



To: All Michigan Policy Issuing Agents of WFG National Title Insurance Company
From: WFG Underwriting Department
Date: March 24, 2020
Bulletin No: MI 2020-02
Subject: Michigan Executive Order 2020-21 (COVID-19) Stay at Home Order

Please be advised that Governor Whitmer has issued a "Stay at Home" for the state of Michigan that became effective March 24, 2020 at 12:01 am and continues through April 13, 2020 at 11:59 p.m. to help combat the spread of COVID-19.

A copy of the executive order can be found at the following link:

[Executive Order No. 2020-21 \(COVID-19\)](#)

WFG National Title Insurance Company ("WFG") strongly recommends that you read the order in its entirety. A brief summary is that the order prohibits in-person work that is not necessary to sustain or protect life. The order sets forth guidelines and restrictions for workers as well as exceptions to the order.

Section 8 of the order defines workers who are deemed "critical infrastructure workers" and allowed to continue to work. To help define who is considered "critical infrastructure workers" it refers you to a bulletin issued by the Director of U. S. Cybersecurity and Infrastructure Security Agency ("CISA") copy available here: [CISA Guidance Memorandum](#)

WFG believes that the order deems title insurance and settlement service workers as "critical infrastructure workers" and therefore can continue to do business (subject to restrictions in the order). WFG came to this conclusion after review of Section 8 (I) which list financial services and Section 9 (c) list workers in the insurance industry and bulletin issued by the CISA.

While title insurance and settlement services are deemed critical infrastructure workers the order goes on to say that all work that can be done remotely must be done remotely. Only those services that cannot be done remotely are allowed to occur in person. The services that are allowed to occur in person **must** take measures to comply with the recommendations by the Centers for Disease Control and Prevention.

As this situation continues to evolve WFG will update as necessary.

If you have any questions relating to this or other bulletins, please contact Allan Dick at (248) 533-6450 (alland@wfgnationaltitle.com) or Kim O'Connor at (616) 265-2830 (koconnor@wfgnationaltitle.com).

Information Bulletins are designed to provide our agents with information we think will help in managing their business or just being better title professionals, but which does not rise to the level of being an underwriting mandate and are not within the scope of the agency agreement.