



## WFG Rate and Form Bulletin



To: All Tennessee Policy Issuing Agents of WFG National Title Insurance Company  
From: WFG Underwriting Department  
Date: April 25, 2025  
Bulletin No: TN 2025-01  
Subject: New Tennessee Rate Filing – Effective May 1, 2025

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Please be advised that WFG National Title Insurance Company has recently filed a revision to its State of Tennessee – Manual of Title Insurance Premiums. The new rates contained therein are effective for use on May 1, 2025.

You may access the revised rate manual here: [WFG Underwriting TN Rates](#)

Our revised rate manual contains a number of changes and additions, and the revisions can be summarized as follows:

- Section 2.2.3 - Leasehold Owner's Policies was amended to provide greater flexibility in determining the value of the insured's interest in the land.
- Section 3 – Rate Table contains an increase in the minimum charge and premium rates across all Tennessee counties.
- Section 4.2 – Owner's Reissue Rate was changed to include the issuance of the ALTA Homeowner's Policy at the Reissue Rate.
- Section 5.2 - Lender's Insurance on (Re)Finance of Property Already Owned by Borrower contains a change in the Reissue Rate for a Standard Coverage Loan policy, reducing it from 75% to 70% of the Applicable Rates.
- Section 5.5 – Construction of Land Development Loan Binders was added to the rate manual.
- Section 7 – Endorsements has significant changes and additions to the endorsement charges.
- Section 10.3 – Lender's Special Rate Categories was changed to include separate tables for All-Inclusive Counties, Semi All-Inclusive Counties, and All Other Counties (Risk).

Agents are advised to contact their software providers to confirm that our title rates are updated. If you have any questions or need additional information, please contact Tennessee State Counsel, Ashley M. Jones at [ajones2@wfgtitle.com](mailto:ajones2@wfgtitle.com).

**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 to distribute information about rates and forms used by WFG National Title Insurance Company.**