



New TIRSA Rate Manual and Endorsements

Effective October 1, 2024, the 7th revision to the TIRSA rate manual will go into effect and can be found here: <https://tirsa.org/rate-manual/>. The revised rate manual adopts the new 2021 American Land Title Association (ALTA) owners and loan policies, replacing the prior 2006 versions.

The 7th revision also adopts some new endorsements previously unavailable in New York. Several endorsements will replace no-fee affirmative insurance, which is no longer permissible under the new regulations.

Some of the featured endorsements include:

- ALTA 9 Series (available for Loan and Fee Policies) – Offer additional coverage against enforced removal of buildings over setback lines, private rights and assessments, and land under development and its future improvements.
- ALTA 28 Series – Offer additional coverage on the enforced removal of encroachments over easements, boundaries, and land under development.
- ALTA 35 Series – Offer additional coverage for minerals and other subsurface substances.

If you have any questions, please reach out to our Legal Department [here](#).

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