



CHIEF FINANCIAL OFFICER  
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STATE OF FLORIDA

# Florida Insurance Examination Content Outlines

Effective January 1, 2019

## Florida Examination for Title Insurance

70 scored questions plus 5 pretest questions

Time limit: 1.5 hours

- I. **RULES, REGULATIONS AND STATUTES .....20%**
  - A. **Florida Title Rule**
    - 1. F.A.C. 69O-186
    - 2. F.A.C. 69B-186
  - B. **Florida Statutes**
    - 1. 626 Part V
    - 2. 626 Part IX
    - 3. 627 Part XIII
  - C. **RESPA**
    - 1. Section 8
    - 2. Section 9
  - D. **TILA-RESPA**
  - E. **Gramm-Leach-Bliley**
    - 1. Security of Confidential Personal Information  
*Ref: 501.171 F.S.*
  - F. **Industry Ethics**
- II. **TITLE INSURANCE INDEMNITY CONTRACT .....10%**
  - A. **Title Insurance Policy**
    - 1. Covered Risks
    - 2. Conditions
    - 3. Exclusions from coverage
    - 4. Forms/Schedules
  - B. **Title Insurance Commitment**
    - 1. Schedule A
    - 2. Schedule B - Section I
    - 3. Schedule B - Section II
    - 4. Commitment Provisions
- III. **TITLE SEARCHES .....11%**
  - A. **Records**
  - B. **Marketable Record Title Act**
  - C. **Grants/Patents**
  - D. **Legal Description**
  - E. **Government Surveys/Lots**
- IV. **EXAMINATION OF TITLE .....25%**
  - A. **Deeds, Mortgages and Statutory Requirements**
    - 1. Essential elements of a deed
    - 2. Types of ownership
    - 3. Mortgage releases and satisfactions
    - 4. Power-of-Attorney
    - 5. Recording
  - B. **Homestead**  
*Ref: Article X, Section 4FL-CONST*
  - C. **Probate**  
*Ref: Ch. 731 through 735, 739*
  - D. **Guardianships**
  - E. **Partnerships**
    - 1. General
    - 2. Limited
  - F. **Corporations/Limited Liability Companies (LLCs)**
  - G. **Trusts**
  - H. **Condominiums**
  - I. **Judgments and Liens**
  - J. **Adverse Possession and Quieting Title**
  - K. **Construction Lien Law**
  - L. **Foreclosure**
  - M. **Bankruptcy**
  - N. **Water Rights**
  - O. **Access, Easements, Encroachments**
  - P. **Restrictions, Reverters, Reservations and Minerals**
  - Q. **Florida Statute of Limitations on Title Issues**
- V. **CLOSING PROCEDURES.....16%**
  - A. **Legal Liability, Responsibility, Fiduciary Relationships**
    - 1. Cybersecurity
  - B. **Mechanics of a Closing**
    - 1. Contracts and addendums
    - 2. Document preparation
    - 3. Closing disclosures and settlement statements
    - 4. Document execution
    - 5. Conducting the closing
    - 6. Disbursement and post-closing
- VI. **ESCROW HANDLING ..... 10%**
  - A. **Escrow as a Trust Fund**
    - 1. Escrow as fiduciary relationship
    - 2. Duties of title agent and title agency
  - B. **Escrow Responsibilities**
- VII. **AGENT AND AGENCY LICENSING ..... 8%**
  - A. **Licensing Requirements**
    - 1. Resident Agent
    - 2. Non-Resident Agent
    - 3. Title Agency
  - B. **Maintaining a License**
    - 1. Continuing education
    - 2. Change of address
  - C. **Appointment**
  - D. **Fines and Assessments**
  - E. **Suspension, Termination, Revocation of License**