



**LIGHTHOUSE
TITLE**

A BSPOKE TITLE HOLDINGS COMPANY

TEXAS TITLE INSURANCE PREMIUMS

EFFECTIVE SEPTEMBER 1, 2019

Policies up to & including	Basic Premium	Policies up to & including	Basic Premium	Policies up to & including	Basic Premium	Policies up to & including	Basic Premium	Policies up to & including	Basic Premium	Policies up to & including	Basic Premium
\$50,000	\$496	\$74,500	\$658	\$99,000	\$827	\$330,000	\$2,044	\$575,000	\$3,335	\$820,000	\$4,626
\$50,500	\$499	\$75,000	\$662	\$99,500	\$830	\$335,000	\$2,070	\$580,000	\$3,362	\$825,000	\$4,653
\$51,000	\$501	\$75,500	\$666	\$100,000	\$832	\$340,000	\$2,097	\$585,000	\$3,388	\$830,000	\$4,679
\$51,500	\$505	\$76,000	\$668	\$104,500	\$856	\$345,000	\$2,123	\$590,000	\$3,414	\$835,000	\$4,705
\$52,000	\$510	\$76,500	\$671	\$105,000	\$858	\$350,000	\$2,150	\$595,000	\$3,441	\$840,000	\$4,732
\$52,500	\$514	\$77,000	\$674	\$110,000	\$885	\$355,000	\$2,176	\$600,000	\$3,467	\$845,000	\$4,758
\$53,000	\$516	\$77,500	\$678	\$115,000	\$911	\$360,000	\$2,202	\$605,000	\$3,493	\$850,000	\$4,785
\$53,500	\$520	\$78,000	\$681	\$120,000	\$937	\$365,000	\$2,229	\$610,000	\$3,520	\$855,000	\$4,811
\$54,000	\$523	\$78,500	\$685	\$125,000	\$964	\$370,000	\$2,255	\$615,000	\$3,546	\$860,000	\$4,837
\$54,500	\$526	\$79,000	\$689	\$130,000	\$990	\$375,000	\$2,281	\$620,000	\$3,572	\$865,000	\$4,864
\$55,000	\$529	\$79,500	\$693	\$135,000	\$1,016	\$380,000	\$2,308	\$625,000	\$3,599	\$870,000	\$4,890
\$55,500	\$532	\$80,000	\$694	\$140,000	\$1,043	\$385,000	\$2,334	\$630,000	\$3,625	\$875,000	\$4,916
\$56,000	\$537	\$80,500	\$698	\$145,000	\$1,069	\$390,000	\$2,360	\$635,000	\$3,651	\$880,000	\$4,943
\$56,500	\$540	\$81,000	\$702	\$150,000	\$1,096	\$395,000	\$2,387	\$640,000	\$3,678	\$885,000	\$4,969
\$57,000	\$543	\$81,500	\$706	\$155,000	\$1,122	\$400,000	\$2,413	\$645,000	\$3,704	\$890,000	\$4,995
\$57,500	\$547	\$82,000	\$708	\$160,000	\$1,148	\$405,000	\$2,439	\$650,000	\$3,731	\$895,000	\$5,022
\$58,000	\$551	\$82,500	\$711	\$165,000	\$1,175	\$410,000	\$2,466	\$655,000	\$3,757	\$900,000	\$5,048
\$58,500	\$553	\$83,000	\$716	\$170,000	\$1,201	\$415,000	\$2,492	\$660,000	\$3,783	\$905,000	\$5,074
\$59,000	\$556	\$83,500	\$722	\$175,000	\$1,227	\$420,000	\$2,518	\$665,000	\$3,810	\$910,000	\$5,101
\$59,500	\$560	\$84,000	\$725	\$180,000	\$1,254	\$425,000	\$2,545	\$670,000	\$3,836	\$915,000	\$5,127
\$60,000	\$564	\$84,500	\$729	\$185,000	\$1,280	\$430,000	\$2,571	\$675,000	\$3,862	\$920,000	\$5,153
\$60,500	\$568	\$85,000	\$732	\$190,000	\$1,306	\$435,000	\$2,597	\$680,000	\$3,889	\$925,000	\$5,180
\$61,000	\$571	\$85,500	\$735	\$195,000	\$1,333	\$440,000	\$2,624	\$685,000	\$3,915	\$930,000	\$5,206
