

# TEXAS TITLE INSURANCE BASIC PREMIUM RATES

*Rates Effective May 1, 2013*

| Policies up to & including | Basic Premium | Policies up to & including | Basic Premium | Policies up to & including | Basic Premium | Policies up to & including | Basic Premium |
|----------------------------|---------------|----------------------------|---------------|----------------------------|---------------|----------------------------|---------------|
| \$10,000                   | 238           | \$33,000                   | 401           | \$56,000                   | 565           | \$79,000                   | 729           |
| 10,500                     | 242           | 33,500                     | 405           | 56,500                     | 568           | 79,500                     | 730           |
| 11,000                     | 244           | 34,000                     | 408           | 57,000                     | 571           | 80,000                     | 734           |
| 11,500                     | 248           | 34,500                     | 412           | 57,500                     | 575           | 80,500                     | 738           |
| 12,000                     | 252           | 35,000                     | 415           | 58,000                     | 579           | 81,000                     | 742           |
| 12,500                     | 255           | 35,500                     | 419           | 58,500                     | 581           | 81,500                     | 744           |
| 13,000                     | 260           | 36,000                     | 422           | 59,000                     | 585           | 82,000                     | 748           |
| 13,500                     | 264           | 36,500                     | 426           | 59,500                     | 589           | 82,500                     | 753           |
| 14,000                     | 267           | 37,000                     | 429           | 60,000                     | 593           | 83,000                     | 757           |
| 14,500                     | 270           | 37,500                     | 433           | 60,500                     | 597           | 83,500                     | 759           |
| 15,000                     | 272           | 38,000                     | 437           | 61,000                     | 600           | 84,000                     | 762           |
| 15,500                     | 266           | 38,500                     | 441           | 61,500                     | 603           | 84,500                     | 767           |
| 16,00                      | 280           | 39,000                     | 443           | 62,000                     | 607           | 85,000                     | 770           |
| 16,500                     | 284           | 39,500                     | 447           | 62,500                     | 611           | 85,500                     | 773           |
| 17,000                     | 288           | 40,000                     | 450           | 63,000                     | 613           | 86,000                     | 776           |
| 17,500                     | 292           | 40,500                     | 455           | 63,500                     | 617           | 86,500                     | 781           |
| 18,000                     | 296           | 41,000                     | 457           | 64,000                     | 621           | 87,000                     | 785           |
| 18,500                     | 298           | 41,500                     | 462           | 64,500                     | 625           | 87,500                     | 788           |
| 19,000                     | 301           | 42,000                     | 465           | 65,000                     | 628           | 88,000                     | 791           |
| 19,500                     | 304           | 42,500                     | 469           | 65,500                     | 631           | 88,500                     | 795           |
| 20,000                     | 309           | 43,000                     | 471           | 66,000                     | 635           | 89,000                     | 799           |
| 20,500                     | 312           | 43,500                     | 475           | 66,500                     | 640           | 89,500                     | 801           |
| 21,000                     | 317           | 44,000                     | 479           | 67,000                     | 644           | 90,000                     | 804           |
| 21,500                     | 320           | 44,500                     | 483           | 67,500                     | 645           | 90,500                     | 809           |
| 22,000                     | 324           | 45,000                     | 487           | 68,000                     | 649           | 91,000                     | 813           |
| 22,500                     | 327           | 45,500                     | 490           | 68,500                     | 653           | 91,500                     | 817           |
| 23,000                     | 330           | 46,000                     | 493           | 69,000                     | 656           | 92,000                     | 819           |
| 23,500                     | 333           | 46,500                     | 497           | 69,500                     | 659           | 92,500                     | 823           |
| 24,000                     | 337           | 47,000                     | 499           | 70,000                     | 664           | 93,000                     | 827           |
| 24,500                     | 340           | 47,500                     | 503           | 70,500                     | 668           | 93,500                     | 831           |
| 25,000                     | 345           | 48,000                     | 508           | 71,000                     | 672           | 94,000                     | 832           |
| 25,500                     | 348           | 48,500                     | 512           | 71,500                     | 674           | 94,500                     | 837           |
| 26,000                     | 352           | 49,000                     | 515           | 72,000                     | 677           | 95,000                     | 842           |
| 26,500                     | 355           | 49,500                     | 518           | 72,500                     | 681           | 95,500                     | 845           |
| 27,000                     | 358           | 50,000                     | 522           | 73,000                     | 685           | 96,000                     | 847           |
| 27,500                     | 361           | 50,500                     | 525           | 73,500                     | 688           | 96,500                     | 851           |
| 28,000                     | 365           | 51,000                     | 527           | 74,000                     | 692           | 97,000                     | 855           |
| 28,500                     | 368           | 51,500                     | 531           | 74,500                     | 696           | 97,500                     | 859           |
| 29,000                     | 373           | 52,000                     | 536           | 75,000                     | 700           | 98,000                     | 862           |
| 29,500                     | 376           | 52,500                     | 540           | 75,500                     | 702           | 98,500                     | 866           |
| 30,000                     | 380           | 53,000                     | 543           | 76,000                     | 706           | 99,000                     | 870           |
| 30,500                     | 383           | 53,500                     | 547           | 76,500                     | 709           | 99,500                     | 873           |
| 31,000                     | 387           | 54,000                     | 550           | 77,000                     | 713           | 100,000                    | 875           |
| 31,500                     | 390           | 54,500                     | 553           | 77,500                     | 716           |                            |               |
| 32,000                     | 393           | 55,000                     | 556           | 78,000                     | 720           |                            |               |
| 32,500                     | 398           | 55,500                     | 559           | 78,500                     | 725           |                            |               |

