**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 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@wfgtitle.com](mailto:agencymarketinghelp@wfgtitle.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 (SugarMarket), prepares Word version for U/W website. Sends out the bulletin based on level of priority. | Same | Agency Marketing Team |
| 1. Agency Marketing monitors WFG bulletins inbox for incoming questions and funnels to Underwriter who prepared for assistance. | Same | Agency Marketing Team |
| 1. Following distribution, review results of bulletin, (SugarMarket) suppressed email addresses, open rate are located in on the agency sales Sugar dashboards. | Same | Agency Marketing Team |
| 1. Approved bulletin is set to Christine Cornelius to upload with index instructions. | Same | Agency Marketing Team |
| 1. Index and Post to WFG Underwriting. | Same | Christine Cornelius |
| 1. Create a Facebook Post if requested in Cover Sheet | Same | Agency Marketing Team |

Rev. 04-23-2024

COVER SHEET FOR BULLETINS

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

FROM:

DATE:

PRIORITY STATUS: **[ ]** **Priority 1 [ ] Priority 2 [ ] Priority 3** (please add to the subject line of your email)

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:

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

Description of Bulletin for E-Mail:  
  
  
Distribution should include the following:

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

[ ] All underwriters

[ ] All Agency Sales Reps & Managers

[ ] Direct PCMs & Sales Managers

[ ] Legal Team

[ ] Compliance Team

[ ] Claims department

[ ] Title production staff – all states

[ ] NTS

[ ] Lender Services

[ ] Rate Engine / Software Providers Companies

[ ] Create Facebook post

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