



The following information is taken directly from the Texas Department of Insurance website for rates effective as of February 1, 2007. Rate rules or portions thereof quoted herein are the rates needed to complete the calculation exercises, not all rates are included. This information is meant to cover basic residential transactions.

Rates and rules are subject to change, so please verify the rules contained herein are still current.

Basic Premium Calculation

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	\$229	\$32,500	\$383	\$55,000	\$536	\$77,500	\$690
10,500	233	33,000	386	55,500	539	78,000	694
11,000	235	33,500	390	56,000	544	78,500	698
11,500	239	34,000	393	56,500	547	79,000	702
12,000	243	34,500	397	57,000	550	79,500	703
12,500	246	35,000	400	57,500	554	80,000	707
13,000	250	35,500	404	58,000	558	80,500	711
13,500	254	36,000	407	58,500	560	81,000	715
14,000	257	36,500	410	59,000	564	81,500	717
14,500	260	37,000	413	59,500	567	82,000	721
15,000	262	37,500	417	60,000	571	82,500	725
15,500	266	38,000	421	60,500	575	83,000	729
16,000	270	38,500	425	61,000	578	83,500	731
16,500	274	39,000	427	61,500	581	84,000	734
17,000	277	39,500	431	62,000	585	84,500	739
17,500	281	40,000	434	62,500	589	85,000	742
18,000	285	40,500	438	63,000	591	85,500	745
18,500	287	41,000	440	63,500	594	86,000	748
19,000	290	41,500	445	64,000	598	86,500	752
19,500	293	42,000	448	64,500	602	87,000	756
20,000	298	42,500	452	65,000	605	87,500	759
20,500	301	43,000	454	65,500	608	88,000	762
21,000	305	43,500	458	66,000	612	88,500	766
21,500	308	44,000	461	66,500	617	89,000	770
22,000	312	44,500	465	67,000	620	89,500	772
22,500	315	45,000	469	67,500	621	90,000	775
23,000	318	45,500	472	68,000	625	90,500	779
23,500	321	46,000	475	68,500	629	91,000	783
24,000	325	46,500	479	69,000	632	91,500	787
24,500	328	47,000	481	69,500	635	92,000	789
25,000	332	47,500	485	70,000	640	92,500	793
25,500	335	48,000	489	70,500	644	93,000	797
26,000	339	48,500	493	71,000	647	93,500	801
26,500	342	49,000	496	71,500	649	94,000	802
27,000	345	49,500	499	72,000	652	94,500	806
27,500	348	50,000	503	72,500	656	95,000	811
28,000	352	50,500	506	73,000	660	95,500	814
28,500	355	51,000	508	73,500	663	96,000	816
29,000	359	51,500	512	74,000	667	96,500	820
29,500	362	52,000	516	74,500	671	97,000	824
30,000	366	52,500	520	75,000	674	97,500	828
30,500	369	53,000	523	75,500	676	98,000	830
31,000	373	53,500	527	76,000	680	98,500	834
31,500	376	54,000	530	76,500	683	99,000	838
32,000	379	54,500	533	77,000	687	99,500	841
						100,000	843



Basic premiums shall be calculated as follows for policies in excess of \$100,000:

\$100,001 to \$1,000,000

- (1) Subtract \$100,000 from policy amount
- (2) Multiply result of (1) by \$.00534 and round to nearest whole dollar
- (3) Add \$843 to result in (2)

\$1,000,001 to \$5,000,000

- (1) Subtract \$1,000,000 from policy amount
- (2) Multiply result of (1) by \$.00439 and round to nearest whole dollar
- (3) Add \$5,649 to result in (2)

\$5,000,001 to \$15,000,000

- (1) Subtract \$5,000,000 from policy amount
- (2) Multiply result of (1) by \$.00362 and round to nearest whole dollar
- (3) Add \$23,209 to result in (2)

\$15,000,001 to \$25,000,000

- (1) Subtract \$15,000,000 from policy amount
- (2) Multiply result of (1) by \$.00257 and round to nearest whole dollar
- (3) Add \$59,409 to result in (2)

In excess of \$25,000,000

- (1) Subtract \$25,000,000 from policy amount
- (2) Multiply result of (1) by \$.00154 and round to nearest whole dollar
- (3) Add \$85,109 to result in (2)

