

2025-9125

TEXAS TITLE INSURANCE BASIC PREMIUM RATES

Rates Effective July 1, 2025

Policy Face Amount Up to and Including	Basic Premium						
\$25,000	\$295	\$44,000	\$410	\$63,000	\$525	\$82,000	\$640
25,500	298	44,500	413	63,500	528	82,500	644
26,000	302	45,000	417	64,000	532	83,000	648
26,500	304	45,500	419	64,500	535	83,500	650
27,000	306	46,000	422	65,000	537	84,000	653
27,500	309	46,500	426	65,500	540	84,500	656
28,000	312	47,000	428	66,000	544	85,000	659
28,500	315	47,500	430	66,500	548	85,500	662
29,000	320	48,000	435	67,000	551	86,000	664
29,500	322	48,500	438	67,500	552	86,500	669
30,000	325	49,000	441	68,000	555	87,000	672
30,500	328	49,500	444	68,500	559	87,500	674
31,000	331	50,000	446	69,000	562	88,000	677
31,500	334	50,500	449	69,500	564	88,500	680
32,000	337	51,000	451	70,000	568	89,000	684
32,500	340	51,500	455	70,500	572	89,500	686
33,000	343	52,000	459	71,000	575	90,000	689
33,500	347	52,500	463	71,500	577	90,500	692
34,000	349	53,000	464	72,000	580	91,000	696
34,500	353	53,500	468	72,500	583	91,500	699
35,000	356	54,000	471	73,000	586	92,000	701
35,500	358	54,500	473	73,500	589	92,500	705
36,000	361	55,000	476	74,000	592	93,000	707
36,500	365	55,500	479	74,500	596	93,500	711
37,000	367	56,000	483	75,000	599	94,000	712
37,500	371	56,500	486	75,500	601	94,500	716
38,000	374	57,000	489	76,000	604	95,000	721
38,500	377	57,500	492	76,500	607	95,500	724
39,000	379	58,000	496	77,000	610	96,000	725
39,500	383	58,500	498	77,500	613	96,500	728
40,000	385	59,000	500	78,000	617	97,000	732
40,500	390	59,500	504	78,500	620	97,500	735
41,000	392	60,000	508	79,000	624	98,000	738
41,500	395	60,500	511	79,500	625	98,500	742
42,000	398	61,000	514	80,000	628	99,000	744
42,500	401	61,500	516	80,500	632	99,500	747
43,000	403	62,000	519	81,000	635	100,000	749
43,500	407	62,500	523	81,500	637		

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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	0.00474	\$749
[\$1,000,001 - \$5,000,000]	1,000,000	0.00390	\$5,018
[\$5,000,001 - \$15,000,000]	5,000,000	0.00321	\$20,606
[\$15,000,001 - \$25,000,000]	15,000,000	0.00229	\$52,736
[\$25,000,001 - \$50,000,000]	25,000,000	0.00137	\$75,596
[\$50,000,001 - \$100,000,000]	50,000,000	0.00124	\$109,796
[Greater than \$100,000,000]	100,000,000	0.00112	\$171,896

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 0.00474 ==> \$168,500 x 0.00474 ==> Result = \$799
- (4) Add \$749 ==> \$799 + \$749 ==> Final Result = \$1,548

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 0.00390 ==> \$3,826,600 x 0.00390 ==> Result = \$14,924
- (4) Add \$5,018 ==> \$14,924 + \$5,018 ==> Final Result = \$19,942

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 0.00321 ==> \$5,902,800 x 0.00321 ==> Result = \$18,948
- (4) Add \$20,606 ==> \$18,948 + \$20,606 ==> Final Result = \$39,554

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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 0.00229 ==> \$2,295,100 x 0.00229 ==> Result = \$5,256
- (4) Add \$52,736 ==> \$5,256 + \$52,736 ==> Final Result = \$57,992

Example 5:

- (1) Policy is \$39,351,800
- (2) Subtract \$25,000,000 ==> \$39,351,800 - \$25,000,000 ==> Result = \$14,351,800
- (3) Multiply by 0.00137 ==> \$14,351,800 x 0.00137 ==> Result = \$19,662
- (4) Add \$75,596 ==> \$19,662 + \$75,596 ==> Final Result = \$95,258

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 0.00124 ==> \$25,300,200 x 0.00124 ==> Result = \$31,372
- (4) Add \$109,796 ==> \$31,372 + \$109,796 ==> Final Result = \$141,168

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 0.00112 ==> \$51,250,300 x 0.00112 ==> Result = \$57,400
- (4) Add \$171,896 ==> \$57,400 + \$171,896 ==> Final Result = \$229,296