



WFG Rate and Form Bulletin

To: All Louisiana Policy Issuing Agents of WFG National Title Insurance Company
From: WFG Underwriting Department
Date: August 1, 2025
Bulletin No. LA 2025-04
Subject: Rate and Form Changes Effective September 1, 2025

The Louisiana Department of Insurance has approved a recent filing by the Louisiana Title Statistical Services Organization, Inc. (LATISSO). The following rate and form changes take effect September 1, 2025.

NEW FORMS & RATES

ALTA 36.9 Endorsement -- Energy Project -- Minerals and Other Subsurface Substances – Land Under Development (2021 v. 01.00)

This new addition to the ALTA 36 series of endorsements provides coverage related to the enforced removal or alteration of an electricity generating facility resulting from the exercise of surface rights in connection with mineral activity. This coverage applies to improvements located on the land at the date of policy or to be built according to identified plans. Particular identified mineral rights may be excluded from coverage.

This endorsement may be issued with a Loan or Owner's Policy. The Rate is 20% of the Original Rate, subject to a minimum Rate of \$500. Because of the complexity and high liability involved in energy projects, issuance of this endorsement requires underwriting approval.

REVISED FORMS

ALTA 3.3 Endorsement – Zoning – Completed Improvement – Legal Non-Conforming Use (2021 v. 01.01)

This revision adds coverage for a non-conforming improvement, separating it from a non-conforming use. It also adds coverage for an identified zoning classification. The revised form replaces blanket coverage for specified zoning matters with checkboxes to select which matters will be covered (e.g., setbacks, height, or number of parking spaces). Due to its specialized coverage, issuance of this endorsement requires underwriting approval.

ALTA 42 Endorsement – Commercial Lender Group (2021 v. 01.01)

The 2021 version of the endorsement includes technical corrections to make it consistent with the 2021 Loan Policy form. Due to its specialized coverage and use in large commercial transactions, issuance of this endorsement requires underwriting approval.

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.

REVISED RATES

PR-4.2 Substitution Credit for Loan Policies

The rate rule was amended to clarify that the credit for a new Loan Policy cannot exceed the Amount of Insurance of the existing Loan Policy, even if the unpaid principal balance of the existing loan is higher.

ER-36 Series -- Energy Project

As noted above, the ALTA 36 series of endorsements provides coverage related to wind, solar and other electricity generating facilities. The revised rules replace flat rates with percentage-based rates subject to a minimum premium. No changes were made to the ER-36.6 rate rule.

The revised rates for the existing endorsements in the series are as follows:

ER-36 Energy Project -- Leasehold/Easement -- Owner's Policy: 15% of Original Rate; \$500 minimum

ER-36.1 Energy Project -- Leasehold/Easement -- Loan Policy: 10% of Original Rate; \$500 minimum

ER-36.2 Energy Project -- Leasehold -- Owner's Policy: 15% of Original Rate; \$500 minimum

ER-36.3 Energy Project -- Leasehold -- Loan Policy: 10% of Original Rate; \$500 minimum

ER-36.4 Energy Project -- Covenants, Conditions and Restrictions -- Land Under Development -- Owner's Policy: 20% of Original Rate; \$500 minimum

ER-36.5 Energy Project -- Covenants, Conditions and Restrictions -- Land Under Development -- Loan Policy: 20% of Original Rate; \$500 minimum

ER-36.7 Energy Project -- Fee Estate -- Owners Policy: 15% of Original Rate; \$500 minimum

ER 36.8 Energy Project -- Fee Estate -- Loan Policy: 10% of Original Rate; \$500 minimum

Please check with your software provider to confirm that you have the most up-to-date forms.

Microsoft Word versions and the revised LATISSO Schedule of Rates for Title Insurance in Louisiana can be obtained from the state office or at wfgunderwriting.com.

If you have any questions or need assistance with forms or rates, please do not hesitate to contact your WFG Louisiana Agency team.

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