



## **UNDERWRITING BULLETIN**

**To: All Maryland agents of WFG National Title Insurance Company**

**From: Underwriting Department**

**Date: January 29, 2015**

**Bulletin No.: MD 2015-01**

**Re: Maryland Statutory Commitment Disclaimer Language and Schedule A**

By statute, Maryland requires that all title commitments contain the following language:

THIS DOCUMENT CONSTITUTES A STATEMENT OF THE TERMS AND CONDITIONS ON WHICH A TITLE INSURER IS WILLING TO ISSUE A POLICY OF TITLE INSURANCE IF THE TITLE INSURER ACCEPTS THE PREMIUM FOR THE POLICY. IT IS NOT A REPRESENTATION AS TO THE STATE OF THE TITLE AND DOES NOT CONSTITUTE AN ABSTRACT OF TITLE.

The background for this statutory language was described in WFG Underwriting Bulletin [MD 2014-01](#). That bulletin instructed agents to include this statutory statement in all Maryland commitments.

The Maryland Insurance Administration approved a revised title insurance commitment Schedule A modified to include the required language. A copy is attached for your convenience.

Please contact your WFG underwriting counsel with any questions.

NOTE: This Bulletin should not be interpreted as reflecting negatively upon the character of an individual or entity and is for the sole purpose of establishing underwriting positions reflecting WFG National Title Insurance Company's best business judgment. The information contained in this Bulletin is intended solely for the use of employees of WFG National Title Insurance Company and its agents. Disclosures to any party not described above are prohibited unless approved in writing by the WFG National Title Insurance Company's Underwriting Department.