

WFG Underwriting Bulletin



To: All Ohio Policy Issuing Agents of WFG National Title Insurance Company
From: WFG Underwriting Department
Date: February 19, 2026
Bulletin No.: OH 2026-04
Subject: Issuing the ALTA 49/49.1

Background:

On August 1, 2025, The ALTA Board adopted two, new endorsements providing coverage for post-policy forgery claims. These endorsements become available in Ohio on March 1, 2026.

The ALTA 49/49.1 extend the post-policy forgery coverage for deeds and mortgages found in the Homeowner's Policy of Title Insurance to a Standard Owner's Policy provided the forged document was recorded after the endorsement is issued.

The ALTA 49 must be issued simultaneously with a new Owner's Policy. The ALTA 49.1 is designed to be issued as an endorsement on an existing Owner's Policy (Old Policy).

Underwriting Requirements:

To issue either endorsement, you must verify:

1. The Land is improved by a 1-4 Family Residence when the endorsement is issued;
2. The Insured is either:
 - a. A "Natural Person" meaning a human being and not a commercial or legal entity/organization (LLC, Corporation, Limited Partnership, General Partnership, etc.);
 - b. An "Estate Planning Entity" meaning an entity, trust or trustee of a trust established by a Natural Person for the purpose of planning the disposition of their estate.

Additional Requirements to Issue the ALTA 49.1:

To issue the ALTA 49.1:

1. The underwriter on the original Owner's Policy and the 49.1 must be the same. (State Farm doesn't let Allstate issue endorsements on State Farm policies.)
2. Conduct a current owner search and verify the named Insured listed in the existing Owner's Policy is still the owner of the real estate or meets the definition of Insured under Conditions Paragraph 1.

While it is not required to issue the 49.1, you may wish to confirm whether any deeds or mortgages you discover were granted by the Insured.

If you have additional questions, contact Underwriting.

NOTE: This Bulletin is for the sole purpose of establishing underwriting positions and policies reflecting WFG National Title Insurance Company's best business judgment. The information contained in this Bulletin is intended solely for the use of employees of WFG National Title Insurance Company, its title insurance agents and approved attorneys. Disclosure to any other person is expressly prohibited unless approved in writing by the WFG National Title Insurance Company's Underwriting Department.

The Agent may be held responsible for any loss sustained as a result of the failure to follow the standards set forth above.