



OLD REPUBLIC
National Title Insurance Company

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Bulletin

To: All Agents, Direct Operations & Attorneys in the States of Texas and New Mexico
From: Shannon J. Skurner, Texas Agency Manager
Date: May 24, 2007
Re: Handling Title Insurance Claims

You've probably noticed that along with our current real estate climate, there has been an increase in the number of claims being made under both Owner and Mortgagee Title Insurance Policies.

In order **to ensure that potential claims are handled appropriately**, I thought it would be a good time to refresh your recollection about the **proper actions to take** in submitting a potential claim to ORT.

When the customer (Insured) contacts you....

- **Listen carefully** to their complaint and/or problem. **Ask questions** to uncover as many details as possible. Remember, **asking questions actually** serves two purposes - 1. it **demonstrates interest** and shows the customer that you care, and 2. allows you to **gain valuable information** which you'll need to relay to ORT.
- **Do not state** that the particular complaint and/or problem **is or is not covered** by the terms of the Policy - regardless if you feel the issue is clearly within or outside of the scope of policy coverage. Even if you are an attorney, it is **very important that you please leave all coverage determinations** to ORT. Representations made to an Insured by you **can adversely affect ORT's ability** to - after our investigation, deny a claim that is determined to not be covered.
- **Inform the Insured of what will happen from this point forward.** It makes a positive difference to customers when they know what to expect and the specific actions they will need to take. Tell the Insured that because a **claim must be made in writing** that their next step is to **complete a [Proof of Loss Form](#)** and to submit that to ORT. Let the Insured know that **ORT will respond to their claim within 15 days** after receipt of the Proof of Loss Form from them. Additionally, **be sure to communicate to the Insured that should they** have any further questions or wish to speak with someone regarding their claim, that they should **telephone ORT directly** by calling 888-678-1700. Further discussions regarding the Insured's claim **should occur only between ORT and the Insured** - and not you, the Agent.

As a reminder, on the back of every policy jacket there is general information about filing a claim along with a contact telephone number. Please encourage the Insured to review that for further information and assistance.

After speaking with the Insured...

- Gather your **GF File, a copy of the Policy**, and **any other pertinent documents** related to the Insured's complaint and/or problem. **Forward those to ORT.**

Never delay in notifying ORT of a potential claim or problem. The Department of Insurance imposes specific and strict deadlines for responding to the Insured regarding potential claims. Failure to immediately notify ORT could compromise our ability to comply with the imposed time limitations which can then adversely affect all parties and make an already controversial situation worse.

If you have any questions or would like more information about handling title insurance claims, please contact Britt Schmoller, Claims Counsel, by calling 888-678-1700, or via email at BSchmoller@oldrepublictitle.com.