

Insurance Licensing PA-Title-Insurance-Agent Certification Practice | Trustworthy PA-Title-Insurance-Agent Exam Torrent



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

Section	Weight	Objectives
Real Property Law	25%	- Conveyance and recording statutes - Liens, encumbrances, and easements - Property rights and interests
Title Insurance Principles	25%	- Purpose and function of title insurance - Exceptions and risk elimination - Title commitments and policy forms - Title search and examination procedures
Insurance Regulation	25%	- Licensing requirements and procedures - Pennsylvania insurance statutes and regulations - Unfair trade practices and ethics
Real Estate Transactions & Settlement	10%	- Policy issuance and delivery - Disbursement and record-keeping - Escrow and closing procedures
General Insurance Concepts	15%	- Basic insurance principles - Contract law fundamentals - Risk and indemnity

>>> Insurance Licensing PA-Title-Insurance-Agent Certification Practice <<<

Trustworthy Insurance Licensing PA-Title-Insurance-Agent Exam Torrent, Latest PA-Title-Insurance-Agent Practice Questions

We all know that the importance of the PA-Title-Insurance-Agent certification exam has increased. Many people remain unsuccessful in its PA-Title-Insurance-Agent exam because of using invalid PA-Title-Insurance-Agent practice test material. If you want to avoid failure and loss of money and time, download actual Pennsylvania Producers Examination for Title Insurance Series 16-10 (PA-Title-Insurance-Agent) Questions of ExamCost. This Insurance Licensing PA-Title-Insurance-Agent exam preparation material is important because it will help you cover each topic and understand it well.

Insurance Licensing Pennsylvania Producers Examination for Title Insurance Series 16-10 Sample Questions (Q33-Q38):

NEW QUESTION # 33

A leasehold interest in real property ownership is

- A. a lien interest.
- B. a non insurable interest.
- **C. an insurable interest.**
- D. an usury interest.

Answer: C

Explanation:

A leasehold interest is an insurable interest in title insurance. Title insurance can insure different estates or interests in land, including fee simple estates, leasehold estates, life estates, and easements. A leasehold policy protects the insured leasehold interest rather than full ownership of the fee estate. It is not a lien interest, because a leasehold gives the tenant a possessory estate or contractual property interest, not a security interest for debt. It is also not "usury," which concerns unlawful interest on loans. The Pennsylvania Title Insurance examination outline directly lists leasehold estate and leasehold policy under Title Insurance, confirming that leasehold interests can be insured.

NEW QUESTION # 34

An insurer charges a higher premium for insurance because of someone's race, marital status, or age. This is an example of

- **A. unfair discrimination.**
- B. rebating.
- C. unfair coercion.
- D. illegal inducement.

Answer: A

Explanation:

Charging a higher premium because of race, marital status, or age is unfair discrimination. Rebating means giving something of value or returning part of the premium as an inducement not stated in the policy. Illegal inducement is similar to rebating but focuses on improper incentives to purchase insurance. Coercion involves forcing or pressuring someone into an insurance transaction. Here, the improper conduct is rating or underwriting discrimination based on protected or impermissible classifications rather than risk-based underwriting. Pennsylvania's Unfair Insurance Practices Act identifies unfair discrimination in rates, benefits, terms, conditions, underwriting standards, and eligibility rules, including discrimination by reason of race, age, sex, place of residence, or marital status.

NEW QUESTION # 35

What must accompany the satisfaction piece when presented for recording?

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

Answer: C

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 # 36

All of the following are considered valid monuments for the purpose of legally describing real property EXCEPT a

- A. fence line.
- B. iron pin.
- C. highway.
- D. corner of a recorded subdivision lot.

Answer: D

Explanation:

A monument used in a legal description is typically a physical or identifiable boundary object or feature used to locate land. An iron pin is a classic artificial monument. A highway can serve as a visible boundary reference. A fence line may also function as an artificial monument when used in the description or relied on as boundary evidence. A "corner of a recorded subdivision lot," by itself, is not a physical monument; it is a legal or plat reference point unless an actual monument marks it on the ground. This distinction matters because title descriptions must allow the property to be located with certainty. The Pennsylvania title outline includes legal descriptions, types of descriptions, measurements, language, structure, format, and interpretation.

NEW QUESTION # 37

What is the purpose of probate of an estate?

- A. to foreclose a lien
- B. to establish heirs
- C. to transfer a deceased's debts
- D. to avoid inheritance tax

Answer: B

Explanation:

Probate is used to administer a decedent's estate and determine who has legal authority or entitlement to receive the decedent's property. In title work, probate matters are important because title may pass through a will, intestacy, executor, administrator, heirs, or devisees. The best answer is therefore "to establish heirs." Probate does not exist to avoid inheritance tax; tax issues may arise during administration, but avoidance is not its purpose. It also does not transfer a deceased person's debts or foreclose liens. The Pennsylvania Title Insurance examination outline places decedents' estates, intestate succession, testate succession, and trusts under Real Property, which is exactly the subject tested by this question.

NEW QUESTION # 38

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