

~~(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;

(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;