

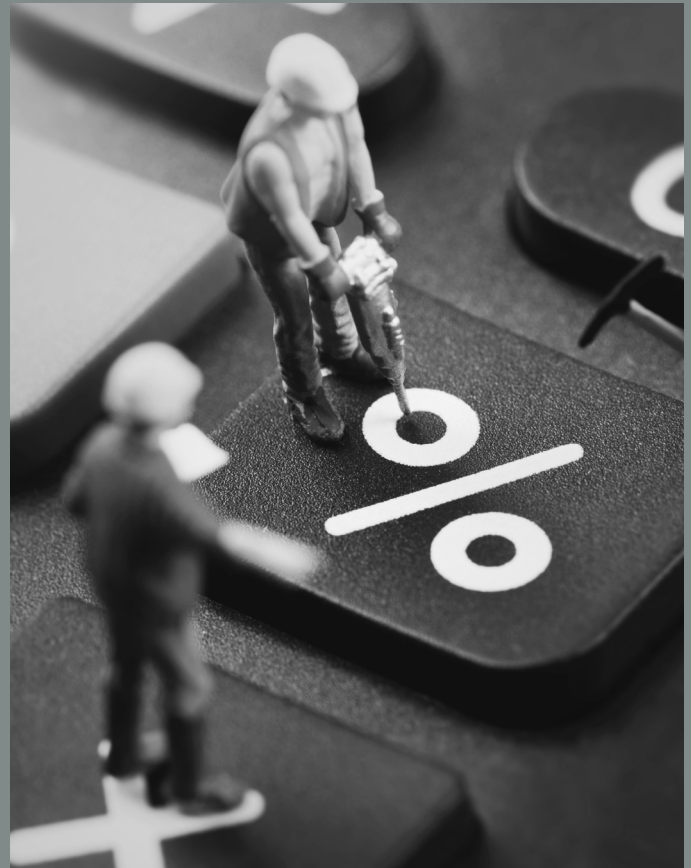
# TEXAS

# TITLE RATES

## HIGHLIGHTS

All title insurance rates in Texas are promulgated and determined by the Texas Department of Insurance. Occasionally, the department issues a rate change after considering multiple factors such as real estate prices. As a result of these considerations, the department determined that there will be an overall rate decrease of 4.9% on promulgated title insurance rates in Texas. These changes will go into effect on September 1, 2019.

Effective September 1, 2019



As well as the rate decrease, there will be changes to recognize efficiencies in refinance transactions. Rate Rule R-8 simplifies the prior loan policy credit into two categories, 50% and 25%, and expands eligibility of prior loans to qualify for the credit from seven years to eight years.

| Age of Existing Loan Policy (in Years) | Current Reduction to the Basic Premium | New Reduction to the Basic Premium |
|--|--|------------------------------------|
| 0-2                                    | 40%                                    | 50%                                |
| 3                                      | 35%                                    |                                    |
| 4                                      | 30%                                    |                                    |
| 5                                      | 25%                                    | 25%                                |
| 6                                      | 20%                                    |                                    |
| 7                                      | 15%                                    |                                    |
| 8                                      | None                                   |                                    |

Additionally, the minimum policy liability face amount will increase from \$10,000 to \$25,000 to better reflect the current real estate market.

