



PSI Services LLC  
 3210 E Tropicana  
 Las Vegas, NV 89121  
 www.psiexams.com



# OKLAHOMA INSURANCE DEPARTMENT

## INSURANCE EXAMINATIONS

### CANDIDATE INFORMATION BULLETIN



Examinations by PSI .....	1	Reporting to the Examination Site .....	3
Guidelines for License Qualification .....	1	Required Identification .....	3
Examination Registration and Scheduling Procedures .....	2	Security Procedures .....	3
Internet Registration .....	2	Taking the Examination by Computer .....	4
Telephone Registration .....	2	Identification Screen .....	4
Fax Registration .....	2	Tutorial .....	4
Standard Mail Registration .....	2	Experimental Items .....	4
Rescheduling/Canceling an Examination .....	2	Examination Review .....	4
Missed Appointment or Late Cancellation .....	2	Score Reporting .....	5
Reasonable Accommodation .....	2	Tips for Preparing for your License Examination .....	5
Emergency Examination Center Closing .....	2	Examination Reference Material and Content Outlines ..	5
Social Security Confidentiality .....	2	Examination Registration Form .....	End of Bulletin
Examination Site Locations .....	3	Reasonable Accommodation Request Form .....	End of Bulletin

Please refer to our website to check for the most updated information at [www.psiexams.com](http://www.psiexams.com)

## EXAMINATIONS BY PSI

This Candidate Information Bulletin provides you with information about the examination and application process for insurance licensing in the State of Oklahoma.

The Oklahoma Insurance Department has contracted with PSI Services LLC (PSI) to conduct the examination program. PSI provides examinations through a network of computer examination centers in Oklahoma. PSI works closely with the State to be certain that examinations meet local as well as national requirements in basic principles and examination development standards.

The Oklahoma Insurance Department includes the Licensing Division which oversees Licensing and Continuing Education Requirements for insurance adjusters, producers, and Customer Service Representatives (CSRs); and is responsible for all aspects of licensing, supervision and regulation of bail bondsmen in the state of Oklahoma.

## GUIDELINES FOR LICENSE QUALIFICATION

For information on licensure, please contact:  
**Oklahoma Insurance Department**  
 Five Corporate Plaza  
 3625 NW 56th Street, Suite 100  
 Oklahoma City, OK 73112  
 (405) 521-3916  
 (800) 522-0071 (*in-state only*)  
[www.oid.ok.gov](http://www.oid.ok.gov)

### LICENSE REQUIREMENTS AND ELIGIBILITY

Candidates for an insurance examination must be at least eighteen (18) years old, and must be citizens of the United States (or must possess a valid visa or I-94 card). Applications may be denied if a candidate has been convicted of a crime, had a judgment withheld or deferred, or are currently charged with committing a crime.

Note: Bail Bondsman candidates for a Bail Bond examination must be at least twenty-one (21) years old and must have a High School Diploma or GED. Effective 9/1/2011, Bail Bondsman are required to complete 16 hours of prelicensing education prior to being eligible to take the examination. Candidates must present the two prelicensing certificates at the test site: BCE3 signed by the candidate and BCE4 signed by an officer of the Oklahoma Bondsman Association. Oklahoma requires that all Bail Bondsman candidates undergo a background check, which will be handled by the Oklahoma Insurance Department.

## PRODUCERS/CSR-MAJOR/ADJUSTER LINES

Following are the examinations offered to Producers/CSRs and Adjusters.

License Type	Examination
Producer	Life
	Accident & Health
	Life, Accident & Health
	P & C Personal - does not include Commercial
	Property & Casualty - Personal & Commercial
	Title Producer
	Casualty - Personal & Commercial
	Property - Personal & Commercial
	Aircraft Title
CSR	Bail Bondsman
	Life
	Accident & Health
	Life, Accident & Health
	P & C Personal - does not include Commercial
	Property & Casualty - Personal & Commercial
	Aircraft Title
Adjusters	Title Producer
	Property, Casualty, Motor Vehicle Included
	Casualty (Only)
	Crop & Hail
	Crime & Fidelity Bonds
	Property (Only) Motor Vehicle Included
Workers' Compensation	

### NEW LICENSE PROCESS

A candidate is required to pass the appropriate license exam(s), wait 3 business days for the results to be posted electronically to the Oklahoma Insurance Department (OID), then submit a new license application at webpage [www.licensing.oid.ok.gov](http://www.licensing.oid.ok.gov). Allow (5) business days for the OID to process the application. You will be notified by email if the OID needs additional information. You may check the status of a license and print a copy of your license online at the OID webpage. Passing the exam does not mean you are licensed as an insurance professional in Oklahoma. You must be issued an active Oklahoma license by the OID prior to working as an insurance professional in our state. An insurance license needs to be renewed every two years and all requirements met in order for your license to remain active.



## EXAMINATION REGISTRATION AND SCHEDULING PROCEDURES

The Examination Registration Form is found at the end of this Candidate Information Bulletin. You must pay PSI at the time you register. Fees can be found on the Registration Form. The registration form is valid for 1 examination.

- Candidates taking a two portion examination and fail any portion will need to retake only the portion that was failed. There is no limit on the number of attempts, and the passing portion does not expire.
- If a candidate does not pass the exam, they may reschedule with PSI on the next business day. Note: If a candidate does not pass the Bail Bond exam, they may reschedule with PSI 31 days after the failed exam date.

### INTERNET REGISTRATION

For the fastest and most convenient examination scheduling process, PSI recommends that you register for your examinations using the Internet. You register online by accessing PSI's registration website at [www.psiexams.com](http://www.psiexams.com). Internet registration is available 24 hours a day.

- Log onto PSI's website and create an account. You will be asked to put in your email address and the spelling of your name exactly as it is shown on your identification that will be presented at the examination site.
- You will be asked to select the examination. You will then enter your personal and contact information. You will then be ready to pay and schedule for the examination. Enter your zip code and a list of the examination sites closest to you will appear. Once you select the desired examination site, available dates will appear.

### TELEPHONE REGISTRATION

For telephone registration, you will need a valid credit card (VISA, MasterCard, American Express or Discover).

PSI registrars are available at (800) 733-9267 Monday through Friday between 6:30 am and 9:00 pm, and Saturday-Sunday between 8:00 am and 4:30 pm, Central Time, to receive the information listed on your Examination Registration Form and to schedule your appointment for the examination.

### FAX REGISTRATION

Complete the PSI registration form (found at the end of this bulletin), including your credit card number and expiration date. Fax the completed form to PSI (702) 932-2666. Fax registrations are accepted 24 hours a day.

Please allow 4 business days to process your Registration. After 4 business days, you may go online or call PSI to schedule the examination.

### STANDARD MAIL REGISTRATION

Complete the PSI registration form (found at the end of this bulletin), and send it with the appropriate examination fee to PSI. Payment of fees may be made by credit card (Visa, MasterCard, American Express or Discover),

money order, company check or cashier's check, made payable to PSI.

Print your name on the check or money order to ensure that your fees are properly assigned. **CASH and PERSONAL CHECKS ARE NOT ACCEPTED.**

Please allow 2 weeks to process your registration. After 2 weeks, you may go online or call PSI to schedule the examination.

### RESCHEDULING/CANCELING AN EXAMINATION APPOINTMENT

You may cancel and reschedule an examination appointment without forfeiting your fee if your *cancellation notice is received 2 days before the scheduled examination date*. For example, for a Monday appointment, the cancellation notice would need to be received on the previous Saturday. You must call PSI at (800) 733-9267 or use the PSI Website.

**Note: A voice mail message is NOT an acceptable form of cancellation.**

### MISSED APPOINTMENT OR LATE CANCELLATION

Your registration will be invalid, you will not be able to take the examination as scheduled, and you will forfeit your examination fee, if you:

- Do not cancel your appointment 2 days before the schedule examination date;
- Do not appear for your examination appointment;
- Arrive after examination start time;
- Do not present proper identification when you arrive for the examination.

### REASONABLE ACCOMMODATION

All examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and every reasonable accommodation will be made in meeting a candidate's needs. Applicants with disabilities or those who would otherwise have difficulty taking the examination must fill out the form at the end of this Candidate Information Bulletin and fax it to PSI (702) 932-2666.

### EXAMINATION SITE CLOSING FOR AN EMERGENCY

In the event that severe weather or another emergency forces the closure of an examination site on a scheduled examination date, your examination will be rescheduled. PSI personnel will attempt to contact you in this situation. However, you may check the status of your examination schedule by calling (800) 733-9267. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You may also check our website at [www.psiexams.com](http://www.psiexams.com).

### SOCIAL SECURITY NUMBER CONFIDENTIALITY

PSI will use your social security number only as an identification number in maintaining your records and reporting your examination scores to the state. A Federal law requires state agencies to collect and record the social security numbers of all licensees of the professions licensed by the state.



## EXAMINATION SITE LOCATIONS

The Oklahoma examinations are administered at the PSI examination centers in Oklahoma as listed below:

### PSI - Oklahoma City

3800 N Classen Blvd, Ste C-20

Oklahoma City, OK 73118

*Take I-235 to I-44. Take the Classen Blvd exit. Turn left on Classen. The office is located in a dark gray building on the East side of Classen.*

### PSI - Oklahoma City II

NW 23rd St and Villa Avenue, Suite 60

Shepherd Mall Office Complex

Oklahoma City, OK 73107

*From I-44 East, take exit 122 toward NW 23rd Street. Merge onto N Grand Blvd. Take the 2nd right onto NW 23rd St. arriving at Shepherd Mall. Note that the Mall is L-shaped. We are located at the intersection of the north and east side at the back of the mall to the left of door 50.*

### PSI - Tulsa

2816 East 51st Street, Suite 101

Tulsa, OK 74105

*From I-44 East, exit number 228 (Harvard), stay to the right which will be westbound on 51st St. 1/4 mi on the left is the office building. There are 3 office buildings in a row, PSI is in the middle building.*

*From I-44 West, exit at Lewis, and go left on Lewis. Go over the overpass and turn Left on 51st St. Go 1/2 mile and the 3-three-story-office building are in a row on the South side of 51st St. PSI is in the middle building*

### PSI - Lawton

Lawton - Great Plains Technology Center

4500 West Lee Blvd

Lawton, OK 73505

*Travel on Lee Blvd until reaching the Great Plains Technology Center School. Enter the East gate of the campus and drive straight until you find Building 300, also called Worley Seminar Center. There are 3 sets of doors on the North side of this building. Enter the middle set of doors, turn right and find the Instructional Services Department located in room 312.*

### PSI - McAlester

21 East Carl Albert Parkway (US Hwy 270)

McAlester, Oklahoma 74501

*From Main St: turn onto US 270 - E. Carl Albert Parkway. The Test Center will be on your left between Main and 1st St.*

*From US Hwy 69: Take the exit for US 270-W - Carl Albert Parkway and go approximately 1.5 miles. The Test Center will be on your right between 1st and Main St.*

### PSI - Woodward

1915 Oklahoma Ave, Suite 3

Woodward, OK 73801

*From Highway 270, go west at the intersection of 9th and Oklahoma Avenue. Go west 10 blocks to 19th Street. The building is on the south side of Oklahoma Avenue, across from the Sonic Drive-In.*

Additionally, PSI has examination centers in many other regions across the United States. You may take this examination at any of these locations. Once you have paid for the examination, enter your zip code and a list of the testing sites closest to you will appear.