\$61,500	\$573	\$86,000	\$738	\$200,000	\$1,359	\$445,000	\$2,650	\$690,000	\$3,941	\$935,000	\$5,232
\$62,000	\$577	\$86,500	\$743	\$205,000	\$1,385	\$450,000	\$2,677	\$695,000	\$3,968	\$940,000	\$5,259
\$62,500	\$581	\$87,000	\$747	\$210,000	\$1,412	\$455,000	\$2,703	\$700,000	\$3,994	\$945,000	\$5,285
\$63,000	\$583	\$87,500	\$749	\$215,000	\$1,438	\$460,000	\$2,729	\$705,000	\$4,020	\$950,000	\$5,312
\$63,500	\$587	\$88,000	\$752	\$220,000	\$1,464	\$465,000	\$2,756	\$710,000	\$4,047	\$955,000	\$5,338
\$64,000	\$591	\$88,500	\$756	\$225,000	\$1,491	\$470,000	\$2,782	\$715,000	\$4,073	\$960,000	\$5,364
\$64,500	\$594	\$89,000	\$760	\$230,000	\$1,517	\$475,000	\$2,808	\$720,000	\$4,099	\$965,000	\$5,391
\$65,000	\$597	\$89,500	\$762	\$235,000	\$1,543	\$480,000	\$2,835	\$725,000	\$4,126	\$970,000	\$5,417
\$65,500	\$600	\$90,000	\$765	\$240,000	\$1,570	\$485,000	\$2,861	\$730,000	\$4,152	\$975,000	\$5,443
\$66,000	\$604	\$90,500	\$769	\$245,000	\$1,596	\$490,000	\$2,887	\$735,000	\$4,178	\$980,000	\$5,470
\$66,500	\$609	\$91,000	\$773	\$250,000	\$1,623	\$495,000	\$2,914	\$740,000	\$4,205	\$985,000	\$5,496
\$67,000	\$612	\$91,500	\$777	\$255,000	\$1,649	\$500,000	\$2,940	\$745,000	\$4,231	\$990,000	\$5,522
\$67,500	\$613	\$92,000	\$779	\$260,000	\$1,675	\$505,000	\$2,966	\$750,000	\$4,258	\$995,000	\$5,549
\$68,000	\$617	\$92,500	\$783	\$265,000	\$1,702	\$510,000	\$2,993	\$755,000	\$4,284	\$1,000,000	\$5,575
\$68,500	\$621	\$93,000	\$786	\$270,000	\$1,728	\$515,000	\$3,019	\$760,000	\$4,310	\$2,000,000	\$9,905
\$69,000	\$624	\$93,500	\$790	\$275,000	\$1,754	\$520,000	\$3,045	\$765,000	\$4,337	\$3,000,000	\$14,235
\$69,500	\$627	\$94,000	\$791	\$280,000	\$1,781	\$525,000	\$3,072	\$770,000	\$4,363	\$4,000,000	\$18,565
\$70,000	\$631	\$94,500	\$796	\$285,000	\$1,807	\$530,000	\$3,098	\$775,000	\$4,389	\$5,000,000	\$22,895
\$70,500	\$635	\$95,000	\$801	\$290,000	\$1,833	\$535,000	\$3,124	\$780,000	\$4,416	\$6,000,000	\$26,465
\$71,000	\$639	\$95,500	\$804	\$295,000	\$1,860	\$540,000	\$3,151	\$785,000	\$4,442	\$7,000,000	\$30,035
\$71,500	\$641	\$96,000	\$805	\$300,000	\$1,886	\$545,000	\$3,177	\$790,000	\$4,468	\$8,000,000	\$33,605
\$72,000	\$644	\$96,500	\$809	\$305,000	\$1,912	\$550,000	\$3,204	\$795,000	\$4,495	\$9,000,000	\$37,175
\$72,500	\$648	\$97,000	\$813	\$310,000	\$1,939	\$555,000	\$3,230	\$800,000	\$4,521	\$10,000,000	\$40,745
\$73,000	\$651	\$97,500	\$817	\$315,000	\$1,965	\$560,000	\$3,256	\$805,000	\$4,547	\$15,000,000	\$58,595
\$73,500	\$654	\$98,000	\$820	\$320,000	\$1,991	\$565,000	\$3,283	\$810,000	\$4,574	\$25,000,000	\$83,995
\$74,000	\$658	\$98,500	\$824	\$325,000	\$2,018	\$570,000	\$3,309	\$815,000	\$4,600		

