



**UNDERWRITING BULLETIN**

**To: All WFG National Title Insurance Company Agents Licensed in Indiana**

**From: Underwriting Department**

**Date: July 2, 2013**

**Bulletin No.: IN 2013-03**

**Re: Indiana Rates Effective July 1, 2013**

Attached please find the Schedule of Rates for the State of Indiana. These Rates are effective for all policies and endorsements issued on or after July 1, 2013.

Your attention is directed to the following sections:

**Chapter 1, Paragraph D (Page 4) Amount of Insurance:**

Owners/Homeowners policies will not be issued for less than the full value of the Land as determined by:

1. The contract purchase price including the value of any assumed liens or obligations; or
2. The appraised value of the Land; or
3. A good faith estimate of the value of the premises.
4. For a leasehold policy, the aggregate value of the rentals payable during the lease or the fair market value of the Land, whichever is less.

Loan/Enhanced Loan Policies will be issued in an amount equal to the face value of the insured mortgage, except:

1. WFG National Title Insurance Company is a co-insurer;
2. If the value of the Land or the equity of the mortgagor is less than the face amount of the mortgage, the amount of insurance may be equal to the value of the premises or the equity of the mortgagor in the premises.

**Chapter 2, Paragraph C and Chapter 3, Paragraph C (Pages 6/8) Survey Exception Deletion:**

Premium to delete the survey exception:

Owners/Homeowners: \$100  
Loan/Enhanced Loan: \$50

#### **Chapter 4 (Page 13) Endorsement Rates:**

There is no charge for any endorsement issued on a policy involving a one to four family residential dwelling. Endorsements issued on 5 or more family residential or commercial properties carry the rates listed in Chapter 4.

#### **Summary:**

Please familiarize yourself with these Rates as the premium charges must be collected for all policies and endorsements issued on or after July 1, 2013.

If you have questions, please contact:

Sam Shellhaas, Esq. VP, Midwest Underwriting Counsel	<a href="mailto:sshellhaas@wfgnationaltitle.com">sshellhaas@wfgnationaltitle.com</a> 614-381-0368
Kelley Shellhaas, Esq. Assistant Midwest Underwriting Counsel	<a href="mailto:kshellhaas@wfgnationaltitle.com">kshellhaas@wfgnationaltitle.com</a> 614-381-0367
Janell Downing Midwest Agency Representative	<a href="mailto:jdowning@wfgnationaltitle.com">jdowning@wfgnationaltitle.com</a> 614-975-4898
Chuck Cain, Esq. SVP, Midwest Agency Region	<a href="mailto:ccain@wfgnationaltitle.com">ccain@wfgnationaltitle.com</a> 513-543-4545

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