## REPORTING TO THE EXAMINATION SITE

On the day of the examination, you should arrive at least 30 minutes before your appointment. This extra time is for sign-in, identification, and familiarizing you with the examination process. *If you arrive late, you may not be admitted to the examination site and you will forfeit your examination registration fee.*

### REQUIRED IDENTIFICATION AT EXAMINATION SITE

- *You must provide 2 forms of identification.* One must be a VALID form of government issued identification (driver's license, state ID, passport), which bears your signature and has your photograph. The second ID must have your signature and preprinted legal name. All identification provided must match the name on the Examination Registration Form and your Registration Confirmation Notice.
- **Bail Bondsmen Candidates:** must present the two prelicensing certificates at the test site: BCE3 signed by the candidate and BCE4 signed by an officer of the Oklahoma Bondsman Association. You will be turned away if you do not present these certificates.

*If you cannot provide the required identification, you must call (800) 733-9267 at least 3 weeks prior to your scheduled appointment to arrange a way to meet this security requirement.*

Candidates who do not present the required items on the examination day will not be able to take the examination as scheduled, and will forfeit examination fee.

### SECURITY PROCEDURES

The following security procedures will apply during the examination:

- Only non-programmable calculators that are silent, battery-operated, do not have paper tape printing capabilities, and do not have a keyboard containing the alphabet will be allowed in the examination site.
- Candidates may take only approved items into the examination room.
- All personal belongings of candidates, with the exception of close-fitting jackets or sweatshirts, should be placed in the secure storage provided at each site prior to entering the examination room. Personal belongings include, but are not limited to, the following items:
  - Electronic devices of any type, including cellular / mobile phones, recording devices, electronic watches, cameras, pagers, laptop computers, tablet computers (e.g., iPads), music players (e.g., iPods), smart watches, radios, or electronic games.
  - Bulky or loose clothing or coats that could be used to conceal recording devices or notes, including coats, shawls, hooded clothing, heavy jackets, or overcoats.
  - Hats or headgear not worn for religious reasons or as religious apparel, including hats, baseball caps, or visors.
  - Other personal items, including purses, notebooks, reference or reading material, briefcases,



## TUTORIAL

Before you start your examination, an introductory tutorial is provided on the computer screen. The time you spend on this tutorial, up to 15 minutes, DOES NOT count as part of your examination time. Sample questions are included following the tutorial so that you may practice answering questions, and reviewing your answers. The "Function Bar" at the top of the sample question provides mouse-click access to the features available while taking the examination.

Question: 3 of 40   Answered: 2   Unanswered: 1   Marked: 0   View: All   Time Left(Min): 3:59

3. What do the stars on the United States of America's flag represent?

(Choose from the following options)

1. Presidents

2. Colonies

3. States

4. Wars

<< Back   Next >>

One question appears on the screen at a time. During the examination, minutes remaining will be displayed at the top of the screen and updated as you record your answers.

**IMPORTANT:** After you have entered your responses, you will later be able to return to any question(s) and change your response, provided the examination time has not run out.

## EXPERIMENTAL QUESTIONS

In addition to the number of questions per examination, a small number of two to ten "experimental" questions may be administered to candidates during the examinations. These questions will not be scored. However, these questions will count against examination time. The administration of such non-scored experimental questions is an essential step in developing future licensing examinations.

## EXAMINATION REVIEW

PSI, in cooperation with the Oklahoma Insurance Department, will be consistently evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. While taking the examination, examinees will have the opportunity to provide comments on any questions, by using the comments key on the keyboard. These comments will be analyzed by PSI examination development staff. PSI does not respond to individuals regarding these comments, all substantive comments are reviewed. **This is the only review of examination materials available to candidates.**

backpacks, wallets, pens, pencils, other writing devices, food, drinks, and good luck items.

- Person(s) accompanying an examination candidate may not wait in the examination center, inside the building or on the building's property. This applies to guests of any nature, including drivers, children, friends, family, colleagues or instructors.
- No smoking, eating, or drinking is allowed in the examination center.
- During the check in process, all candidates will be asked if they possess any prohibited items. Candidates may also be asked to empty their pockets and turn them out for the proctor to ensure they are empty. The proctor may also ask candidates to lift up the ends of their sleeves and the bottoms of their pant legs to ensure that notes or recording devices are not being hidden there.
- Proctors will also carefully inspect eyeglass frames, tie tacks, or any other apparel that could be used to harbor a recording device. Proctors will ask to inspect any such items in candidates' pockets.
- If prohibited items are found during check-in, candidates shall put them in the provided secure storage or return these items to their vehicle. PSI will not be responsible for the security of any personal belongings or prohibited items.
- Any candidate possessing prohibited items in the examination room shall immediately have his or her test results invalidated, and PSI shall notify the examination sponsor of the occurrence.
- Any candidate seen giving or receiving assistance on an examination, found with unauthorized materials, or who violates any security regulations will be asked to surrender all examination materials and to leave the examination center. All such instances will be reported to the examination sponsor.
- Copying or communicating examination content is violation of a candidate's contract with PSI, and federal and state law. Either may result in the disqualification of examination results and may lead to legal action.
- Once candidates have been seated and the examination begins, they may leave the examination room only to use the restroom, and only after obtaining permission from the proctor. Candidate will not receive extra time to complete the examination.

## **TAKING THE EXAMINATION BY COMPUTER**

The examination will be administered via computer. You will be using a mouse and computer keyboard.

### IDENTIFICATION SCREEN

You will be directed to a semiprivate testing station to take the examination. When you are seated at the testing station, you will be prompted to confirm your name, identification number, and the examination for which you are registered.





## SCORE REPORTING

Your score will be given to you immediately following completion of the examination. The following summary describes the score reporting process:

- **On screen** - your score will appear immediately on the computer screen. This will happen automatically at the end of the time allowed for the examination; if you are using review features, you will be able to obtain your score immediately when you indicate that you have finished and would like to see your results.
  - If you **pass**, you will immediately receive a successful notification.
  - If you **do not pass**, you will immediately receive an unsuccessful notification on the screen along with a diagnostic report indicating your strengths and weaknesses by examination type. Registration forms for submittal to PSI to retake the examination will be available at the examination site.
- **On paper** - an official score report will be printed at the examination site.

### DUPLICATE SCORE REPORTS

You may request a duplicate score report after your examination by emailing [scorereport@psionline.com](mailto:scorereport@psionline.com) or by calling 800-733-9267.

## TIPS FOR PREPARING FOR YOUR LICENSE EXAMINATION

The following suggestions will help you prepare for your examination.

- Planned preparation increases your likelihood of passing.
- Start with a current copy of this Candidate Information Bulletin and use the examination content outline as the basis of your study.
- Read study materials that cover all the topics in the content outline.
- Take notes on what you study. Putting information in writing helps you commit it to memory and it is also an excellent business practice. Underline or highlight key ideas that will help with a later review.
- Discuss new terms or concepts as frequently as you can with colleagues. This will test your understanding and reinforce ideas.
- Your studies will be most effective if you study frequently, for periods of about 45 to 60 minutes. Concentration tends to wander when you study for longer periods of time.

Now you can take the practice exam online at [www.psiexams.com](http://www.psiexams.com) to prepare for your Oklahoma Insurance Examination.

Please note that practice exams are intended only to help testing candidates become familiar with the general types of questions that will appear on a licensing examination. They ARE NOT a substitute for proper education and study. Furthermore, scoring well on the practice exam does not guarantee a positive outcome on an actual licensing

examination.

Note: You may take the practice exams an unlimited number of times; you will need to pay each time.

## EXAMINATION REFERENCE MATERIALS AND CONTENT OUTLINES

### REFERENCE LIST

The following is a list of possible study materials for the insurance examinations. The list is given to identify resources and does not constitute an endorsement by PSI or by the Oklahoma Insurance Department. All examinations are CLOSED BOOK.

*The following reference materials are not allowed in the examination center:*

- Oklahoma Administrative Rules: OAC Title 365 [http://www.ok.gov/oid/Public\\_Information/Legal/Statutes\\_and\\_Rules.html](http://www.ok.gov/oid/Public_Information/Legal/Statutes_and_Rules.html)
- Oklahoma Statutes: Insurance Code-Title 36, Motor Vehicles-Title 47, Bail Bonds Code-Title 59 and Workers Compensation-Title 85. [http://www.ok.gov/oid/Public\\_Information/Legal/Statutes\\_and\\_Rules.html](http://www.ok.gov/oid/Public_Information/Legal/Statutes_and_Rules.html)
- Oklahoma Property and Casualty Insurance Law Supplement, Effective March 1 2014, Revised ©2014 Kaplan, Inc., [www.kfeducation.com](http://www.kfeducation.com)
- Oklahoma Property and Casualty Insurance License Exam Manual, 1<sup>st</sup> Edition, Revised ©2010 Kaplan, Inc., [www.kfeducation.com](http://www.kfeducation.com)
- Oklahoma Life and Health Insurance Law Supplement, Effective March 1, 2014 ©2014 Kaplan, Inc., [www.kfeducation.com](http://www.kfeducation.com)
- Oklahoma Life and Health Insurance License Exam Manual, 2<sup>nd</sup> Edition ©2010 Kaplan, Inc., [www.kfeducation.com](http://www.kfeducation.com)
- Aircraft Title License Exam Manual, 1<sup>st</sup> Edition, Oklahoma Insurance Department
- Title License Exam Manual, 2<sup>nd</sup> Edition, Revised November 1, 2012, Oklahoma Insurance Department
- Bail Bonds Pre-Licensing Packet

**Crop & Hail Adjuster Additional References:**

- Department of Agriculture, Federal Crop Insurance Corporation (FCIC), Catastrophic Risk Protection Endorsement, 05-CAT
- National Crop Insurance Services, Inc. (NCIS) General Provisions 2007-NCIS 3
- National Crop Insurance Services, Inc. (NCIS) Crop-Hail Insurance Policy 2007-NCIS 5
- National Crop Insurance Services, Inc. (NCIS) Crop-Hail Policy - Basic Form, Special Provisions 2007-NCIS 635.
- National Crop Insurance Services, Inc. (NCIS) Multiple Peril Crop Insurance, Common Crop Insurance Policy 2005-NCIS 700B

**Aircraft Title Additional References:**

- United States Code (USC)
- Title 49 Sec. 40102, Sec. 44101-44112
- Public Law 108-297 or Statutes at Large Vol. 118 p.1095
- 14 Code of Federal Regulations Sec. 47.1 and following and Sec. 49.1 and following



- Cape Town Treaty 108-10 (obtainable from the Library of Congress or the Thomas website)
- Title 18 Sec. 1956, Sec. 1957
- Title 31 Sec. 53.11, 53.12, 53.21, 53.24, 53.30, 53.40
- Title 31 Code of Federal Regulations Sec. 103.11
- 21 USC Sec. 881, Sec. 952

Many of the reference materials are available for purchase at [www.psionlinestore.com](http://www.psionlinestore.com) or by calling the PSI Online Store, toll-free, at (866) 589-3088.

