

FLORIDA TITLE INSURANCE RATES & ENDORSEMENTS



Policies Up To & Including	Basic Premium	\$185,000	\$1,000	\$250,000	\$1,325	\$315,000	\$1,650	\$380,000	\$1,975	\$445,000	\$2,300
		\$190,000	\$1,025	\$255,000	\$1,350	\$320,000	\$1,675	\$385,000	\$2,000	\$450,000	\$2,325
\$130,000	\$725	\$195,000	\$1,050	\$260,000	\$1,375	\$325,000	\$1,700	\$390,000	\$2,025	\$455,000	\$2,350
\$135,000	\$750	\$200,000	\$1,075	\$265,000	\$1,400	\$330,000	\$1,725	\$395,000	\$2,050	\$460,000	\$2,375
\$140,000	\$775	\$205,000	\$1,100	\$270,000	\$1,425	\$335,000	\$1,750	\$400,000	\$2,075	\$465,000	\$2,400
\$145,000	\$800	\$210,000	\$1,125	\$275,000	\$1,450	\$340,000	\$1,775	\$405,000	\$2,100	\$470,000	\$2,425
\$150,000	\$825	\$215,000	\$1,150	\$280,000	\$1,475	\$345,000	\$1,800	\$410,000	\$2,125	\$475,000	\$2,450
\$155,000	\$850	\$220,000	\$1,175	\$285,000	\$1,500	\$350,000	\$1,825	\$415,000	\$2,150	\$480,000	\$2,475
\$160,000	\$875	\$225,000	\$1,200	\$290,000	\$1,525	\$355,000	\$1,850	\$420,000	\$2,175	\$485,000	\$2,500
\$165,000	\$900	\$230,000	\$1,225	\$295,000	\$1,550	\$360,000	\$1,875	\$425,000	\$2,200	\$490,000	\$2,525
\$170,000	\$925	\$235,000	\$1,250	\$300,000	\$1,575	\$365,000	\$1,900	\$430,000	\$2,225	\$495,000	\$2,550
\$175,000	\$950	\$240,000	\$1,275	\$305,000	\$1,600	\$370,000	\$1,925	\$435,000	\$2,250	\$500,000	\$2,575
\$180,000	\$975	\$245,000	\$1,300	\$310,000	\$1,625	\$375,000	\$1,950	\$440,000	\$2,275		

For Owner, Leasehold, and Mortgage title insurance, the premium for the original owner's, leasehold, or mortgage insurance shall be:

Per Thousand	Minimum Insurer Retention	
\$5.75	30%	From \$0 to \$100,000 of liability written
\$5.00	30%	From \$100,000 to \$1 million, add
\$2.50	35%	Over \$1 million to and up to \$5 million, add
\$2.25	40%	Over \$5 million to and up to \$10 million, add
\$2.00	40%	Over \$10 million, add

Simultaneous Issue Rates

The risk premium for simultaneous issues shall be as follows:

When an owner's and a mortgagee's policy or policies covering identical land are to be issued simultaneously the risk premiums applicable for the owner's policy shall be the regular owner's rate as provided for herein. The rate for the mortgage policy or policies so simultaneously issued will be a minimum \$25.00 for an amount of insurance not in excess of the owner's policy. The risk premium on the amount of the mortgage policy or policies in excess of the owner's policy shall be figured at the regular original title insurance rates for mortgage policies.

ENDORSEMENT & CALCULATION RATE	OWNER'S POLICY	LOAN POLICY
Minimum of 10% of the underlying premium rate on the policy. If issued with a simultaneous loan policy, the premium is 10% of the sum of the owner's and loan policy.		
Endorsement 9-06 (Restrictions, Encroachments, Minerals)		X
Endorsement Form 9.1-06	X	
Endorsement 9.2-06 (Restrictions, Encroachments and Minerals — Improved Land)	X	
Navigational Servitude Endorsement	X	X
One-to-four family residential premium: minimum of \$25.00 and a maximum of \$100.00. Commercial or greater than one-to-four family: minimum of \$100.00		
Construction Loan Update		X
Contiguity Endorsement	X	
Shared Appreciation		X
Foreign Currency		X
Assignment of Mortgage		X
Additional Interest		X
Change of Partners	X	X
Balloon Mortgage		X
Option Endorsement	X	
Survey	X	X
Premium: minimum of \$25.00		
4.1-06 (Condo Endorsement)	X	X
5.1-06 (Planned Unit Development)	X	X
6.0-06 (Variable Rate Mortgage Endorsement)		X
7.0-06 (Manufactured Housing Unit)		X
8.1-06 (Environmental Protection)		X
Reverse Mortgage		X
Revolving Credit		X
No additional charge.		
General Endorsement – Used to make change to policy	X	X
13.0-06 Leasehold Owner's	X	
13.1-06 Leasehold Loan		X

For more information or to calculate your exact rate please visit our website at www.fnti.com.

The information contained herein is obtained from the Texas Department of Insurance.



www.fnti.com