

CPL Filing Information												"NFR" = No rate Filed "N/C" = No Charge "N/A" - Not Applicable				
STATE	LATEST CPL FORM APPROVAL DATE	Rate Filing	Form filing	FILING REQUIREMENTS	WFG Form No.	ALTA Version	RATE: Buyer	RATE: Seller	RATE: Lender	RATE: Borrower	CPL Fee Splits	NOTES	Rate Checked	By		
Alabama	11/9/2019	Req.	Req	Form & Rate to be filed	3175100	2018	\$25	\$50	\$25	\$25	WFG 100% recognized as other title fees income	Alabama Code § 27-3-6.1 sets these as the minimum charge for CPL	4/23/2020	A. Fields		
Alaska - No Rates Currently Filed				No statutes requiring or prohibiting CPL's in Alaska			NFR	NFR	NFR	NFR	N/A		4/24/2020	R. Williams		
Arizona	N/A	Req.	N/A	Rate reg./Form not filed Rate set per AZ 6-841.02	3175100	2018	\$25	\$25	\$25	\$25	WFG 100% recognized as other title fees income	AZ 6-841.02	4/24/2020	R. Williams		
Arkansas	4/25/2020	Req.	Req	Form & Rate to be filed	3175105	2018	\$25	\$25	\$25	\$25	WFG 100% recognized as other title fees income	Filed Seller CPL CPL rate filed 2011, Rate manual is piecemeal, Needs to be updated	4/23/2020	A. Fields		
California	N/A	N/A	CLTA	not regulated – form or rate	3175100	2018	NRF	NRF	NRF	NRF	N/A		4/24/2020	R. Williams		
Colorado	N/A	Req.	N/A	No Rate Reg ALTA Form CCR 3-5-1, Sec 6(F)(4)	3175100	2018	\$25	\$25	\$25	\$25	WFG 100% recognized as other title fees income		4/28/2020	D. Barbakoff		
Connecticut	N/A	2/1/2021	N/A	not regulated – form or rate	3175100	2018	\$25	\$25	\$25	N/C	N/A		2/1/2021	D. Thoms		
Delaware - Rating Bureau	10/1/2019	x	x	Form & Rate Reg. by DTIRB	3175110	2018	\$125	NRF	\$125	NRF	WFG 100% recognized as other title fees income		4/16/2020	J. Micciche		
District of Columbia (DC)	1/21/2020	Req.	Req.	Form & Rate to be filed	3175300	2018	\$50	\$50	\$50	\$50	WFG 100% recognized as other title fees income	10/1/14 Manual pg 10	4/16/2020	J. Micciche		
Florida	5/20/16 - new filing in process	x	x	(State Underwriter Files)-promulgated	3172912	2015	N/C	N/C	N/C	N/C	N/A	Promulgated - Filing pending - JT	4/28/2020	J. Tschida		
Georgia	N/A	pub.	N/A	Rate Only - Published	3175100	2018	\$50	\$50	\$50	\$50	WFG 100% recognized as other title fees income		4/24/2020	T. Brooks		
Hawaii	N/A	N/A	N/A	no statutory requirement in Hawaii mandating insured closing letters or regulating their form or content	3175100	2018	N/C	N/C	N/C	N/C	N/A		4/24/2020	R. Williams		
Idaho	1/17/2020	Req.	Req	I.C. 41-2714, Rate & form filing required	3175100	2018	\$25	N/A	\$25	\$25	WFG 100% recognized as other title fees income	Issuance of CPL to a buyer, borrower or lender will be considered one transaction and a single rate is paid	4/28/2020	C. Trummel		
Illinois	N/A	N/A	N/A	No filing Reg rate or form - 215 ILL. Comp. stat. 155/16.1	3175117	2018	\$25	\$50	\$25	\$50	WFG 100% recognized as other title fees income		4/24/2020	S. Czaja		

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Indiana (State Specific)	1/23/2018	Req.	Req.-state specific	Filing Required after adoption of Rating Bureau	3175118	2018	\$25	\$25	\$25	\$25	WFG 100% recognized as other title fees income		4/24/2020	S. Czaja
Iowa	x	x	x	Reg State Form-Iowa Code Ann. § 16.93	3175100	2018	NFR	NFR	NFR	NFR	N/A		4/24/2020	K. O'Connor
Kansas	N/A	N/A	N/A	none	3175300	2018	NRF	NRF	NRF	NRF	N/A		5/4/2020	S. Shellhaas
Kentucky	N/A	N/A	N/A	none (No reg to file), but part of rate manual eff. 4/15/14	3175300	2018	\$25	\$25	\$25	\$25	WFG 100% recognized as other title fees income		4/23/2020	A. Fields