Titles currently in stock are listed on the order form near the end of this candidate information bulletin.

## LIFE

Portion	# of Items	Minimum Passing Score	Time Allowed
General	75	70% (53 correct)	113 minutes
State	25	70% (18 correct)	37 minutes

## CONTENT OUTLINE

### State-Specific Portion

<b>Licensing (6 Items)</b>
Appointment Procedures
36 O.S. § 1435.15
Change of Address
36 O.S. § 1435.8(F)
Disciplinary Actions
36 O.S. § 1435.13, 1435.26
Maintenance (including CE)
36 O.S. § 1435.23, 1435.29; 1435.36; Reg. 365: 25-3-1
Process
36 O.S. § 1435.7, 1435.12
Purpose
36 O.S. § 1435.1-1435.4
Qualifications
36 O.S. § 1435.7, 1435.24
Types of Licensees
36 O.S. § 1435.2, 1435.8-1435.10, 1435.12, 1435.20, 1435.31
<b>State Insurance Statutes, Rules, and Regulations (19 Items)</b>
Accelerated Benefits
Reg. 365: 10-5-101
Capacity to Contract for Insurance - Minors
36 O.S. § 3606(B)
Credit Life, Accident, and Health
Reg: 365: 10-5-60 through 10-5-74

Domestic, Foreign, and Alien Insurers
36 O.S. § 601-603
Examination of Books and Records
36 O.S. § 1435.13(E)
Fair Credit Reporting Act
36 O.S. § 950-959
Fraternal Benefit Society
36 O.S. § 2701.1
Fraud and False Statements
36 O.S. § 1204
Insurance Commissioner General Duties and Powers
36 O.S. § 302, 307, 309.2, 361, 907, 1209, 1250.14, 1435.12, 1435.13, 1435.21, 1435.26; Reg. 365: 1-1-2, 1-1-3, 1-1-4, 1-1-5
Insurance Information and Privacy Protection
Reg. 365: 35-1-12
Life and Health Insurance Guaranty Association Act
36 O.S. § 2022-2025
Life Insurance and Annuities
36 O.S. § 4008(A), 4034(G)
Mutual Insurers
36 O.S. § 2103
Payment or Acceptance of Commission
36 O.S. § 1111, 1435.14
Proof of Loss
36 O.S., 4805
Standard Nonforfeiture Law
36 O.S. § 4029, 4030
State Specific Definitions
36 O.S. § 105, 602, 901.2, 1250.2, 1435.2, 2701.1
Stock Insurers
36 O.S. § 2102
Unfair Claims Settlement Practices Act
36 O.S. 1250.2 - 1250.17
Unfair Trade Practices
36 O.S. § 1201-1205
Rebating and Inducements
36 O.S. § 1204(8) and 1204(10)
Defamation
36 O.S. § 1204(3)
Twisting
36 O.S. § 1204(1)



## General Portion

<b>Provisions, Options, Exclusions, Riders, Clauses, And Rights (28 Items)</b>
Policy Provisions and Options
Entire Contract
Insuring Clause
Free Look
Consideration Clause
Owner's Rights
Beneficiary Designations
Primary and Contingent
Revocable and Irrevocable
Common Disaster
Premium Payment
Modes
Automatic Premium Loan
Reinstatement
Policy Loans, Withdrawals, Partial Surrenders
Nonforfeiture Options
Dividends and Dividend Options
Incontestability
Assignments
Suicide
Misstatement of Age
Settlement Options
Fraud
Policy Exclusions
Policy Riders
Waiver of Premium
Guaranteed Insurability
Payor Benefit
Accidental Death and/or Accidental Death and Dismemberment
Accelerated Benefits
Rights of Renewability
Cancellable
<b>Life Products (25 Items)</b>
Whole Life - Stock/Mutual
Term
Universal Life
Endowment
Joint Life
Survivorship

<b>Annuities</b>
Fixed
Equity
Variable Annuity
Variable Life
Group Life
Viatical Settlement
<b>Underwriting (20 Items)</b>
Completing the Application
Required Signatures
Collecting the Initial Premium and Issuing the Receipt
Delivering the Policy
When Coverage Begins
Insurable Interest
Medical Information and Consumer Reports
Sales Practices
<b>Considerations in Replacing Insurance (2 Items)</b>
State Replacement Requirements

## ACCIDENT & HEALTH

Portion	# of Items	Minimum Passing Score	Time Allowed
General	75	70% (53 correct)	113 minutes
State	25	70% (18 correct)	37 minutes

## CONTENT OUTLINE

### State-Specific Portion

<b>Licensing (6 Items)</b>
Appointment Procedures
36 O.S. § 1435.15
Change of Address
36 O.S. § 1435.8(F)
Disciplinary Actions
36 O.S. § 1435.13, 1435.26
Maintenance (including CE)
36 O.S. § 1435.23, 1435.29; 1435.36; Reg. 365: 25-3-1
Process
36 O.S. § 1435.7, 1435.12
Purpose
36 O.S. § 1435.1-1435.4
Qualifications
36 O.S. § 1435.7, 1435.24
Types of Licensees





36 O.S. § 1435.2, 1435.8-1435.10, 1435.12, 1435.20, 1435.31
<b>State Insurance Statutes, Rules, and Regulations (19 Items)</b>
Capacity to Contract for Insurance - Minors
36 O.S. § 3606(B)
Credit Life, Accident, and Health
Reg: 365: 10-5-60 through 10-5-74
Domestic, Foreign, and Alien Insurers
36 O.S. § 601-603
Eligibility Requirements
36 O.S. § 6058
Examination of Books and Records
36 O.S. § 1435.13(E)
Fair Credit Reporting Act
36 O.S. § 950-959
Fraternal Benefit Society
36 O.S. § 2701.1
Fraud and False Statements
36 O.S. § 1204
Insurance Commissioner General Duties and Powers
36 O.S. § 302, 307, 309.2, 361, 907, 1209, 1250.14, 1435.12, 1435.13, 1435.21, 1435.26; Reg. 365: 1-1-2, 1-1-3, 1-1-4, 1-1-5
Insurance Information and Privacy Protection
Reg. 365: 35-1-12
Life and Health Insurance Guaranty Association Act
36 O.S. § 2022-2025
Mandated or Required Benefits
36 O.S. § 6060, 6060.2- 6060.4, 6060.20, 6060.21, 6060.8
Mandated or Required Offers
36 O.S. § 1162, 7003
Marketing/Advertising Practices
Reg. 365: 10-3-3, 10-3-31
Medicare Supplement
Reg. 365:10-5-125
Mutual Insurers
36 O.S. § 2103
Other Requirements
36 O.S. § 6519
Payment or Acceptance of Commission
36 O.S. § 1111, 1435.14
Proof of Loss
36 O.S., 4805
Small Employer Health Insurance
36 O.S. § 6512, 6513, 6515, 6519, 6527

State Specific Definitions
36 O.S. § 105, 602, 901.2, 1250.2, 1435.2, 2701.1
Stock Insurers
36 O.S. § 2102
Suitability
36 O.S. § 4429; 365:10-5-48.3, Reg. 365:10-5-48.5
Unfair Claims Settlement Practices Act
36 O.S. 1250.2 - 1250.17
Unfair Trade Practices
36 O.S. § 1201-1205
Rebating and Inducements
36 O.S. § 1204(8) and 1204(10)
Defamation
36 O.S. § 1204(3)
Twisting
36 O.S. § 1204(1)

### General Portion

<b>Provisions, Options, Exclusions, Riders, Clauses, And Right (32 Items)</b>
Mandatory Provisions
Entire Contract
Time Limit on Certain Defenses
Grace Period
Reinstatement
Notice of Claim
Claim Forms
Proof of Loss
Time of Payment of Claims
Payment of Claims
Legal Actions
Change of Beneficiary
Continuation and Extension of Benefits
Preexisting Conditions
Policy Provisions and Options
Entire Contract
Insuring Clause
Free Look
Consideration Clause
Owner's Rights
Beneficiary Designations
Primary and Contingent
Revocable and Irrevocable



Common Disaster
Premium Payment
Modes
Automatic Premium Loan
Reinstatement
Nonforfeiture Options
Misstatement of Age
Fraud
Other Provisions and Clauses
Probationary Period
Elimination Period
Coinsurance
Deductibles
Copayment
Policy Exclusions
Policy Riders
Waiver of Premium
Accidental Death and/or Accidental Death and Dismemberment
Rights of Renewability
Noncancellable
Cancellable
Guaranteed Renewable
COBRA
HIPAA
<b>Underwriting (10 Items)</b>
Completing the Application
Required Signatures
Collecting the Initial Premium and Issuing the Receipt
Delivering the Policy
When Coverage Begins
Insurable Interest
Medical Information and Consumer Reports
Sales Practices
<b>Considerations in Replacing Insurance (3 Items)</b>
State Replacement Requirements
<b>Types of Health Providers and Products (20 Items)</b>
Limited Benefit Plans
Specified Disease (cancer, heart)
Hospital Confinement Indemnity
Major Medical
HMOs

PPOs
MEWAs
Group Health Plans
Credit Disability Policy
Disability Income
Dental
<b>Medicare (5 Items)</b>
Medicare Advantage (Part C)
Part D
Medicare Supplement Plans
<b>Long-Term Care (LTC) Policies (5 Items)</b>
Deductibility of Premiums for LTC Insurance for State Income Tax Purposes
Renewal Features
Sales Requirements
Minimum Standards
Coverage Selections
Suitability

## LIFE, ACCIDENT & HEALTH

Portion	# of Items	Minimum Passing Score	Time Allowed
General	112	70% (79 correct)	158 minutes
State	38	70% (27 correct)	52 minutes

