



Agency Bulletin: 2014-03

Date: May 12, 2014
To: FNTI Agents
From: Agency Department
RE: How to File a Claim

Do you know the procedure when you receive a call about a problem on one of your files that might be a possible claim?

First National Title Insurance Company (FNTI) has an option on its website that you can direct an insured to when you are called on a problem that might be a possible claim. The "How to File a Claim" option can be found at www.fnti.com under the "CONTACT US" tab. It outlines the procedures that should be followed by the insured to file a claim by mail or phone. It also contains a link to the Texas Title Insurance Proof of Loss Form (T-40) that can be completed online and submitted to First National Title.

Be sure to remember that these types of issues should be handled **only** by FNTI underwriting counsel. Title agents should not attempt to counsel or give an opinion to an insured party regarding coverage or lack thereof, of a particular title matter brought to their attention by the insured.

If an insured inquires about a possible claim situation and whether the matter is covered under the title policy, you should:

1. Explain that you are prohibited from counseling the insured as to the validity of a possible claim.
2. Advise the insured to seek independent counsel regarding the matter.
3. Direct the insured to the FNTI website and Proof of Loss Form for further information on "How to File a Claim" or to our Underwriting Department at 888-944-3684.

You may emphasize to the insured that in the event they believe they have a valid claim, timely notification is imperative.

Please contact any of our underwriting staff if you have questions concerning these procedures.