

## WFG Rate and Form Bulletin



To: All Louisiana Policy Issuing Agents of WFG National Title Insurance Company  
From: WFG Underwriting Department  
Date: February 14, 2023  
Bulletin No. LA 2023-02  
Subject: Use of 2021 ALTA Policy Forms in Louisiana

---

As a reminder, the Louisiana Department of Insurance approved a major new filing by the Louisiana Title Statistical Services Organization, Inc. (LATISSO) related to the 2021 ALTA policy and endorsement forms.<sup>1</sup> The following new forms became available for use on October 1, 2022. There was no rate change.

### **NEW 2021 POLICY FORMS:**

Commitment for Title Insurance  
Short Form Commitment for Title Insurance<sup>2</sup>  
Owner's Policy  
Homeowner's Policy  
Loan Policy  
Expanded Coverage Residential Loan Policy  
Short Form Residential Loan Policy – Assessments Priority  
Short Form Expanded Coverage Residential Loan Policy – Assessments Priority

### **NEW 2021 ENDORSEMENT FORMS:**

ALTA 3	ALTA 6.2	ALTA 11.2	ALTA 27
ALTA 3.1	ALTA 7.1	ALTA 12	ALTA 28.1
ALTA 3.2	ALTA 7.2	ALTA 12.1	ALTA 30
ALTA 3.3	ALTA 8.1	ALTA 14	ALTA 30.1
ALTA 3.4	ALTA 10	ALTA 14.1	ALTA 32
ALTA 4	ALTA 10.1	ALTA 14.2	ALTA 32.1
ALTA 4.1	ALTA 11	ALTA 14.3	ALTA 32.2
ALTA 6	ALTA 11.1	ALTA 26	

---

<sup>1</sup> This Louisiana bulletin supplements prior [National bulletins](#): NB 2022-06, 2022-07, 2022-08, 2022-12, 2022-16.

<sup>2</sup> We do not recommend the use of the Short Form Commitment for most transactions. You should use the standard Commitment form even if you plan to issue a short form loan policy.

**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.**

The 2021 endorsements are designed to be issued with the 2021 policies. However, not all ALTA endorsements were revised. Where there is no 2021 version, a 2006 endorsement (e.g., ALTA 5-06 or ALTA 9-06) can and should be used with a 2021 policy. You should continue to issue only 2006 endorsements to 2006 policies. The ALTA Endorsement Chart, available on the [ALTA website](#), provides a helpful tool to determine which endorsement version to use with a policy. Be aware that not all ALTA endorsements or versions listed on the chart have been adopted for use in Louisiana. LATISSO endorsements (e.g., LATISSO 101) can be issued with either the 2006 or 2021 policies.

You may use the 2021 commitment and policy forms for new transactions. However, you can and should continue to issue the 2016 commitment and 2006 policies if the new 2021 forms (including schedules) are not yet available on your software platform and if permitted by the lender closing instructions and purchase agreement. LATISSO has not decertified the 2016 commitment and 2006 policy forms. When issuing policies, be careful to select the same version for both the jacket and schedules.

Please check with your software provider to confirm that you have the most up-to-date forms (including schedules) in your system or the date the forms will be made available to you. WFG has provided all software providers with the new forms. Policy jackets also can be obtained from the WFGAgent (AMS2) site and are branded with “2021” in the dropdown menu<sup>3</sup>. Policy schedules and endorsements in Microsoft Word format and the revised LATISSO Schedule of Rates for Title Insurance in Louisiana also can be obtained from the state office or [here](#).

If you have any questions or need assistance with forms or rates, please do not hesitate to contact your Louisiana WFG team. Stay tuned for additional training opportunities.

---

<sup>3</sup> The Company is currently experiencing technical issues with the 2021 short form loan policies, but expects to make those available shortly.

**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.**