



TITLE INSURANCE

IN **TEXAS**, AND HOW IT DIFFERS.

LIKE ALL LINES OF INSURANCE, TITLE IS HIGHLY REGULATED BY THE GOVERNMENT.



In Texas, the Department of Insurance is the state agency charged with oversight of title insurance. In fact, Texas has the most tightly regulated title insurance industry in the United States. Both rates and forms are standardized, meaning the language of the policy is the same, regardless of the title company (also known as an underwriter) issuing the policy, and the premium amount charged for the policy is the same no matter which title insurance agent you choose.

WHEN YOU PURCHASE A TITLE POLICY IN TEXAS, YOU SHOULD KNOW THAT THE RATES, TERMS AND COVERAGES ARE SET BY THE TEXAS DEPARTMENT OF INSURANCE, AND ALL TITLE PROFESSIONALS ARE LEGALLY BOUND TO THOSE REQUIREMENTS. BECAUSE TITLE PROFESSIONALS CAN'T COMPETE ON PRICE OR PRODUCT, THEY MUST **COMPETE ON THE QUALITY OF SERVICE THEY PROVIDE.**

Bringing You to the Closing Table.

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