

# TEXAS TITLE INSURANCE RATES



**The Commissioner for the Texas Department of Insurance sets the rate that must be charged for title insurance policies and forms.**

Insurance Code § 2501.002 states that the purpose of the Texas Title Insurance Act is "to completely regulate the business of title insurance ... to protect consumers and purchasers of title insurance policies and provide adequate and reasonable rates of return for title insurance companies and title insurance agents."

The Commissioner considers all relevant income and expenses attributable to engaging in the business of title insurance when fixing premium rates. Economic factors, like real estate sales volume, impacts the rate indication. After a public hearing, the Commissioner ordered a 6.2% reduction in the title insurance basic premium rates in Texas.

**The rates published in this flyer from Commissioner's Order 2025-9697 are effective March 1, 2026.**

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

Using the table below, apply these steps to determine basic premium for policies over \$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.

*(See examples on the following page)*

Policy Range	Subtract	Multiply By	Add
[\$100,001 - \$1,000,000]	100,000	0.00494	\$780
[\$1,000,001 - \$5,000,000]	1,000,000	0.00406	\$5,226
[\$5,000,001 - \$15,000,000]	5,000,000	0.00335	\$21,466
[\$15,000,001 - \$25,000,000]	15,000,000	0.00238	\$54,966
[\$25,000,001 - \$50,000,000]	25,000,000	0.00143	\$78,766
[\$50,000,001 - \$100,000,000]	50,000,000	0.00129	\$114,516
[Greater than \$100,000,000]	100,000,000	0.00116	\$179,016

