

Premium Rates Prescribed by the Texas Department of Insurance Effective May 1, 2013

Up to &	Basic	Up to &	Basic	Up to &	Basic	Up to & Basic						
Including	Premium	Including	Premium	Including	Premium	Including	Premium	Including	Premium	Including	Premium	Including Premium
\$10,000	\$238	\$30,500	\$383	\$51,000	\$527	\$71,500	\$674	\$92,000	\$819	\$125,000	\$1,014	\$214,000 \$1,507
\$10,500	\$242	\$31,000	\$387	\$51,500	\$531	\$72,000	\$677	\$92,500	\$823	\$126,000	\$1,019	\$215,000 \$1,512
\$11,000	\$244	\$31,500	\$390	\$52,000	\$536	\$72,500	\$681	\$93,000	\$827	\$127,000	\$1,025	\$216,000 \$1,518
\$11,500	\$248	\$32,000	\$393	\$52,500	\$540	\$73,000	\$685	\$93,500	\$831	\$128,000	\$1,030	\$217,000 \$1,523
\$12,000	\$252	\$32,500	\$398	\$53,000	\$543	\$73,500	\$688	\$94,000	\$832	\$129,000	\$1,036	\$218,000 \$1,529
\$12,500	\$255	\$33,000	\$401	\$53,500	\$547	\$74,000	\$692	\$94,500	\$837	\$130,000	\$1,041	\$219,000 \$1,534
\$13,000	\$260	\$33,500	\$405	\$54,000	\$550	\$74,500	\$696	\$95,000	\$842	\$131,000	\$1,047	\$220,000 \$1,540
\$13,500	\$264	\$34,000	\$408	\$54,500	\$553	\$75,000	\$700	\$95,500	\$845	\$132,000	\$1,052	\$300,000 \$1,983
\$14,000	\$267	\$34,500	\$412	\$55,000	\$556	\$75,500	\$702	\$96,000	\$847	\$133,000	\$1,058	\$400,000 \$2,537
\$14,500	\$270	\$35,000	\$415	\$55,500	\$559	\$76,000	\$706	\$96,500	\$851	\$134,000	\$1,063	\$500,000 \$3,091
\$15,000	\$272	\$35,500	\$419	\$56,000	\$565	\$76,500	\$709	\$97,000	\$855	\$135,000	\$1,069	\$600,000 \$3,645
\$15,500	\$276	\$36,000	\$422	\$56,500	\$568	\$77,000	\$713	\$97,500	\$859	\$136,000	\$1,074	\$700,000 \$4,199
\$16,000	\$280	\$36,500	\$426	\$57,000	\$571	\$77,500	\$716	\$98,000	\$862	\$137,000	\$1,080	\$800,000 \$4,753
\$16,500	\$284	\$37,000	\$429	\$57,500	\$575	\$78,000	\$720	\$98,500	\$866	\$138,000	\$1,086	\$900,000 \$5,307
\$17,000	\$288	\$37,500	\$433	\$58,000	\$579	\$78,500	\$725	\$99,000	\$870	\$139,000	\$1,091	\$1,000,000 \$5,861
\$17,500	\$292	\$38,000	\$437	\$58,500	\$581	\$79,000	\$729	\$99,500	\$873	\$140,000	\$1,097	\$2,000,000 \$10,421
\$18,000	\$296	\$38,500	\$441	\$59,000	\$585	\$79,500	\$730	\$100,000	\$875	\$141,000	\$1,102	\$3,000,000 \$14,981
\$18,500	\$298	\$39,000	\$443	\$59,500	\$589	\$80,000	\$734	\$101,000	\$881	\$142,000	\$1,108	\$4,000,000 \$19,541
\$19,000	\$301	\$39,500	\$447	\$60,000	\$593	\$80,500	\$738	\$102,000	\$886	\$143,000	\$1,113	\$5,000,000 \$24,101
\$19,500	\$304	\$40,000	\$450	\$60,500	\$597	\$81,000	\$742	\$103,000	\$892	\$144,000	\$1,119	\$6,000,000 \$27,861
\$20,000	\$309	\$40,500	\$455	\$61,000	\$600	\$81,500	\$744	\$104,000	\$897	\$145,000	\$1,124	\$7,000,000 \$31,621
\$20,500	\$312	\$41,000	\$457	\$61,500	\$603	\$82,000	\$7 <mark>48</mark>	\$105,000	\$903	\$146,000	\$1,130	\$8,000,000 \$35,381
\$21,000	\$317	\$41,500	\$462	\$62,000	\$607	\$82,500	\$753	\$106,000	\$908	\$147,000	\$1,135	\$9,000,000 \$39,141
\$21,500	\$320	\$42,000	\$465	\$62,500	\$611	\$83,000	\$757	\$107,000	\$914	\$148,000	\$1,141	\$10,000,000 \$42,901
\$22,000	\$324	\$42,500	\$469	\$63,000	\$613	\$83,500	\$759	\$108,000	\$919	\$149,000	\$1,146	\$11,000,000 \$46,661
\$22,500	\$327	\$43,000	\$471	\$63,500	\$617	\$84,000	\$762	\$109,000	\$925	\$150,000	\$1,152	\$12,000,000 \$50,421
\$23,000	\$330	\$43,500	\$475	\$64,000	\$621	\$84,500	\$767	\$110,000	\$930	\$175,000	\$1,291	\$13,000,000 \$54,181
\$23,500	\$333	\$44,000	\$479	\$64,500	\$625	\$85,000	\$770	\$111,000	\$936	\$200,000	\$1,429	\$14,000,000 \$57,941
\$24,000	\$337	\$44,500	\$483	\$65,000	\$628	\$85,500	\$773	\$112,000	\$941	\$201,000	\$1,435	\$15,000,000 \$61,701
\$24,500	\$340	\$45,000	\$487	\$65,500	\$631	\$86,000	\$776	\$113,000	\$947	\$202,000	\$1,440	\$20,000,000 \$75,051
\$25,000	\$345	\$45,500	\$490	\$66,000	\$635	\$86,500	\$781	\$114,000	\$953	\$203,000	\$1,446	\$25,000,000 \$88,401
\$25,500	\$348	\$46,000	\$493	\$66,500	\$640	\$87,000	\$785	\$115,000	\$958	\$204,000	\$1,451	\$30,000,000 \$96,401
\$26,000	\$352	\$46,500	\$497	\$67,000	\$644	\$87,500	\$788	\$116,000	\$964	\$205,000	\$1,457	
\$26,500	\$355	\$47,000	\$499	\$67,500	\$645	\$88,000	\$791	\$117,000	\$969	\$206,000	\$1,462	
\$27,000	\$358	\$47,500	\$503	\$68,000	\$649	\$88,500	\$795	\$118,000	\$975	\$207,000	\$1,467	
\$27,500	\$361	\$48,000	\$508	\$68,500	\$653	\$89,000	\$799	\$119,000	\$980	\$208,000	\$1,473	
\$28,000	\$365	\$48,500	\$512	\$69,000	\$656	\$89,500	\$801	\$120,000	\$986	\$209,000	\$1,479	
\$28,500	\$368	\$49,000	\$515	\$69,500	\$659	\$90,000	\$804	\$121,000	\$991	\$210,000	\$1,484	
\$29,000	\$373	\$49,500	\$518	\$70,000	\$664	\$90,500	\$809	\$122,000	\$997	\$211,000	\$1,490	
\$29,500	\$376	\$50,000	\$522	\$70,500	\$668	\$91,000	\$813	\$123,000	\$1,002	\$212,000	\$1,495	
\$30,000	\$380	\$50,500	\$525	\$71,000	\$672	\$91,500	\$817	\$124,000	\$1,008	\$213,000	\$1,501	