### CONTENT OUTLINE

#### State-Specific Portion

<b>Licensing (9 Items)</b>
Appointment Procedures
36 O.S. § 1435.15
Change of Address
36 O.S. § 1435.8(F)
Disciplinary Actions
36 O.S. § 1435.13, 1435.26
Maintenance (including CE)
36 O.S. § 1435.23, 1435.29; 1435.36; Reg. 365: 25-3-1
Process
36 O.S. § 1435.7, 1435.12
Purpose
36 O.S. § 1435.1-1435.4
Qualifications
36 O.S. § 1435.7, 1435.24
Types of Licensees



36 O.S. § 1435.2, 1435.8-1435.10, 1435.12, 1435.20, 1435.31
<b>State Insurance Statutes, Rules, and Regulations (29 Items)</b>
Accelerated Benefits
Reg. 365: 10-5-101
Capacity to Contract for Insurance - Minors
36 O.S. § 3606(B)
Credit Life, Accident, and Health
Reg: 365: 10-5-60 through 10-5-74
Domestic, Foreign, and Alien Insurers
36 O.S. § 601-603
Eligibility Requirements
36 O.S. § 6058
Examination of Books and Records
36 O.S. § 1435.13(E)
Fair Credit Reporting Act
36 O.S. § 950-959
Fraternal Benefit Society
36 O.S. § 2701.1
Fraud and False Statements
36 O.S. § 1204
Insurance Commissioner General Duties and Powers
36 O.S. § 302, 307, 309.2, 361, 907, 1209, 1250.14, 1435.12, 1435.13, 1435.21, 1435.26; Reg. 365: 1-1-2, 1-1-3, 1-1-4, 1-1-5
Insurance Information and Privacy Protection
Reg. 365: 35-1-12
Life and Health Insurance Guaranty Association Act
36 O.S. § 2022-2025
Life Insurance and Annuities
36 O.S. § 4008(A), 4034(G)
Mandated or Required Benefits
36 O.S. § 6060, 6060.2- 6060.4, 6060.20, 6060.21, 6060.8
Mandated or Required Offers
36 O.S. § 1162, 7003
Marketing/Advertising Practices
Reg. 365: 10-3-3, 10-3-31
Medicare Supplement
Reg. 365:10-5-125
Mutual Insurers
36 O.S. § 2103
Other Requirements
36 O.S. § 6519
Payment or Acceptance of Commission
36 O.S. § 1111, 1435.14

Proof of Loss
36 O.S., 4805
Small Employer Health Insurance
36 O.S. § 6512, 6513, 6515, 6519, 6527
Standard Nonforfeiture Law
36 O.S. § 4029, 4030
State Specific Definitions
36 O.S. § 105, 602, 901.2, 1250.2, 1435.2, 2701.1
Stock Insurers
36 O.S. § 2102
Suitability
36 O.S. § 4429; 365:10-5-48.3, Reg. 365:10-5-48.5
Unfair Claims Settlement Practices Act
36 O.S. 1250.2 - 1250.17
Unfair Trade Practices
36 O.S. § 1201-1205
Rebating and Inducements
36 O.S. § 1204(8) and 1204(10)
Defamation
36 O.S. § 1204(3)
Twisting
36 O.S. § 1204(1)

### General Portion

#### Provisions, Options, Exclusions, Riders, Clauses, and Rights (42 Items)

Mandatory Provisions
Entire Contract
Time Limit on Certain Defenses
Grace Period
Notice of Claim
Claim Forms
Proof of Loss
Time of Payment of Claims
Payment of Claims
Legal Actions
Change of Beneficiary
Continuation and Extension of Benefits
Preexisting Conditions
Policy Provisions and Options
Entire Contract
Insuring Clause
Free Look



Consideration Clause
Owner's Rights
Beneficiary Designations
Primary and Contingent
Revocable and Irrevocable
Common Disaster
Premium Payment
Modes
Automatic Premium Loan
Reinstatement
Policy Loans, Withdrawals, Partial Surrenders
Nonforfeiture Options
Dividends and Dividend Options
Incontestability
Assignments
Suicide
Misstatement of Age
Settlement Options
Fraud
Other Provisions and Clauses
Probationary Period
Elimination Period
Coinsurance
Deductibles
Copayment
Policy Exclusions
Policy Riders
Waiver of Premium
Guaranteed Insurability
Payor Benefit
Accidental Death and/or Accidental Death and Dismemberment
Accelerated Benefits
Rights of Renewability
Noncancellable
Cancellable
Guaranteed Renewable
COBRA
HIPAA
<b>Life Products (30 Items)</b>
Whole Life - Stock/Mutual
Term

Universal Life
Endowment
Joint Life
Survivorship
Annuities
Fixed
Equity
Variable Annuity
Variable Life
Group Life
Viatical Settlement
<b>Underwriting (13 Items)</b>
Completing the Application
Required Signatures
Collecting the Initial Premium and Issuing the Receipt
Delivering the Policy
When Coverage Begins
Insurable Interest
Medical Information and Consumer Reports
Sales Practices
<b>Considerations in Replacing Insurance (2 Items)</b>
State Replacement Requirements
<b>Types of Health Providers and Products (15 Items)</b>
Limited Benefit Plans
Specified Disease (cancer, heart)
Hospital Confinement Indemnity
Major Medical
HMOs
PPOs
MEWAs
Group Health Plans
Credit Disability Policy
Disability Income
Dental
<b>Medicare (5 Items)</b>
Medicare Advantage (Part C)
Part D
Medicare Supplement Plans
<b>Long-Term Care (LTC) Policies (5 Items)</b>
Deductibility of Premiums for LTC Insurance for State Income Tax Purposes
Renewal Features



Sales Requirements
Minimum Standards
Coverage Selections
Suitability

**P&C PERSONAL LINES - DOES NOT INCLUDE COMMERCIAL**

Portion	# of Items	Minimum Passing Score	Time Allowed
General	75	70% (53 correct)	113 minutes
State	25	70% (18 correct)	37 minutes

**CONTENT OUTLINE**

**State-Specific Portion**

<b>Licensing (5 Items)</b>
Appointment Procedures
36 O.S. § 1435.15
Change of Address
36 O.S. § 1435.8(F)
Disciplinary Actions
36 O.S. § 1435.13, 1435.26
Maintenance (including CE)
36 O.S. § 1435.23, 1435.29; 1435.36; Reg. 365: 25-3-1
Process
36 O.S. § 1435.7, 1435.12
Purpose
36 O.S. § 1435.1-1435.4
Qualifications
36 O.S. § 1435.7, 1435.24
Types of Licensees
36 O.S. § 1435.2, 1435.8-1435.10, 1435.12, 1435.20, 1435.31
<b>State Insurance Statutes, Rules, and Regulations (10 Items)</b>
Binders
36 O.S. § 3622
Cancellation and Nonrenewal
36 O.S. § 940, 943, 1241.2, 3622, 3639, 3639.1
Domestic, Foreign, and Alien Insurers
36 O.S. § 601-603
Examination of Books and Records
36 O.S. § 1435.13(E)
Fair Credit Reporting Act
36 O.S. § 950-959

<b>Fraud and False Statements</b>
36 O.S. § 1204
Inducements
36 O.S. § 1204(10)
<b>Insurance Commissioner General Duties and Powers</b>
36 O.S. § 302, 307, 309.2, 361, 907, 1209, 1250.14, 1435.12, 1435.13, 1435.21, 1435.26; Reg. 365: 1-1-2, 1-1-3, 1-1-4, 1-1-5
<b>Insurance Information and Privacy Protection</b>
Reg. 365: 35-1-12
Mutual Insurers
36 O.S. § 2103
Payment or Acceptance of Commission
36 O.S. § 1111, 1435.14
Proof of Loss
36 O.S., 4805
<b>Property and Casualty Insurance Guaranty Association</b>
36 O.S. § 1109, 2002, 2003
State Specific Definitions
36 O.S. § 105, 602, 901.2, 1250.2, 1435.2, 2701.1
Stock Insurers
36 O.S. § 2102
Surplus Lines
36 O.S. § 1106, 1115
Unfair Claims Settlement Practices Act
36 O.S. 1250.2 - 1250.14
Unfair Trade Practices
36 O.S. § 1201-1205
Rebating and Inducements
36 O.S. § 1204(8) and 1204(10)
Defamation
36 O.S. § 1204(3)
Twisting
<b>36 O.S. § 1204(1)</b>
<b>State Automobile Insurance Laws (10 Items)</b>
Cancellation/Nonrenewal
36 O.S. § 940, 941, 943, 1241.2, 3635.1; 7-324; Reg. 365: 15-1-14
State Automobile Insurance Plans
36 O.S. § 996.1
State Required Minimum Limits of Liability
36 O.S. § 924.1, 941.2, 3635.1, 3636; 47 O.S. § 7-324
Uninsured/Underinsured Motorist
36 O.S. § 3636, 3637





## General Portion

<b>Types of Personal Policies (15 Items)</b>
Personal Lines
Dwelling and Contents (DP forms)
Personal Liability
Homeowners (HO forms)
Mobile Homes
Inland Marine
Personal Floaters
Nationwide Definition
Others
Flood
Personal Watercraft
Earthquake
<b>Property Insurance Terms and Related Concepts (15 Items)</b>
Insurance
Insurable Interest
Risk
Hazard
Peril
Loss
Direct
Indirect
Proximate Cause
Deductible
Indemnity
Actual Cash Value (ACV)
Replacement Cost
Limits of Liability
Coinsurance/Insurance to Value
Pair and Set Clause
Additional Coverages
Accident
Occurrence
Vacancy and Unoccupancy
Right of Salvage
Burglary
Robbery
Theft
Mysterious Disappearance
Representations

Underwriting
General Concepts
<b>Property Policy Provisions and Contract Law (15 Items)</b>
Declarations
Insuring Agreement
Conditions
Exclusions
Definition of the Insured
Duties of the Insured
Obligations of the Insurer
Mortgagee Rights
Proof of Loss
Notice of Claim
Appraisal
Other Insurance Provisions
Assignment
Subrogation
Arbitration
Elements of a Contract
Warranties, Representations, and Concealment
Binders
Endorsements
Cancellation and Nonrenewal Provisions
<b>Types of Personal Casualty Policies and Related Terms (10 Items)</b>
Personal Automobile
Liability
Medical Payments
Physical Damage (Collision and Other Than Collision)
Uninsured/Underinsured Motorist
Who is an Insured?
Types of Auto
Owned
Temporary Substitute
Umbrella/Excess Liability
<b>Casualty Insurance Terms and Related Concepts (10 Items)</b>
Risk
Hazard
Indemnity
Insurable Interest
Actual Cash Value (ACV)
Negligence



