

**Commercial Rate Card For The State of Texas**  
**Effective May 1, 2013**

<u>Policy Amount</u>	<u>Basic Premium</u>	<u>Policy Amount</u>	<u>Basic Premium</u>
100,000	875	9,000,000	39,141
200,000	1,429	9,500,000	41,021
300,000	1,983	10,000,000	42,901
400,000	2,537	11,000,000	46,661
500,000	3,091	12,000,000	50,421
600,000	3,645	13,000,000	54,181
700,000	4,199	14,000,000	57,941
800,000	4,753	15,000,000	61,701
900,000	5,307	16,000,000	64,371
1,000,000	5,861	17,000,000	67,041
1,500,000	8,141	18,000,000	69,711
2,000,000	10,421	19,000,000	72,381
2,500,000	12,701	20,000,000	75,051
3,000,000	14,981	25,000,000	88,401
3,500,000	17,261	30,000,000	96,401
4,000,000	19,541	35,000,000	104,401
4,500,000	21,821	40,000,000	112,401
5,000,000	24,101	45,000,000	120,401
5,500,000	25,981	50,000,000	128,401
6,000,000	27,861	60,000,000	144,401
6,500,000	29,741	70,000,000	160,401
7,000,000	31,621	80,000,000	176,401
7,500,000	33,501	90,000,000	192,401
8,000,000	35,381	100,000,000	208,401
8,500,000	37,261		

For calculation of premiums on specific policy amounts above \$100,000 refer to formulas below:

- I. **For basic premium of policies \$100,001-\$1,000,000:**
  - (1) Subtract \$100,000 from policy amount
  - (2) Multiply result by \$.00554 and round to the nearest whole dollar
  - (3) Add \$875 to result
  
- II. **For basic premium of policies \$1,000,001-\$5,000,000:**
  - (1) Subtract \$1,000,000 from policy amount
  - (2) Multiply result by \$.00456 and round to the nearest whole dollar
  - (3) Add \$5,861 to result
  
- III. **For basic premium of policies \$5,000,001-\$15,000,000:**
  - (1) Subtract \$5,000,000 from policy amount
  - (2) Multiply result by \$.00376 and round to the nearest whole dollar
  - (3) Add \$24,101 to result
  
- IV. **For basic premium of policies \$15,000,001-\$25,000,000:**
  - (1) Subtract \$15,000,000 from policy amount
  - (2) Multiply result by \$.00267 and round to the nearest whole dollar
  - (3) Add \$61,701 to result
  
- V. **For basic premium of policies in excess of \$25,000,000:**
  - (1) Subtract \$25,000,000 from policy amount
  - (2) Multiply result by \$.00160 and round to the nearest whole dollar
  - (3) Add \$88,401 to result

**Survey Modification Premium-Owner Policy:**  
Add an additional 15% of the applicable basic premium

**REM (T-19.1) Endorsement Premium-Owner Policy:**  
Add an additional 15% of the applicable basic premium  
(or 10% if owner policy includes survey modification)

**REM (T-19) Endorsement Premium-Loan Policy:**  
Add an additional 10% of the applicable basic premium

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