

**Subchapter A. Basic Manual of Rules, Rates, and Forms for the Writing of Title
Insurance in the State of Texas
28 TAC §9.1**

INTRODUCTION. The commissioner of insurance adopts amended 28 TAC §9.1, concerning the title insurance basic manual of rules, rates, and forms. The amendment is adopted without changes to the proposed text published in the February 13, 2026 issue of the *Texas Register* (51 TexReg 869).

REASONED JUSTIFICATION. Amending §9.1 is necessary to adopt by reference the latest version of the *Basic Manual of Rules, Rates, and Forms for the Writing of Title Insurance in the State of Texas* (Basic Manual). The latest version of the Basic Manual includes an updated rate table that was an exhibit to Commissioner's Order No. 2025-9697, which reduced title insurance basic premium rates effective March 1, 2026.

Insurance Code §2703.151 specifies that the commissioner fixes and promulgates the premium rates to be charged by a title insurance company or by a title insurance agent for title insurance policies. To fix the premium rates, TDI is required to conduct a hearing where members of the public and individuals and groups who work in the industry may present evidence to the commissioner and make public comments. The commissioner presided over a title rate hearing under Insurance Code §2703.202(c) and, on December 19, 2025, ordered a 6.2% reduction to the title insurance basic premium rates, which took effect March 1, 2026. The effective date stated in the text of §9.1 is being updated to coincide with the effective date of the ordered rate change.

SUMMARY OF COMMENTS. TDI provided an opportunity for public comment on the rule proposal for a period that ended on March 16, 2026. TDI did not receive any comments on the proposed amendment.

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STATUTORY AUTHORITY. The commissioner adopts the amendment to §9.1 under Insurance Code §§2501.002, 2551.003, 2703.151, 2703.201, 2703.202(g), 2703.208, and 36.001. Insurance Code §2501.002 provides that the purpose of Title 11 of the Insurance Code is to completely regulate the business of title insurance including the issuance of policies to protect consumers and purchasers of title insurance policies and to provide adequate and reasonable rates of return for title insurance companies and title insurance agents.

Insurance Code §2551.003 authorizes the commissioner to adopt and enforce rules that are necessary to accomplish the purposes of the Texas Title Insurance Act, Insurance Code Title 11.

Insurance Code §2703.151 requires the commissioner to fix and promulgate the premium rates to be charged by a title insurance company or by a title insurance agent for title insurance policies or for other forms prescribed or approved by the commissioner.

Insurance Code §2703.201 requires that the commissioner hold a hearing to fix premium rates.

Insurance Code §2703.202(g) requires that the commissioner issue a final order setting the premium rate following the conclusion of a hearing that is not conducted as a contested case hearing.

Insurance Code §2703.208 provides that an addition or amendment to the Basic Manual may be proposed and adopted by reference by publishing notice of the proposal or adoption by reference in the *Texas Register*.

Insurance Code §36.001 provides that the commissioner may adopt any rules necessary and appropriate to implement the powers and duties of TDI under the Insurance Code and other laws of this state.

TEXT.**§9.1. Basic Manual of Rules, Rates, and Forms for the Writing of Title Insurance in the State of Texas.**

The Texas Department of Insurance adopts by reference the *Basic Manual of Rules, Rates, and Forms for the Writing of Title Insurance in the State of Texas* (Basic Manual) as amended, effective March 1, 2026. The Basic Manual is available on the TDI website at www.tdi.texas.gov.

CERTIFICATION. The agency certifies that legal counsel has reviewed the adoption and found it to be a valid exercise of the agency's legal authority.

Issued in Austin, Texas, on April 17, 2026.

2026-9886

TITLE 28. INSURANCE
Part I. Texas Department of Insurance
Chapter 9. Title Insurance

Adopted Section
Page 4 of 4

Signed by:
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Jessica Barta, General Counsel
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The amended 28 TAC §9.1 is adopted.

Signed by:
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Amanda Crawford
Commissioner of Insurance

Commissioner's Order No. 2026-9886