From: Jessica Blackmon -MDInsurance- < jessica.blackmon@maryland.gov>

Sent: Tuesday, December 2, 2025 8:08 AM **To:** Obersteadt, Anne <AObersteadt@naic.org>

Subject: Updated Title Insurance Shopping Tool Template Exposed- Comments Requested by Nov. 26

Good Morning Anne,

Apologies for the delay given last week's holiday. I wanted to share a few thoughts that the MIA team had:

- The update to the 2021 tool is truly comprehensive and effectively reflects recent industry changes, as well as advancements in technology and government policies.
- The revised sections clearly explain the differences between Attorney Opinion Letter (AOLs)
 and title insurance policies, including detailed coverage information for title policies and the
 limited coverage offered by AOLs. The tool also highlights important questions consumers
 should ask to make more informed decisions, and it provides guidance to help them protect
 themselves from technology-related scams and fraud.

These may not be very substantive, but I wanted to ensure our team's sentiments were conveyed. Thank you, and have a great day!



Jessica Blackmon, Esq.

Administrative Law Clerk
Office of the Commissioner
Maryland Insurance
Administration
200 St. Paul Place, Suite 2700
Baltimore, Maryland 21202
insurance.maryland.gov
jessica.blackmon@maryland.gov
(410) 468-2019 (Office)
(443) 977-0833 (Cell)