

Texas Title Insurance Rates

Effective
March 1, 2026

Policies up to & including	Basic Premium										
\$25,000	308	\$53,000	484	\$82,000	667	\$210,000	\$1,323	\$500,000	\$2,756	\$785,000	\$4,164
\$25,500	310	\$53,500	488	\$82,500	672	\$215,000	\$1,348	\$505,000	\$2,781	\$790,000	\$4,189
\$26,000	314	\$54,000	491	\$83,000	675	\$220,000	\$1,373	\$510,000	\$2,805	\$795,000	\$4,213
\$26,500	317	\$54,500	493	\$83,500	677	\$225,000	\$1,398	\$515,000	\$2,830	\$800,000	\$4,238
\$27,000	319	\$55,000	496	\$84,000	680	\$230,000	\$1,422	\$515,500	\$2,833	\$805,000	\$4,263
\$27,500	322	\$55,500	499	\$84,500	684	\$235,000	\$1,447	\$520,000	\$2,855	\$810,000	\$4,287
\$28,000	325	\$56,000	504	\$85,000	687	\$240,000	\$1,472	\$525,000	\$2,880	\$815,000	\$4,312
\$28,500	328	\$56,500	507	\$85,500	689	\$245,000	\$1,496	\$530,000	\$2,904	\$820,000	\$4,337
\$29,000	333	\$57,000	509	\$86,000	692	\$250,000	\$1,521	\$535,000	\$2,929	\$825,000	\$4,362
\$29,500	336	\$57,500	513	\$86,500	697	\$255,000	\$1,546	\$540,000	\$2,954	\$830,000	\$4,386
\$30,000	339	\$58,000	517	\$87,000	701	\$260,000	\$1,570	\$545,000	\$2,978	\$835,000	\$4,411
\$30,500	341	\$58,500	519	\$87,500	703	\$265,000	\$1,595	\$550,000	\$3,003	\$840,000	\$4,436
\$31,000	345	\$59,000	522	\$88,000	705	\$270,000	\$1,620	\$555,000	\$3,028	\$845,000	\$4,460
\$31,500	348	\$59,500	525	\$88,500	709	\$275,000	\$1,645	\$560,000	\$3,052	\$850,000	\$4,485
\$32,000	351	\$60,000	529	\$89,000	713	\$280,000	\$1,669	\$565,000	\$3,077	\$855,000	\$4,510
\$32,500	355	\$60,500	533	\$89,500	715	\$285,000	\$1,694	\$570,000	\$3,102	\$860,000	\$4,534
\$33,000	357	\$61,000	536	\$90,000	718	\$290,000	\$1,719	\$575,000	\$3,127	\$865,000	\$4,559
\$33,500	361	\$61,500	537	\$90,500	721	\$295,000	\$1,743	\$580,000	\$3,151	\$870,000	\$4,584
\$34,000	364	\$62,000	541	\$91,000	725	\$300,000	\$1,768	\$585,000	\$3,176	\$875,000	\$4,609
\$34,500	368	\$62,500	545	\$91,500	729	\$305,000	\$1,793	\$590,000	\$3,201	\$880,000	\$4,633
\$35,000	371	\$63,000	547	\$92,000	731	\$310,000	\$1,817	\$595,000	\$3,225	\$885,000	\$4,658
\$35,500	373	\$63,500	551	\$92,500	734	\$315,000	\$1,842	\$600,000	\$3,250	\$890,000	\$4,683
\$36,000	376	\$64,000	554	\$93,000	737	\$320,000	\$1,867	\$605,000	\$3,275	\$895,000	\$4,707
\$36,500	380	\$64,500	557	\$93,500	741	\$325,000	\$1,892	\$610,000	\$3,299	\$900,000	\$4,732
\$37,000	383	\$65,000	560	\$94,000	742	\$330,000	\$1,916	\$615,000	\$3,324	\$905,000	\$4,757
\$37,500	386	\$65,500	563	\$94,500	747	\$335,000	\$1,941	\$620,000	\$3,349	\$910,000	\$4,781
\$38,000	390	\$66,000	567	\$95,000	751	\$340,000	\$1,966	\$625,000	\$3,374	\$915,000	\$4,806
\$38,500	393	\$66,500	571	\$95,500	754	\$345,000	\$1,990	\$630,000	\$3,398	\$920,000	\$4,831
\$39,000	395	\$67,000	574	\$96,000	755	\$350,000	\$2,015	\$635,000	\$3,423	\$925,000	\$4,856
\$39,500	399	\$67,500	575	\$96,500	759	\$355,000	\$2,040	\$640,000	\$3,448	\$930,000	\$4,880
\$40,000	401	\$68,000	579	\$97,000	763	\$360,000	\$2,064	\$645,000	\$3,472	\$935,000	\$4,905
\$40,500	406	\$68,500	582	\$97,500	766	\$365,000	\$2,089	\$650,000	\$3,497	\$940,000	\$4,930
\$41,000	408	\$69,000	585	\$98,000	769	\$370,000	\$2,114	\$655,000	\$3,522	\$945,000	\$4,954
\$41,500	412	\$69,500	588	\$98,500	773	\$375,000	\$2,139	\$660,000	\$3,546	\$950,000	\$4,979
\$42,000	415	\$70,000	592	\$99,000	776	\$380,000	\$2,163	\$660,500	\$3,549	\$955,000	\$5,004
\$42,500	418	\$70,500	596	\$99,500	779	\$385,000	\$2,188	\$665,000	\$3,571	\$960,000	\$5,028
\$43,000	420	\$71,000	599	\$100,000	780	\$390,000	\$2,213	\$670,000	\$3,596	\$965,000	\$5,053
\$43,500	424	\$71,500	601	\$105,000	\$805	\$395,000	\$2,237	\$675,000	\$3,621	\$970,000	\$5,078
\$44,000	428	\$72,000	604	\$110,000	\$829	\$400,000	\$2,262	\$680,000	\$3,645	\$975,000	\$5,103
\$44,500	431	\$72,500	608	\$120,000	\$879	\$405,000	\$2,287	\$685,000	\$3,670	\$980,000	\$5,127
\$45,000	434	\$73,000	611	\$125,000	\$904	\$410,000	\$2,311	\$690,000	\$3,695	\$985,000	\$5,152
\$45,500	437	\$73,500	613	\$130,000	\$928	\$415,000	\$2,336	\$695,000	\$3,719	\$990,000	\$5,177
\$46,000	440	\$74,000	617	\$135,000	\$953	\$420,000	\$2,361	\$700,000	\$3,744	\$995,000	\$5,201
\$46,500	444	\$74,500	621	\$140,000	\$978	\$425,000	\$2,386	\$705,000	\$3,769		
\$47,000	446	\$75,000	625	\$140,500	\$980	\$430,000	\$2,410	\$710,000	\$3,793		
\$47,500	448	\$75,500	627	\$145,000	\$1,002	\$435,000	\$2,435	\$715,000	\$3,818		
\$48,000	453	\$76,000	629	\$150,000	\$1,027	\$440,000	\$2,460	\$720,000	\$3,843		
\$48,500	457	\$76,500	632	\$155,000	\$1,052	\$445,000	\$2,484	\$725,000	\$3,868		
\$49,000	460	\$77,000	636	\$160,000	\$1,076	\$450,000	\$2,509	\$730,000	\$3,892		
\$49,500	462	\$77,500	639	\$165,000	\$1,101	\$455,000	\$2,534	\$735,000	\$3,917		
\$50,000	465	\$78,000	643	\$170,000	\$1,126	\$460,000	\$2,558	\$740,000	\$3,942		
\$50,500	468	\$78,500	646	\$175,000	\$1,151	\$465,000	\$2,583	\$745,000	\$3,966		
\$51,000	470	\$79,000	650	\$180,000	\$1,175	\$470,000	\$2,608	\$750,000	\$3,991		
\$51,500	474	\$79,500	655	\$185,000	\$1,200	\$475,000	\$2,633	\$755,000	\$4,016		
\$52,000	478	\$80,000	658	\$190,000	\$1,225	\$480,000	\$2,657	\$760,000	\$4,040		
\$52,500	482	\$80,500	662	\$195,000	\$1,249	\$485,000	\$2,682	\$765,000	\$4,065		
		\$81,000	664	\$200,000	\$1,274	\$490,000	\$2,707	\$770,000	\$4,090		
		\$81,500	664	\$205,000	\$1,299	\$495,000	\$2,731	\$775,000	\$4,115		
								\$780,000	\$4,139		
										Policy Amount	Basic Premium
										\$1,000,000	\$5,226
										\$2,000,000	\$9,286
										\$3,000,000	\$13,346
										\$4,000,000	\$17,406
										\$5,000,000	\$21,466
										\$6,000,000	\$24,816
										\$7,000,000	\$28,166
										\$8,000,000	\$31,516
										\$9,000,000	\$34,866
										\$10,000,000	\$38,216
										\$15,000,000	\$54,966
										\$25,000,000	\$78,766