Louisiana	10/1/2020	x	x	(rate & form filed by LATISSO) Closing Protection Coverage (CPC)	3175122	2018	N/A	N/A	\$25	N/A	WFG 100% recognized as other title fees income	Per transaction	4/16/2020	D. Silverstein
Maine	12/19/2019	x	x		3175123	2018	\$25	N/A	\$25	\$25	WFG 100% recognized as other title fees income		4/17/2020	L. Still
Maryland	11/18/2019	N/A	N/A	unofficially not reg – form or rate	3175100	2018	N/A	N/A	\$30	N/A	WFG 100% recognized as other title fees income	rate filed 5-1-18, form 11-18-19	4/16/2020	J. Mieciche
Massachusetts	N/A	N/A	N/A	not regulated - rate or form	3175100	2018	NRF	NRF	NRF	NRF	N/A	H 932 pending to set \$50 charge, not passed at 6/5/2018	4/29/2020	L. Still
Michigan	N/A	N/A	N/A	not regulated – form or rate	3175100	2018	N/C	N/C	N/C	N/C	N/A		4/24/2020	K. O'Connor
Minnesota	N/A	N/A	N/A	not regulated – form or rate	3175100	2018	N/C	N/C	N/C	N/C	N/A		4/24/2020	K. O'Connor
Mississippi	N/A	N/A	N/A	not regulated - rate or form	3175100	2018	\$35	\$35	\$35	\$35	WFG 100% recognized as other title fees income	Per transaction	4/16/2020	D. Silverstein
Missouri	12/27/2010	Req.	Req - state specific	(rate & form to be filed)	3172529, 3172429	2008	\$25	\$25	\$25	NRF	WFG 100% recognized as other title fees income	forms must be filed but must conform to the 2008 promulgated forms.	4/16/2020	D. Jenkins
Montana	N/A	N/A	N/A	not regulated – form or rate	3175100	2018	NRF	NRF	NRF	NRF	N/A	MT Code MCA 6-841E, fee for a CPL "shall not exceed twenty-five dollars for the protection of a party receiving the benefit of closing protection, the buyer, borrower or seller and the lender.	4/24/2020	R. Williams
Nebraska	4/16/2020	filed	Req.	required – filing ?	3175131	2018	\$25	\$25	\$25	\$25	WFG 100% recognized as other title fees income		5/4/2020	S. Shellhaas
Nevada	N/A	N/A	N/A	Filing not req'd. NRS 692A.120(2)(b).	3175100	2018	\$25	\$25	\$25	\$25	WFG 100% recognized as other title fees income		4/24/2020	R. Williams

New Hampshire	N/A	N/A	N/A	not regulated – form or rate	3175100	2018	\$25	\$25	\$25	\$25	WFG 100% recognized as other title fees income	ALTA says: 13. Insured Closing Letters There is no statutory requirement mandating the issuance of insured closing letters. Nonetheless, insured closing letters, referred to in NH as “cpl’s,” are industry standard. According to an Insurance Department Bulletin, 7-7-97, title insurance companies may not use cpls to indemnify lenders or other parties for losses that are unrelated to liens, encumbrances upon, defects in, or the marketability of the title to real property. By issuing a cpl that indemnifies a lender for losses that are unrelated to title, a title insurer would be violating Section 416-A:18 of title 37, which prohibits a title insurance company from engaging in the business of guaranteeing the payment of principal or interest of bonds or other obligations or the transaction of underwriting any other kind of insurance.	4/29/2020	L. Still
New Jersey – Rating Bureau	9/1/2019	x	x	Form & Rate Reg. - N.J.S.A. 17:46B-43.	3175134	2018	\$75	N/A	\$75	\$75	WFG 100% recognized as other title fees income	Manual Section. 6.6 and the rate of \$75	4/16/2020	J. Clarke
New Mexico – Promulgated	3/1/2016	N/A	N/A	Promulgated - 13.14.3.8(D)NMAC; 13.14.7.26 NMAC; 13.14.18.13 NMAC	3171635	2014	N/C	N/C	N/C	N/C	N/A		4/21/2020	C. Cullen
New York - Rating Bureau	x	x	x	Not permitted	NONE		N/A	N/A	N/A	N/A	N/A		4/16/2020	R. Schwartzman
