



WFG Rate and Form Bulletin

To: All Massachusetts Policy Issuing Agents of WFG National Title Insurance Company
From: WFG Underwriting Department
Date: January 5, 2026
Bulletin No: MA 2026-01
Subject: Updated Massachusetts Title Insurance Rates Effective February 2, 2026

Please be advised that WFG has released a new rate manual and new rates for the issuance of title insurance in Massachusetts which will go into effect February 2, 2026, and will replace the prior rate manual in its entirety. The Rate Manual is attached and can be found [here](#) at WFG Underwriting.

Notable changes are as follows:

- Increase in rates for the ALTA Homeowner's Policy to \$4.75/thousand.
- Increase in rates for the ALTA Owner's Policy to \$4.25/thousand.
- Implementation of a new \$35.00 charge for CPLs, which is not subject to the agency split. Blanket CPLs will no longer be available. Therefore, if lenders request a Blanket CPL, Agents should request a Letter of Good Standing from [Agency Support](#), which should suffice in all situations. Please contact WFG Underwriting if you have any questions or issues.
- Clarification on the availability and requirements for the discount offered to First Time Homebuyers, active duty US service members, US Veterans and first responders on ALTA Homeowner Policies and either an ALTA Expanded Coverage Residential Loan Policy or an ALTA Loan Policy when issued simultaneously in a single TRID transaction. This discount is available only when policies are issued on owner-occupied, one to four (1-4) family properties. In order for the discount to be applied, Agents must obtain an affidavit from the insured owner that they are either First Time Homebuyers, active duty US service members, US Veterans or first responders, and the completed and signed affidavit must be attached to the policies when remitted. A form of the affidavit, which has been incorporated into the Notice of Availability, is attached.
- Changes and updates to the rates charged for several endorsements.

There are also several new endorsements available. Please watch your inboxes for separate bulletins with respect to issuance of those endorsements.

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.

WFG has sent the new rates to closing software providers, but Agents may want to reach out to their contacts to confirm receipt and implementation timelines.

Knowing Agents may have already provided premium quotes to proposed insureds and that it may take software vendors some time to incorporate the new rates into their platforms, WFG will honor any rates quoted to proposed insureds prior to the effective date of February 2, 2026, up until March 1, 2026.

Should you have any questions, please contact your WFG 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/or procedures of WFG National Title Insurance Company.