



**RICARDO LARA**  
CALIFORNIA INSURANCE COMMISSIONER

## **BULLETIN 2025-5**

**TO: All Title Insurers, Underwritten Title Companies, Controlled Escrow Companies, and Other Interested Persons**

**FROM: Insurance Commissioner Ricardo Lara**

**DATE: February 18, 2025**

**RE: Compliance with Title Insurance Filing Requirements**

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This Bulletin reminds all title insurers, underwritten title companies, and controlled escrow companies of the California Insurance Code's title insurance filing requirements set forth in California Insurance Code Sections 12401, et seq. These filing requirements are expected of every title insurer, underwritten title company, and controlled escrow company, no matter which insurer underwrites the policy.

Insurance Code Section 12401.3, subdivision (a) provides as follows:

Rates shall not be excessive or inadequate, as herein defined, nor shall they be unfairly discriminatory.

Insurance Code Section 12401 states:

Every title insurer, underwritten title company and controlled escrow company shall file with the commissioner its schedule or rates, all regularly issued forms of title policies to which such rates apply, and every modification thereof which it proposes to use in this state.

[...]

Every filing shall set forth its effective date, which shall not be earlier than the 30<sup>th</sup> day following its receipt by the commissioner, and shall indicate the character and extent of the coverages and services contemplated.

Insurance Code Section 12401.7 provides:

No title insurer, underwritten title company or controlled escrow company shall use any rate in the business of title insurance prior to its effective date, nor prior to the filing with respect to such rate having been publicly displayed and made readily available to the public for a period of no less than 30 days in each office of the title insurer, underwritten title company, or controlled escrow company in

the county to which such rate applies, and no rate increase shall apply to title policies or services which have been contracted for prior to such effective date.

All title insurers, underwritten title companies, and controlled escrow companies are required to file their rates with the California Department of Insurance ("Department") through the System for Electronic Rate and Form Filings (SERFF) at <https://www.insurance.ca.gov/0250-insurers/0800-rate-filings/>. The form is available on the Department website at <https://www.insurance.ca.gov/0250-insurers/0800-rate-filings/rate-filing-applications.cfm>.

This Bulletin also gives notice of the Department's intention to fully enforce the title rate filing sections of the Insurance Code. Any continuing violation of the rate filing sections of the Insurance Code by any title insurer, underwritten title company, or controlled escrow company will be deemed by the Department to have been done with full knowledge of the resulting consequences, as set forth in Insurance Code Section 12414.13, et seq.

Questions regarding this Bulletin may be addressed to:

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