Liability
Accident
Occurrence
Binders
Warranties
Representations
Concealment
Bodily Injury Liability
Property Damage Liability
Personal Injury Liability
Limits of Liability
Insured Contract
Certificate of Insurance
Underwriting
General Concepts
<b>Casualty Policy Provisions and Contract Law (10 items)</b>
Declarations
Insuring Agreement
Conditions
Exclusions
Definition of the Insured
Duties of the Insured
Duties of the Insured after a Loss
Cancellation and Nonrenewal Provisions
Proof of Loss
Notice of Claim
Other Insurance Provisions
Subrogation
Claims Made Form
Salvage
Limitations
Elements of a Contract
Obligations of the Insurer
Endorsements

## PROPERTY & CASUALTY - PERSONAL & COMMERCIAL

Portion	# of Items	Minimum Passing Score	Time Allowed
General	112	70% (79 correct)	158 minutes
State	38	70% (27 correct)	52 minutes

### CONTENT OUTLINE

#### State-Specific Portion

<b>Licensing (7 Items)</b>
Appointment Procedures
36 O.S. § 1435.15
Change of Address
36 O.S. § 1435.8(F)
Disciplinary Actions
36 O.S. § 1435.13, 1435.26
Maintenance (including CE)
36 O.S. § 1435.23, 1435.29; 1435.36; Reg. 365: 25-3-1
Process
36 O.S. § 1435.7, 1435.12
Purpose
36 O.S. § 1435.1-1435.4
Qualifications
36 O.S. § 1435.7, 1435.24
Types of Licensees
36 O.S. § 1435.2, 1435.8-1435.10, 1435.12, 1435.20, 1435.31
<b>State Insurance Statutes, Rules, and Regulations (16 Items)</b>
Binders
36 O.S. § 3622
Cancellation and Nonrenewal
36 O.S. § 940, 943, 1241.2, 3622, 3639, 3639.1
Domestic, Foreign, and Alien Insurers
36 O.S. § 601-603
Examination of Books and Records
36 O.S. § 1435.13(E)
Fair Credit Reporting Act
36 O.S. § 950-959
Fraud and False Statements
36 O.S. § 1204
Inducements
36 O.S. § 1204(10)
Insurance Commissioner General Duties and Powers
36 O.S. § 302, 307, 309.2, 361, 907, 1209, 1250.14, 1435.12, 1435.13, 1435.21, 1435.26; Reg. 365: 1-1-2, 1-1-3, 1-1-4, 1-1-5



Insurance Information and Privacy Protection
Reg. 365: 35-1-12
Mutual Insurers
36 O.S. § 2103
Payment or Acceptance of Commission
36 O.S. § 1111, 1435.14
Proof of Loss
36 O.S., 4805
Property and Casualty Insurance Guaranty Association
36 O.S. § 1109, 2002, 2003
State Specific Definitions
36 O.S. § 105, 602, 901.2, 1250.2, 1435.2, 2701.1
Stock Insurers
36 O.S. § 2102
Surplus Lines
36 O.S. § 1106, 1115
Unfair Claims Settlement Practices Act
36 O.S. 1250.2 - 1250.14
Unfair Trade Practices
36 O.S. § 1201-1205
Rebating and Inducements
36 O.S. § 1204(8) and 1204(10)
Defamation
36 O.S. § 1204(3)
Twisting
36 O.S. § 1204(1)
<b>State Automobile Insurance Laws (10 Items)</b>
Cancellation/Nonrenewal
36 O.S. § 940, 941, 943, 1241.2, 3635.1; 7-324; Reg. 365: 15-1-14
State Automobile Insurance Plans
36 O.S. § 996.1
State Required Minimum Limits of Liability
36 O.S. § 924.1, 941.2, 3635.1, 3636; 47 O.S. § 7-324
Uninsured/Underinsured Motorist
36 O.S. § 3636, 3637
<b>State Workers' Compensation (5 Items)</b>
85A O.S. 2(18), 65(D)(1), 50(B), 2(18)(b)(7)

## General Portion

<b>Types of Personal Policies (8 items)</b>
Personal Lines
Dwelling and Contents (DP forms)
Personal Liability

Homeowners (HO forms)
Mobile Homes
Inland Marine
Personal Floaters
Nationwide Definition
Others
Flood
Personal Watercraft
Earthquake
<b>Types of Commercial Property Policies (15 items)</b>
Commercial Lines
Commercial Property
Commercial Building and Personal Property Form
Causes of Loss Forms
Business Income
Extra Expense
Commercial Package Policy (CPP)
Equipment Breakdown Coverage Form
Businessowners Policy (BOP)
Bonds
Crime Bonds
Fidelity
Crime
Inland Marine
Commercial Floaters
Nationwide Definition
Motor Truck Cargo
Others
Flood
Earthquake
Burglary and Crime Coverage
<b>Property Insurance Terms and Related Concepts (20 items)</b>
Insurance
Insurable Interest
Risk
Hazard
Peril
Loss
Direct
Indirect
Proximate Cause



Deductible
Indemnity
Actual Cash Value (ACV)
Replacement Cost
Limits of Liability
Coinsurance/Insurance to Value
Pair and Set Clause
Additional Coverages
Accident
Occurrence
Vacancy and Unoccupancy
Right of Salvage
Burglary
Robbery
Theft
Mysterious Disappearance
Representations
Underwriting
General Concepts
<b>Property Policy Provisions and Contract Law (15 items)</b>
Declarations
Insuring Agreement
Conditions
Exclusions
Definition of the Insured
Duties of the Insured
Obligations of the Insurer
Mortgagee Rights
Proof of Loss
Notice of Claim
Appraisal
Other Insurance Provisions
Assignment
Subrogation
Arbitration
Elements of a Contract
Warranties, Representations, and Concealment
Binders
Endorsements
Cancellation and Nonrenewal Provisions
<b>Types of Personal Casualty Policies and Related Terms (10 items)</b>

Personal Automobile
Liability
Medical Payments
Physical Damage (Collision and Other Than Collision)
Uninsured/Underinsured Motorist
Who is an Insured?
Types of Auto
Owned
Temporary Substitute
Umbrella/Excess Liability
<b>Types of Commercial Casualty Policies, Bonds and Related Terms (20 items)</b>
Commercial General Liability
Basic Hazards
Premises and Operations
Products and Completed Operations
Independent Contractors
Contractual
Commercial General Liability Coverage Forms
Coverage A: Bodily Injury and Property Damage Liability
Occurrence
Coverage B: Personal Injury and Advertising Injury
Coverage C: Medical Payments
Who is an Insured?
Limits
Definitions
Owners and Contractors Protective Liability
Business (Commercial) Automobile
Liability
Medical Payments
Physical Damage
Uninsured/Underinsured Motorist
Who is an Insured?
Types of Autos
Owned
Nonowned
Hired
Temporary Substitute
Garage Coverage Form, including Garagekeepers Insurance
Workers' Compensation Insurance
Standard Policy Concepts
Work-Related vs. Non-Work-Related



Other States' Insurance
Surety Bonds
Professional Liability
Errors and Omissions
Directors and Officers
Umbrella/Excess Liability
<b>Casualty Insurance Terms and Related Concepts (15 items)</b>
Risk
Hazard
Indemnity
Insurable Interest
Actual Cash Value (ACV)
Negligence
Liability
Accident
Occurrence
Binders
Warranties
Representations
Concealment
Bodily Injury Liability
Property Damage Liability
Personal Injury Liability
Limits of Liability
Insured Contract
Certificate of Insurance
Underwriting
General Concepts
<b>Casualty Policy Provisions and Contract Law (9 items)</b>
Declarations
Insuring Agreement
Conditions
Exclusions
Definition of the Insured
Duties of the Insured
Duties of the Insured after a Loss
Cancellation and Nonrenewal Provisions
Proof of Loss
Notice of Claim
Other Insurance Provisions
Subrogation

Claims Made Form
Salvage
Limitations
Elements of a Contract
Obligations of the Insurer
Endorsements

## CASUALTY - PERSONAL & COMMERCIAL

Portion	# of Items	Minimum Passing Score	Time Allowed
General	56	70% (40 correct)	90 minutes
State	19	70% (14 correct)	30 minutes

### CONTENT OUTLINE

#### State-Specific Portion

<b>Licensing (3 Items)</b>
Appointment Procedures
36 O.S. § 1435.15
Change of Address
36 O.S. § 1435.8(F)
Disciplinary Actions
36 O.S. § 1435.13, 1435.26
Maintenance (including CE)
36 O.S. § 1435.23, 1435.29; 1435.36; Reg. 365: 25-3-1
Process
36 O.S. § 1435.7, 1435.12
Purpose
36 O.S. § 1435.1-1435.4
Qualifications
36 O.S. § 1435.7, 1435.24
Types of Licensees
36 O.S. § 1435.2, 1435.8-1435.10, 1435.12, 1435.20, 1435.31
<b>State Insurance Statutes, Rules, and Regulations (11 Items)</b>
Binders
36 O.S. § 3622
Cancellation and Nonrenewal
36 O.S. § 940, 943, 1241.2, 3622, 3639, 3639.1
Domestic, Foreign, and Alien Insurers
36 O.S. § 601-603
Examination of Books and Records
36 O.S. § 1435.13(E)
Fair Credit Reporting Act
36 O.S. § 950-959





Fraud and False Statements
36 O.S. § 1204
Inducements
36 O.S. § 1204(10)
Insurance Commissioner General Duties and Powers
36 O.S. § 302, 307, 309.2, 361, 907, 1209, 1250.14, 1435.12, 1435.13, 1435.21, 1435.26; Reg. 365: 1-1-2, 1-1-3, 1-1-4, 1-1-5
Insurance Information and Privacy Protection
Reg. 365: 35-1-12
Mutual Insurers
36 O.S. § 2103
Payment or Acceptance of Commission
36 O.S. § 1111, 1435.14
Proof of Loss
36 O.S., 4805
Property and Casualty Insurance Guaranty Association
36 O.S. § 1109, 2002, 2003
State Specific Definitions
36 O.S. § 105, 602, 901.2, 1250.2, 1435.2, 2701.1
Stock Insurers
36 O.S. § 2102
Unfair Claims Settlement Practices Act
36 O.S. 1250.2 - 1250.14
Unfair Trade Practices
36 O.S. § 1201-1205
Rebating and Inducements
36 O.S. § 1204(8) and 1204(10)
Defamation
36 O.S. § 1204(3)
Twisting
36 O.S. § 1204(1)
<b>State Automobile Insurance Laws (3 Items)</b>
Cancellation/Nonrenewal
36 O.S. § 940, 941, 943, 1241.2, 3635.1; 7-324; Reg. 365: 15-1-14
State Automobile Insurance Plans
36 O.S. § 996.1
State Required Minimum Limits of Liability
36 O.S. § 924.1, 941.2, 3635.1, 3636; 47 O.S. § 7-324
Uninsured/Underinsured Motorist
36 O.S. § 3636, 3637
<b>State Workers' Compensation (2 Items)</b>
85A O.S. 2(18), 65(D)(1), 50(B), 2(18)(b)(7)