North Carolina (Filed by NC Rating Bureau)	x	x	x	(Filed by NC Rating Bureau) Closing Service Insurance (CSI)	3140637		See Notes	See Notes	See Notes	See Notes	CPL Fee Split based on Agency contract	Up to \$100k - \$.63/\$1k \$100k to \$500K Add \$.12/\$1K Over 500K - No Add'l chg	4/16/2020	J. McManus
North Dakota	N/A	N/A	N/A	not regulated – form or rate	3175100	2018	NRF	NRF	NRF	NRF	N/A		4/16/2020	S. Gregory
Ohio - Rating Bureau	5/1/2008	x	x	Rating Bureau	WFG CP-24		\$20	\$55	\$40	\$20	WFG 100% recognized as other title fees income	The Rate for the issuance of this coverage shall be forty dollars (\$40) for a lender, its successors and assigns, as their interest may appear, fifty-five dollars (\$55) for seller(s), twenty dollars (\$20) for buyer(s)/borrower(s) and twenty dollars (\$20) for each additional applicant for title insurance. Minimum Premium \$40 and this Rate is remitted in its entirety to the Insurer	4/16/2020	S. Gregory
Oklahoma	N/A	N/A	N/A	not regulated – form or rate	3175100	2018	NRF	NRF	NRF	NRF	N/A		4/28/2020	L. Johnson
Oregon - Rating Bureau	N/A	N/A	N/A	not regulated – form or rate	3175100	2018	N/C	N/C	N/C	N/C	N/A		4/24/2020	M. Sandler
Pennsylvania – Rating Bureau	10/1/2019	x	x	Rating Bureau	3175142	2018	\$125	\$125	\$125	\$125	WFG 100% recognized as other title fees income	\$125 regardless of the number of letters issued for a single transaction	4/16/2020	B. Bodkin
Rhode Island	12/2/2019	Req.	Req.	Form & Rate Filing Required Section 27-2.6-6	3175100	2018	\$25	N/A	\$25	\$25	WFG 100% recognized as other title fees income	H7792A 2014 P.L. ch. 393 Effective July 2, 2014 S2447aa 2014 P.L. ch. 354 Effective July 2, 2014	4/29/2020	L. Still
South Carolina	11/14/2019	Req.	Req.	form or rate required	3175100	2018	\$35	\$35	\$35	\$35	WFG 100% recognized as other title fees income		4/28/2020	C. Yarborough
South Dakota	N/A	N/A	N/A	not regulated – form or rate	3175100	2018	NRF	NRF	NRF	NRF	N/A		4/24/2020	A. Dick
Tennessee	N/A	Req.	N/A	Rate Filed - Form Not Filed	3175100	2018	\$50	\$50	\$50	\$50	WFG 100% recognized as other title fees income	more than one loan-\$50 if the same lender made both loans. Different lenders charged separately	4/16/2020	J. McManus
Texas - Promulgated (Purchaser/Seller Insured Closing Service Letter)	x	x	x	Promulgated	T-51	2/1/2021	N/C	N/C	N/A	N/C	N/A		2-121	Patricia Ladan

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Texas - Promulgated (Lender)	x	x	x	Promulgated	T50	2/1/2010	N/A	N/A	N/C	N/A	N/A		4/17/2020	Patricia Ladan
Utah	7/1/2020	Req.	Req. State specific filed for 30 days before use		3175149	2018	\$25	\$25	\$25	\$25	WFG 100% recognized as other title fees income	Effective 5/10/2016 - UT Law U.C.31A-4-117. Closing or settlement protection.	7/1/2020	
Vermont	3/1/2021	Req.	Req.	VSA Title *	3175300	2018	\$25	N/A	\$25	\$25	WFG 100% recognized as other title fees income		3/1/2021	D.Thoms
Virginia	12/5/2020	N/A	Req.-state specific	filed	3175351	2018	\$25	\$25	\$25	\$25	WFG 100% recognized as gross premium income	Rates effective 11-1-17 (not filed)	4/16/2020	S. Gregory
Washington	N/A	N/A	N/A	not regulated – form or rate	3175300	2018	N/C	N/C	N/C	N/C	N/A		4/20/2020	C. Trummel
West Virginia	N/A	N/A	N/A	not regulated – unless rate is being charged	3175300	2018	NFR	NFR	NFR	NFR	N/A		4/16/2020	S. Gregory
Wisconsin	N/A	N/A	N/A	not regulated – form or rate	3175100	2018	N/C	N/C	N/C	N/C	N/A		4/24/2020	A. Dick
Wyoming - No Rates Currently Filed				not regulated – form or rate W.S. 26-23-306.			NFR	NFR	NFR	NFR	N/A	no rate or forms filed	4/28/2020	D. Thoms