



UNDERWRITING BULLETIN - TEXAS

No. 29

DATE: March 20, 2013

RE: Agent's Request for Authorization (Overlimits Form)

Attached is a revised version of the "Agent's Request for Authorization" form, also commonly known as the "Overlimits" form. Please delete any prior version of the form which is in your system. The form must be submitted to us with your commitment prior to issuing the commitment to your customer.

The form is divided into eight (8) sections; each section must be completed. Incomplete submissions will be returned to the agent, slowing down the process. Aside from "Overlimits" situations, the form should be submitted to Underwriting whenever the agent has a personal interest in the transaction or believes that an identifiable extraordinary risk is presented.

WFG voluntarily re-insures all transactions above \$3 Million; obtaining re-insurance approval usually takes 2 to 3 days, so take that into consideration when scheduling your closing.

AGENT INFORMATION:

Please supply all information requested.

PROPOSED POLICIES:

Specify what type of policy(ies) will be issued, and for what amounts.

REASON FOR REQUEST:

Check at least one of the boxes. Your Agency Agreement contains your company's single policy limit. If you are not sure of the amount, check with your manager.

SEARCH OF TITLE:

The search must go back to at least January 1, 1979, (or to at least 1900 if you do not intend to use the general mineral exception contained in P-5.1). If you used an owner policy as a starter, supply the date of the policy and the name of the underwriter. See WFG Underwriting Bulletin No. 20, "Search Guidelines".

PROPERTY LOCATION AND TYPE:

State the county, and check one of the boxes to indicate whether the property is commercial, residential or farm or ranch. There may be situations where you will check more than one box. Note that we have added a blank for the street address of the property; if there is none, put "NA".



CONDITION:

Check whether the land is improved or unimproved, and indicate if your transaction involves contemplated construction or if there has been recently completed construction.

ACCESS:

Check 'yes' or 'no'; if you check 'yes' indicate whether access is by a dedicated street or by an easement.

ENDORSEMENTS REQUESTED:

List the endorsements known to you when you submit the form. You may use the name or the Texas form number.

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