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# **TEXAS**

# SCHEDULE OF BASIC PREMIUM RATES FOR TITLE INSURANCE

**Effective September 1, 2019** 

Policies up to	Basic								
and including	Premium								
\$25,000	\$328	40,500	433	56,000	537	71,500	641	87,000	747
25,500	331	41,000	435	56,500	540	72,000	644	87,500	749
26,000	335	41,500	439	57,000	543	72,500	648	88,000	752
26,500	338	42,000	442	57,500	547	73,000	651	88,500	756
27,000	340	42,500	446	58,000	551	73,500	654	89,000	760
27,500	343	43,000	448	58,500	553	74,000	658	89,500	762
28,000	347	43,500	452	59,000	556	74,500	662	90,000	765
28,500	350	44,000	456	59,500	560	75,000	666	90,500	769
29,000	355	44,500	459	60,000	564	75,500	668	91,000	773
29,500	358	45,000	463	60,500	568	76,000	671	91,500	777
30,000	361	45,500	466	61,000	571	76,500	674	92,000	779
30,500	364	46,000	469	61,500	573	77,000	678	92,500	783
31,000	368	46,500	473	62,000	577	77,500	681	93,000	786
31,500	371	47,000	475	62,500	581	78,000	685	93,500	790
32,000	374	47,500	478	63,000	583	78,500	689	94,000	791
32,500	378	48,000	483	63,500	587	79,000	693	94,500	796
33,000	381	48,500	487	64,000	591	79,500	694	95,000	801
33,500	385	49,000	490	64,500	594	80,000	698	95,500	804
34,000	388	49,500	493	65,000	597	80,500	702	96,000	805
34,500	392	50,000	496	65,500	600	81,000	706	96,500	809
35,000	395	50,500	499	66,000	604	81,500	708	97,000	813
35,500	398	51,000	501	66,500	609	82,000	711	97,500	817
36,000	401	51,500	505	67,000	612	82,500	716	98,000	820
36,500	405	52,000	510	67,500	613	83,000	720	98,500	824
37,000	408	52,500	514	68,000	617	83,500	722	99,000	827
37,500	412	53,000	516	68,500	621	84,000	725	99,500	830
38,000	416	53,500	520	69,000	624	84,500	729	100,000	832
38,500	419	54,000	523	69,500	627	85,000	732		
39,000	421	54,500	526	70,000	631	85,500	735		
39,500	425	55,000	529	70,500	635	86,000	738		
40,000	428	55,500	532	71,000	639	86,500	743		

# FNTG Online Rate Calculator: http://ratecalculator.fntg.com

# 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)	(2)	(3)	(4) <b>Add</b>	
Policy Range	Subtract	Multiply by		
\$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 \times 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  $0.00433 ==> \$3,826,600 \times 0.00433 ==> \$16,569.18 ==> Result = \$16,569$
- (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  $0.00357 ==> \$5,902,800 \times 0.00357 ==> \$21,073.00 ==> Result = \$21,073$
- (4) Add \$22,895 ==> \$21,073 + \$22,895 ==> Final Result = \$43,968

## 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  $0.00254 ==> \$2,295,100 \times 0.00254 ==> \$5,829.55 ==> Result = \$5,830$
- (4) Add \$58,595 ==> \$5,830 + \$58,595 ==> Final Result = \$64,425

## 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  $0.00152 ==> $14,351,800 \times 0.00152 ==> $21,814.74 ==> Result = $21,815$
- (4) Add \$83,995 ==> \$21,815 + \$83,995 ==> Final Result = \$105,810

# 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  $0.00138 ==> $25,300,200 \times 0.00138 ==> $34,914,.28 ==> Result = $34,914$
- (4) Add \$121,995 ==> \$34,914 + \$121,995 ==> Final Result = \$156,909

#### 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  $0.00124 ==> \$51,250,300 \times 0.00124 ==> \$63,550.37 ==> Result = \$63,550$
- (4) Add \$190,995 ==> \$63,550 + \$190,995 ==> Final Result = \$254,545

Rates in Texas are set by the Texas Department of Insurance. For More Information, go to TDI's Website: www.tdi.texas.gov/title/index.html
Great care has been taken to make these tables correct, though there is no warranty of complete accuracy.