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TEXAS
SCHEDULE OF BASIC PREMIUM RATES FOR TITLE INSURANCE
Effective September 1, 2019

| Policies up to and including | Basic <br> Premium | Policies up to and including | Basic Premium | Policies up to and including | Basic Premium | Policies up to and including | Basic <br> Premium | Policies up to and including | Basic 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 |  |  |

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## 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 $3 \quad$ Multiply the result in Step 2 by the value in column (3), and round to the nearest dollar.
Step $4 \quad$ 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 |
| \$5,000,001-\$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 $=\$ 254,545$

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[^0]:    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 .

