

WFG Rate and Form Bulletin



To: All Texas Policy Issuing Agents of WFG National Title Insurance Company
From: WFG Underwriting Department
Date: February 27, 2026
Bulletin No.: TX 2026-05
Subject: March 1, 2026 Change in Premium Rates

On December 19, 2025, the Texas Commissioner of Insurance signed an [Order](#) which changes the premium structure for Texas title insurance policies. This Bulletin provides a summary of the changes. The Order becomes effective on **March 1, 2026**. This Bulletin also supersedes and replaces Bulletin No. TX 2025-06.

Basic Rate Table – Reduction in Rates

Overall, rates have been reduced by 6.2%. This is reflected in the revised schedule of Texas Title Insurance Basic Premium Rates, which can be found in the [Commissioner’s Order](#).
[Click here to download WFG’s Rate Chart.](#)

Minimum Basic Rate

The Minimum Basic Rate (“MBR”) has decreased from \$328.00 to \$308. The MBR applies to all policies with a coverage amount up to and including \$25,000.00.

Premiums for Policies in Excess of \$100,000.00

The multipliers have changed for policies over \$100,000, and the formula is below:

<u>Policy Range:</u>	<u>Subtract:</u>	<u>Multiply by:</u>	<u>Add:</u>
\$100,001 to \$1,000,000	100,000	.00494	\$708
\$1,000,001 to 5,000,000	1,000,000	.00406	\$5,226
\$5,000,001 to \$15,000,000	5,000,000	.00335	\$21,466
\$15,000,001 to \$25,000,000	15,000,000	.00238	\$54,966
\$25,000,001 to \$50,000,000	25,000,000	.00143	\$78,766
\$50,000,001 to \$100,000,000	50,000,000	.00129	\$114,516
Greater than \$100,000,000	100,000,000	.00116	\$179,016

If you have any questions or need any assistance, please contact WFG Texas Underwriting Counsel at SWLegal@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 solely for the purpose of establishing underwriting policies and/or procedures of WFG National Title Insurance Company.