



PORTER TITLE COMPANY

Working To "Insure" Your Satisfaction Since 1937

MAIN: (817) 579-3100

Closing Office

1914 Acton Hwy
Granbury, TX 76049
Fax: (817) 579-3125

Title Research Office

1924 Acton Hwy
Granbury, TX 76049
Fax: (817) 572-5467

TEXAS TITLE INSURANCE PREMIUM RATES

EFFECTIVE MAY 1, 2013

Policies Up To And Including	Basic Premium	Policies Up To And Including	Basic Premium	Policies Up To And Including	Basic Premium	Policies Up To And Including	Basic Premium
\$10,000	\$238	\$32,500	\$398	\$55,000	\$556	\$77,500	\$716
10,500	\$242	33,000	\$401	55,500	559	78,000	720
11,000	\$244	33,500	\$405	56,000	565	78,500	725
11,500	\$248	34,000	\$408	56,500	568	79,000	729
12,000	\$252	34,500	\$412	57,000	571	79,500	730
12,500	\$255	35,000	\$415	57,500	575	80,000	734
13,000	\$260	35,500	\$419	58,000	579	80,500	738
13,500	\$264	36,000	\$422	58,500	581	81,000	742
14,000	\$267	36,500	\$426	59,000	585	81,500	744
14,500	\$270	37,000	\$429	59,500	589	82,000	748
15,000	\$272	37,500	\$433	60,000	593	82,500	753
15,500	\$276	38,000	\$437	60,500	597	83,000	757
16,000	\$280	38,500	\$441	61,000	600	83,500	759
16,500	\$284	39,000	\$443	61,500	603	84,000	762
17,000	\$288	39,500	\$447	62,000	607	84,500	767
17,500	\$292	40,000	\$450	62,500	611	85,000	770
18,000	\$296	40,500	\$455	63,000	613	85,500	773
18,500	\$298	41,000	\$457	63,500	617	86,000	776
19,000	\$301	41,500	\$462	64,000	621	86,500	781
19,500	\$304	42,000	\$465	64,500	625	87,000	785
20,000	\$309	42,500	\$469	65,000	628	87,500	788
20,500	\$312	43,000	\$471	65,500	631	88,000	791
21,000	\$317	43,500	\$475	66,000	635	88,500	795
21,500	\$320	44,000	\$479	66,500	640	89,000	799
22,000	\$324	44,500	\$483	67,000	644	89,500	801
22,500	\$327	45,000	\$487	67,500	645	90,000	804
23,000	\$330	45,500	\$490	68,000	649	90,500	809
23,500	\$333	46,000	\$493	68,500	653	91,000	813
24,000	\$337	46,500	\$497	69,000	656	91,500	817
24,500	\$340	47,000	\$499	69,500	659	92,000	819
25,000	\$345	47,500	\$503	70,000	664	92,500	823
25,500	\$348	48,000	\$508	70,500	668	93,000	827
26,000	\$352	48,500	\$512	71,000	672	93,500	831
26,500	\$355	49,000	\$515	71,500	674	94,000	832
27,000	\$358	49,500	\$518	72,000	677	94,500	837
27,500	\$361	50,000	\$522	72,500	681	95,000	842
28,000	\$365	50,500	\$525	73,000	685	95,500	845
28,500	\$368	51,000	\$527	73,500	688	96,000	847
29,000	\$373	51,500	\$531	74,000	692	96,500	851
29,500	\$376	52,000	\$536	74,500	696	97,000	855
30,000	\$380	52,500	\$540	75,000	700	97,500	859
30,500	\$383	53,000	\$543	75,500	702	98,000	862
31,000	\$387	53,500	\$547	76,000	706	98,500	866
31,500	\$390	54,000	\$550	76,500	709	99,000	870
32,000	\$393	54,500	\$553	77,000	713	99,500	873
						100,000	875

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

(Turn page over to view "Examples")

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Using the table below, apply these steps to determine basic premium for policies above \$100,000:

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Step 2 Subtract the value in column (2) from the policy's face value.

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Step 4 Add the value in column (4) to the result of the value from Step 3.

(See examples provided following the table.)

(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 ==> Result = \$168,500

(3) Multiply by 0.00554 ==> \$168,500 x 0.00554 ==> \$933.49 ==> Result = \$933

(4) Add \$875 ==> \$933 + \$875 ==> Final Result = \$1,808

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 0.00456 ==> \$3,826,600 x 0.00456 ==> \$17,449.30 ==> Result = \$17,449

(4) Add \$5,861 ==> \$17,449 + \$5,861 ==> Final Result = \$23,310

Example 3:

(1) Policy is \$10,902,800

(2) Subtract \$5,000,000 ==> \$10,902,800 - \$5,000,000 ==> Result = \$5,902,800

(3) Multiply by 0.00376 ==> \$5,902,800 x 0.00376 ==> \$22,194.53 ==> Result = \$22,195

(4) Add \$24,101 ==> \$22,195 + \$24,101 ==> Final Result = \$46,296

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 0.00267 ==> \$2,295,100 x 0.00267 ==> \$6,127.92 ==> Result = \$6,128

(4) Add \$61,701 ==> \$6,128 + \$61,701 ==> Final Result = \$67,829

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 0.00160 ==> \$14,351,800 x 0.00160 ==> \$22,962.88 ==> Result = \$22,963

(4) Add \$88,401 ==> \$22,963 + \$88,401 ==> Final Result = \$111,364

The Texas Department of Insurance

333 Guadalupe, Austin, TX 78701 ★ P.O. Box 149104, Austin 78714-9104

(512) 463-6169 ★ (800) 578-3439 (in Texas)

Consumer Helpline (800) 252-3439 (463-6515 in Austin)

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