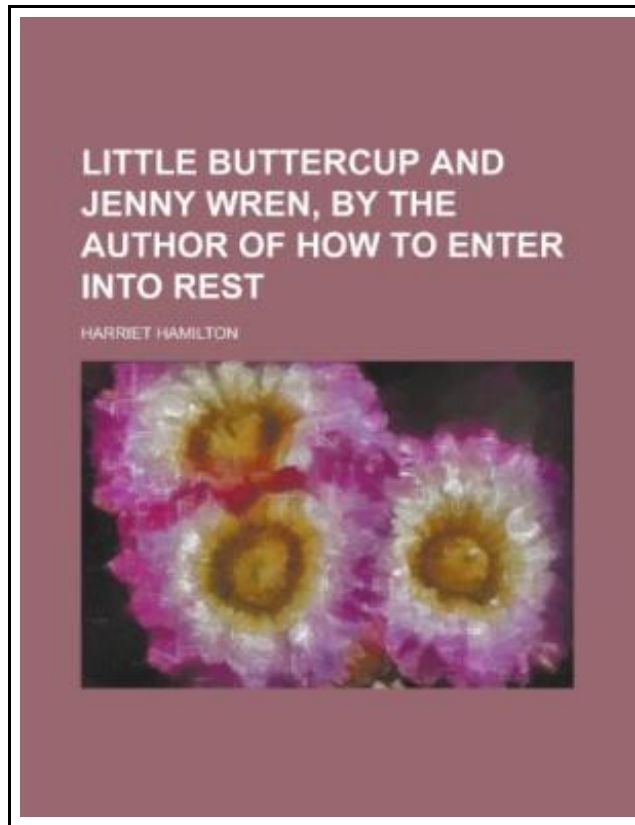


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RareBooksClub. Paperback. Book Condition: New. This item is printed on demand. Paperback. 510 pages. LC Number: KF27 . B546 2006h OCLC Number: (OCoLC)78897581 Subject: Title insurance -- United States. Excerpt: . . . 7 on issues surrounding the industry. To that end, I believe today's hearing represents an initial step in the right direction. Why are the abuses in the title insurance industry so prevalent that we should consider legislation to reform the industry? Can the industry police itself? Are there any measures, short of legislation, that this subcommittee might consider to ensure that the consumer is protected from any competitive forces that could be at play in the marketplace? We all know that the true cost of any alleged fraud and abuse weighs most heavily on the consumer. Consumers cannot avoid paying for title insurance, but they need not pay for overpriced products because the market is not competitive. Title insurance is a fact of life in most real estate transactions, in every State in the Nation, although three States do not require licensing of title insurance agents: New York, Tennessee, and Georgia. Why? The cost of title insurance varies from State to State. Indeed, it is the lack of uniformity between the different title insurance systems that makes this an important issue. In addition, approximately 90 percent of the title insurance business is concentrated in the hands of a few large title insurance companies. Higher mortgage loan amounts can also result in higher title insurance premiums for the buyer. Loans in the sub-prime market carry higher insurance premiums. Does this benefit consumers? When today's testimony has generated broad interest, I could not find any agreement about why the industry is in its current state. Therefore, of particular interest to me is the GAO preliminary study, because it...



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