



## WFG Rate and Form Bulletin

To: All California Policy Issuing Agents of WFG National Title Insurance Company  
From: WFG Underwriting Department  
Date: February 3, 2017  
Bulletin No. CA 2017-02 CLTA Forms Update Effective 10-02-16  
Subject: CLTA Forms Update Effective 10-02-16

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Please be advised that CLTA has filed and obtained approval from the California Department of Insurance the following form changes effective 10-02-16.

### **New Forms**

ALTA Commitment 8-1-16	<b>3173800, 3173800-A, 3173800-BI, 31738002-BII</b>
ALTA Multiple Tax Parcel 18.2-06	<b>WFG 129.2-06 (10-02-16)</b>
ALTA Co-Insurance Multiple 23.1-06	<b>WFG 114.4-06 (10-02-16)</b>

The following forms were **withdrawn**:

1. ALTA Expanded Coverage Residential Loan Policy (12-02-13) WFG 3167400
2. ALTA Short Form Expanded Coverage Residential Loan Policy (04-02-14) WFG 3167600

**PLEASE MAKE SURE THAT YOUR PRODUCTION SYSTEMS HAVE BEEN UPDATED.**

A copy of the new forms can be found on the following website:  
<http://wfgunderwriting.com/california/>



CLTA Forms Update: October 2016  
October 18, 2016

**TO: CLTA Policy and Endorsement Forms Online Subscribers**  
**FR: Craig C. Page, Executive Vice President and Counsel**

The CLTA, in its capacity as an advisory organization pursuant to Section 12402 – 12402.2 of the Insurance Code, has made the following form filing on behalf of its member companies.

**NEW, CORRECTED and REVISED ENDORSEMENTS and REVISED COMMITMENT-** The following form filing request was received by the Department of Insurance on September 2, 2016 and the filing was deemed effective on October 2, 2016. The following forms have been updated online.

The following forms were filed:

1. **CLTA Form 114.4-06 (08-01-16)/ALTA Endorsement 23.1-06 | *Co-Insurance -- Multiple Policies***

The existing CLTA 114.3-06/ALTA 23-06 (Co-Insurance Endorsement) is available for issuance if two or more co-insurers assume liability under one title insurance policy issued by the “Issuing Co-Insurer.” The previously filed CLTA 117-06/ALTA 12-06 and CLTA 117.1-06/ALTA 12.1-06 (Aggregation Endorsements) are also available for issuance if the title insurer aggregated liability under multiple policies that it issued on different tracts of land. However, the existing co-insurance endorsement did not contemplate the apportionment of liability by a co-insurer if multiple title insurance policies are being issued on separate tracts of land. The new CLTA 114.4-06/ALTA 23.1-06 (Co-Insurance – Multiple Policies), which can be issued with either Owner’s or Loan Policies, refers in paragraph 2 to the separate Aggregation Endorsement of the Co-Insurer and acknowledges that each Co-Insurer’s policy liability is aggregated with the liability of the Issuing Co-Insurer (the lead title insurer actually issuing the policy) if the Co-Insurer issues its own Aggregation Endorsement showing that Co-Insurer’s policy liability and Aggregate Amount of Insurance.

2. **CLTA Form 129.2-06 (08-01-16) / ALTA Endorsement 18.2-06 | *Multiple Tax Parcel***

The existing CLTA 129.1-06/ALTA 18.1-06 (Multiple Tax Parcel) endorsement insures that (1) the identified tracts of land are assessed for real estate taxes under the listed tax identification numbers and do not include additional land, and (2) the easements, if any, described in Schedule A will not be cut off or disturbed by nonpayment of real estate taxes, assessments, or other charges on the servient estate by a governmental authority. However, in many transactions, the second coverage concerning easements is not applicable, because (1) there are no insured easements, (2) state law does not provide for priority of the easements over ad valorem taxes applicable to the servient estates, or (3) taxes are not paid through the year that the easements are recorded. The new CLTA 129.2-06 (08-01-16)/ALTA 18.2-06 endorsement removes the insurance regarding priority of easements over taxes applicable to the servient estate. Companies may continue to issue either CLTA 129.1-06/ALTA 18.1-06 or new CLTA 129.2-

06/ALTA 18.2-06 on transactions involving multiple tracts based on company underwriting requirements.

**3. ALTA Commitment for Title Insurance (08-01-16)**

The Commitment for Title Insurance updates and consolidates the two 2006 versions of the ALTA Commitment forms: the ALTA Commitment Form (6-17-06) and the ALTA Plain Language Commitment Form (6-17-06).

The following forms were withdrawn:

- 1. ALTA Expanded Coverage Residential Loan Policy (12-02-13)**
- 2. ALTA Short Form Expanded Coverage Residential Loan Policy (04-02-14)**

The ALTA Board previously adopted these 2013 and 2014 policies that insured the priority of the Insured Mortgage over condominium and property owners' assessment liens and did not offer the flexibility to differentiate coverage if state law or covenants established priority of the assessment liens for future assessments, in whole or in part. Subsequently, with the adoption and general acceptance of new forms filed in 2015 which have effectively replaced these forms being decertified, there is no continuing need for the Expanded Coverage Residential Loan Policy (12-02-13) and ALTA Short Form Expanded Coverage Residential Loan Policy (04-02-2014).

NOTE: This Bulletin is intended for use by title issuing offices, title insurance agents and approved attorneys of WFG National Title Insurance Company only. Reliance by any other person or entity is unauthorized. This bulletin is intended solely for the purpose of establishing underwriting policies and/or procedures of WFG National Title Insurance Company.