Effective May 1, 2013, the Department of Insurance amended the existing rate schedule. Basic Rates have been increased 3.8%.

All policies and affected endorsements dated on or after May 1, 2013 should be at the new rates.

Premiums shall be calculated as follows for policies in excess of \$100,000

If there is any variance from the policy amounts listed, you must use the following formula.

1. For policies of \$100,001 - \$1,000,000 Basic Premium

- (1) Subtract \$100,000 from policy amount.
- (2) Multiply result in 1.(1) by **0.00554** and round to nearest whole dollar
- (3) Add **\$875** to result in 1,(2).

2. For policies of \$1,000,001 - \$5,000,000 Basic Premium

- (1) Subtract \$1,000,000 from policy amount.
- (2) Multiply result in 2.(1) by 0.00456 and round to nearest whole dollar
 (3) Add \$5,861 to result in 2,(2).

3. For policies of \$5,000,001 - \$15,000,000 Basic Premium

- (1) Subtract \$5,000,000 from policy amount.
- (2) Multiply result in 3.(1) by **0.00376** and round to nearest whole dollar
- (3) Add **\$24,101** to result in 3,(2).

4. For policies of \$15,000,001 - \$25,000,000 Basic Premium

- (1) Subtract \$15,000,000 from policy amount.
- (2) Multiply result in 4.(1) by **0.00267** and round to nearest whole dollar
- (3) Add **\$61,701** to result in 4,(2).

5. For policies of \$25,000,000 Basic Premium

- (1) Subtract \$25,000,000 from policy amount.
- (2) Multiply result in 5.(1) by **0.00160** and round to nearest whole dollar
- (3) Add **\$88,401** to result in 5,(2).

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