



To: All Kentucky Issuing Agents of WFG National Title Insurance Company  
From: WFG Underwriting Department  
Date: June 3, 2025  
Bulletin No.: KY 2025-01  
Subject: 2025-2026 Kentucky Municipal Premium Taxes Update

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**BACKGROUND:**

As you know, the Commonwealth of Kentucky allows municipalities and counties to impose a tax on insurance premiums for policies written within their respective boundaries. These rates are updated annually and vary depending on the county/municipality. The current tax rates for title insurance are found under the "Other Insurance" Column here:

<https://insurance.ky.gov/ppc/Documents/2025-2026%20Tax%20Schedule.pdf>

These taxes must be collected at closing in addition to the premium.

**REMINDER:**

Please remember that these Municipal Premium Taxes apply not only to the premium for the policy, but also to endorsements to the policy and to Closing Protection Letters issued for the transaction.

When the property is located within a County and a Municipality which charge Premium Taxes, you will collect the Municipal tax in full and credit that amount against any County tax. If the Municipal Tax exceeds the County tax, no tax is collected for the County. Example:

City tax of 2.5% and County Tax of 2%: Collect 2.5% for the City and nothing for the County.

City tax of 2% and County Tax of 2.5%: Collect 2.5% for the City and .5% for the County.

If you have questions, please contact the Underwriting Department.

*Information Bulletins are designed to provide our agents with information we think will help in managing their business or just being better title professionals, but which does not rise to the level of being an underwriting mandate and are not within the scope of the agency agreement.*