

## WFG Rate and Form Bulletin



To: All Tennessee Policy Issuing Agents of WFG National Title Insurance Company  
From: WFG Underwriting Department  
Date: January 25, 2022  
Bulletin No.: TN 2022-01  
Subject: State Census Mandated Revised Tennessee Title Rate Manual – Effective February 1, 2022

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The State of Tennessee Department of Commerce Bulletin sent out a bulletin mandating that all title insurance underwriters file revised title rates based on the following bulletin:

“With the release of the results of the 2020 federal census, title rates for several counties need to be revised due to changes in population. Insurance companies authorized to write title insurance will need to have the revised rates approved no later than January 1, 2022. Counties that experienced a change in population that will require revised rates are Davidson, Montgomery, and Sumner counties.

The breakdown for title rates that need to be filed is as follows:

- (a) an all-inclusive rate for counties with a population of more than 175,000 but not more than 700,000 according to the most recent federal census. Rates need not be the same in all such counties. (Hamilton, Knox, Montgomery, Rutherford, Sumner, Williamson)
- (b) an all-inclusive rate, except for charges for abstracts of title, for use in those counties with a population of more than 700,000. Separate rates for abstracts of title are to be filed for counties with a population of more than 700,000. (Davidson, Shelby)
- (c) the risk rate to be applied in counties with a population less than 175,000.”

The major changes in the WFG Title rates are (but not limited to):

- Montgomery and Sumner counties are no longer in the ‘risk’ rate category and have been moved to the ‘all-inclusive’ category
- Davidson county is no longer in the ‘all-inclusive’ county and has been moved to the ‘semi all-inclusive’ category – with new rates
- Davidson county now has a search fee and/or abstract fee
- Rates have been increased
- Lenders Special Rates – Montgomery and Sumner counties have been moved to the ‘all-inclusive’ column and search fee has been added for Davidson county.

Attached is a copy of the [WFG Tennessee Title Rate Manual](#) along with a [red-line reflecting the changes](#). They can also be found on the WFG Underwriting website: [WFG Underwriting](#)

**NOTE: This Bulletin is intended for use by title issuing offices, title insurance agents and approved attorneys of WFG National Title Insurance Company only. Reliance by any other person or entity is unauthorized. This bulletin is intended solely for the purpose of establishing underwriting policies and/or procedures of WFG National Title Insurance Company.**