<b>Types of Personal Casualty Policies and Related Terms (6 items)</b>
Personal Automobile
Liability
Medical Payments
Physical Damage (Collision and Other Than Collision)
Uninsured/Underinsured Motorist
Who is an Insured?
Types of Auto
Owned
Temporary Substitute
Umbrella/Excess Liability
<b>Types of Commercial Casualty Policies, Bonds, and Related Terms (30 items)</b>
Commercial General Liability
Basic Hazards
Premises and Operations
Products and Completed Operations
Independent Contractors
Contractual
Commercial General Liability Coverage Forms
Coverage A: Bodily Injury and Property Damage Liability
Occurrence
Coverage B: Personal Injury and Advertising Injury
Coverage C: Medical Payments
Who is an Insured?
Limits
Definitions
Owners and Contractors Protective Liability
Business (Commercial) Automobile
Liability
Medical Payments
Physical Damage
Uninsured/Underinsured Motorist
Who is an Insured?
Types of Autos
Owned
Nonowned
Hired
Temporary Substitute
Garage Coverage Form, including Garagekeepers Insurance
Workers' Compensation Insurance
Standard Policy Concepts
Work-Related vs. Non-Work-Related

General Portion



Other States' Insurance
Surety Bonds
Professional Liability
Errors and Omissions
Directors and Officers
Umbrella/Excess Liability
Employment Practices Liability Insurance (EPLI)
<b>Casualty Insurance Terms and Related Concepts (13 items)</b>
Risk
Hazard
Indemnity
Insurable Interest
Actual Cash Value (ACV)
Negligence
Liability
Accident
Occurrence
Binders
Warranties
Representations
Concealment
Bodily Injury Liability
Property Damage Liability
Personal Injury Liability
Limits of Liability
Insured Contract
Certificate of Insurance
Underwriting
General Concepts
<b>Casualty Policy Provisions and Contract Law (7 items)</b>
Declarations
Insuring Agreement
Conditions
Exclusions
Definition of the Insured
Duties of the Insured
Duties of the Insured after a Loss
Cancellation and Nonrenewal Provisions
Proof of Loss
Notice of Claim
Other Insurance Provisions
Subrogation

Claims Made Form
Salvage
Limitations
Elements of a Contract
Obligations of the Insurer
Endorsements

## PROPERTY - PERSONAL & COMMERCIAL

Portion	# of Items	Minimum Passing Score	Time Allowed
General	56	70% (40 correct)	90 minutes
State	19	70% (14 correct)	30 minutes

### CONTENT OUTLINE

#### State-Specific Portion

<b>Licensing (6 Items)</b>
Appointment Procedures
36 O.S. § 1435.15
Change of Address
36 O.S. § 1435.8(F)
Disciplinary Actions
36 O.S. § 1435.13, 1435.26
Maintenance (including CE)
36 O.S. § 1435.23, 1435.29; 1435.36; Reg. 365: 25-3-1
Process
36 O.S. § 1435.7, 1435.12
Purpose
36 O.S. § 1435.1-1435.4
Qualifications
36 O.S. § 1435.7, 1435.24
Types of Licensees
36 O.S. § 1435.2, 1435.8-1435.10, 1435.12, 1435.20, 1435.31
<b>State Insurance Statutes, Rules, and Regulations (13 Items)</b>
Binders
36 O.S. § 3622
Cancellation and Nonrenewal
36 O.S. § 940, 943, 1241.2, 3622, 3639, 3639.1
Domestic, Foreign, and Alien Insurers
36 O.S. § 601-603
Examination of Books and Records
36 O.S. § 1435.13(E)
Fair Credit Reporting Act
36 O.S. § 950-959



Fraud and False Statements
36 O.S. § 1204
Inducements
36 O.S. § 1204(10)
Insurance Commissioner General Duties and Powers
36 O.S. § 302, 307, 309.2, 361, 907, 1209, 1250.14, 1435.12, 1435.13, 1435.21, 1435.26; Reg. 365: 1-1-2, 1-1-3, 1-1-4, 1-1-5
Insurance Information and Privacy Protection
Reg. 365: 35-1-12
Mutual Insurers
36 O.S. § 2103
Payment or Acceptance of Commission
36 O.S. § 1111, 1435.14
Proof of Loss
36 O.S., 4805
Property and Casualty Insurance Guaranty Association
36 O.S. § 1109, 2002, 2003
State Specific Definitions
36 O.S. § 105, 602, 901.2, 1250.2, 1435.2, 2701.1
Stock Insurers
36 O.S. § 2102
Surplus Lines
36 O.S. § 1106, 1115
Unfair Claims Settlement Practices Act
36 O.S. 1250.2 - 1250.14
Unfair Trade Practices
36 O.S. § 1201-1205
Rebating and Inducements
36 O.S. § 1204(8) and 1204(10)
Defamation
36 O.S. § 1204(3)
Twisting
36 O.S. § 1204(1)

### General Portion

<b>Types of Personal Policies (7 items)</b>
Personal Lines
Dwelling and Contents (DP forms)
Personal Liability
Homeowners (HO forms)
Mobile Homes
Inland Marine
Personal Floaters
Nationwide Definition

Others
Flood
Personal Watercraft
Earthquake
<b>Types of Commercial Property Policies (15 items)</b>
Commercial Lines
Commercial Property
Commercial Building and Personal Property Form
Causes of Loss Forms
Business Income
Extra Expense
Commercial Package Policy (CPP)
Equipment Breakdown Coverage Form
Businessowners Policy (BOP)
Crime Bonds
Fidelity
Crime
Inland Marine
Commercial Floaters
Nationwide Definition
Motor Truck Cargo
Others
Flood
Earthquake
Burglary and Crime Coverage
<b>Property Insurance Terms and Related Concepts (20 items)</b>
Insurance
Insurable Interest
Risk
Hazard
Peril
Loss
Direct
Indirect
Proximate Cause
Deductible
Indemnity
Actual Cash Value (ACV)
Replacement Cost
Limits of Liability
Coinsurance/Insurance to Value
Pair and Set Clause



Additional Coverages
Accident
Occurrence
Vacancy and Unoccupancy
Right of Salvage
Burglary
Robbery
Theft
Mysterious Disappearance
Representations
Underwriting
General Concepts
<b>Property Policy Provisions and Contract Law (14 items)</b>
Declarations
Insuring Agreement
Conditions
Exclusions
Definition of the Insured
Duties of the Insured
Obligations of the Insurer
Mortgagee Rights
Proof of Loss
Notice of Claim
Appraisal
Other Insurance Provisions
Assignment
Subrogation
Arbitration
Elements of a Contract
Warranties, Representations, and Concealment
Binders
Endorsements
Cancellation and Nonrenewal Provisions

## TITLE PRODUCER

# of Items	Minimum Passing Score	Time Allowed
35	70% (25 correct)	60 Minutes

## CONTENT OUTLINE

<b>State Insurance Statutes, Rules, and Regulations (9 Items)</b>
Payment or Acceptance of Commission
36 O.S. § 1435.14
Rebating
36 O.S. § 1204(8)
Maintenance (including CE)
36 O.S. § 1435.29; Reg. 365:25-3-1
Disciplinary Actions
36 O.S. § 1435.13, 1435.26
Definitions and Statutory Requirements
36 O.S. § 5001 et seq; Reg. 365:25-3
Duly Certified Abstract
Reg. 365:20-3-2
Countersigning of Policies
Opinion of Title
Preparation of Abstract
Unfair Claims Settlement Practices Act
36 O.S. § Sec. 1250.4, 1250.6
Licensing
36 O.S. § Sec. 1435.7-.8, 1435.13, 1435.30
<b>Title Insurance Terms and Related Concepts (10 items)</b>
Commitment
Policies
Exceptions
Requirements
Endorsements
Insurer/Underwriter
Closing and Settlement
Title Producer
36 O.S. § 1435.2(7); 1435.4
Search and Examination
Premiums
<b>Title Insurance Policies (8 Items)</b>
Types of Policies
Owner's
Loan
Policy Provisions
Insuring Clause
Terms, Conditions, and Stipulations
Characteristics of Title Insurance
Single Premium



Retrospective Coverage
<b>Real Estate Ownership (2 Items)</b>
Joint Tenancy
Tenants in Common
Fee Simple
Life Estate
Leasehold
<b>Rights and Interests (2 Items)</b>
Easement and Right of Way
Voluntary and Involuntary Liens
Covenants, Conditions, and Restrictions
<b>Legal Descriptions (2 Items)</b>
Section, Township, and Range
Metes and Bounds
Subdivided Land
<b>Methods of Transfer/Conveyances (2 Items)</b>
Warranty Deeds
Quit Claim Deeds
Foreclosure
Probate
Tax Deeds

36 O.S. § 1435.13(E)
Insurance Commissioner General Duties and Powers
36 O.S. § 302, 307, 309.2, 1209, 1250.14, 1435.13
Maintenance (including CE)
36 O.S. § 1435.29; Reg. 365: 25-3-1
<b>Conveyances (8 Items)</b>
<b>FAA Procedures with Respect to Conveyances (4 Items)</b>
<b>Registration of Aircraft (4 Items)</b>
<b>Cape Town Treaty (4 Items)</b>
<b>Governing Law (2 Items)</b>
<b>Money Laundering (2 Items)</b>
<b>Money Transmission (2 Items)</b>

## PROPERTY ADJUSTER (ONLY) MOTOR VEHICLE INCLUDED

# of Items	Minimum Passing Score	Time Allowed
50	70% (35 correct)	75 Minutes

### CONTENT OUTLINE

<b>Licensing (4 Items)</b>
Change of Address
36 O.S. § 6206
Disciplinary Actions
36 O.S. § 6219, 6220
Maintenance (including CE)
36 O.S. § 6217; 36 O.S. § 6205; Reg. 365: 25-3-14(a)
Qualifications
36 O.S. § 6206
Types of Licensees
36 O.S. § 6202, 6204.1, 6205, 6207, 6209
<b>State Insurance Statutes, Rules, and Regulations (7 Items)</b>
Binders
36 O.S. § 3622
Cancellation and Nonrenewal
36 O.S. § 940, 941, 943, 996.1, 3639, 3639.1
Insurance Commissioner General Duties and Powers
36 O.S. § 307, 309.2, 361, 907, 1205, 1209, 6219, 6220
Proof of Loss
36 O.S., 4805
Property and Casualty Insurance Guaranty Association
36 O.S. § 2002, 2003