Optional Owner Policy Endorsements

Insuring Form	Rate Rule	Procedural Rule	Description	Rate
T-1r	R-16	P-2	Amend Survey Exception Endorsement (Residential)	5% of Basic Rate \$20 minimum
T-1r	R-16	P-2	Amend Survey Exception Endorsement (Commercial)	15% of Basic Rate \$20 minimum
T-19.1	R-16	P-2	Restrictions, Encroachments & Minerals Endorsement	15% of Basic Rate
T-23	R-30	P-54	Access Endorsement (Commercial)	\$100.00
T-24	R-31	P-55	Non-Imputation Endorsement (Commercial)	5% of Basic Rate \$25 minimum
T-25	R-32	P-56	Contiguity Endorsement (Commercial)	\$100.00
T-26	R-33	P-57	Additional Insured Endorsement	10% of Basic Rate \$25 minimum



Optional Mortgage Policy Endorsements

Insuring Form	Rate Rule	Procedural Rule	Description	Rate
T-19	R-29a	P-50a	Restrictions, Encroachments & Minerals Endorsement (Residential)	5% of Basic Rate \$25 minimum
T-19	R-29b	P-50b	Restrictions, Encroachments & Minerals Endorsement (Commercial)	10% of Basic Rate \$25 minimum
T-42	R-28a	P-44	Equity Loan Mortgage Endorsement (Residential)	10% of Basic Rate
T-42.1	R-28b	P-47	Supplemental Coverage Equity Loan Mortgage Endorsement (Residential)	15% of Basic Rate
T-17	R-11	P-9(b)14	PUD Endorsement (Residential)	\$25.00
T-33	R-11d	P-9(b)6	Adjustable Mortgage Endorsement	\$20.00
T-39	R-11h	P-9(b)10	Balloon Mortgage Endorsement	\$25.00
-	R-19	P-20	Amendment of Standard Tax Exception Relating to Prior Years	\$20.00
-	R-24	P-29	Amendment of Standard Tax Exception Relating to Taxes Not Yet Due and Payable	\$5.00
T-36	R-11g	P-9(b)9	Environmental Lien Endorsement (Residential, Condominiums, Apartments)	\$25.00
T-14	R-11i	P-9(b)11	First Loss Endorsement (Commercial)	\$25.00
T-15	R-11j	P-9(b)12	Last Dollar Endorsement (Commercial)	\$25.00
T-23	R-30	P-54	Access Endorsement (Commercial)	\$100.00
T-25	R-32	P-56	Contiguity Endorsement (Commercial)	\$100.00

RATE RULES

R-1. Schedule of Basic Premium Rates

The Schedule of Basic Premium Rates for Title Insurance shall apply to all policies, unless the same is specified in other applicable Rate Rules. In no event shall two or more Rate Rules be combined in the calculation of the premium for the subject transaction, unless one Basic Rate on the policy in the largest amount is charged, except as provided for in Rules R-5 and R-14. The Basic Premium Rates for policies include the charge for title insurance; title examination and closing the transaction (see Definitions in Rule P-1).



R-3. Owner Policy

Owner Policies shall be written to protect the estate or interest in the land, e.g. fee simple, leasehold or easement. Except as otherwise provided in this rule, all Owner Policies shall be issued for the amount of the current sales price of the land and any existing improvements appurtenant thereto, plus, at the option of the insured, the cost of improvements immediately contemplated to be erected thereupon; or, if no sale is being made, all Owner Policies shall be issued for an amount equal to the value of the land and any existing improvements appurtenant thereto, plus, at the option of the insured, the cost of the improvements immediately contemplated to be erected thereupon. In the last instance, such policy is permitted only if the applicable exception and clause provided for in Rule P-8 are placed in the policy. If improvements are subsequently added, a new Owner Policy may be issued in the aggregate amount of the original Owner Policy, plus the cost of improvements. The premium for such policy shall be the Basic Rate less the premium which was paid for the surrendered, original policy.

R-4. Mortgagee Policy

All mortgagee Policies shall be for the amount of the loan(s) insured. When the land covered in the policy represents only part of the security of the loan(s), then the policy shall be written in the amount of the value of such land or the amount of the loan, whichever is the lesser. (See Rule P-8 for additional exceptions.)

R-5. Simultaneous Issuance of Owner and Mortgagee Policies

Except as otherwise provided in this rule, when an Owner Policy and Mortgagee Policy(ies) are issued simultaneously, bearing the same date, and covering the same land, or a portion thereof, covered by the Owner Policy and covering no other land, the Owner Policy showing the lien(s) as an exception therein, the Owner Policy shall be issued at the Basic Rate, and the premium for the Mortgagee Policy(ies) shall be \$100.00 each. Should the amount of the Mortgagee Policy(ies) exceed the amount of the Owner Policy, the Basic Rate shall be charged for the Owner Policy and the premium for the Mortgagee Policy(ies) shall be at the Basic Rate plus \$100.00 for each Mortgage Policy, less the Basic Rate for the Owner Policy.