# 2019 Texas Title Insurance Rates

Effective September 1, 2019



| Insured Amount   | Premium        | Insured Amount   | Premium        | Insured Amount   | Premium        | Insured Amount   | Premium        | Insured Amount       | Premium          |
|------------------|----------------|------------------|----------------|------------------|----------------|------------------|----------------|----------------------|------------------|
| \$25,000         | \$328          | \$250,000        | \$1,623        | \$475,000        | \$2,808        | \$700,000        | \$3,994        | \$925,000            | \$5,180          |
| <b>\$30,000</b>  | <b>\$361</b>   | <b>\$255,000</b> | <b>\$1,649</b> | <b>\$480,000</b> | <b>\$2,835</b> | <b>\$705,000</b> | <b>\$4,020</b> | <b>\$930,000</b>     | <b>\$5,206</b>   |
| \$35,000         | \$395          | \$260,000        | \$1,675        | \$485,000        | \$2,861        | \$710,000        | \$4,047        | \$935,000            | \$5,232          |
| <b>\$40,000</b>  | <b>\$428</b>   | <b>\$265,000</b> | <b>\$1,702</b> | <b>\$490,000</b> | <b>\$2,887</b> | <b>\$715,000</b> | <b>\$4,073</b> | <b>\$940,000</b>     | <b>\$5,259</b>   |
| \$45,000         | \$463          | \$270,000        | \$1,728        | \$495,000        | \$2,914        | \$720,000        | \$4,099        | \$945,000            | \$5,285          |
| <b>\$50,000</b>  | <b>\$496</b>   | <b>\$275,000</b> | <b>\$1,754</b> | <b>\$500,000</b> | <b>\$2,940</b> | <b>\$725,000</b> | <b>\$4,126</b> | <b>\$950,000</b>     | <b>\$5,312</b>   |
| \$55,000         | \$529          | \$280,000        | \$1,781        | \$505,000        | \$2,966        | \$730,000        | \$4,152        | \$955,000            | \$5,338          |
| <b>\$60,000</b>  | <b>\$564</b>   | <b>\$285,000</b> | <b>\$1,807</b> | <b>\$510,000</b> | <b>\$2,993</b> | <b>\$735,000</b> | <b>\$4,178</b> | <b>\$960,000</b>     | <b>\$5,364</b>   |
| \$65,000         | \$597          | \$290,000        | \$1,833        | \$515,000        | \$3,019        | \$740,000        | \$4,205        | \$965,000            | \$5,391          |
| <b>\$70,000</b>  | <b>\$631</b>   | <b>\$295,000</b> | <b>\$1,860</b> | <b>\$520,000</b> | <b>\$3,045</b> | <b>\$745,000</b> | <b>\$4,231</b> | <b>\$970,000</b>     | <b>\$5,417</b>   |
| \$75,000         | \$666          | \$300,000        | \$1,886        | \$525,000        | \$3,072        | \$750,000        | \$4,258        | \$975,000            | \$5,443          |
| <b>\$80,000</b>  | <b>\$698</b>   | <b>\$305,000</b> | <b>\$1,912</b> | <b>\$530,000</b> | <b>\$3,098</b> | <b>\$755,000</b> | <b>\$4,284</b> | <b>\$980,000</b>     | <b>\$5,470</b>   |
| \$85,000         | \$732          | \$310,000        | \$1,939        | \$535,000        | \$3,124        | \$760,000        | \$4,310        | \$985,000            | \$5,496          |
| <b>\$90,000</b>  | <b>\$765</b>   | <b>\$315,000</b> | <b>\$1,965</b> | <b>\$540,000</b> | <b>\$3,151</b> | <b>\$765,000</b> | <b>\$4,337</b> | <b>\$990,000</b>     | <b>\$5,522</b>   |
| \$95,000         | \$801          | \$320,000        | \$1,991        | \$545,000        | \$3,177        | \$770,000        | \$4,363        | \$995,000            | \$5,549          |
| <b>\$100,000</b> | <b>\$832</b>   | <b>\$325,000</b> | <b>\$2,018</b> | <b>\$550,000</b> | <b>\$3,204</b> | <b>\$775,000</b> | <b>\$4,389</b> | <b>\$1,000,000</b>   | <b>\$5,575</b>   |
| \$105,000        | \$858          | \$330,000        | \$2,044        | \$555,000        | \$3,230        | \$780,000        | \$4,416        | \$2,000,000          | \$9,905          |
| <b>\$110,000</b> | <b>\$885</b>   | <b>\$335,000</b> | <b>\$2,070</b> | <b>\$560,000</b> | <b>\$3,256</b> | <b>\$785,000</b> | <b>\$4,442</b> | <b>\$3,000,000</b>   | <b>\$14,235</b>  |
| \$115,000        | \$911          | \$340,000        | \$2,097        | \$565,000        | \$3,283        | \$790,000        | \$4,468        | \$4,000,000          | \$18,565         |
| <b>\$120,000</b> | <b>\$937</b>   | <b>\$345,000</b> | <b>\$2,123</b> | <b>\$570,000</b> | <b>\$3,309</b> | <b>\$795,000</b> | <b>\$4,495</b> | <b>\$5,000,000</b>   | <b>\$22,895</b>  |
| \$125,000        | \$964          | \$350,000        | \$2,150        | \$575,000        | \$3,335        | \$800,000        | \$4,521        | \$6,000,000          | \$26,465         |
