Carlisle TITLE

TEXAS TITLE INSURANCE BASIC PREMIUM RATES

Rates Effective May 1, 2013

POLICIES UP TO AND INCLUDING	BASIC PREMIUM
$10,000	$238
10,500	242
11,000	244
11,500	248
12,000	252
12,500	255
13,000	260
13,500	264
14,000	267
14,500	270
15,000	272
15,500	276
16,000	280
16,500	284
17,000	288
17,500	292
18,000	296
18,500	298
19,000	301
19,500	304
20,000	309
20,500	312
21,000	317
21,500	320
22,000	324
22,500	327
23,000	330
23,500	333
24,000	337
24,500	340
25,000	345
25,500	348
26,000	352
26,500	355
27,000	358
27,500	361
28,000	365
28,500	368
29,000	373
29,500	376
30,000	380
30,500	383
31,000	387
31,500	390
32,000	393

POLICIES UP TO AND INCLUDING	BASIC PREMIUM
$32,500	$398
33,000	401
33,500	405
34,000	408
34,500	412
35,000	415
35,500	419
36,000	422
36,500	426
37,000	429
37,500	433
38,000	437
38,500	441
39,000	443
39,500	447
40,000	450
40,500	455
41,000	457
41,500	462
42,000	465
42,500	469
43,000	471
43,500	475
44,000	479
44,500	483
45,000	487
45,500	490
46,000	493
46,500	497
47,000	499
47,500	503
48,000	508
48,500	512
49,000	515
49,500	518
50,000	522
50,500	525
51,000	527
51,500	531
52,000	536
52,500	540
53,000	543
53,500	547
54,000	550
54,500	553

POLICIES UP TO AND INCLUDING	BASIC PREMIUM
$55,000	$556
55,500	559
56,000	565
56,500	568
57,000	571
57,500	575
58,000	579
58,500	581
59,000	585
59,500	589
60,000	593
60,500	597
61,000	600
61,500	603
62,000	607
62,500	611
63,000	613
63,500	617
64,000	621
64,500	625
65,000	628
65,500	631
66,000	635
66,500	640
67,000	644
67,500	645
68,000	649
68,500	653
69,000	656
69,500	659
70,000	664
70,500	668
71,000	672
71,500	674
72,000	677
72,500	681
73,000	685
73,500	688
74,000	692
74,500	696
75,000	700
75,500	702
76,000	706
76,500	709
77,000	713

POLICIES UP TO AND INCLUDING	BASIC PREMIUM
$77,500	$716
78,000	720
78,500	725
79,000	729
79,500	730
80,000	734
80,500	738
81,000	742
81,500	744
82,000	748
82,500	753
83,000	757
83,500	759
84,000	762
84,500	767
85,000	770
85,500	773
86,000	776
86,500	781
87,000	785
87,500	788
88,000	791
88,500	795
89,000	799
89,500	801
90,000	804
90,500	809
91,000	813
91,500	817
92,000	819
92,500	823
93,000	827
93,500	831
94,000	832
94,500	837
95,000	842
95,500	845
96,000	847
96,500	851
97,000	855
97,500	859
98,000	862
98,500	866
99,000	870
99,500	873
100,000	875

Rates Effective May 1, 2013
Adopted by Commissioner's Order 2385
2013 Texas Title Insurance Rate Hearing Docket No. 2749

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**.

(1) POLICY RANGE	(2) SUBTRACT	(3) MULTIPLY BY	(4) ADD
$100,001 - $1,000,000	100,000	0.00554	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	24,101
$15,000,001 - $25,000,000	15,000,000	0.00267	61,701
Greater than $25,000,000	25,000,000	0.00160	88,401

Examples for Policies in Excess of $100,000

EXAMPLE 1:

(1) Policy is **$268,500**
(2) Subtract $100,000 ($268,500 - $100,000) = $168,500
(3) Multiply by 0.00554 ($168,500 x 0.00554) = $933
(4) Add $875 ($933 + $875) = **$1,808 Final Result**

EXAMPLE 2:

(1) Policy is **$4,826,600**
(2) Subtract $1,000,000 ($4,826,600 - $1,000,000) = $3,826,600
(3) Multiply by 0.00456 ($3,826,600 x 0.00456) = $17,449
(4) Add $5,861 ($17,449 + $5,861) = **$23,310 Final Result**

EXAMPLE 3:

(1) Policy is **$10,902,800**
(2) Subtract $5,000,000 ($10,902,800 - $5,000,000) = $5,902,800
(3) Multiply by 0.00376 ($5,902,800 x 0.00376) = $22,195
(4) Add $24,101 ($22,195 + $24,101) = **$46,296 Final Result**

EXAMPLE 4:

(1) Policy is **$17,295,100**
(2) Subtract $15,000,000 ($17,295,100 - $15,000,000) = $2,295,100
(3) Multiply by 0.00267 ($2,295,100 x 0.00267) = $6,128
(4) Add $61,701 ($6,128 + $61,701) = **$67,829 Final Result**

EXAMPLE 5:

(1) Policy is **$39,351,800**
(2) Subtract $25,000,000 ($39,351,800 - $25,000,000) = $14,351,800
(3) Multiply by 0.00160 ($14,351,800 x 0.00160) = $22,963
(4) Add $88,401 ($22,963 + $88,401) = **$111,364 Final Result**

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