



Alamo Title Insurance | Chicago Title Insurance Company | Commonwealth Land Title Insurance Co. | Fidelity National Title Insurance Company

Southwest Agency Division | Regional Agency | Legal Department | Underwriting

12400 Coit Rd. Ste 425, Dallas Texas 75251 | Website: <https://nationalagency.fnf.com/southwest>

AGENCY Toll Free (800) 925-0965 Fax (214) 346-7233 | LEGAL/UNDERWRITING Toll Free (800) 442-7067 Fax 214-303-5442

TEXAS SCHEDULE OF BASIC PREMIUM RATES FOR TITLE INSURANCE

Effective March 1, 2026

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

FNTG Online Rate Calculator: <https://ratecalculator.fnf.com/?state=tx>

Premiums shall be calculated as follows 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	0.00494	\$ 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

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

Rates in Texas are set by the Commissioner for the Texas Department of Insurance. For more information, go to TDI's website at www.tdi.texas.gov/title/index.html.

This Schedule of Basic Premium Rates is reproduced from Commissioner's Order 2025-9697, which is effective March 1, 2026.

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