

Title Basic Premium Calculation 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

(See examples provided following the table.)

(1) Policy Range	(2) Subtract	(3) Multiply by	(4) Add
[\$100,001 - \$1,000,000]	100,000	0.00527	\$ 832
[\$1,000,001 - \$5,000,000]	1,000,000	0.00433	\$ 5,575
[\$5,000,001 - \$15,000,000]	5,000,000	0.00357	\$ 22,895
[\$15,000,001 - \$25,000,000]	15,000,000	0.00254	\$ 58,595
[\$25,000,001 - \$50,000,000]	25,000,000	0.00152	\$ 83,995
[\$50,000,001 - \$100,000,000]	50,000,000	0.00138	\$ 121,995
[Greater than \$100,000,000]	100,000,000	0.00124	\$ 190,995

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 0.00527 ==> \$168,500 x 0.00527 ==> \$888.00 ==> Result = \$888
 (4) Add \$832 ==> \$888 + \$832 ==> Final Result = \$1,720

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 0.00433 ==> \$3,826,600 x 0.00433 ==> \$16,569.18 ==> Result = \$16,569
 (4) Add \$5,575 ==> \$16,569 + \$5,575 ==> Final Result = \$22,144

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 0.00357 ==> \$5,902,800 x 0.00357 ==> \$21,073.00 ==> Result = \$21,073
 (4) Add \$22,895 ==> \$21,073 + \$22,895 ==> Final Result = \$43,968

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 0.00254 ==> \$2,295,100 x 0.00254 ==> \$5,829.55 ==> Result = \$5,830
 (4) Add \$58,595 ==> \$5,830 + \$58,595 ==> Final Result = \$64,425

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 0.00152 ==> \$14,351,800 x 0.00152 ==> \$21,814.74 ==> Result = \$21,815
 (4) Add \$83,995 ==> \$21,815 + \$83,995 ==> Final Result = \$105,810

Follow the same steps as above for policies over \$50,000,001

Endorsement Costs

Form #	Form Description	Cost
T-23	Access Endorsement	\$100
T-26	Additional Insured Endorsement	10%
T-3	Amendment of Survey Exception for T-1	15%
T-3	Amendment of Survey Exception for T-1R	5%
T-3	Assignment of Mortgage	Min.
T-27	Assignment of Rents and Leases	N/C
T-39	Balloon Mortgage Issued at same time as Policy	\$25
T-39	Balloon Mortgage Subsequent to Policy	\$50
T-48	Co-Insurance Endorsement	N/C
T-3	Completion of Improvements & Survey	N/C
T-28	Condominium Endorsement	N/C

Endorsement Costs Continued

Form #	Form Description	Cost
T-25.1	Contiguity Endorsement - Non Res T-2 or T-1 [4 or more parcels or irregularly shaped parcels)	N/C
T-25	Contiguity Endorsement - Non Resid T-2 or T-1	\$100
T-3	Correction - Other than Policy Amount	N/C
T-3	Down Date of Interim Construction Binder	\$50
T-36	EPA Endorsement	\$25
T-42	Equity Loan Mortgage Endorsement	10%
T-42.1	Equity Loan Mortgage Suppl Coverage	15%
T-14	First Loss Endorsement	\$25
T-15	Last Dollar Endorsement (WITHDRAWN 1/1/2010)	
T-5	Leasehold Loan Policy Endorsement	N/C
T-4	Leasehold Owner's Policy Endorsement	N/C
T-4R	Leasehold Residential Owner Endorsement	N/C
T-3R	Limited Coverage Junior Loan Additional Coverage	\$25
T-45	Limited Coverage Junior Loan Down Date	\$50
T-46	Limited Coverage Jr. Loan HELOC/Variable Rate	\$25
T-99	Limited Pre-Foreclosure Policy Down Date End.	\$50
T-16	Loan Policy Aggregation Endorsement	\$25
T-31	Manufactured Housing	\$20
T-31.1	Manufactured Housing Unit Loan Policy Suppl Coverage	\$50
T-31.1	Manufactured Housing Unit OTP Suppl. Coverage	\$50
T-19.2	Minerals & Surface Damage LOAN Policy 1-4 Family Residential, less than 1 ac or office, industrial, retail, mixed use retail/resid or multifamily purposes	\$50 *N/C after 1/1/12
T-19.3	Minerals & Surface Damage LOAN Policy NOT 1-4 Family Residential, less than 1 ac or office, industrial, retail, mixed use retail/resid or multifamily purposes	\$50 *N/C after 1/1/12
T-19.2	Minerals & Surface Damage OTP 1-4 Family Residential, less than 1 ac or office, industrial, retail, mixed use retail/resid or multifamily purposes	\$50
T-19.3	Minerals & Surface Damage OTP NOT 1-4 Family Residential, less than 1 ac or office, industrial, retail, mixed use retail/resid or multifamily purposes	\$50
T-24	Non-Imputation Endorsement	5% min. \$25
T-24.1	Non-Imputation Endorsement (Mezzanine Financing)	5% min. \$25
T-38	Partial Release, Modification, etc	\$100
T-17	Planned Unit Development Endorsement (PUD)	\$25
T-17	PUD issued on two or more pol. Issued simult. Same land	\$25
T-19.1	R.E.M. & No Deletion of Survey-Single Issue OTP Non Resid	15% min. \$50

