**Job Description for Underwriters and State Counsel**

The primary duty of an underwriter is to provide technical underwriting support to agents and direct offices of WFG and to effectively manage the title insurance and other risks undertaken by the company. The role, however, has many additional facets including:

1. Managing and fielding Underwriting calls, emails and providing underwriting guidance and support.
   1. To provide Risk management for WFG – but balanced against revenue and agent relationships.
   2. Underwriting decisions should be made to an “Acceptable Business Risk” standard commensurate with WFG’s size and capital
   3. In responding to underwriting questions, we should look for opportunity to educate agents and staff. To explain the “Why” of your answer.
2. Support Agents with non-underwriting legal needs (within limits). This includes:
   1. Compliance guidance
   2. Business practices guidance
   3. Other legal counselling (such as proper handling of escrow disputes) etc.
   4. But when responding to areas that do not generate direct liability for WFG, stressing we are not their lawyers, this is not a WFG directive, their business decision, and encouraging them to discuss with their own attorney and managers, etc.
3. To assist in Education of Agents, Direct operations and WFG Production
   1. Participation in Formal Education
   2. Informal education during UW calls/emails and visits with agents and offices
4. Field Underwriting/Sales Support
   1. Underwriting is very much a sales support role. The underwriter’s relationships and interactions should support the effort to expand our business, to add quality agents and to expand the percentage of business WFG does with a given agency or referral source.
   2. Underwriters are encouraged to regularly visit agents and referral sources, and to accompany sales and agency reps on visits. A good target is to make rounds twice a month, but should be accomplished without significantly affecting the response to other underwriting calls. We encourage the use of agent and office visits as an opportunity for training and “field underwriting.” The frequency of “field underwriting” and costs incurred should be cleared with the state or area manager.
5. Staying current on the Law in your States
   1. Assist in development of bulletins, newsletter articles, and UW Manuals
   2. Update references on the (under development) WFG Wiki
   3. Bringing new cases, laws and issues to attention of other underwriters and WFG staff
   4. Identify trends, larger issues, solutions that may have relevance in other states or nationally and bring them to UW team’s attention
6. Support Production
   1. in development of exceptions, requirements and exam standards
   2. In educating their teams
   3. In open access and explanation
7. Be a visible part of WFG in the local Bar, Land Title Association and/or other venues as coordinated with the state or area manager and state counsel
8. For Lawyer-underwriters bringing legal and business concerns to underwriting, the legal department or to local leadership is always part of the job.
9. Other projects and matters as requested.

**Role of State Counsel**

Everything an Underwriter does, plus

1. Decide on bulletins required, and coordinate creation and issuance of those bulletins
2. Maintain Liaison with State Regulators
3. Maintain liaison with counterparts at competitors, real estate fraud prosecutors and enforcers.
   1. If you are in the loop, you will sometimes get earlier notice of problems & concerns at a time losses can be mitigated.
   2. Share new cases you spot, legislative proposals, issues affecting the industry, etc. (So long as not detrimental to WFG interests or raising antitrust issues). At best, you build your reputation as an industry expert, regardless, they start owing you a favor.
   3. Explore whether there is a statutory protection for sharing fraud prevention information in your state.
   4. Participate in industry groups through LTA, State Bar, etc.
4. Monitor legislation and regulatory developments in your state
5. Coordinate & supervise other Underwriters in the state, making sure information flow is good, everyone is current on the law and changes, and that there are consistent positions for key underwriting positions (to minimize shopping of answers within the WFG family).
6. Help design and implement a professional growth path for each U/W.
7. Coordinate production standards for your state (if your state uses NTS production)
8. Assure WFG coverage at/participation in state and national level programs and sharing of the information that develops from those– Real Property Bar, Land Title Association, State Forms Committees, regulatory meetings, Realtors Assoc.
   1. Not all of these bring value to WFG in every state, so need to be evaluated.
   2. Don’t want too much redundant coverage – but can also be an important tool in growing and maintain the professional qualifications of underwriters.
9. Other projects and matters as requested.