## AIRCRAFT TITLE

# of Items	Minimum Passing Score	Time Allowed
35	70% (25 correct)	60 Minutes

### CONTENT OUTLINE

<b>State Insurance Statutes, Rules, and Regulations (9 Items)</b>
Definitions
36 O.S. § 1435.2, 1435.7
Duly Certified Abstract
Statutory Requirements
36 O.S. § 1250.6; Reg. 365: 20-3-2, 20-3-3
Countersigning of Policies
Opinion of Title
Preparation of Abstract
Payment or Acceptance of Commission
36 O.S. § 1435.14
Rebating
36 O.S. § 1204(8)
Examination of Books and Records





State Specific Definitions
36 O.S. § 105, 602, 1250.2, 1250.6, 2003, 324
Unfair Claims Settlement Practices Act
36 O.S. 1250.2 - 1250.14
Unfair Trade Practices
36 O.S. § 1201-1205
Public Adjuster's Additional Requirements
36 O.S. § 6214, 6218, 6216.2
<b>State Automobile Insurance Laws (4 Items)</b>
Cancellation/Nonrenewal
36 O.S. § 941, 943, 3635.1; 7-324
State Automobile Insurance Plans
36 O.S. § 996.1
State Required Minimum Limits of Liability
36 O.S. § 924.1, 941.2, 3635.1, 3636; 47 O.S. § 7-324
Uninsured/Underinsured Motorist
36 O.S. § 3636, 3637
<b>Types of Personal and Commercial Property Policies (7 Items)</b>
Personal Lines
Dwelling and Contents (DP forms)
Homeowners (HO forms)
Mobile Homes
Inland Marine
Personal Floaters
Nationwide Definition
Others
Flood
Personal Watercraft
Earthquake
<b>Types of Commercial Property Policies (7 Items)</b>
Commercial Lines
Commercial Property
Commercial Building and Personal Property Form
Causes of Loss Forms
Business Income
Extra Expense
Commercial Package Policy (CPP)
Equipment Breakdown Coverage Form
Businessowners Policy (BOP)
Inland Marine
Commercial Floaters
Nationwide Definition
Others

Flood
Earthquake
<b>Insurance Terms and Related Concepts (6 Items)</b>
Insurance
Insurable Interest
Risk
Hazard
Peril
Loss
Proximate Cause
Indemnity
Limits of Liability
Coinsurance/Insurance to Value
<b>Policy Provisions and Contract Law (5 Items)</b>
Definition of the Insured
Duties of the Insured
Proof of Loss
Notice of Claim
Subrogation
Cancellation and Nonrenewal Provisions
<b>Types of Automobile Insurance (10 Items)</b>
Personal Automobile and Business Automobile
Liability
Medical Payments
Physical Damage (Collision and Other Than Collision)
Who is an Insured?
Types of Automobiles
Owned
Non-Owned
Hired
Temporary Substitute
Garage Coverage Form, including Garagekeepers Insurance

## CRIME & FIDELITY BONDS ADJUSTER

# of Items	Minimum Passing Score	Time Allowed
35	70% (25 correct)	60 Minutes

## CONTENT OUTLINE

<b>Licensing (3 Items)</b>
Change of Address
36 O.S. § 6206



Disciplinary Actions
36 O.S. § 6219, 6220
Maintenance (including CE)
36 O.S. § 6217; 36 O.S. § 6205; Reg. 365: 25-3-14(a)
Qualifications
36 O.S. § 6206
Types of Licensees
36 O.S. § 6202, 6204.1, 6205, 6207, 6209
<b>State Insurance Statutes, Rules, and Regulations (6 Items)</b>
Binders
36 O.S. § 3622
Cancellation and Nonrenewal
36 O.S. § 940, 941, 943, 996.1, 3639, 3639.1
Insurance Commissioner General Duties and Powers
36 O.S. § 307, 309.2, 361, 907, 1205, 1209, 6219, 6220
Proof of Loss
36 O.S., 4805
Property and Casualty Insurance Guaranty Association
36 O.S. § 2002, 2003
State Specific Definitions
36 O.S. § 105, 602, 1250.2, 1250.6, 2003, 324
Unfair Claims Settlement Practices Act
36 O.S. § 1250.2 - 1250.14
Unfair Trade Practices
36 O.S. § 1201-1205
<b>Insurance Terms and Related Concepts (8 Items)</b>
Insurance
Insurable Interest
Risk
Hazard
Peril
Loss
Proximate Cause
Indemnity
Limits of Liability
<b>Crime and Fidelity Bonds (11 Items)</b>
Crime Bonds
Theft, Disappearance, and Destruction
Robbery and Safe Burglary
Premises Burglary
Custodian

Messenger
Guard or Watchperson
Purpose and Type of Fidelity Bonds
Individual Schedule
Blanket
<b>Policy Provisions and Contract Law (7 Items)</b>
General Contract Knowledge
Definitions
Parties of a Contract
Terms of Obligation
Duties of the Insured

## CROP & HAIL ADJUSTER

# of Items	Minimum Passing Score	Time Allowed
35	70% (25 correct)	60 Minutes

## CONTENT OUTLINE

<b>Licensing (3 Items)</b>
Change of Address
36 O.S. § 6206
Disciplinary Actions
36 O.S. § 6219, 6220
Maintenance (including CE)
36 O.S. § 6217; 36 O.S. § 6205; Reg. 365: 25-3-14(a)
Qualifications
36 O.S. § 6206
Types of Licensees
36 O.S. § 6202, 6204.1, 6205, 6207, 6209
<b>State Insurance Statutes, Rules, and Regulations (6 Items)</b>
Binders
36 O.S. § 3622
Cancellation and Nonrenewal
36 O.S. § 940, 941, 943, 996.1, 3639, 3639.1
Insurance Commissioner General Duties and Powers
36 O.S. § 307, 309.2, 361, 907, 1205, 1209, 6219, 6220
Proof of Loss
36 O.S., 4805
Property and Casualty Insurance Guaranty Association
36 O.S. § 2002, 2003
State Specific Definitions
36 O.S. § 105, 602, 1250.2, 1250.6, 2003, 324



Unfair Claims Settlement Practices Act
36 O.S. § 1250.2 - 1250.14
Unfair Trade Practices
36 O.S. § 1201-1205
<b>Crop-Hail Insurance (13 Items)</b>
Eligibility
Insurable Interest
Application
Declarations Section
Required Information
Provision for Company Rejection
Insurance Period
Effective Date
Expiration
Cancellation
Perils Insured Against
Exclusions
Limits of Coverage
Insurable Value
Percentage Plan
Deductibles
Reduction of Insurance
Loss Payment
Crop-Hail Other Provisions
Replanting Clause
Acreage Variation
Transit Coverage
Fire Department Service Charge
Pro Rata Liability Clause
Fire and Lightning Coverage
Catastrophe Loss Award
Assignment
Claim Settlement
Notice of Loss
Insured's Duties after Loss
Appraisal/Arbitration
Companion Plan Hail
<b>Multiple Peril Crop Insurance (MPCI) (13 Items)</b>
Common Crop Provisions
Eligibility
Insureds
Insurable Crops
Special Provisions

Yield Guarantee
Actual Production History (APH)
Assigned Yield
Transitional Yield
Coverage Level
Group Risk Plan
Units
Production Reporting
Acreage Reporting
Insurance Period
Continuous
Cancellation
Termination
Multiple Peril Policy Provisions
Price Election
Optional Units
High Risk Land Exclusion
Hail/Fire Exclusion
Replanting Provisions
Late Planting Coverage
Prevented Planting Coverage
Transfer of Coverage
Assignment of Indemnity
Priorities of Conflicts between Provisions
Duties After Loss
Insured
Insurer
Covered Causes of Loss
Administrative Fees
Application
Concealment, Misrepresentation, or Fraud
Subrogation

## WORKERS' COMPENSATION ADJUSTER

# of Items	Minimum Passing Score	Time Allowed
35	70% (25 correct)	60 Minutes

## CONTENT OUTLINE

<b>Licensing (3 Items)</b>
Change of Address
36 O.S. § 6206



## CASUALTY ADJUSTER (ONLY)

# of Items	Minimum Passing Score	Time Allowed
35	70% (25 correct)	60 Minutes

### CONTENT OUTLINE

<b>Licensing (3 Items)</b>
Change of Address
36 O.S. § 6206
Disciplinary Actions
36 O.S. § 6219, 6220
Maintenance (including CE)
36 O.S. § 6217; 36 O.S. § 6205; Reg. 365: 25-3-14(a)
Qualifications
36 O.S. § 6206
Types of Licensees
36 O.S. § 6202, 6204.1, 6205, 6207, 6209
<b>State Insurance Statutes, Rules, and Regulations (5 Items)</b>
Binders
36 O.S. § 3622
Cancellation and Nonrenewal
36 O.S. § 940, 941, 943, 996.1, 3639, 3639.1
Insurance Commissioner General Duties and Powers
36 O.S. § 307, 309.2, 361, 907, 1205, 1209, 6219, 6220
Proof of Loss
36 O.S., 4805
Property and Casualty Insurance Guaranty Association
36 O.S. § 2002, 2003
State Specific Definitions
36 O.S. § 105, 602, 1250.2, 1250.6, 2003, 324
Unfair Claims Settlement Practices Act
36 O.S. § 1250.2 - 1250.14
Unfair Trade Practices
36 O.S. § 1201-1205
<b>State Workers' Compensation (11 Items)</b>
85A O.S. 2(9), 2(18)(b)(1) (2)(4)(7)&(11), 65(D)(1), 50(B), 45(A)(1), 47(C)(1)&(5), 45, 47
<b>Insurance Terms and Related Concepts (3 Items)</b>
Insurance
Loss
Indemnity
<b>Policy Provisions and Contract Law (4 Items)</b>
Duties of the Insured
Cancellation and Nonrenewal Provisions
Subrogation
<b>Workers' Compensation (9 Items)</b>
Workers' Compensation Insurance
Standard Policy Concepts
Work-Related vs. Non-Work-Related
Coverages
<b>State Workers' Compensation (1 Item)</b>
85A O.S. 2(9), 2(18)(b)(1) (2)(4)(7)&(11), 65(D)(1), 50(B), 45(A)(1), 47(C)(1)&(5), 45, 47
<b>Insurance Terms and Related Concepts (5 Items)</b>
Insurance
Insurable Interest
Risk
Hazard
Peril
Loss

