Texas Title Insurance Rate Reference

Promulgated Basic Premium Rates — effective March 1, 2026

In Texas, title insurance premiums are **promulgated by the Texas Department of Insurance** — every title company charges the same premium for the same coverage. Only ancillary fees differ. The figures below are for reference; your exact quote is confirmed at closing.

Owner's Policy — sample premiums

POLICY AMOUNT	BASIC PREMIUM
$100,000	$780
$250,000	$1,521
$389,000	$2,208
$500,000	$2,756
$750,000	$3,991
$1,000,000	$5,226

How it's calculated (over $100,000)

Owner's basic premium = (policy amount − $100,000) × 0.00494 + $780, for amounts up to $1,000,000. Higher tiers use reduced rates per additional dollar.

Lender's (Mortgagee) Policy

When issued at the same closing as an owner's policy and the loan does not exceed the sales price, the lender's policy is a **flat $100** (simultaneous issue). A stand-alone loan policy (e.g., a refinance) is charged at the basic premium on the loan amount.

Source: Texas Department of Insurance, Basic Premium Rates effective 3/1/2026 (Order No. 2025-9697). Endorsements and ancillary fees are additional. This sheet is for general reference only — contact Texans First for an exact quote.