# TEXAS TITLE INSURANCE PREMIUM RATES

Effective March 1, 2026

Insured Amount	Premium	Insured Amount	Premium	Insured Amount	Premium	Insured Amount	Premium	Insured Amount	Premium	Insured Amount	Premium
\$25,000	\$308	\$53,500	\$488	\$82,000	\$667	\$205,000	\$1,299	\$490,000	\$2,707	\$775,000	\$4,115
\$25,500	\$310	\$54,000	\$491	\$82,500	\$672	\$210,000	\$1,323	\$495,000	\$2,731	\$780,000	\$4,139
\$26,000	\$314	\$54,500	\$493	\$83,000	\$675	\$215,000	\$1,348	<b>\$500,000</b>	\$2,756	\$785,000	\$4,164
\$26,500	\$317	\$55,000	\$496	\$83,500	\$677	\$220,000	\$1,373	\$505,000	\$2,781	\$790,000	\$4,189
\$27,000	\$319	\$55,500	\$499	\$84,000	\$680	\$225,000	\$1,398	\$510,000	\$2,805	\$795,000	\$4,213
\$27,500	\$322	\$56,000	\$504	\$84,500	\$684	\$230,000	\$1,422	\$515,000	\$2,830	<b>\$800,000</b>	\$4,238
\$28,000	\$325	\$56,500	\$507	\$85,000	\$687	\$235,000	\$1,447	\$520,000	\$2,855	\$805,000	\$4,263
\$28,500	\$328	\$57,000	\$509	\$85,500	\$689	\$240,000	\$1,472	\$525,000	\$2,880	\$810,000	\$4,287
\$29,000	\$333	\$57,500	\$513	\$86,000	\$692	\$245,000	\$1,496	\$530,000	\$2,904	\$815,000	\$4,312
\$29,500	\$336	\$58,000	\$517	\$86,500	\$697	\$250,000	\$1,521	\$535,000	\$2,929	\$820,000	\$4,337
\$30,000	\$339	\$58,500	\$519	\$87,000	\$701	\$255,000	\$1,546	\$540,000	\$2,954	\$825,000	\$4,362
\$30,500	\$341	\$59,000	\$522	\$87,500	\$703	\$260,000	\$1,570	\$545,000	\$2,978	\$830,000	\$4,386
\$31,000	\$345	\$59,500	\$525	\$88,000	\$705	\$265,000	\$1,595	\$550,000	\$3,003	\$835,000	\$4,411
\$31,500	\$348	\$60,000	\$529	\$88,500	\$709	\$270,000	\$1,620	\$555,000	\$3,028	\$840,000	\$4,436
\$32,000	\$351	\$60,500	\$533	\$89,000	\$713	\$275,000	\$1,645	\$560,000	\$3,052	\$845,000	\$4,460
\$32,500	\$355	\$61,000	\$536	\$89,500	\$715	\$280,000	\$1,669	\$565,000	\$3,077	\$850,000	\$4,485
\$33,000	\$357	\$61,500	\$537	\$90,000	\$718	\$285,000	\$1,694	\$570,000	\$3,102	\$855,000	\$4,510
\$33,500	\$361	\$62,000	\$541	\$90,500	\$721	\$290,000	\$1,719	\$575,000	\$3,127	\$860,000	\$4,534
\$34,000	\$364	\$62,500	\$545	\$91,000	\$725	\$295,000	\$1,743	\$580,000	\$3,151	\$865,000	\$4,559
\$34,500	\$368	\$63,000	\$547	\$91,500	\$729	<b>\$300,000</b>	\$1,768	\$585,000	\$3,176	\$870,000	\$4,584
\$35,000	\$371	\$63,500	\$551	\$92,000	\$731	\$305,000	\$1,793	\$590,000	\$3,201	\$875,000	\$4,609
\$35,500	\$373	\$64,000	\$554	\$92,500	\$734	\$310,000	\$1,817	\$595,000	\$3,225	\$880,000	\$4,633
\$36,000	\$376	\$64,500	\$557	\$93,000	\$737	\$315,000	\$1,842	<b>\$600,000</b>	\$3,250	\$885,000	\$4,658
\$36,500	\$380	\$65,000	\$560	\$93,500	\$741	\$320,000	\$1,867	\$605,000	\$3,275	\$890,000	\$4,683
\$37,000	\$383	\$65,500	\$563	\$94,000	\$742	\$325,000	\$1,892	\$610,000	\$3,299	\$895,000	\$4,707
\$37,500	\$386	\$66,000	\$567	\$94,500	\$747	\$330,000	\$1,916	\$615,000	\$3,324	<b>\$900,000</b>	\$4,732
\$38,000	\$390	\$66,500	\$571	\$95,000	\$751	\$335,000	\$1,941	\$620,000	\$3,349	\$905,000	\$4,757
\$38,500	\$393	\$67,000	\$574	\$95,500	\$754	\$340,000	\$1,966	\$625,000	\$3,374	\$910,000	\$4,781
\$39,000	\$395	\$67,500	\$575	\$96,000	\$755	\$345,000	\$1,990	\$630,000	\$3,398	\$915,000	\$4,806
\$39,500	\$399	\$68,000	\$579	\$96,500	\$759	\$350,000	\$2,015	\$635,000	\$3,423	\$920,000	\$4,831
\$40,000	\$401	\$68,500	\$582	\$97,000	\$763	\$355,000	\$2,040	\$640,000	\$3,448	\$925,000	\$4,856
\$40,500	\$406	\$69,000	\$585	\$97,500	\$766	\$360,000	\$2,064	\$645,000	\$3,472	\$930,000	\$4,880
\$41,000	\$408	\$69,500	\$588	\$98,000	\$769	\$365,000	\$2,089	\$650,000	\$3,497	\$935,000	\$4,905
\$41,500	\$412	\$70,000	\$592	\$98,500	\$773	\$370,000	\$2,114	\$655,000	\$3,522	\$940,000	\$4,930
\$42,000	\$415	\$70,500	\$596	\$99,000	\$776	\$375,000	\$2,139	\$660,000	\$3,546	\$945,000	\$4,954
\$42,500	\$418	\$71,000	\$599	\$99,500	\$779	\$380,000	\$2,163	\$665,000	\$3,571	\$950,000	\$4,979
\$43,000	\$420	\$71,500	\$601	<b>\$100,000</b>	\$780	\$385,000	\$2,188	\$670,000	\$3,596	\$955,000	\$5,004
\$43,500	\$424	\$72,000	\$604	\$105,000	\$805	\$390,000	\$2,213	\$675,000	\$3,621	\$960,000	\$5,028
\$44,000	\$428	\$72,500	\$608	\$110,000	\$829	\$395,000	\$2,237	\$680,000	\$3,645	\$965,000	\$5,053
\$44,500	\$431	\$73,000	\$611	\$115,000	\$854	<b>\$400,000</b>	\$2,262	\$685,000	\$3,670	\$970,000	\$5,078
\$45,000	\$434	\$73,500	\$613	\$120,000	\$879	\$405,000	\$2,287	\$690,000	\$3,695	\$975,000	\$5,103
\$45,500	\$437	\$74,000	\$617	\$125,000	\$904	\$410,000	\$2,311	\$695,000	\$3,719	\$980,000	\$5,127
\$46,000	\$440	\$74,500	\$621	\$130,000	\$928	\$415,000	\$2,336	<b>\$700,000</b>	\$3,744	\$985,000	\$5,152
\$46,500	\$444	\$75,000	\$625	\$135,000	\$953	\$420,000	\$2,361	\$705,000	\$3,769	\$990,000	\$5,177
\$47,000	\$446	\$75,500	\$627	\$140,000	\$978	\$425,000	\$2,386	\$710,000	\$3,793	\$995,000	\$5,201
\$47,500	\$448	\$76,000	\$629	\$145,000	\$1,002	\$430,000	\$2,410	\$715,000	\$3,818	<b>\$1,000,000</b>	\$5,226
\$48,000	\$453	\$76,500	\$632	\$150,000	\$1,027	\$435,000	\$2,435	\$720,000	\$3,843	\$2,000,000	\$9,286
\$48,500	\$457	\$77,000	\$636	\$155,000	\$1,052	\$440,000	\$2,460	\$725,000	\$3,868	\$3,000,000	\$13,346
\$49,000	\$460	\$77,500	\$639	\$160,000	\$1,076	\$445,000	\$2,484	\$730,000	\$3,892	\$4,000,000	\$17,406
\$49,500	\$462	\$78,000	\$643	\$165,000	\$1,101	\$450,000	\$2,509	\$735,000	\$3,917	\$5,000,000	\$21,466
\$50,000	\$465	\$78,500	\$646	\$170,000	\$1,126	\$455,000	\$2,534	\$740,000	\$3,942	\$6,000,000	\$24,816
\$50,500	\$468	\$79,000	\$650	\$175,000	\$1,151	\$460,000	\$2,558	\$745,000	\$3,966	\$7,000,000	\$28,166
\$51,000	\$470	\$79,500	\$651	\$180,000	\$1,175	\$465,000	\$2,583	\$750,000	\$3,991	\$8,000,000	\$31,516
\$51,500	\$474	\$80,000	\$655	\$185,000	\$1,200	\$470,000	\$2,608	\$755,000	\$4,016	\$9,000,000	\$34,866
\$52,000	\$478	\$80,500	\$658	\$190,000	\$1,225	\$475,000	\$2,633	\$760,000	\$4,040	\$10,000,000	\$38,216
\$52,500	\$482	\$81,000	\$662	\$195,000	\$1,249	\$480,000	\$2,657	\$765,000	\$4,065	\$15,000,000	\$54,966
\$53,000	\$484	\$81,500	\$664	<b>\$200,000</b>	\$1,274	\$485,000	\$2,682	\$770,000	\$4,090	\$25,000,000	\$78,766

