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**BULLETIN 21-03**

TO: All Tennessee Insurance Companies

FROM: Carter Lawrence, Commissioner   
Carter Lawrence (Oct 12, 2021 15:35 CDT)

RE: Title Rates

DATE: October 12, 2021

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.

(Remainder of Counties-per 2020 census)

Any further questions should be directed to the Policy Analysis Section, Attention: Brian Hoffmeister, Director, 500 James Robertson Parkway, Davy Crockett Tower, Nashville, Tennessee 37243 [Brian.hoffmeister@tn.gov](mailto:Brian.hoffmeister@tn.gov) or (615) 741-5602.