

# WFG Underwriting Bulletin



## **NATIONAL INFORMATION BULLETIN 2015-11**

**FROM:** WFG Legal Department

**DATE:** November 26, 2015

**TO:** All Policy Issuing Agents of WFG National Title Insurance Company  
All Employees of WFG National Title Insurance Company

**SUBJECT:** WFG National Title Insurance Company Name History

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WFG National Title Insurance Company (WFGNTIC) has a proud history which goes back to 1925. The current WFG National Title Insurance Company resulted from the merger of a California insurer – WFG Title Insurance Company -- into WFGNTIC, domiciled in South Carolina.

Each of the companies had a number of name changes and an assumption of policy liabilities along the way. From time to time, we are asked to deal with claims on old policies issued under a different name or to issue an endorsement to one of those old policies.

The attached diagram shows the history of our name changes. Policies issued under any of those names are still obligations of WFG today – and subject to the policy terms, conditions and defenses. We owe those insureds the same duties, obligations and courtesies we would accord someone acquiring title insurance from WFG today. **WITH ONE EXCEPTION.**

The Northern Counties Title Insurance Company was purchased by Fidelity and shelved (possibly in the 80's). As of January 1, 1990, Fidelity sold the corporate shell and licenses to a gentleman in Southern California, and Fidelity assumed all liability for policies issued prior to January 1, 1990.

As a result, WFG today has no liability for pre-1990 Northern Counties policies and should not accept any claims on them, or issue any endorsements. Any requests relating to pre-1990 Northern Counties policies should be referred to Paul Flores at Fidelity. [PFlores@fnf.com](mailto:PFlores@fnf.com) 951-248-0658.

Any claims, or requests for service relating to other policies issued by any of the companies shown on the diagram (other than Northern Counties policies prior to 1990) should be handled in the normal fashion. Any endorsements to those policies (again excluding Northern Counties policies prior to 1990) may be issued on the current WFG endorsement forms, but for clarity should reference the prior company name and policy.

If you have questions about any of this, please contact Underwriting or the WFG Legal Department.

# WFG Insurer History

