

# Title Insurance Rating Bureau of Pennsylvania Updates Title Insurance Forms

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The [Title Insurance Rating Bureau of Pennsylvania \(TIRBOP\)](#) has updated its ALTA Title Insurance Policy and Endorsement forms. This is the first significant update to the title forms since 2016. Going forward, banks should be looking for (and requiring) 2021 ALTA forms rather than the 2016 forms.

For the most part, the title commitment will look the same, but there are a few practical changes that banks should be on the lookout for when reviewing commitments and final policies and some changes to common endorsements banks may request.

The primary changes include:

1. Certain "standard" preprinted exceptions should no longer be listed because they are now expressly stating exclusion from coverage in the policy jacket, including the "accuracy of area" exception and an exception for the unenforceability of illegal restriction covenants (race, religion, etc.).
2. The policy authentication endorsement is no longer valid, as electronic signatures are expressly permitted in the policy.
3. The 2021 forms add coverage for "Remote Online Notarization", which is permitted in Pennsylvania and Maryland.
4. The policy includes a covered risk "gap" coverage for real estate taxes or assessments imposed or collected by a governmental authority that becomes due and payable after the date of the policy. This exclusion does not modify or limit the coverage provided for the covered risk pertaining to a lien of real estate taxes or assessments imposed on the Title by a governmental authority *due or payable*, but unpaid.
5. The definition of an "affiliate" (an entity which the benefit of the policy may pass to) has been expanded.

If you have any questions pertaining to the aforementioned changes of the title insurance forms, please reach out to [Derek Dissinger](#) or any member of the Barley Snyder [Title Insurance Practice](#) or [Banking Industry Group](#).

**WRITTEN BY:**

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**Derek P. Dissinger**

Partner

Tel: (717) 553-1075

Email: [ddissinger@barley.com](mailto:ddissinger@barley.com)