



## UNDERWRITING MEMORANDUM 05-12

To: All South Carolina Agents  
From: South Carolina State Office  
Date: April 28, 2005  
Re: **IMPORTANT: DEPARTMENT OF INSURANCE EXTENDS  
DEADLINE FOR DISALLOWING COMMITMENT FEES**

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We have been notified by The South Carolina Department of Insurance that it has extended the May 1, 2005 deadline for discontinuing commitment fees indefinitely while the Department reviews the issue further.

You may continue to charge commitment fees unless we notify you otherwise.

Please call our office if you have questions about this matter.