

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 b y 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

Premium for Policy Face Amount Up to \$100,000

| Policy Face Amount Up to and Including | Basic Premium | Policy Face Amount Up to and Including | Basic Premium | Policy Face Amount Up to and Including | Basic Premium | Policy Face Amount Up to and Including | Basic Premium |
|--|---------------|--|---------------|--|---------------|--|---------------|
| \$25,000 | \$308 | \$44,000 | \$428 | \$63,000 | \$547 | \$82,000 | \$667 |
| 25,500 | 310 | 44,500 | 431 | 63,500 | 551 | 82,500 | 672 |
| 26,000 | 314 | 45,000 | 434 | 64,000 | 554 | 83,000 | 675 |
| 26,500 | 317 | 45,500 | 437 | 64,500 | 557 | 83,500 | 677 |
| 27,000 | 319 | 46,000 | 440 | 65,000 | 560 | 84,000 | 680 |
| 27,500 | 322 | 46,500 | 444 | 65,500 | 563 | 84,500 | 684 |
| 28,000 | 325 | 47,000 | 446 | 66,000 | 567 | 85,000 | 687 |
| 28,500 | 328 | 47,500 | 448 | 66,500 | 571 | 85,500 | 689 |
| 29,000 | 333 | 48,000 | 453 | 67,000 | 574 | 86,000 | 692 |
| 29,500 | 336 | 48,500 | 457 | 67,500 | 575 | 86,500 | 697 |
| 30,000 | 339 | 49,000 | 460 | 68,000 | 579 | 87,000 | 701 |
| 30,500 | 341 | 49,500 | 462 | 68,500 | 582 | 87,500 | 703 |
| 31,000 | 345 | 50,000 | 465 | 69,000 | 585 | 88,000 | 705 |
| 31,500 | 348 | 50,500 | 468 | 69,500 | 588 | 88,500 | 709 |
| 32,000 | 351 | 51,000 | 470 | 70,000 | 592 | 89,000 | 713 |
| 32,500 | 355 | 51,500 | 474 | 70,500 | 596 | 89,500 | 715 |
| 33,000 | 357 | 52,000 | 478 | 71,000 | 599 | 90,000 | 718 |
| 33,500 | 361 | 52,500 | 482 | 71,500 | 601 | 90,500 | 721 |
| 34,000 | 364 | 53,000 | 484 | 72,000 | 604 | 91,000 | 725 |
| 34,500 | 368 | 53,500 | 488 | 72,500 | 608 | 91,500 | 729 |
| 35,000 | 371 | 54,000 | 491 | 73,000 | 611 | 92,000 | 731 |
| 35,500 | 373 | 54,500 | 493 | 73,500 | 613 | 92,500 | 734 |
| 36,000 | 376 | 55,000 | 496 | 74,000 | 617 | 93,000 | 737 |
| 36,500 | 380 | 55,500 | 499 | 74,500 | 621 | 93,500 | 741 |
| 37,000 | 383 | 56,000 | 504 | 75,000 | 625 | 94,000 | 742 |
| 37,500 | 386 | 56,500 | 507 | 75,500 | 627 | 94,500 | 747 |
| 38,000 | 390 | 57,000 | 509 | 76,000 | 629 | 95,000 | 751 |
| 38,500 | 393 | 57,500 | 513 | 76,500 | 632 | 95,500 | 754 |
| 39,000 | 395 | 58,000 | 517 | 77,000 | 636 | 96,000 | 755 |
| 39,500 | 399 | 58,500 | 519 | 77,500 | 639 | 96,500 | 759 |
| 40,000 | 401 | 59,000 | 522 | 78,000 | 643 | 97,000 | 763 |
| 40,500 | 406 | 59,500 | 525 | 78,500 | 646 | 97,500 | 766 |
| 41,000 | 408 | 60,000 | 529 | 79,000 | 650 | 98,000 | 769 |
| 41,500 | 412 | 60,500 | 533 | 79,500 | 651 | 98,500 | 773 |
| 42,000 | 415 | 61,000 | 536 | 80,000 | 655 | 99,000 | 776 |
| 42,500 | 418 | 61,500 | 537 | 80,500 | 658 | 99,500 | 779 |
| 43,000 | 420 | 62,000 | 541 | 81,000 | 662 | 100,000 | 780 |
| 43,500 | 424 | 62,500 | 545 | 81,500 | 664 | | |

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 x 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 x 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 x 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 x 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 x 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 x 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 x 0.00116 ==> Result = \$59,450
- (4) Add \$179,016 ==> \$59,450 + \$179,016 ==> Final Result = \$238,466