**Handling of Underwriting Bulletins**

At this point we have three categories of bulletins

* Underwriting bulletins are the standards we expect an agent or employee to follow in writing a WFG policy. These are mandatory
* Informational bulletins, which may include legal or other requirements applicable to an agent but which are outside of the scope of the agency agreement, or matters for which WFG doesn’t want to create an appearance of responsibility for the actions or inactions of an agent. For example most escrow and closing functions are outside the scope of the agreement – but the agent needs to have current information about a change in the governing law.
* Rate and Form Bulletins

Here is the process we’ve developed with Joey Grampa, VP of Marketing for Agency.

|  |  |  |
| --- | --- | --- |
| State | National/Multi-state | Person Responsible |
| 1. Prepare Bulletin using Word standard formats available on the WIKI | Same | Underwriter |
| 1. Review with managers, other underwriters as appropriate   Use your judgment as to whether a state standard (a) clashes with a national standard; (b) should be addressed on a multi-state or national basis; and (c) who should be involved in review | Same.  After local review, draft to Steve or Alan for circulation to all underwriters and potentially affected business units for comment | Underwriter |
| 1. Cover sheet with list of key words for indexing, person to show as sender (or just generic underwriting), any special distribution requirements. The form is on the WIKI | Same | Underwriter |
| 1. Draft “short description” for use in e-mail. Include in Cover sheet | Same | Underwriter |
| 1. Send Draft bulletin to: [agencymarketinghelp@wfgnationaltitle.com](mailto:agencymarketinghelp@wfgnationaltitle.com) with cover sheet and short description.  \*In the email subject line indicate the priority of your bulletin by listing either of the following: **Priority 1 – Due Today (Urgent)**   **Priority 2 – Due 1-2 Days (Normal course)**  **Priority 3 – Due 3-5 Days (No urgency)** | Same | Underwriter |
| 1. Agency Marketing converts into distribution system (MailChimp), prepares Word version for U/W website. Sends out the bulletin based on level of priority. | Same | Joey Grampa |
| 1. Agency Marketing monitors WFG bulletins inbox for incoming questions and funnels to Underwriter who prepared for assistance. | Same | Joey Grampa |
| 1. Following distribution, review results of bulletin, (MailChimp) suppressed email addresses, open rate. Communicate with sales & U/W results of message. | Same | Joey Grampa |
| 1. Approved bulletin is set to Debbie Thoms to upload with index instructions. | Same | Joey Grampa |
| 1. Index and Post to WFG Underwriting. | Same | Debbie Thoms |
| 1. Create a Facebook Post if requested in Cover Sheet | Same | Joey Grampa |

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COVER SHEET FOR BULLETINS

TO: [agencymarketinghelp@wfgnationaltitle.com](mailto:agencymarketinghelp@wfgnationaltitle.com)

FROM:

DATE:

PRIORITY STATUS: **[ ]** **Priority 1 [ ] Priority 2 [ ] Priority 3**

Please set up and distribute the attached bulletin as

[ ] Rates and Form Bulletin [ ] Underwriting Bulletin [ ] Informational Bulletin

And send back to me for final approval.

In WFG Underwriting, this bulletin should be indexed using these key words:

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Distribution should include the following:

[ ] All agents in \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

[ ] All underwriters dealing in those states

[ ] Agency for those states

[ ] Direct offices in those states

[ ] Steve Winkler, Alan Fields, Sam Shellhaas, David Jenkins, if it has multi-state impact

[ ] Joe McCabe and Legal Team

[ ] Compliance Team

[ ] Claims department

[ ] Title production staff – all states

[ ] Lynn Reidel, Justin Tate-Johnson, Kevin Beach for NTS

[ ] Escrow officers | assistants in the affected states

[ ] Lender Services

[ ] Create Facebook post

Please list any others who should be included on the distribution: