

**Suggestions and Letter Starters
For Writing the California Insurance Commissioner**

I. Suggestions for Written Responses

1. The most effective letters are those that are written **in your own words**. Simply duplicating the NNA's letter will not have the same impact as a personalized response. It is also helpful to avoid using "legalese." In your response, simply state why the proposed regulation will adversely impact both you and the public you serve.
2. The **letter starters** we provide below may stimulate other ideas about what to write. Feel free to re-word them or give them a more personalized tone.
3. While you may be personally impacted by the proposed regulations, you may also wish to stress how these regulations will **harm or inconvenience your clients and consumers**.
4. If you know of other professionals or stakeholders in the real property industry (brokers, agents, contractors, appraisers, etc.) you may wish to **enlist their help** in writing letters to the Commissioner.
5. The Commissioner's office may disregard multiple submissions submitted by the same individual. Therefore, **choose one method for responding** (e-mail, fax or "snail" mail).
6. Since the deadline for comments must be received no later than 5 p.m. Wednesday, August 30, we recommend that you **e-mail or fax** your submission.
7. **Send comments to:**

Bryant Henley, Staff Counsel
Department of Insurance
45 Fremont Street, 21st Floor
San Francisco, CA 94105
Fax: (415) 904-5490
Henleyb@insurance.ca.gov

8. **Please copy the NNA** on your letter by e-mail to public_affairs@NationalNotary.org.

II. Letter Starters

1. The proposed regulation to drastically cut title and escrow fees in California will result in fewer choices for consumers to close their real property transactions.
2. Since Notaries often are paid out of escrow funds, the proposed regulations will result in Notary Signing Agents being paid significantly less to help consumers sign their loan papers, or may result in escrow and title companies conducting settlement appointments on top of their already heavy workload with fewer staff.
3. Notary Signing Agents have been the workhorses that have enabled title companies and escrow services to close more loans during the recent housing boom of the early 2000s without sacrificing quality of service to the consumer.
4. The Commissioner's proposed regulations will decrease the number of Notaries available to serve the public.
5. The Commissioner's contemplated action will impact me personally by ...

6. As a Notary Signing Agent, I have firsthand experience with how much home buyers and borrowers appreciate signing papers in the comfort of their homes. The public would be greatly inconvenienced were the Commissioner's proposed regulations to take effect.
7. The public will face increased risk for real property fraud if fewer Notaries are available to assist consumers.
8. The Commissioner's proposed regulations will have devastating effects on my small business. As a Notary Signing Agent, I am a sole proprietor who would suffer financially were my title company and escrow service clients forced to implement the draconian cuts in fees the Commissioner proposes.
9. The Commissioner believes he is helping consumers by proposing to scale back title insurance and escrow fees. In fact, he will harm consumers because there will be fewer Notaries to service them and fewer choices available to consumers for closing their transactions.
10. Consumers want Notary Signing Agents to come to them when it comes time to sign real property papers. The Commissioner's proposed action would jeopardize this convenience that consumers have come to appreciate and expect.