

## **Texas Basic Premium Rates**

Effective May 1, 2013

Up To And Including:	Basic Rate
\$50,000.00	\$522
\$50,500.00	\$525
\$51,000.00	\$527
\$51,500.00	\$531
\$52,000.00	\$536
\$52,500.00	\$540
\$53,000.00	\$543
\$53,500.00	\$547
\$54,000.00	\$550
\$54,500.00	\$553
\$55,000.00	\$556
\$55,500.00	\$559
\$56,000.00	\$565
\$56,500.00	\$568
\$57,000.00	\$571
\$57,500.00	\$575
\$58,000.00	\$579
\$58,500.00	\$581
\$59,000.00	\$585
\$59,500.00	\$589
\$60,000.00	\$593
\$60,500.00	\$597
\$61,000.00	\$600
\$61,500.00	\$603
\$62,000.00	\$607
\$62,500.00	\$611
\$63,000.00	\$613
\$63,500.00	\$617
\$64,000.00	\$621
\$64,500.00	\$625
\$65,000.00	\$628
\$65,500.00	\$631
\$66,000.00	\$635
\$66,500.00	\$640
\$67,000.00	\$644
\$67,500.00	\$645
\$68,000.00	\$649
\$68,500.00	\$653
\$69,000.00	\$656

Up To And Including:	Basic Rate
\$69,500.00	\$659
\$70,000.00	\$664
\$70,500.00	\$668
\$71,000.00	\$672
\$71,500.00	\$674
\$72,000.00	\$677
\$72,500.00	\$681
\$73,000.00	\$685
\$73,500.00	\$688
\$74,000.00	\$692
\$74,500.00	\$696
\$75,000.00	\$700
\$75,500.00	\$702
\$76,000.00	\$706
\$76,500.00	\$709
\$77,000.00	\$713
\$77,500.00	\$716
\$78,000.00	\$720
\$78,500.00	\$725
\$79,000.00	\$729
\$79,500.00	\$730
\$80,000.00	\$734
\$80,500.00	\$738
\$81,000.00	\$742
\$81,500.00	\$744
\$82,000.00	\$748
\$82,500.00	\$753
\$83,000.00	\$757
\$83,500.00	\$759
\$84,000.00	\$762
\$84,500.00	\$767
\$85,000.00	\$770
\$85,500.00	\$773
\$86,000.00	\$776
\$86,500.00	\$781
\$87,000.00	\$785
\$87,500.00	\$788
\$88,000.00	\$791
\$88,500.00	\$795

