



**The State of New York**

**LIMITED RATE DEVIATION  
FROM TIRSA RATES**

**Effective as of January 1, 2022**

# WFG NATIONAL TITLE INSURANCE COMPANY

## BACKGROUND

WFG National Title Insurance Company, a South Carolina title insurer (“WFG”) is a member of the Title Insurance Rate Service Association, Inc. of New York and hereby files this limited rate deviation from the “Title Insurance Rate Manual for New York State,” Sixth Revision, which took effect February 15, 2019 (the “TIRSA Manual”) previously adopted by WFG.

This filing withdraws and supercedes the “Rate Reductions from TIRSA Rates” previously approved June 13, 2019, under SERFF Tracking #: ATLT-131882494.

Except as specifically modified herein, all rates, rate rules, definitions, service, endorsement and other charges and formulae for computation of charges set forth in the TIRSA manual remain unchanged and shall be applied as set forth therein.

Where the TIRSA manual sets premium based on a formula or percentage, directly or indirectly, referencing or based upon the “Owner’s Rate” or by reference to the premium charge for an “Owner’s Policy,” including charges for endorsements, any such formula or percentage shall be calculated based upon the rate table set forth below for policy liabilities of less than \$1,000,000. For Owner’s Policy liabilities of \$1 million or more and for all Loan Policies, this Limited Rate Deviation shall not apply, and premiums shall be calculated as set forth in the TIRSA Manual.

Any premium, charge or fee set forth in the TIRSA Manual as a specific dollar amount (for example a title continuation fee) is unaffected by this rate deviation, even if issued in connection with an Owner’s Policy.

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## RATE TABLE MODIFICATIONS

For any Owner's Policy liability of less than \$1 million, without regard to the type of property (residential or commercial), the Rate Tables set forth in Part II – Rates of the TIRSA Manual, Page 30, are modified as follows:

### Section 1 – Owner's and Mortgage Policy Rates

#### ZONE 1

Amount of Insurance		Owner's Policy	Loan Policy
First \$35,000 or less		\$287.00	
<b>MINIMUM PREMIUM (EXCEPT SIMULTANEOUSLY ISSUED POLICIES)</b>			
Each additional \$1,000 (or fraction thereof)			
From	To		<b>Reverts to Rates in TIRSA Manual</b>
35,001	50,000	6.39	
50,001	100,000	3.99	
100,001	500,000	3.21	
500,001	999,999.99	2.87	

#### ZONE 2

Amount of Insurance		Owner's Policy	Loan Policy
First \$35,000 or less		\$325.00	
<b>MINIMUM PREMIUM (EXCEPT SIMULTANEOUSLY ISSUED POLICIES)</b>			
Each additional \$1,000 (or fraction thereof)			
From	To		<b>Reverts to Rates in TIRSA Manual</b>
35,001	50,000	5.39	
50,001	100,000	4.39	
100,001	500,000	3.52	
500,001	999,999.99	3.21	

For Owner's Policy liabilities of \$1 million or more, and for all Loan Policies including Construction Loan Policies, this Limited Rate Deviation shall not apply, and premiums shall be calculated as set forth in the TIRSA Manual.

The fee for Endorsements for Loan Policies shall not be affected by this reduced Policy Rate and shall be calculated as set forth in the TIRSA Manual.