



**Homeland Title Company**

**TITLE INSURANCE PREMIUM RATES FOR TEXAS**

*Effective March 1, 2026*

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

**TITLE BASIC PREMIUM CALCULATION RATES FOR POLICIES IN EXCESS OF \$100,000 ARE AS FOLLOWS:**

1. For policies of \$100,001 - \$1,000,000
  - A. Basic Premium
    - (1) Subtract \$100,000 from policy amount.
    - (2) Multiply result by 0.00494 and round to nearest whole dollar
    - (3) Add \$780 (See Example 1 below).
2. For policies of \$1,000,001 - \$5,000,000
  - A. Basic Premium
    - (1) Subtract \$1,000,000 from policy amount.
    - (2) Multiply result by 0.00406 and round to nearest whole dollar
    - (3) Add \$5,226 (See Example 2 below).
3. For policies of \$5,000,001 - \$15,000,000
  - A. Basic Premium
    - (1) Subtract \$5,000,000 from policy amount.
    - (2) Multiply result by 0.00335 and round to nearest whole dollar
    - (3) Add \$21,466 (See Example 3 below).
4. For policies of \$15,000,001 - \$25,000,000
  - A. Basic Premium
    - (1) Subtract \$15,000,000 from policy amount.
    - (2) Multiply result by 0.00238 and round to nearest whole dollar
    - (3) Add \$54,966 (See Example 4 below).
5. For policies of \$25,000,001 - \$50,000,000
  - A. Basic Premium
    - (1) Subtract \$25,000,000 from policy amount.
    - (2) Multiply result by 0.00143 and round to nearest whole dollar
    - (3) Add \$78,766 (See Example 5 below).
6. For policies of \$50,000,001 - \$100,000,000
  - A. Basic Premium
    - (1) Subtract \$50,000,000 from policy amount.
    - (2) Multiply result by 0.00129 and round to nearest whole dollar
    - (3) Add \$114,516 (See Example 6 below).
7. For policies in excess of- \$100,000,000
  - A. Basic Premium
    - (1) Subtract \$100,000,000 from policy amount.
    - (2) Multiply result by 0.00116 and round to nearest whole dollar
    - (3) Add \$179,016 (See Example 7 below).

**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