**Legal Department Goals 2016**

**Corporate**

1. Continue national licensing efforts, CO
2. Develop and maintain compliance program for Marketing subsidiary west
3. Develop and maintain CFPB compliant option for agent out of state footprint
4. Implement a licensing monitoring system.

**Underwriting**

1. Implement, monitor and report on new reinsurance program.
2. Continue development of Underwriting Resources/Tools.
3. Education for agents, WFG examiners and internal staff.
4. Increase legislative & Regulatory Monitoring in all States

**Claims**

1. Develop quarterly claims reporting system to direct ops and agency division managers.
2. Reduce cost of reliance on outside counsel for claims handling and review by better tracking and managing billable hours..
3. Increased training for title staff with subject matter being driven by claims trends.

**National Escrow**

1. Create an onboarding process for escrow personnel that includes TRID testing
2. Create a file review process and have 10% of escrow files reviewed.  Use the findings to create escrow training.
3. Revise/standardize escrow instructions for the direct operations.
4. Continue TRID Awareness and TRID training.

**Rates and Forms**

1. Filing of TIPS Rate in all remaining jurisdictions – Complete in 1st Quarter
2. Creation and Filing of Rate Manuals and Required Forms for Alaska and Hawaii
3. Review all unamended Rates and Forms in all jurisdictions and prepare required filings.
4. Completion of State-By-State Rate and Form Filing Practices and Procedures Reference table\*
5. Establish Underwriter Review Log and Electronic File Repository