

WFG Rate and Form Bulletin



To: All Louisiana Policy Issuing Agents of WFG National Title Insurance Company
From: WFG Underwriting Department
Date: May 15, 2026
Bulletin No. LA 2026-03
Subject: Rate and Form Changes Effective June 1, 2026

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 June 1, 2026.

NEW FORMS & RATES

ALTA 22.2 Endorsement – Land Address [2021 v. 01.00]

This new addition to the ALTA 22 series of endorsements provides location-related coverage for improved or unimproved land. Unlike the ALTA 22 or 22.1 versions, the ALTA 22.2 does not require the description of improvements. It insures against loss if the Land is not known by a specified address according to the records of specified source like the assessor or post office.

When issuing this endorsement, you must identify the street address in the first blank and the source of the address (e.g., _____ Parish Assessor, United States Postal Service) in the second blank. This endorsement may be issued with an Owner's or Loan Policy. The Rate for this endorsement is 10% of the Original Rate, subject to a minimum Rate of \$150.

ALTA 48 Endorsement – Tribal Limited Waiver and Consent [2021 v. 02.01]

ALTA 48.1 Endorsement – Tribal Limited Waiver and Consent Agreement [2021 v. 01.00]

These endorsements are designed to be issued with policies insuring a Native American tribe or tribal entity. They provide for a limited waiver of the tribe's sovereign immunity, authorizing policy rights and obligations to be adjudicated in state or federal courts where the Land is located. The ALTA 48 endorsement provides this waiver on a per transaction basis and must be executed by authorized representatives of the Insured tribal entity and tribe. If the tribe or tribal entity has entered into a sovereign immunity waiver agreement with WFG for a series of transactions, the ALTA 48.1 endorsement can be used to reference the specific agreement without the need for the endorsement itself to be signed.

Because these endorsements do not add substantive coverage, there is no cost to issue them. However, insuring Native American lands and tribal ownership is considered an extra-hazardous risk and requires underwriting approval. See [Underwriting Bulletin NB 2019-05](#). If you receive a request to insure such a transaction or issue the ALTA 48 or 48.1 endorsement, please contact underwriting counsel for further guidance.

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.

ALTA 49 Endorsement – Forgery – New Owner’s Policy – Residential

ALTA 49.1 Endorsement – Forgery – Existing Owner’s Policy -- Residential

These new endorsements add post-policy forgery coverage to a standard Owner’s Policy insuring 1-4 family residential property, similar to the post-policy forgery coverage in the Homeowner’s Policy. The ALTA 49 version may be issued with a new 2021 Owner’s Policy, whereas the ALTA 49.1 version may be issued for an existing 2006 or 2021 Owner’s Policy.

Requirements to issue the ALTA 49:

1. Verify that the Land is improved with an existing 1-4 family residence. The endorsement cannot be used for vacant land, commercial property, or proposed construction.
2. Verify that each person named as an Insured in Item 1 of Schedule A is a Natural Person (i.e., a human being) or Estate Planning Entity (i.e., a legal entity or trust if established by a Natural Person for the purpose of planning the disposition of that person’s estate). The endorsement cannot be issued to any other corporation, limited liability company, partnership, trust, or entity.
3. The endorsement must be issued at the same time as a standard 2021 Owner’s Policy. It may not be issued with a Homeowner’s Policy, or a previously-issued Owner’s Policy.

Requirements to issue the ALTA 49.1:

1. Verify that the Land is improved with an existing 1-4 family residence. The endorsement cannot be used for vacant land, commercial property, or proposed construction.
2. Verify that each person named as an Insured in Item 1 of Schedule A is a Natural Person (i.e., a human being) or Estate Planning Entity (i.e., a legal entity or trust if established by a Natural Person for the purpose of planning the disposition of that person’s estate). The endorsement cannot be issued to any other corporation, limited liability company, partnership, trust, or entity.
3. The endorsement must be issued to an existing WFG 2006 or 2021 Owner’s Policy. It may not be issued with a new Owner’s Policy, a new or existing Homeowner’s Policy, or another insurer’s policy.
4. Update the title exam. Verify that the title remains vested in the named Insured(s).
5. Insert the certification date of the updated title exam as the Date of Endorsement in Paragraph 1(a) of the ALTA 49.1 endorsement form.

The Rate for the ALTA 49 endorsement is 10% of the Original Rate. The Rate for the ALTA 49.1 endorsement is 15% of the Original Rate. Both are subject to a minimum Rate of \$150.

REVISED FORMS

ALTA 9 Endorsement – Restrictions, Encroachments, and Minerals – Loan Policy [2021 v. 01.00]

ALTA 9.7 Endorsement – Restrictions, Encroachments, and Minerals – Land Under Development – Loan Policy [2021 v. 01.00]

ALTA 9.10 Endorsement – Restrictions, Encroachments, and Minerals – Current Violations – Loan Policy [2021 v. 01.00]

ALTA 28 Endorsement – Damage or Enforced Removal [2021 v. 01.00]

ALTA 36.6 Endorsement – Energy Project – Encroachments [2021 v. 01.00]

Largely technical and stylistic changes were made to these endorsements to make them consistent with the 2021 policy forms. The 2021 versions of these endorsements expressly exclude coverage for loss or damage caused by the negligence of an easement holder.

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REVISED RATES/RULES

ER-108 Date Down – Loan Policy (LATISSO 108 Endorsement)

The rate rule was amended to add a minimum Rate of \$150. As amended, the endorsement costs \$0.50 per thousand of the total amount of coverage of the Loan Policy, subject to a minimum Rate of \$150.

GP-7(c) Full Value of Land

This definition in the rate manual was amended to clarify that the value of future improvements must be included when issuing a “land under development” version of an endorsement to an Owner’s Policy (e.g., ALTA 9.8-06 endorsement).

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 at wfgunderwriting.com. The updated 2006/2021 ALTA Endorsement Chart for Louisiana and Guide to Common Policy Endorsements in Louisiana can be downloaded here:

[2006/2021 ALTA Endorsement Chart – Louisiana](#)
[Guide to Common Policy Endorsements in Louisiana](#)

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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