



## WFG Rate and Form Bulletin



To: All West Virginia Policy Issuing Agents of WFG National Title Insurance Company  
From: WFG Underwriting Department  
Date: April 16, 2019  
Bulletin No: WV 2019-01  
Subject: West Virginia Rates and Forms Filing Effective April 3, 2019

---

The West Virginia Insurance Commission has approved our Rate and Form filing which must be implemented by all agents for orders received on or after April 3, 2019. Please be sure that your system is updated and that you discontinue use of the old forms and rates for all orders received on or after the April 3<sup>rd</sup> effective date.

### Highlights of the filing:

1. We have filed separate rates for commercial and non-commercial<sup>1</sup> property, as is required by West Virginia statute. Please be sure you are using the correct rate; if you have any question about the proper rate, contact underwriting.
2. We have eliminated the charge for most endorsements issued on non-commercial properties, including the most-commonly requested ones.
3. We have filed for use all the current ALTA endorsements (through the ALTA 46). Charges for the endorsements are shown in the tables in the rate manual.
4. The simultaneous issue rate for a loan policy issued contemporaneously with an owner's policy of equal or greater liability is now \$150.00

The revised Rate and Form Manual may be found on our website under:

<http://wfgunderwriting.com/west-virginia/rate-manuals>

---

<sup>1</sup> "Non-commercial" rather than "residential" is the term used in the West Virginia Code, §33-20-3(e)(1).

*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 procedures of WFG National Title Insurance Company.*