| <b>\$130,000</b> | <b>\$990</b>   | <b>\$355,000</b> | <b>\$2,176</b> | <b>\$580,000</b> | <b>\$3,362</b> | <b>\$805,000</b> | <b>\$4,547</b> | <b>\$7,000,000</b>   | <b>\$30,035</b>  |
| \$135,000        | \$1,016        | \$360,000        | \$2,202        | \$585,000        | \$3,388        | \$810,000        | \$4,574        | \$8,000,000          | \$33,605         |
| <b>\$140,000</b> | <b>\$1,043</b> | <b>\$365,000</b> | <b>\$2,229</b> | <b>\$590,000</b> | <b>\$3,414</b> | <b>\$815,000</b> | <b>\$4,600</b> | <b>\$9,000,000</b>   | <b>\$37,175</b>  |
| \$145,000        | \$1,069        | \$370,000        | \$2,255        | \$595,000        | \$3,441        | \$820,000        | \$4,626        | \$10,000,000         | \$40,745         |
| <b>\$150,000</b> | <b>\$1,096</b> | <b>\$375,000</b> | <b>\$2,281</b> | <b>\$600,000</b> | <b>\$3,467</b> | <b>\$825,000</b> | <b>\$4,653</b> | <b>\$15,000,000</b>  | <b>\$58,595</b>  |
| \$155,000        | \$1,122        | \$380,000        | \$2,308        | \$605,000        | \$3,493        | \$830,000        | \$4,679        | \$25,000,000         | \$83,995         |
| <b>\$160,000</b> | <b>\$1,148</b> | <b>\$385,000</b> | <b>\$2,334</b> | <b>\$610,000</b> | <b>\$3,520</b> | <b>\$835,000</b> | <b>\$4,705</b> | <b>\$30,000,000</b>  | <b>\$91,595</b>  |
| \$165,000        | \$1,175        | \$390,000        | \$2,360        | \$615,000        | \$3,546        | \$840,000        | \$4,732        | \$35,000,000         | \$99,195         |
| <b>\$170,000</b> | <b>\$1,201</b> | <b>\$395,000</b> | <b>\$2,387</b> | <b>\$620,000</b> | <b>\$3,572</b> | <b>\$845,000</b> | <b>\$4,758</b> | <b>\$40,000,000</b>  | <b>\$106,795</b> |
| \$175,000        | \$1,227        | \$400,000        | \$2,413        | \$625,000        | \$3,599        | \$850,000        | \$4,785        | \$45,000,000         | \$114,395        |
| <b>\$180,000</b> | <b>\$1,254</b> | <b>\$405,000</b> | <b>\$2,439</b> | <b>\$630,000</b> | <b>\$3,625</b> | <b>\$855,000</b> | <b>\$4,811</b> | <b>\$50,000,000</b>  | <b>\$121,995</b> |
| \$185,000        | \$1,280        | \$410,000        | \$2,466        | \$635,000        | \$3,651        | \$860,000        | \$4,837        | \$60,000,000         | \$135,795        |
| <b>\$190,000</b> | <b>\$1,306</b> | <b>\$415,000</b> | <b>\$2,492</b> | <b>\$640,000</b> | <b>\$3,678</b> | <b>\$865,000</b> | <b>\$4,864</b> | <b>\$70,000,000</b>  | <b>\$149,595</b> |
| \$195,000        | \$1,333        | \$420,000        | \$2,518        | \$645,000        | \$3,704        | \$870,000        | \$4,890        | \$80,000,000         | \$163,395        |
| <b>\$200,000</b> | <b>\$1,359</b> | <b>\$425,000</b> | <b>\$2,545</b> | <b>\$650,000</b> | <b>\$3,731</b> | <b>\$875,000</b> | <b>\$4,916</b> | <b>\$90,000,000</b>  | <b>\$177,195</b> |
| \$205,000        | \$1,385        | \$430,000        | \$2,571        | \$655,000        | \$3,757        | \$880,000        | \$4,943        | \$100,000,000        | \$190,995        |
| <b>\$210,000</b> | <b>\$1,412</b> | <b>\$435,000</b> | <b>\$2,597</b> | <b>\$660,000</b> | <b>\$3,783</b> | <b>\$885,000</b> | <b>\$4,969</b> | <b>\$110,000,000</b> | <b>\$203,395</b> |
| \$215,000        | \$1,438        | \$440,000        | \$2,624        | \$665,000        | \$3,810        | \$890,000        | \$4,995        | \$120,000,000        | \$215,795        |
| <b>\$220,000</b> | <b>\$1,464</b> | <b>\$445,000</b> | <b>\$2,650</b> | <b>\$670,000</b> | <b>\$3,836</b> | <b>\$895,000</b> | <b>\$5,022</b> | <b>\$130,000,000</b> | <b>\$228,195</b> |
| \$225,000        | \$1,491        | \$450,000        | \$2,677        | \$675,000        | \$3,862        | \$900,000        | \$5,048        | \$140,000,000        | \$240,595        |
| <b>\$230,000</b> | <b>\$1,517</b> | <b>\$455,000</b> | <b>\$2,703</b> | <b>\$680,000</b> | <b>\$3,889</b> | <b>\$905,000</b> | <b>\$5,074</b> | <b>\$150,000,000</b> | <b>\$252,995</b> |
| \$235,000        | \$1,543        | \$460,000        | \$2,729        | \$685,000        | \$3,915        | \$910,000        | \$5,101        |                      |                  |
| <b>\$240,000</b> | <b>\$1,570</b> | <b>\$465,000</b> | <b>\$2,756</b> | <b>\$690,000</b> | <b>\$3,941</b> | <b>\$915,000</b> | <b>\$5,127</b> |                      |                  |
| \$245,000        | \$1,596        | \$470,000        | \$2,782        | \$695,000        | \$3,968        | \$920,000        | \$5,153        |                      |                  |

