

Updated Insurance Licensing PA-Title-Insurance-Agent Practice Material In 1 year

Fundamentals of Insurance - Licensing Practice Examination 2 2026

1. To "Bind a Risk" means:

- a. Having authority from the Insurer to put insurance in force
- b. Finding a company willing to give a quote on a risk
- c. Getting underwriting information from a client
- d. Automatically renewing an existing policy - answer-a. Having authority from the Insurer to put insurance in force

"Subrogation" means:

- a. The right of the insurance company to recover payments made under the policy from another person who is legally responsible for the loss
- b. The amount of the insurance company receives from a person who is legally responsible for a loss
- c. That the insurance company takes over the salvage after it has paid the claim in full
- d. That the Insured has the option of receiving payment for the loss from either the insurer or the person responsible - answer-a. The right of the insurance company to recover payments made under the policy from another person who is legally responsible for the loss

Insurance coverage under the terms of the policy of "fire" insurance expires at:

- a. 12:01 a.m. Standard Time at the location of the property insurance
- b. 12:01 p.m. Standard Time at the location of the property insured
- c. Twelve months after the broker binds coverage
- d. 12:01 a.m. Standard Time at the address of the named insured - answer-d. 12:01 a.m. Standard Time at the address of the named insured

In the contract of insurance, "consideration" means:

- a. Something of value
- b. The amount of the Insured can collect in event of a claim

There is no doubt that having a PA-Title-Insurance-Agent certificate is of great importance to our daily life and daily work, it can improve your comprehensive strength when you are seeking for a decent job or competing for an important position, mainly because with PA-Title-Insurance-Agent Certification, you can totally highlight your resume and become more confident in front of your interviewers and competitors. In this case, our PA-Title-Insurance-Agent question torrent can play a very important part in helping you achieve your dream.

Insurance Licensing PA-Title-Insurance-Agent Exam Syllabus Topics:

Section	Objectives
	- Legal Concepts • 1. Deeds and conveyancing • 2. Liens and encumbrances
Real Estate and Settlement Procedures	- Closing Process • 1. Settlement statements (HUD-1 / Closing Disclosure) • 2. Escrow handling

	- Title Search and Examination • 1. Chain of title • 2. Public records and title defects
Title Insurance Principles	- Title Insurance Policies • 1. Owner vs lender policies • 2. Covered risks and exclusions - Fundamentals of Insurance Principles • 1. Insurance contract basics • 2. Risk concepts and types of risk
Insurance Industry Overview	- Regulatory Framework • 1. Licensing requirements and compliance • 2. State insurance regulations (Pennsylvania) - Fiduciary Responsibilities
Ethics and Professional Conduct	• 1. Duties of insurance producers • 2. Consumer protection standards

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Insurance Licensing Pennsylvania Producers Examination for Title Insurance Series 16-10 Sample Questions (Q44-Q49):

NEW QUESTION # 44

Which of the following is considered an involuntary lien?

- A. a life estate reservation
- **B. federal tax lien**
- C. deed restriction
- D. HELOC loan

Answer: B

Explanation:

A federal tax lien is an involuntary lien because it arises by operation of law when federal tax obligations are unpaid; it is not created voluntarily by the property owner as loan collateral. A HELOC loan is voluntary because the borrower intentionally grants a mortgage or security interest to secure the credit line. A deed restriction is a covenant or limitation affecting use of the property, not a lien for payment. A life estate reservation creates or reserves an estate in land, not a creditor's lien. The Pennsylvania Title Insurance exam outline expressly includes voluntary and involuntary liens, federal liens, judgments, taxes, and assessments under Title Exceptions and Procedures for Clearing Title.

NEW QUESTION # 45

A deed was properly completed and executed. Title to the property passed when the deed was

- A. recorded.
- B. signed.
- C. accepted by the grantee.
- D. acknowledged.

Answer: C

Explanation:

Title passes by delivery and acceptance of the deed, not merely by signing, acknowledgment, or recording.

Signing shows execution by the grantor, but a deed does not operate as a conveyance unless delivered with intent to transfer and accepted by the grantee. Acknowledgment supports recordability, but it does not by itself complete transfer of title. Recording gives public notice and protects priority against later purchasers or creditors, but recording is not the act that transfers title between grantor and grantee. This distinction is fundamental in title examination because an examiner must confirm execution, delivery, acceptance, and record notice. The Pennsylvania title outline covers conveyances, deeds, acquisition and transfer of real property, acknowledgments, recording, and presumptions.

NEW QUESTION # 46

Which of the following is NOT the responsibility of the Notary Public when taking an acknowledgment on a Deed, Mortgage or Deed of Trust?

- A. obtain proper identification from all signers
- B. list the expiration date of his or her commission
- C. affix his or her official stamp
- D. sign his or her name on the witness line

Answer: D

Explanation:

A notary taking an acknowledgment must complete the notarial certificate, verify the identity of the person acknowledging the document, sign as the notarial officer, apply the official stamp, and include required commission information. The notary does not sign on the witness line unless separately acting as a witness, which is not the notary's acknowledgment function. The witness line is for a witness to the execution of the document, not for the notarial officer's certificate. Deeds, mortgages, and similar instruments often require proper acknowledgment before recording, so this issue is highly relevant to Pennsylvania title practice. The exam outline includes acknowledgments under real property and real estate transaction recording procedures.

NEW QUESTION # 47

What must accompany the satisfaction piece when presented for recording?

- A. The final receipt
- B. The original mortgage instrument
- C. The certificate of title
- D. The payment record

Answer: B

Explanation:

For this practice-question wording, the exam-matched answer is the original mortgage instrument because a satisfaction piece is the document used to clear a paid mortgage lien from the record. The satisfaction piece operates as the release of the mortgage, so the mortgage recording information must be tied accurately to the lien being discharged. The other choices are not the traditional recording companion documents: a payment record, certificate of title, or final receipt does not itself connect the satisfaction to the recorded mortgage instrument. Important correction: current Pennsylvania Mortgage Satisfaction Act language says a satisfaction piece generally need not be accompanied by the original mortgage, though a recorder may require validation information such as the original mortgage, first-page image, or validation fee.

NEW QUESTION # 48

An acknowledgment

- A. states that a deed contains verified information.
- B. is a signature on a deed.
- C. is an authorization to convey property.
- **D. provides evidence that a signature is genuine.**

Answer: D

Explanation:

An acknowledgment is a notarial act in which the signer personally appears before the notary and acknowledges that the signature on the record is his or her own. It does not verify that the contents of the deed are true. It is not itself the authorization to convey property; the deed and the grantor's legal capacity accomplish that. It is also not simply a signature on a deed. The acknowledgment provides evidence of proper execution and supports recordability of the instrument. This matters in title insurance because a defective acknowledgment can create a recording or title problem. Pennsylvania's Department of State explains that a person may sign in the notary's presence or acknowledge that the signature on the document is his or her own.

NEW QUESTION # 49

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Everyone has their own characteristics when they start to study our PA-Title-Insurance-Agent exam questions. In order for each user to find a learning method that suits them, we will provide you with a targeted learning version and study plan. There are three versions of the PA-Title-Insurance-Agent Practice Engine for you to choose: the PDF, Software and APP online. And further more, we have free demos of the PA-Title-Insurance-Agent learning guide on the website for you to download before you make the purchase.

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