOUNT: \$4,826,600

STEP 1 POLICY RANGE IS \$1,000,001 - \$5,000,000

STEP 2 SUBTRACT \$1,000,000; \$4,826,600 - \$1,000,000 = \$3,826,600

STEP 3 MULTIPLY BY 0.00406; \$3,826,600 x 0.00406 = \$15,535.99
ROUND TO NEAREST DOLLAR: \$15,536

STEP 4 ADD \$5,226; \$15,536 + \$5,226 = BASIC PREMIUM: \$20,762

EXAMPLE 3

POLICY AMOUNT: \$17,295,100

STEP 1 POLICY RANGE IS \$15,000,001 - \$25,000,000

STEP 2 SUBTRACT \$15,000,000; \$17,295,100 - \$15,000,000 = \$2,295,100

STEP 3 MULTIPLY BY 0.00238; \$2,295,100 x 0.00238 = \$5,462.34
ROUND TO NEAREST DOLLAR: \$5,462

STEP 4 ADD \$54,966; \$5,462 + \$54,966 = BASIC PREMIUM: \$60,428

EXAMPLE 4

POLICY AMOUNT: \$39,351,800

STEP 1 POLICY RANGE IS \$25,000,001 - \$50,000,000

STEP 2 SUBTRACT \$25,000,000; \$39,351,800 - \$25,000,000 = \$14,351,800

STEP 3 MULTIPLY BY 0.00143; \$14,351,800 x 0.00143 = \$20,523.07
ROUND TO NEAREST DOLLAR: \$20,523

STEP 4 ADD \$78,766; \$20,523 + \$78,766 = BASIC PREMIUM: \$99,289

EXAMPLE 5

POLICY AMOUNT: \$151,250,300

STEP 1 POLICY RANGE IS GREATER THAN \$100,000,000

STEP 2 SUBTRACT \$100,000,000; \$151,250,300 - \$100,000,000 = \$51,250,300

STEP 3 MULTIPLY BY 0.00116; \$51,250,300 x 0.00116 = \$59,450.35
ROUND TO NEAREST DOLLAR: \$59,450

STEP 4 ADD \$179,016; \$59,450 + \$179,016 = BASIC PREMIUM: \$238,466