## Title Basic Premium Calculation for Policies in Excess of \$100,000

Using the table on the right, apply these steps to determine basic premium 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 | (4) Add   |
|-------------------------------|--------------|--------------|-----------|
| (\$100,001 - \$1,000,000)     | 100,000      | 0.00094      | \$ 875    |
| (\$1,000,001 - \$5,000,000)   | 1,000,000    | 0.00456      | \$ 5,861  |
| (\$5,000,001 - \$15,000,000)  | 5,000,000    | 0.00376      | \$ 24,501 |
| (\$15,000,001 - \$25,000,000) | 15,000,000   | 0.00287      | \$ 61,701 |
| (Greater than \$25,000,000)   | 25,000,000   | 0.00160      | \$ 88,401 |

# Texas Homeowners Rate Guide

**Texas. Department of Insurance**

A red circular graphic with a gradient, appearing as a partial circle or a stylized arrow pointing to the right, located to the right of the Texas Department of Insurance text.

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## **Table of Contents Texas Homeowners Rate Guide**

1. Understanding the eBook Texas Homeowners Rate Guide
  - The Rise of Digital Reading Texas Homeowners Rate Guide
  - Advantages of eBooks Over Traditional Books
2. Identifying Texas Homeowners Rate Guide
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Texas Homeowners Rate Guide
  - User-Friendly Interface
4. Exploring eBook Recommendations from Texas Homeowners Rate Guide
  - Personalized Recommendations
  - Texas Homeowners Rate Guide User Reviews and Ratings
  - Texas Homeowners Rate Guide and Bestseller Lists
5. Accessing Texas Homeowners Rate Guide Free and Paid eBooks
  - Texas Homeowners Rate Guide Public Domain eBooks

- Texas Homeowners Rate Guide eBook Subscription Services
- Texas Homeowners Rate Guide Budget-Friendly Options
- 6. Navigating Texas Homeowners Rate Guide eBook Formats
  - ePub, PDF, MOBI, and More
  - Texas Homeowners Rate Guide Compatibility with Devices
  - Texas Homeowners Rate Guide Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Texas Homeowners Rate Guide
  - Highlighting and Note-Taking Texas Homeowners Rate Guide
  - Interactive Elements Texas Homeowners Rate Guide
- 8. Staying Engaged with Texas Homeowners Rate Guide
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Texas Homeowners Rate Guide
- 9. Balancing eBooks and Physical Books Texas Homeowners Rate Guide
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Texas Homeowners Rate Guide
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Texas Homeowners Rate Guide
  - Setting Reading Goals Texas Homeowners Rate Guide
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Texas Homeowners Rate Guide
  - Fact-Checking eBook Content of Texas Homeowners Rate Guide
  - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks

#### 14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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