R-7. Mortgagee Policies Covering First and Subordinate Liens Issued Simultaneously

When a Mortgagee Policy is issued on a First Lien, and other policy(ies) is issued on Subordinate Lien(s), created in the same transaction, covering the same land or a portion thereof, the premium shall be computed on the total of the combined liens, to which shall be added \$5.00 for each additional policy.



R-8. Mortgagee Policy, on a Loan to take Up, Renew, Extend or Satisfy an Existing Lien(s)

On a Mortgagee Policy, issued on a loan to fully take up, renew, extend or satisfy an old mortgage(s) that is already insured by a Mortgagee Policy(ies), the new policy being in the amount of the note of the new mortgage, the premium for the new policy shall be at the Basic Rate, but a credit shall reduce the premium by the following amount:

- (a) 40% of the premium calculated at the current rate on the written payoff balance of the old mortgage, such renewal occurring within two (2) years from the date of the Mortgagee Policy insuring the old mortgage;
- (b) 35% of the premium calculated at the current rate on the written payoff balance of the old mortgage, such renewal occurring more than two (2) years but less than three (3) years from the date of the Mortgagee Policy insuring the old mortgage;
- (c) 30% of the premium calculated at the current rate on the written payoff balance of the old mortgage, such renewal occurring more than three (3) years but less than four (4) years from the date of the Mortgagee Policy insuring the old mortgage;
- (d) 25% of the premium calculated at the current rate on the written payoff balance of the old mortgage, such renewal occurring more than four (4) years but less than five (5) years from the date of the Mortgagee Policy insuring the old mortgage;
- (e) 20% of the premium calculated at the current rate on the written payoff balance of the old mortgage, such renewal occurring more than five (5) years but less than six (6) years from the date of the Mortgagee Policy insuring the old mortgage;
- (f) 15% of the premium calculated at the current rate on the written payoff balance of the old mortgage, such renewal occurring more than six (6) years but less than seven (7) years from the date of the Mortgagee Policy insuring the old mortgage.

After the lapse of seven (7) years from the date of the Mortgagee Policy insuring the old mortgage, the Basic Rate shall apply.

R-13. A. Mortgagee Title Policy Binder on Interim Construction Loan

Applicable only as provided in Rule P-16 - A premium charge of an amount equal to the minimum policy Basic Premium Rate shall be made for issuance of each Mortgagee Title Policy Binder on Interim Construction Loan. Such Binder shall be issued for a term of one year. The original Binder may be extended for six (6) additional consecutive periods of six (6) months each, not to exceed thirty-six (36) months. A premium of \$25.00 shall be charged for each consecutive six (6) month extension.



B. Upon subsequent issuance of:

- (1) Mortgagee Policy on a loan to fully take up, renew, extend or satisfy a lien already covered by a Mortgagee Title Policy on Interim Construction Loan, or
- (2) an Owner's Policy on the sale of a property which is encumbered by a lien covered by a Mortgagee Title Policy Binder on Interim Construction Loan and which lien against the conveyed property is released prior to or simultaneous with the sale, the premium for the new policy shall be at the basic rate, but a credit for the premium paid for the Binder shall be allowed to the purchaser of the Owner's Policy as follows:

Fifty percent (50%) of the premium paid for the Binder (exclusive of extensions), if the subsequent policy is issued within one (1) year from the date of the original Binder.

Where more than one Policy may be issued on a portion of the property covered by the Binder, only one credit shall be allowed, being on the first Policy issued.

This Rule shall not apply to any Binder issued prior to March 1, 1989, in which case no credit is allowed.

Notwithstanding the provision in Rate Rule R-1, it shall be permissible to combine this rule with Rate Rule R-5 in the calculation of the premium for a policy. In no event shall the premium collected be less than the regular minimum promulgated rate for a Mortgagee Policy.

The fifty percent (50%) credit shall not apply if the Binder covers real property which is being improved for improvements other than one to four residential units.

R-18. Creation of New Loan Contemplated by Construction Lender

When a Mortgagee Policy has been issued insuring the lien of a construction loan to be fully taken up, renewed, extended or satisfied by a new loan, the premium on the Mortgagee Policy insuring the lien of the new loan shall be at the currently promulgated minimum policy Basic Premium Rate; provided however, if the Mortgagee Policy insuring the lien of the new loan is in an amount in excess of the amount of the Mortgagee Policy insuring the lien of the construction loan, the premium shall be equal to the greater of (i) the currently promulgated minimum policy Basic Premium Rate, or (ii) the excess of the currently promulgated Basic Premium Rate on the amount of the Mortgagee Policy insuring the lien of the new loan less the currently promulgated Basic Premium Rate on the amount of the Mortgagee Policy insuring the lien of the construction loan.