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Premium Calculations

Policies of \$100,001 - \$1,000,000

1. Subtract \$100,000 from policy amount.
2. Multiply result (1) by \$0.00494 and round to nearest whole dollar.
3. Add \$780 to result (2).

Policies of \$1,000,001 - \$5,000,000

1. Subtract \$1,000,000 from policy amount.
2. Multiply result (1) by 0.00406 and round to nearest whole dollar.
3. Add \$5,226 to result (2).

Policies of \$5,000,001 - \$15,000,000

1. Subtract \$5,000,000 from policy amount.
2. Multiply result (1) by 0.00335 and round to nearest whole dollar.
3. Add \$21,466 to result (2).

Policies of \$15,000,001 - \$25,000,000

1. Subtract \$15,000,000 from policy amount.
2. Multiply result (1) by 0.00238 and round to nearest whole dollar.
3. Add \$54,966 to result (2).

Policies of \$25,000,001 - \$50,000,000

1. Subtract \$25,000,000 from policy amount.
2. Multiply result (1) by 0.00143 and round to nearest whole dollar.
3. Add \$78,766 to result (2).

Policies of \$50,000,001 - \$100,000,000

1. Subtract \$50,000,000 from policy amount.
2. Multiply result (1) by 0.00129 and round to nearest whole dollar.
3. Add \$114,516 to result (2).

For policies greater than \$100,000,000

1. Subtract \$100,000,000 from policy amount.
2. Multiply result (1) by 0.00116 and round to nearest whole dollar.
3. Add \$179,016 to result (2).

Web Calculators & Mobile Apps



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or under Resources

Texas Title Calculator Mobile APP



The Texas Title Calculator is a free app from Independence Title for quick and easy title premium calculations on your iOS device (iPhone, iPad). Enter the sales price and get the base premium amount instantly!

ITC Connect Mobile APP



ITC Connect puts Independence Title's team, locations and resources at your fingertips. Connect to our branch offices, call or email team members, and access our most popular online tools via your iPhone or iPad. Get one step closer to Independence!



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