Endorsement Costs Continued

Form #	Form Description	Cost
T-19.1	R.E.M. & No Deletion of Survey-Single Issue OTP Resid	10% min. \$50
T-19.1	R.E.M. with Deletion of Survey-Single Issue OTP Non Resid	10% min. \$50
T-19.1	R.E.M. with Deletion of Survey-Single Issue OTP Resid	5% min. \$50 (Plus R-16)
T-19	Restrictions, Encroachments, Mineral on Non Res Prop	10% min. \$50
T-19	Restrictions, Encroachments, Minerals on Res Prop	5% min. \$50
T-35	Revolving Credit	\$50
T-30	Tax Exception Amendment	\$20
R-24	Tax Amendment - Not Yet Due and Payable	\$5
T-43	Texas Reverse Mortgage Endorsement	N/C
T-12	USA Policy Acquisition of Title	
T-33	Variable Rate Mortgage Endorsement	\$20
T-33	Variable Rate Mortgage for which there is no charge	N/C
T-33.1	Variable Rate-Neg. Amortization	\$20
T-33	Variable Rate-Neg. Amortization No charge	N/C



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Policy Face Amount Up to and Including	Basic Premium
\$25,000	\$328
\$25,500	\$331
\$26,000	\$335
\$26,500	\$338
\$27,000	\$340
\$27,500	\$343
\$28,000	\$347
\$28,500	\$350
\$29,000	\$355
\$29,500	\$358
\$30,000	\$361
\$30,500	\$364
\$31,000	\$368
\$31,500	\$371
\$32,000	\$374
\$32,500	\$378
\$33,000	\$381
\$33,500	\$385
\$34,000	\$388
\$34,500	\$392
\$35,000	\$395
\$35,500	\$398
\$36,000	\$401
\$36,500	\$405
\$37,000	\$408
\$37,500	\$412
\$38,000	\$416
\$38,500	\$419
\$39,000	\$421
\$39,500	\$425
\$40,000	\$428
\$40,500	\$433
\$41,000	\$435
\$41,500	\$439
\$42,000	\$442
\$42,500	\$446
\$43,000	\$448
\$43,500	\$452

Policy Face Amount Up to and Including	Basic Premium
\$44,000	\$456
\$44,500	\$459
\$45,000	\$463
\$45,500	\$466
\$46,000	\$469
\$46,500	\$473
\$47,000	\$475
\$47,500	\$478
\$48,000	\$483
\$48,500	\$487
\$49,000	\$490
\$49,500	\$493
\$50,000	\$496
\$50,500	\$499
\$51,000	\$501
\$51,500	\$505
\$52,000	\$510
\$52,500	\$514
\$53,000	\$516
\$53,500	\$520
\$54,000	\$523
\$54,500	\$526
\$55,000	\$529
\$55,500	\$532
\$56,000	\$537
\$56,500	\$540
\$57,000	\$543
\$57,500	\$547
\$58,000	\$551
\$58,500	\$553
\$59,000	\$556
\$59,500	\$560
\$60,000	\$564
\$60,500	\$568
\$61,000	\$571
\$61,500	\$573
\$62,000	\$577
\$62,500	\$581

Policy Face Amount Up to and Including	Basic Premium
\$63,000	\$583
\$63,500	\$587
\$64,000	\$591
\$64,500	\$594
\$65,000	\$597
\$65,500	\$600
\$66,000	\$604
\$66,500	\$609
\$67,000	\$612
\$67,500	\$613
\$68,000	\$617
\$68,500	\$621
\$69,000	\$624
\$69,500	\$627
\$70,000	\$631
\$70,500	\$635
\$71,000	\$639
\$71,500	\$641
\$72,000	\$644
\$72,500	\$648
\$73,000	\$651
\$73,500	\$654
\$74,000	\$658
\$74,500	\$662
\$75,000	\$666
\$75,500	\$668
\$76,000	\$671
\$76,500	\$674
\$77,000	\$678
\$77,500	\$681
\$78,000	\$685
\$78,500	\$689
\$79,000	\$693
\$79,500	\$694
\$80,000	\$698
\$80,500	\$702
\$81,000	\$706
\$81,500	\$708

Policy Face Amount Up to and Including	Basic Premium
\$82,000	\$711
\$82,500	\$716
\$83,000	\$720
\$83,500	\$722
\$84,000	\$725
\$84,500	\$729
\$85,000	\$732
\$85,500	\$735
\$86,000	\$738
\$86,500	\$743
\$87,000	\$747
\$87,500	\$749
\$88,000	\$752
\$88,500	\$756
\$89,000	\$760
\$89,500	\$762
\$90,000	\$765
\$90,500	\$769
\$91,000	\$773
\$91,500	\$777
\$92,000	\$779
\$92,500	\$783
\$93,000	\$786
\$93,500	\$790
\$94,000	\$791
\$94,500	\$796
\$95,000	\$801
\$95,500	\$804
\$96,000	\$805
\$96,500	\$809
\$97,000	\$813
\$97,500	\$817
\$98,000	\$820
\$98,500	\$824
\$99,000	\$827
\$99,500	\$830
\$100,000	\$832