

- ~~(3) the rate setting factors for title insurance premiums;~~
- ~~(4) commissions paid for referrals from developers, home builders, and realtors;~~
- ~~(5) the impact on consumers with respect to unregulated home settlement services;~~
- ~~(6) the impact on consumers for failure to receive presettlement guaranteed closing letters;~~
- ~~(7) the fiduciary responsibilities of title insurance agents;~~
- ~~(8) how rates and services in a title plant state compare with those in Maryland;~~
- ~~(9) the need to audit title agent escrow and operating accounts by the underwriter, the State, or both;~~
- ~~(10) the impact of decreasing competition in the market and lack of consumer education about the title insurance industry;~~
- ~~(11) the impact of mechanics' liens on title insurance premium rates and the timeliness of settlement;~~
- ~~(12) the handling of claims by title insurers in the State;~~
- ~~(13) title reserve requirements for title agencies;~~
- ~~(14) subsequent to closing, time limits for the issuance of title insurance policies; and~~
- ~~(15) any other issue with significant impact on market conduct or solvency.~~ make recommendations for changes to State laws relating to the title insurance industry.

(g) In order to develop recommendations, the Commission shall:

- (1) review State laws relating to the title insurance industry;
- (2) review the mechanisms available to enforce State laws relating to the title insurance industry and the effectiveness of those mechanisms;