

**CHAPTER 125. TITLE INSURANCE REBATES**

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**Authority**

The provisions of this Chapter 125 issued under sections 701(4), 730 and 731 of The Insurance Company Law of 1921 (40 P. S. §§ 910-1(4), 910-30 and 910-31); and sections 635 and 636 of The Insurance Department Act of 1921 (40 P. S. §§ 275 and 276), unless otherwise noted.

**Source**

The provisions of this Chapter 125 adopted June 4, 1968; unless otherwise noted.

**§ 125.1. Prohibited rebates and inducements.**

A title insurance company or agent or approved attorney of a title insurance company may not pay to an approved attorney, real estate broker, real estate salesman, attorney at law or other person, partnership or corporation, who or which, from time to time, apply to a title insurance company or to an agent of a title insurance company for title insurance and who at the time of the application are not licensed agents for a title insurance company, compensation, consideration, benefit or remuneration directly or indirectly.

**Authority**

The provisions of this § 125.1 amended under the authority of sections 206, 506, 1501 and 1502 of The Administrative Code of 1929 (71 P. S. §§ 66, 186, 411 and 412); sections 701(4) and 731 of The Insurance Company Act of 1921 (40 P. S. §§ 910-1(4) and 910-31); and sections 635 and 636 of The Insurance Department Act of 1921 (40 P. S. §§ 275 and 276).

**Source**

The provisions of this § 125.1 amended June 25, 1999, effective June 26, 1999, 29 Pa.B. 3209. Immediately preceding text appears at serial page (143745).

**§ 125.2. Charges required for title reports and others.**

(a) The issuance without charge of a title report, commitment to insure, guaranteed general search, information certificate or title insurance policy is an illegal rebate and inducement.

(b) The charge for the title report, commitment to insure, guaranteed general search or information certificate shall have a reasonable relation to the cost of production, but in no event may it be less than the rate for a minimum title insur-

ance policy as set forth in the rate schedule of the title insurance company filed with the Insurance Department.

(c) The provisions of subsection (a) does not preclude the crediting of the amount paid for the title report, commitment to insure or information certificate to the charge or premium for the final policy of title insurance issued on the basis of the title report, commitment to insure or information certificate.

### § 125.3. Increasing the charge or fee.

Increasing the charge or fee for a title insurance policy by an amount and returning any or all of the added amount to any person is an illegal rebate and inducement.

#### Authority

The provisions of this § 125.3 amended under the authority of sections 206, 506, 1501 and 1502 of The Administrative Code of 1929 (71 P. S. §§ 66, 186, 411 and 412); sections 701(4) and 731 of The Insurance Company Act of 1921 (40 P. S. §§ 910-1(4) and 910-31); and sections 635 and 636 of The Insurance Department Act of 1921 (40 P. S. §§ 275 and 276).

#### Source

The provisions of this § 125.3 amended June 25, 1999, effective June 26, 1999, 29 Pa.B. 3209. Immediately preceding text appears at serial page (143746).

### § 125.4. Participation in fees.

Participation by a person in any of the fees charged by a title insurance company or agent thereof for title insurance, including, but not limited to, charges for special insurance, is an illegal rebate and inducement.

#### Authority

The provisions of this § 125.4 amended under the authority of sections 206, 506, 1501 and 1502 of The Administrative Code of 1929 (71 P. S. §§ 66, 186, 411 and 412); sections 701(4) and 731 of The Insurance Company Act of 1921 (40 P. S. §§ 910-1(4) and 910-31); and sections 635 and 636 of The Insurance Department Act of 1921 (40 P. S. §§ 275 and 276).

#### Source

The provisions of this § 125.4 amended June 25, 1999, effective June 26, 1999, 29 Pa.B. 3209. Immediately preceding text appears at serial page (143746).

### § 125.5. [Reserved].

#### Source

The provisions of this § 125.5 reserved June 25, 1999, effective June 26, 1999, 29 Pa.B. 3209. Immediately preceding text appears at serial page (143746).

**§ 125.6. [Reserved].****Source**

The provisions of this § 125.6 reserved June 25, 1999, effective June 26, 1999, 29 Pa.B. 3209. Immediately preceding text appears at serial page (143746).

**§ 125.7. [Reserved].****Source**

The provisions of this § 125.7 reserved June 25, 1999, effective June 26, 1999, 29 Pa.B. 3209. Immediately preceding text appears at serial page (143747).

**§ 125.8. [Reserved].****Source**

The provisions of this § 125.8 reserved June 25, 1999, effective June 26, 1999, 29 Pa.B. 3209. Immediately preceding text appears at serial page (143747).

**§ 125.9. [Reserved].****Source**

The provisions of this § 125.9 reserved June 25, 1999, effective June 26, 1999, 29 Pa.B. 3209. Immediately preceding text appears at serial page (143747).

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(256932) No. 298 Sep. 99

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