

Stewart – Massachusetts Mid-Week Update – March 10, 2021

Dear Stewart Partners,

As we head into the second part of the week, the meteorologists are all predicting some warmer weather with temperatures heading into the 60's. We hope all of you will be able to head outside and take advantage of these warmer days, before we revisit the 30's and 40's.

In this update we are providing a reminder about Stewart's overlimit and extra-hazardous risk approval process. Also, for our agents who are admitted and practice in New Hampshire, we wanted to alert you to a change in reporting required CLE credits. Lastly, there was an important patch released by Google for the popular Chrome browser, if you haven't already updated, IT experts are recommending that you do!

- *Stewart's Overlimit and Special Risk Approval Process*

As a reminder, if you've been asked to insure a transaction which exceeds the limit set in your agency agreement, or if the transaction contains an extra hazardous risk, you must submit a request for Approval to Issue Overlimits Policy form, along with the title commitment, prior to issuing the policy. This form was recently updated, and the most recent versions in both PDF and Word format can be downloaded here:

<https://www.virtualunderwriter.com/en/forms/2020-12/stg-request-for-approval-to-issue-overlimits--large--policy-or-e.html>. Once completed, email the form and supporting documents to any underwriting attorney on our team. If we have any questions or need additional information, we will reach out to you. Once approved, you will receive a system generated approval. Please review the approval email as it may contain conditions to approval. In many instances, those conditions will contain specific verbiage relative to exceptions which need to be included in the policy.

Two recently added extra hazardous risks which require completion of the form and underwriter approval are private lender transactions and transactions exceeding \$1,000,000 where the underlying title documents are executed using the temporary remote ink acknowledgement law, which remains in effect until 3 days after Governor Baker terminates the declared state of emergency.

In Section 9 of the form, a series of questions are asked to determine if there are any risks which may give rise to a special or extra-hazardous risk. If you have any questions about whether your transaction requires submission of the overlimit form, please don't hesitate to reach out to one of the members of our underwriting team in Massachusetts.

- *Reporting Deadline Change for New Hampshire CLE credits*

On February 26, 2021, the New Hampshire Supreme Court instituted changes to NHSC R53. One critical change to be aware of is that the end of the reporting year for CLE credits is May 31, 2021. This change moves the deadline up for completing credits a full month. To view the order, follow this link: <https://www.courts.state.nh.us/supreme/orders/2-26-21-Order-adopting-amendments-to-court-rules.pdf>

- [Google Releases Chrome Patch](#)

Google released a patch last week that addresses 47 vulnerabilities in its Chrome browser, including a zero-day flaw which has already been used by international hackers. Google acknowledged that an exploit for vulnerability exists in the wild but stopped short of sharing more specifics to allow a majority of users to install fixes and prevent other threat actors from creating exploits targeting this bug. Make sure you are running Chrome version 89.0.4389.71 or higher. To read more about the patch, read this article:

<https://www.techradar.com/news/google-chrome-update-fixes-another-worrying-security-flaw>

To determine what version you are running and to update as necessary, Google provided this information online: <https://www.google.com/chrome/update/>

- [Stewart's Massachusetts COVID-19 Resource Page](#)

Please view our resource page which contains all the local information relative to underwriting guidance, affidavits, registry closures and frequently asked questions. This site will be updated regularly. To access click [HERE](#) and make it a favorite on your web-browser. You can also copy the following URL and paste it into your web

browser: <https://www.stewart.com/content/stewart/stewartcom/en/stg/massachusetts/underwriting-resources/forms-policy-information/covid-19-info-resources.html>



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