While every effort has been made to ensure that all information contained herein is correct, there is no warranty of complete accuracy.



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# 2019 Texas Title Insurance Rates

Effective September 1, 2019

## Premium Calculations

### Policies of \$100,001-\$1,000,000

1. Subtract \$100,000 from policy amount.
2. Multiply result (1) by 0.00527 and round to nearest whole dollar.
3. Add \$832 to result (2).

### Policies of \$1,000,001-\$5,000,000

1. Subtract \$1,000,000 from policy amount.
2. Multiply result (1) by 0.00433 and round to nearest whole dollar.
3. Add \$5,575 to result (2).

### Policies of \$5,000,001-\$15,000,000

1. Subtract \$5,000,000 from policy amount.
2. Multiply result (1) by 0.00357 and round to nearest whole dollar.
3. Add \$22,895 to result (2).

### Policies of \$15,000,001-\$25,000,000

1. Subtract \$15,000,000 from policy amount.
2. Multiply result (1) by 0.00254 and round to nearest whole dollar.
3. Add \$58,595 to result (2).

### Policies of \$25,000,001-\$50,000,000

1. Subtract \$25,000,000 from policy amount.
2. Multiply result (1) by 0.00152 and round to nearest whole dollar.
3. Add \$83,995 to result (2).

### Policies of \$50,000,001-\$100,000,000

1. Subtract \$50,000,000 from policy amount.
2. Multiply result (1) by 0.00138 and round to nearest whole dollar.
3. Add \$121,995 to result (2).

### For policies greater than \$100,000,000

1. Subtract \$100,000,000 from policy amount.
2. Multiply result (1) by 0.00124 and round to nearest whole dollar.
3. Add \$190,995 to result (2).

For more information, please contact your local Lawyers Title representative.



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