
Missouri Title Insurance Producer Exam

Affiliated Business Defined - ✓ ✓ any portion of a title agency's business written in this state that was referred to it by a producer of title insurance business or by an associate of the producer, where the producer or associate, or both, have a financial interest in the title agency

Affirmative Easement - ✓ ✓ One in which the easement holder has a right to do something on another's land

Agency - ✓ ✓ it is unlawful for any person to transact the business of title insurance unless they are authorized as a title insurer, title agency or title agent and duly licensed business entity insurance producer; it is unlawful for any title insurer to contact with any person to act in the capacity of a title agency if that person is not duly licensed

ALTA Forms - ✓ ✓ The American Land Title Association created and distributed several uniform forms for use across the entire industry, which title insurers can choose to use; each -- must be submitted by the individual insurer to the Department for approval. These -- include Policies & Endorsements

Alta Leasehold Endorsements - ✓ ✓ To an Owner's or Loan Policy - the ALTA 13 & 13.1. These endorsements allow for the conversion of the Owner's or Loan Policy to Leasehold owner's or Leasehold Loan without requiring a separate jacket form

Amount of Insurance - ✓ ✓ The amount stated in Schedule A, as may be increased or decreased by endorsement to the policy

Annual On-Site Reviews - ✓ ✓ Each title insurer shall conduct an on-site review of the underwriting, claims, and escrow practices of each of its title agents at least once per year. Records of the audit must be provided to the director after the review, must be maintained for at least four years and shall include at a minimum:

- review of the agency contract
- statement of financial condition certified under oath
- Review of policies pertaining to affiliated business arrangements and regulatory compliance
- reconciliation of orders with commitments, title searches, title policies, and collection of premiums

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