## **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 0.00494==>  $\$168,500 \times 0.00494$  ==> Result = \$832
- (4) Add \$780 ==>  $\$832 + \$780$  ==> Final Result = \$1,612

### **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 0.00406 ==>  $\$3,826,600 \times 0.00406$  ==> Result = \$15,536
- (4) Add \$5,226 ==>  $\$15,536 + \$5,226$  ==> Final Result = \$20,762

### **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 0.00335 ==>  $\$5,902,800 \times 0.00335$  ==> Result = \$19,774
- (4) Add \$21,466 ==>  $\$19,774 + \$21,466$  ==> Final Result = \$41,240

### **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 0.00238==>  $\$2,295,100 \times 0.00238$  ==> Result = \$5,462
- (4) Add \$54,966 ==>  $\$5,462 + \$54,966$  ==> Final Result = \$60,428

### **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 0.00143 ==>  $\$14,351,800 \times 0.00143$  ==> Result = \$20,523
- (4) Add \$78,766 ==>  $\$20,523 + \$78,766$  ==> Final Result = \$99,289

### **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 0.00129 ==>  $\$25,300,200 \times 0.00129$  ==> Result = \$32,637
- (4) Add \$114,516 ==>  $\$32,637 + \$114,516$  ==> Final Result = \$147,153

### **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 0.00116 ==>  $\$51,250,300 \times 0.00116$ ==>Result = \$59,450
- (4) Add \$179,016 ==>  $\$59,450 + \$179,016$  ==> Final Result = \$238,466

