



## WFG Rate and Form Bulletin



**To:** All California Policy Issuing Agents of WFG National Title Insurance Company  
**From:** WFG Underwriting Department  
**Date:** February 28, 2019  
**Bulletin No.:** CA 2019-02  
**Subject:** California Rate and Form Filing – Effective Date: 03 -04-2019

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Please be advised that the revised rate filing for WFG National Title Insurance, CA RF 2019, CDI #19- 451 has been filed pursuant to California Insurance Code §12401 et seq. The subject filing provides for an effective date of 03/04/2019.

The revisions to the manual include the following:

### **Title Rate Changes**

- Increase to the Basic Rate Table, Page 2 of the proposed Manual.  
The Basic Rate Table increases the premium to be calculated in increments of \$5,000 instead of \$10,000. Minimum increased from \$530 to \$600
- Section 3.1.8 Owner's Policy Following a Judicial Foreclosure, Trustee's Sale or Deed in-Lieu has been deleted and replaced by the following: 3.1.8 Owner's Policy Following a Judicial Foreclosure, Trustee's Sale or Deed-in-Lieu (Real Estate Owned – REO) Following a non-judicial or judicial foreclosure of an insured deed of trust, or a deed in lieu of foreclosure of an insured deed of trust, where the beneficiary takes ownership of the property and is conveying the property to a bona fide third party purchaser, the charge for an owner's policy of title insurance shall be 50% of the applicable base rate for a CLTA Standard Coverage Owner's Policy or an ALTA Owner's Policy (with Regional Exceptions), 55% of the applicable rate for a CLTA/ALTA Homeowner's Policy or 65% of the Applicable Rate for an ALTA Owner's Policy (without the Western Regional Exceptions) also known as the ALTA Extended Policy. Minimum charge \$400.

**Escrow Rate Changes**

- Section 10.8 Northern California Escrow Rates - Alameda, Sacramento and Santa Clara Counties is amended to include Contra Costa County.

Section 10.8 Northern California Escrow Rates - Alameda, Contra Costa, Sacramento and Santa Clara Counties

- Section 10.8.1 Sale Escrow Services is amended to include Contra Costa County.

In Alameda, Contra Costa, Sacramento and Santa Clara Counties, the Basic Escrow Services rates on the sale of 1-4 family residential properties, condominiums and vacant residential lots shall be as follows:

A copy of the Revised CA Rate Manual with an effective date of 03-04-2019 can be found in our website: <http://wfgunderwriting.com/california/rates>

**If you have any questions relating to this or other bulletins, please contact your California state underwriter**

*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/ procedures of WFG National Title Insurance Company.*