

To: All WFG Policy-Issuing Agents and Offices Doing Business in Nebraska

From: WFG Underwriting Department

Date: April 27, 2023 Bulletin No.: NE 2023-01

Subject: Nebraska Rate Manual Effective May 1, 2023

WFG has made a "technical filing" to clarify use of the Simultaneous Issue Rate found in Section 6 of the WFG Rate Manual.

The changes deal with Simultaneous Issue involving different combinations of owners/homeowners and loan/expanded coverage loan policies which you may be asked to issue as well as the rate to be charged when the loan policy amount exceeds the owner's policy amount. These changes are in Sections 6.3 through 6.3.6.

The rates are effective for orders received on or after May 1, 2023 with the Rate Manual found here: Nebraska Rate Manual

The following forms have also been approved effective immediately. These can be found here: WFG Underwriting Nebraska Forms

Form Name	Form Number	Edition	Action	Old Form #	Old Edition date
3179700	ALTA Res Ltd Mortgage Mod. Policy	4/2/2022	Replaced	3171500-TC	8/1/2016
3179700-A	ALTA Res Ltd MMP Schedule A	4/2/2022	Replaced	3171500-A	8/1/2016
3179500	ALTA Res Ltd Coverage Jr. Loan Policy	4/2/2022	Replaced	3165100	8/1/2012
3179500-A	ALTA Res LtdCoverage Jr. Loan Policy Sch A	4/2/2022	Replaced	3165100-A	8/1/2012
3179900	ALTA SF Res. Ltd Coverage Jr. Loan Policy	4/2/2023	Replaced	3165700	4/2/2013
3179900-A	ALTA SF Res. Ltd Coverage Jr. Loan Policy Sch A	4/2/2023	New		
3179900-ADD	ALTA SF Res. Ltd Coverage Jr. Loan Policy-ADD	4/2/2023	Replaced	3165700-ADD	4/2/2013
JR 1	ALTA JR 1 Endorsement	4/2/2022	Replaced	WFG JR12012	8/1/2012
JR2	ALTA JR 2 Endorsement	4/2/2022	Replaced	WFG JR22012	8/1/2012
ALTA 23.1-21v22	ALTA 23.1 Co-Ins Multiple Policies End	5/12/2022	Replaced	WFG 23.106v16	8/1/2016
WFG 4706	ALTA 47 Operative Law Owners Policy	4/2/2021	New		
WFG 47.106	ALTA 47.1 Operative Law Loan Policy	4/2/2021	New		
WFG 47.206	ALTA 47.2 Operative Law HO Policy	4/2/2021	New		
WFG 47.306	ALTA 47.3 Operative Law Extended LP	4/2/2021	New		
WFG 48.0-22	ALTA 48 Tribal Waivers and Consents End	4/2/2022	New		

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