

No. **2024-9045**

**Official Order  
of the  
Texas Commissioner of Insurance**

**Date: 12/20/2024**

**Subject Considered:**

Rule Petition No. P-1124-01

**General Remarks and Official Action Taken:**

The subject of this order is the petition from the Texas Land Title Association (TLTA) for rulemaking under Government Code § 2001.021 and 28 Texas Administrative Code § 1.202. This order denies TLTA's petition for rulemaking.

The following findings of fact and conclusions of law are adopted.

**Findings of Fact**

1. On November 1, 2024, the Texas Department of Insurance (TDI) received TLTA's *Petition to Hold the Periodic Title Insurance Rate Rulemaking Hearing and for the Adoption of a Rule*. TLTA's petition requested hearings under Government Code § 2001.021 and Insurance Code § 2703.202.
2. TLTA's petition was assigned Rule Petition No. P-1124-01.
3. On November 11, 2024, TDI set a date to hold a public hearing under Insurance Code § 2703.202.
4. TLTA's petition requests rulemaking under Government Code § 2001.021 and 28 Texas Administrative Code § 1.60 to change 28 Texas Administrative Code § 9.1 to adopt a new version of the *Basic Manual of Rules, Rates, and Forms for the Writing of Title Insurance in the State of Texas* (Basic Manual).
5. TLTA's petition discusses potential changes to basic title insurance rates that would require a change to the Basic Manual.
6. Under Government Code § 2001.021, a petition for rulemaking must be denied or initiated within 60 days of submission.

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7. TDI is required to follow the notice and hearing process set out in Insurance Code Chapter 2703 before a title rate can be changed. Insurance Code § 2703.207 requires more than 60 days to complete the notice and hearing process for a title rate change under Chapter 2703.
8. TDI has set a title rate hearing under Insurance Code Chapter 2703 to take place on January 21, 2025, at 2 p.m. Central time.

## Conclusions of Law

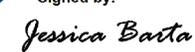
1. The notice requirements for a hearing under Insurance Code Chapter 2703 make it unfeasible for TDI to meet the 60-day requirement to hold a hearing under Government Code § 2001.021.
2. If the order issued following the title rate hearing that is set for January 21, 2025, changes the basic title insurance rate, then TDI will move forward with rulemaking to adopt an updated Basic Manual that reflects the new rate.

## Order

It is ordered that Rule Petition No. P-1124-01 requesting a hearing under Government Code § 2001.021 is denied.

Signed by:   
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Cassie Brown  
Commissioner of Insurance

Recommended and reviewed by:

Signed by:   
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Jessica Barta, General Counsel  
General Counsel Division