- (3) identify title insurance industry issues that affect consumers in Maryland:
 - (4) examine the rate-setting factors for title insurance premiums;
- (5) examine how rates and services in a title plant state compare to those in Maryland;
- (6) identify ways to improve consumer education about the title insurance industry;
- (7) study whether mechanics' liens on properties scheduled for settlement have an impact on the timeliness of settlements or on title insurance premium rates;
- (8) review the time limits, subsequent to closing, for the issuance of title insurance policies;
- (9) study affiliated business arrangements among title insurance producers, builders, title insurance companies, realtors, lenders, and other businesses involved with the settlement of real estate transactions to determine the impact of these arrangements on title insurance premium rates; and
- (10) study any other issue with significant impact on the title insurance industry.
- (g) (h) The Commission shall report on its findings and recommendations to the Governor and, in accordance with § 2-1246 of the State Government Article, the General Assembly on or before December 15, 2009.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect July 1, 2008. It shall remain effective for a period of 2 years, and at the end of June 30, 2010, with no further action required by the General Assembly, this Act shall be abrogated and of no further force and effect.

Approved by the Governor, May 13, 2008.

CHAPTER 357

(House Bill 600)

AN ACT concerning