

The background features a large, stylized number '4' composed of several overlapping triangular and quadrilateral sections. These sections contain various blurred images: bar charts, line graphs, and bokeh light effects in warm (yellow, orange) and cool (blue, teal) tones. The overall aesthetic is modern and data-driven.

The Energy Set: ALTA's Response to the Renewable Energy Explosion

John Agle

Counsel, Energy Specialist
Stewart Energy Group



Disclaimer

This underwriting guideline represents my opinion as a professional and is based on my understanding of the coverage, developed over 25 years of serving the renewable energy industry. You should always confirm my understanding by communication with your underwriter. If there's a disagreement, that's not proof that I'm right or wrong, it just illustrates the point that reasonable minds differ. Trust your gut. If you feel you have a good coverage argument, present it. There's a decent chance your gut is right.

The History Lesson

- Why? Why? Why? Why? Why?
- What's a “building”?
- The CA Way and creating a proprietary set
- Sarbanes-Oxley
- The 36 Series

Extending Coverage ... or Limiting Exposure?

- The definition of Plans
- Severable Improvements
- Integrated Whole
- Proportionality
- Telling them things they already know



The ALTA 36 through 36.3

- The same endorsement applied to different facts
- Are we insuring something other than a lease in A?
- Energy facilities - new construction or existing
- Defining Plans
- Damage to facilities and removal/relocation costs

The ALTA 36.4 and 36.5 – Energy Restrictions

- Who are we insuring?
- Land use restrictions only
- Owner's and Lessee's Affidavits – who has possession?
- Are there any? – reading the Schedule B exceptions

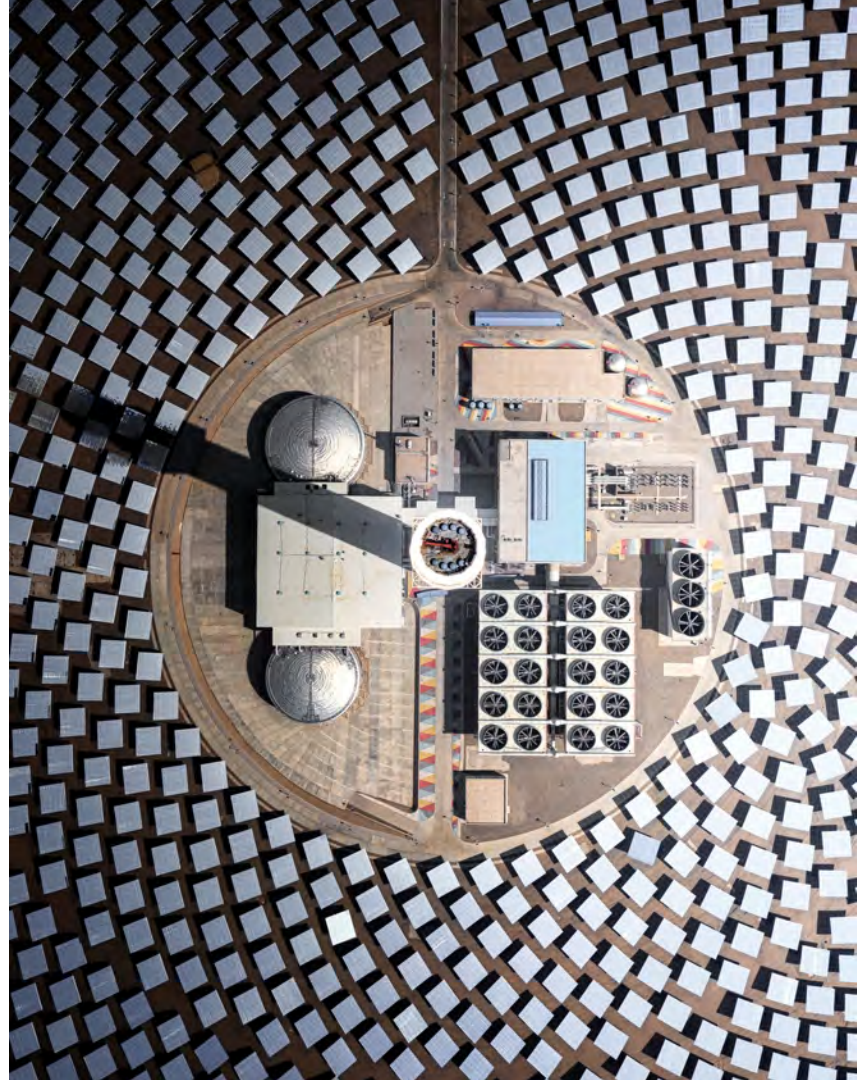
The ALTA 36.6 - Energy Encroachment

- This is a biggie!!!!
- 3a and 3b – what kinds of encroachments? ... duh
- 3c and 3d – what's the measure of loss? ... duh
- 3e – excepting from coverage and The Magic None
- Reviewing the survey and how the game is played



The ALTA 36.7 and 36.8 – Fee parcels

- What if it's NOT a lease or easement?
- Adding to the stack?



Other Energy-specific Endorsements

- Not JUST energy but
- ALTA 3.2 Zoning – land under development
- ALTA 35.3 Minerals – land under development
- Special Measure of Loss – careful!
- Custom endorsements – the 17.2, etc.

Understanding the Basics

- Duplicative coverage
 - If they can they will
 - Be a good corporate citizen
- Modifications
 - Where are you?
 - Does it make sense?





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Thank You.



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Stewart Energy Group

John Agle
Counsel, Energy Specialist
stewart.com/commercial