

**ALTA 23.1 (CO-INSURANCE — MULTIPLE POLICIES) ENDORSEMENT**

This endorsement is issued as part of  
 Policy Number \_\_\_\_\_  
 issued by  
**BLANK TITLE INSURANCE COMPANY**  
 (“Issuing Co-Insurer”)

Attached to and made a part of Issuing Co-Insurer’s Policy No. \_\_\_\_\_ (“Co-Insurance Policy”). Each title insurance company executing this Co-Insurance Endorsement, other than the Issuing Co-Insurer, shall be referred to as a “Co-Insurer.” The Issuing Co-Insurer and each Co-Insurer are collectively referred to as “Co-Insuring Companies.”

1. By issuing this Co-Insurance Endorsement to the Co-Insurance Policy, each of the Co-Insuring Companies adopts the Co-Insurance Policy’s Covered Risks, Exclusions, Conditions, Schedules, and endorsements, except an ALTA 12[-06] or ALTA 12.1[-06] Aggregation Endorsement, if any, issued by any other of the Co-Insuring Companies, subject to the limitations of this Co-Insurance Endorsement.

Co-Insuring Companies	Name and Address	Policy Number [File Number]	Amount of Insurance	Percentage of Liability
Issuing Co-Insurer			\$	
Co-Insurer			\$	
Co-Insurer			\$	
Co-Insurer			\$	
<b>Total Co-Insurance Amount</b>			\$	

2. Aggregation of Policy Liability
  - a. The Issuing Co-Insurer’s liability under the Co-Insurance Policy may be aggregated with other policy liabilities issued by the Issuing Co-Insurer with either an ALTA 12[-06] or ALTA 12.1[-06] Aggregation Endorsement.
  - b. Each Co-Insurer may aggregate its liability under the Co-Insurance Policy with other policy liabilities issued by that Co-Insurer, but only if this Co-Insurance Endorsement is issued with that Co-Insurer’s ALTA 12[-06] or ALTA 12.1[-06] Aggregation Endorsement.
  - c. Policy liability assumed by each of the Co-Insuring Companies may not be aggregated with other policy liabilities assumed by any other of the Co-Insuring Companies.
3. Each of the Co-Insuring Companies shall be liable to the Insured only for its Percentage of Liability of:
  - a. the total loss or damage under the Co-Insurance Policy, but in no event greater than its respective Aggregate Amount of Insurance set forth in its ALTA 12[-06] or ALTA 12.1[-06] Aggregation Endorsement, if any, and
  - b. the costs, attorneys’ fees, and expenses provided for in the Conditions.
4. Any notice of claim and any other notice or statement in writing required to be given under the Co-Insurance Policy must be given to each of the Co-Insuring Companies at the addresses set forth above.



40 5. Any endorsement to the Co-Insurance Policy issued after the date of this Co-Insurance Endorsement  
41 must be signed by each of the Co-Insuring Companies by its authorized officer or agent.  
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43 6. This Co-Insurance Endorsement is effective as of the Date of Policy of the Co-Insurance Policy. This  
44 Co-Insurance Endorsement may be executed in counterparts.  
45

46 This endorsement is issued as part of the Co-Insurance Policy. Except as it expressly states, it does not (i)  
47 modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date  
48 of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous  
49 endorsement is inconsistent with an express provision of this endorsement, this endorsement controls.  
50 Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior  
51 endorsements.  
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53  
54 **DATED:** \_\_\_\_\_  
55

56  
57 **Issuing Co-Insurer:**  
58 **BLANK TITLE INSURANCE COMPANY**  
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60  
61 **By:** \_\_\_\_\_  
62

63  
64 **Co-Insurer:**  
65 \_\_\_\_\_ **TITLE INSURANCE COMPANY**  
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67  
68 **By:** \_\_\_\_\_  
69

70  
71 **Co-Insurer:**  
72 \_\_\_\_\_ **TITLE INSURANCE COMPANY**  
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74  
75 **By:** \_\_\_\_\_  
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77  
78 **Co-Insurer:**  
79 \_\_\_\_\_ **TITLE INSURANCE COMPANY**  
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81  
82 **By:** \_\_\_\_\_  
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84  
85 **[Additional Co-Insurer signatures may be added if needed.]**