TITLE BASIC PREMIUM CALCULATIONS 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	0.00527	\$832
\$1,000,001 - \$5,000,000	1,000,000	0.00433	\$5,575
\$5,000,000 - \$15,000,000	5,000,000	0.00357	\$22,895
\$15,000,001 - \$25,000,000	15,000,000	0.00254	\$58,595
\$25,000,001 - \$50,000,000	25,000,000	0.00152	\$83,995
\$50,000,001 - \$100,000,000	50,000,000	0.00138	\$121,995
Greater than \$100,000,000	100,000,000	0.00124	\$190,995

Effective September 2019

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 0.00527 ==> $\$168,500 \times 0.00527$ ==> \$888 ==> Result \$888
- (4) Add \$832 ==> $\$888 + \832 ==> Final Result = \$1,720

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 0.00433 ==> $\$3,826,600 \times 0.00433$ ==> \$16,569.18 ==> Result \$16,569
- (4) Add \$5,575 ==> $\$16,569 + \$5,575$ ==> Final Result = \$22,144

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 0.00357 ==> $\$5,902,800 \times 0.00357$ ==> \$21,073.00 ==> Result \$21,073
- (4) Add \$22,895 ==> $\$21,073 + \$22,895$ ==> Final Result = \$43,968



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TEXAS TITLE INSURANCE PREMIUMS

EFFECTIVE SEPTEMBER 1, 2019

Premiums shall be calculated as follows for policies in excess of \$100,000.

1. For policies of \$100,001 - \$1,000,000 Basic Premium

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

2. For policies of \$1,000,001 - \$5,000,000 Basic Premium

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

3. For policies of \$5,000,001 - \$15,000,000 Basic Premium

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

4. For policies of \$15,000,001 - \$25,000,000 Basic Premium

- (1) Subtract \$15,000,000 from policy amount
- (2) Multiply result in 4. (1) by \$0.00254 and round to nearest whole dollar.
- (3) Add \$58,595 to result in 4. (2)

5. For policies of \$25,000,001 - \$50,000,000 Basic Premium

- (1) Subtract \$25,000,000 from policy amount
- (2) Multiply result in 5. (1) by \$0.00152 and round to nearest whole dollar.
- (3) Add \$83,995 to result in 5. (2)

6. For policies of \$50,000,001 - \$100,000,000 Basic Premium

- (1) Subtract \$50,000,000 from policy amount
- (2) Multiply result in 6. (1) by \$0.00138 and round to nearest whole dollar.
- (3) Add \$121,995 to result in 6. (2)

7. For policies in excess of \$100,000,000 Basic Premium

- (1) Subtract \$100,000,000 from policy amount
- (2) Multiply result in 7. (1) by \$0.00124 and round to nearest whole dollar.
- (3) Add \$190,995 to result in 7. (2)

Any questions? Give us a ring!

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