



WFG Rate and Form Bulletin



To: All New Jersey Policy Issuing Agents of WFG National Title Insurance Company

From: WFG Underwriting Department

Date: August 9, 2019

Bulletin No.: NJ2019-02

Subject: NJ Rating Bureau Filing 2019-01 – Revisions to the Manual of Rates and Charges and to the Index to Manual of Forms, **effective September 1, 2019.**

The New Jersey Land Title Insurance Rating Bureau has received approval for several revisions to the Manual of Rates and Charges and to the Index Manual of Forms. **These changes are applicable for all applications or orders for title insurance received on or after September 1, 2019. The attached versions of the Manual of Rates and Charges and the Index Manual of Forms are also effective on September 1, 2019.**

Revisions to Manual of Rates and Charges effective September 1, 2019:

1. **Rate Manual Section 1.4 “Examination Charge”;**
 2. **Rate Manual Section 10.55 ALTA 18-06 – Single Tax Parcel Endorsement;**
 3. **Rate Manual Section 10.59 ALTA 17.1-06 – Indirect Access and Entry Endorsement;**
 4. **Rate Manual Section 10.90 ALTA 37-06 Assignment of Rents or Leases Endorsement;**
 5. **New Rate Manual Section 10.107 ALTA Endorsement 3.3-06 (Zoning – Completed Improvement – Non-Conforming Use) (New Jersey Variation)**
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1. **Rate Manual section 1.4** was amended to conform with the current wording of sections 5.1 and 5.3.
 2. **Rate Manual section 10.55** was amended to include ALTA 18.3-06 Single Tax Parcel and ID in addition to minor technical changes.
 3. **Rate Manual section 10.59** was amended to correct a clerical error in the last sentence.
 4. **Rate Manual section 10.90** was amended to add the word “loan” in the first sentence and to clarify that this Endorsement is only to be issued with loan policies.
 5. **New Rate Manual section 10.107** to establish a rate or charge for the issuance of ALTA Endorsement 3.3-06 (Zoning – Completed Improvement – Non-Conforming use – New Jersey Variation) of 20% of the Standard Underwriting Charge with a minimum charge of \$150, similar to the ALTA 3.1-06 Endorsement (Section 10.21).

Revisions to Manual of Forms effective September 1, 2019:

- A. NJRB 3-09 – ALTA Commitment for Title Insurance;
- B. NJRB 5-94 – ALTA Endorsement 8.1-06 – (Environmental Protection Lien);
- C. NJRB 5-137 – ALTA Endorsement 3.2-06 (Zoning – Land Under Development);
- D. NJRB 5-165 – ALTA Endorsement 8.2-06 (Commercial Environmental Protection Lien);
- E. **Adoption of** ALTA Endorsement 3.3-06 (Zoning – Completed Improvement – Non-Conforming Use) (NJRB 5-179);
- F. **Adoption of** ALTA Endorsement 18.3-06 Single Tax Parcel and ID (NJRB 5-180).

A. Revisions to NJRB 3-09 – ALTA Commitment for Title Insurance

This form was amended to add brackets in front of and at the end of the “Transaction Identification Data for reference only:” section and to add the following note: “Note: Bracketed [] material is optional.

B. Revisions to NJRB 5-94 – ALTA Endorsement 8.1-06 – (Environmental Protection Lien)

This endorsement was amended to include a sentence to make it clear that it is void if attached to an owner’s policy.

C. Revisions to NJRB 5-137 – ALTA Endorsement 3.2-06 (Zoning – Land Under Development)

This endorsement was amended to include minor technical corrections by deleting and replacing a couple of words and changing the years of technical corrections made.

D. Revisions to NJRB 5-165 – ALTA Endorsement 8.2-06 – (Commercial Environmental Protection Lien)

This endorsement was amended to add in the heading “New Jersey Variation” and to add the following sentence: “THIS ENDORSEMENT IS VOID IF ATTACHED TO AN OWNER’S POLICY.”

E. Adoption of ALTA Endorsement 3.3-06 (Zoning – Completed Improvement – Non-Conforming Use) (New Jersey Variation) (NJRB 5-179)

This endorsement was approved and serves to insure against loss or damage sustained by the Insured resulting from Non-Conforming Use not being allowed by the municipality or county because the Non-Conforming Use violates a Zoning Ordinance.

F. Adoption of ALTA Endorsement 18.3-06 Single Tax Parcel and ID (NJR 5-180)

This endorsement was approved and serves to insure against damage sustained by the Insured by reason of the Land being taxed as part of a larger parcel or land or failing to constitute a separate tax parcel for real estate taxes; or any portion of the Land not being assessed for real estate taxes under the designated tax identification number.

Click [HERE](#) to download the Manual of Rates and Charges.

Click [HERE](#) to download the Index of Forms.

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.