Up To And Including:	Basic Rate
\$89,000.00	\$799
\$89,500.00	\$801
\$90,000.00	\$804
\$90,500.00	\$809
\$91,000.00	\$813
\$91,500.00	\$817
\$92,000.00	\$819
\$92,500.00	\$823
\$93,000.00	\$827
\$93,500.00	\$831
\$94,000.00	\$832
\$94,500.00	\$837
\$95,000.00	\$842
\$95,500.00	\$845
\$96,000.00	\$847
\$96,500.00	\$851
\$97,000.00	\$855
\$97,500.00	\$859
\$98,000.00	\$862
\$98,500.00	\$866
\$99,000.00	\$870
\$99,500.00	\$873
\$100,000.00	\$875
\$110,000.00	\$930
\$120,000.00	\$986
\$130,000.00	\$1,041
\$140,000.00	\$1,097
\$150,000.00	\$1,152
\$160,000.00	\$1,207
\$170,000.00	\$1,263
\$180,000.00	\$1,318
\$190,000.00	\$1,374
\$200,000.00	\$1,429
\$210,000.00	\$1,484
\$220,000.00	\$1,540
\$230,000.00	\$1,595
\$240,000.00	\$1,651
\$250,000.00	\$1,706
\$260,000.00	\$1,761
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Up To And Including:	Basic Rate	Up To And Including:	Basic Rate	Up To And Including:	Basic Rate
\$270,000	\$1,818	\$500,000	\$3,092	\$1,650,000	\$8,826
\$280,000	\$1,873	\$550,000	\$3,369	\$1,700,000	\$9,053
\$290,000	\$1,929	\$600,000	\$3,646	\$1,750,000	\$9,282
\$300,000	\$1,984	\$650,000	\$3,924	\$1,800,000	\$9,509
\$310,000	\$2,039	\$700,000	\$4,201	\$1,850,000	\$9,737
\$320,000	\$2,095	\$750,000	\$4,478	\$1,900,000	\$9,965
\$330,000	\$2,150	\$800,000	\$4,755	\$1,950,000	\$10,193
\$340,000	\$2,206	\$850,000	\$5,032	\$2,000,000	\$10,420
\$350,000	\$2,261	\$900,000	\$5,309	\$2,100,000	\$10,876
\$360,000	\$2,316	\$950,000	\$5,587	\$2,200,000	\$11,332
\$370,000	\$2,372	\$1,000,000	\$5,864	\$2,300,000	\$11,788
\$380,000	\$2,427	\$1,050,000	\$6,092	\$2,400,000	\$12,243
\$390,000	\$2,483	\$1,100,000	\$6,319	\$2,500,000	\$12,699
\$400,000	\$2,538	\$1,150,000	\$6,548	\$2,600,000	\$13,155
\$410,000	\$2,593	\$1,200,000	\$6,775	\$2,700,000	\$13,610
\$420,000	\$2,649	\$1,250,000	\$7,003	\$2,800,000	\$14,066
\$430,000	\$2,704	\$1,300,000	\$7,231	\$2,900,000	\$14,522
\$440,000	\$2,760	\$1,350,000	\$7,459	\$3,000,000	\$14,977
\$450,000	\$2,815	\$1,400,000	\$7,686	\$3,500,000	\$17,256
\$460,000	\$2,870	\$1,450,000	\$7,915	\$4,000,000	\$19,534
\$470,000	\$2,926	\$1,500,000	\$8,142	\$4,500,000	\$21,813
\$480,000	\$2,981	\$1,550,000	\$8,370	\$5,000,000	\$24,091
\$490,000	\$3,037	\$1,600,000	\$8,598	\$10,000,000	\$42,879

## **Endorsements**

Form #	Name	Premium	Rate Rule
T-17	Planned Unit Development	\$25 (only charge for 1 if issuing multiple)	R-11(k)   P-9b(14)
T-19	Restrictions, Encroachment, Minerals (LP)	Res = 5% of Basic Rate (min. \$50) Non-Res = 10% of Basic Rate (min. \$50)	R-29.A&B   P-50 A.B.
T-19.1	Restrictions, Encroachment, Minerals (OP)	Res = 10% of Basic Rate w/o survey amendment; 5% w/ survey amendment (min. \$50) (see rate rule) Non-Res = 15% of Basic Rate w/o survey amendment; 10% of Basic Rate w/ survey amendment (min. \$50)	R-29.C&D   P-50 A&C
T-19.2	Mineral & Surface Damage Res. Property	\$50 OP   \$0 LP	R-29.1A   P-50.1
T-19.3	Mineral & Surface Damage Non-Res. Property	\$50 OP   \$0 LP	R-29.1B   P-50.1
T-30	Tax Deletion Not Yet Due & Payable Tax Amendment	\$20   \$5	R-19/P-20   R-24/P-20
T-36	Environmental Protection Lien (LP)	\$25 Res. Only	R-11.G   P-9b(9)

## Premiums In Excess of \$100,000

Policy Amount:	Subtract This:	Multiply By This:	Add This:
\$100,001 - \$1,000,000	\$100,000	0.00554	\$875
\$1,000,001 - \$5,000,000	\$1,000,000	0.00456	\$5,861
\$5,000,001 - \$15,000,000	\$5,000,000	0.00376	\$24,101
\$15,000,001 - \$25,000,000	\$15,000,000	0.00267	\$61,701
\$25,000,001 +	\$25,000,000	0.00160	\$88,401

## Example

- 1. Policy is \$472,500
- 2. Subtract \$100,000 = \$372,500
- 3. Multiply by 0.00554 = \$2,064
- 4. Add \$875 = **\$2,939**