Disciplinary Actions
36 O.S. § 6219, 6220
Maintenance (including CE)
36 O.S. § 6217; 36 O.S. § 6205; Reg. 365: 25-3-14(a)
Qualifications
36 O.S. § 6206
Types of Licensees
36 O.S. § 6202, 6204.1, 6205, 6207, 6209
<b>State Insurance Statutes, Rules, and Regulations (5 Items)</b>
Binders
36 O.S. § 3622
Cancellation and Nonrenewal
36 O.S. § 940, 941, 943, 996.1, 3639, 3639.1
Insurance Commissioner General Duties and Powers
36 O.S. § 307, 309.2, 361, 907, 1205, 1209, 6219, 6220
Proof of Loss
36 O.S., 4805
Property and Casualty Insurance Guaranty Association
36 O.S. § 2002, 2003
State Specific Definitions
36 O.S. § 105, 602, 1250.2, 1250.6, 2003, 324
Unfair Claims Settlement Practices Act
36 O.S. § 1250.2 - 1250.14
Unfair Trade Practices
36 O.S. § 1201-1205
<b>State Workers' Compensation (11 Items)</b>
85A O.S. 2(9), 2(18)(b)(1) (2)(4)(7)&(11), 65(D)(1), 50(B), 45(A)(1), 47(C)(1)&(5), 45, 47
<b>Insurance Terms and Related Concepts (3 Items)</b>
Insurance
Loss
Indemnity
<b>Policy Provisions and Contract Law (4 Items)</b>
Duties of the Insured
Cancellation and Nonrenewal Provisions
Subrogation
<b>Workers' Compensation (9 Items)</b>
Workers' Compensation Insurance
Standard Policy Concepts
Work-Related vs. Non-Work-Related
Coverages



Proximate Cause
Indemnity
Limits of Liability
Coinsurance/Insurance to Value
<b>Policy Provisions and Contract Law (6 Items)</b>
Definition of the Insured
Duties of the Insured
Cancellation and Nonrenewal Provisions
Proof of Loss
Notice of Claim
Subrogation
Uninsured/Underinsured Motorist
Personal Automobile and Business Automobile
Homeowners (HO Forms)
Personal Liability
<b>Types of Commercial Casualty Policies, Bonds and Related Terms (15 Items)</b>
Commercial General Liability
Basic Hazards
Commercial General Liability Coverage Forms
Owners and Contractors Protective Liability
Surety Bonds
Professional Liability
Errors and Omissions
Directors and Officers
Umbrella/Excess Liability
Negligence

Types of Licensees
36 O.S. § 6202, 6204.1, 6205, 6207, 6209
<b>State Insurance Statutes, Rules, and Regulations (6 Items)</b>
Binders
36 O.S. § 3622
Cancellation and Nonrenewal
36 O.S. § 940, 941, 943, 996.1, 3639, 3639.1
Insurance Commissioner General Duties and Powers
36 O.S. § 307, 309.2, 361, 907, 1205, 1209, 6219, 6220
Proof of Loss
36 O.S., 4805
Property and Casualty Insurance Guaranty Association
36 O.S. § 2002, 2003
State Specific Definitions
36 O.S. § 105, 602, 1250.2, 1250.6, 2003, 324
Unfair Claims Settlement Practices Act
36 O.S. 1250.2 - 1250.14
Unfair Trade Practices
36 O.S. § 1201-1205
Public Adjuster's Additional Requirements
36 O.S. § 6214, 6218, 6216.2
<b>State Automobile Insurance Laws (6 Items)</b>
Cancellation/Nonrenewal
36 O.S. § 941, 943, 3635.1; 7-324
State Automobile Insurance Plans
36 O.S. § 996.1
State Required Minimum Limits of Liability
36 O.S. § 924.1, 941.2, 3635.1, 3636; 47 O.S. § 7-324
Uninsured/Underinsured Motorist
36 O.S. § 3636, 3637
<b>State Workers' Compensation (3 Items)</b>
85A O.S. 2(9), 2(18)(b)(1) (2)(4)(7)&(11), 65(D)(1), 50(B), 45(A)(1), 47(C)(1)&(5), 45, 47
<b>Types of Personal and Commercial Property Policies (17 Items)</b>
Personal Lines
Dwelling and Contents (DP Forms)
Personal Liability
Homeowners (HO Forms)
Mobile Homes
Inland Marine
Personal Floaters
Nationwide Definition
Commercial Floaters
Others

## PROPERTY, CASUALTY ADJUSTER MOTOR VEHICLE INCLUDED

# of Items	Minimum Passing Score	Time Allowed
85	70% (60 correct)	135 Minutes

### CONTENT OUTLINE

<b>Licensing (5 Items)</b>
Change of Address
36 O.S. § 6206
Disciplinary Actions
36 O.S. § 6219, 6220
Maintenance (including CE)
36 O.S. § 6217; 36 O.S. § 6205; Reg. 365: 25-3-14(a)
Qualifications
36 O.S. § 6206



Flood
Personal Watercraft
Earthquake
Commercial Ocean Marine
Commercial Lines
Commercial Property
Commercial Package Policy (CPP)
Equipment Breakdown Coverage Form
Businessowners Policy (BOP)
<b>Insurance Terms and Related Concepts (13 Items)</b>
Insurance
Insurable Interest
Risk
Hazard
Peril
Loss
Proximate Cause
Indemnity
Limits of Liability
Coinsurance/Insurance to Value
<b>Types of Commercial Casualty Policies, Bonds, and Related Terms (10 Items)</b>
Commercial General Liability
Basic Hazards
Commercial General Liability Coverage Forms
Owners and Contractors Protective Liability
Bonds
Fidelity
Surety
Professional Liability
Errors and Omissions
Directors and Officers
Umbrella/Excess Liability
Negligence
Workers' Compensation
<b>Casualty Policy Provisions and Contract Law (5 Items)</b>
Definition of the Insured
Duties of the Insured
Cancellation and Nonrenewal Provisions
Proof of Loss
Notice of Claim
Subrogation
<b>Types of Automobile Insurance (20 Items)</b>
Personal Automobile and Business Automobile

Liability
Medical Payments
Physical Damage (Collision and Other Than Collision)
Uninsured/Underinsured Motorist
Who is an Insured?
Types of Automobiles
Owned
Non-owned
Hired
Temporary Substitute
Garage Coverage Form, including Garagekeepers Insurance

## BAIL BONDSMAN

# of Items	Minimum Passing Score	Time Allowed
100	70% (70 correct)	120 Minutes

### CONTENT OUTLINE

<b>Licensing (12 Items)</b>
Maintenance (including CE) 59 O.S. §1308, 59 O.S. § 1308.1; Reg. 365: 25-5-1 thru 9; Reg. 365:25-5-32
Disciplinary Actions 59 O.S. § 1310, 1311
Requirements and Prohibitions 59 O.S. § 1305, 1306, 1308, 1308.1, 1315
Type of Qualifications 59 O.S. § 1301(B), 1321

<b>State Insurance Statutes, Rules, and Regulations (43 Items)</b>
Examination of Books and Records 59 O.S. § 1314(C); Reg. 365:25-5-37
Bondsman Statute and Regulation 59 O.S. § 1301 et seq; Reg. 365:25-5-1 et seq; Reg 365:1-9-18
Fraud and False Statements 59 O.S. § 1310(A)(3)(6)
State Specific Definitions 59 O.S. § 1301(B); Reg. 365:25-5-2; Reg 365:25-5-30
Forfeitures 59 O.S. § 1332
Insurance Commissioner General Duties and Powers 59 O.S. § 1302
Surrender Prior to Breach 59 O.S. § 1327, 1328, 1329



Surrender After Forfeiture
59 O.S. § 1328, 1332(C)
When is a Bond Perfected?
59 O.S. § 1301(B)(12); Reg. 365: 25-5-30
Penalties versus Violations
59 O.S. § 1310(A)(B); Reg 365:25-5-45
May versus Shall
<b>Trade Practices (25 Items)</b>
Appointment and Cancellation
Prohibited Practices
Solicitation
Sharing Premium
Recommending an Attorney
Misappropriation or Conversion of Money or Property belonging to Co-Signor(s)
Monthly Reports
Licensee Responsibilities
Fiduciary Responsibilities
Travel Expenses/Fugitive
Potential Liabilities
Ongoing Liability after Cancellation
<b>Definitions (20 Items)</b>
Forfeiture
Misdemeanor/Felony
Arrestment
Preliminary Hearing
Pleas
Exoneration
Extradition
Power of Attorney
Premium
Appearance Bond
Lines/Qualifications of Bondsman
Indemnitor
Collateral
Remitter



# OKLAHOMA INSURANCE DEPARTMENT EXAMINATION REGISTRATION FORM

Read the Candidate Information Bulletin before filling out this registration form. You must provide all information requested and submit the appropriate fee. PLEASE TYPE OR PRINT LEGIBLY. Registration forms that are incomplete, illegible, or not accompanied by the proper fee will be returned unprocessed. Registration fees are not refundable or transferable.

Legal Name: \_\_\_\_\_  
Last Name First Name Middle Name

Soc. Security: [ ] [ ] [ ] - [ ] [ ] [ ] - [ ] [ ] [ ] [ ] (FOR IDENTIFICATION PURPOSES ONLY)

Date of Birth: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ School Code: \_\_\_\_\_  
Month Date Year

Mailing Address: \_\_\_\_\_  
Number, Street (Must be a physical address, PO Boxes are NOT accepted) Apt/Ste  
\_\_\_\_\_  
City State Zip Code

Telephone: \_\_\_\_\_ - \_\_\_\_\_ Email: \_\_\_\_\_ @ \_\_\_\_\_

Please select one examination.

The following examinations are \$45 per examination:

- Life
- Accident & Health
- Property (Personal & Commercial)
- Life/A&H
- Aircraft Title
- Property & Casualty (Personal & Commercial)
- Title Producer
- Casualty (Personal & Commercial)
- P& C Personal (does not include Commercial)

The following examination fees are as follows:

- Bail Bondsman \$100
- Property, Casualty, Motor Vehicle Included (Adjuster) (\$40)

The following adjuster examinations are \$20 per examination:

- Crop & Hail
- Property (Only) Motor Vehicle Included
- Workers' Compensation
- Casualty (Only)
- Crime & Fidelity Bonds

(Check one)  FIRST TIME  RETAKE

Total Fees Included: \$\_\_\_\_\_ Pay by credit card, money order, company check, cashier's check. Cash and personal checks are not accepted. Please note that examination fees are NOT refundable or transferable. The examination fee is valid for one year from the date of payment.

If paying by credit card, check one:  VISA  MasterCard  American Express  Discover

Card No: \_\_\_\_\_ Exp. Date: \_\_\_\_\_

Card Verification No: \_\_\_\_\_  
*The card verification number may be located on the back of the card (the last three digits on the signature strip) or on the front of the card (the four digits to the right and above the card account number).*

Billing Street Address: \_\_\_\_\_ Billing Zip Code: \_\_\_\_\_

Cardholder Name (Print): \_\_\_\_\_ Signature: \_\_\_\_\_

I am faxing the Reasonable Accommodation Request (at the end of this bulletin) and required documentation.  Yes  No





To place an order for one or more of the following items listed, you may:

- Order online at [www.pSIONlinestore.com](http://www.pSIONlinestore.com)
- Call the PSI Online store toll-free at (866) 589-3088

Note: prices are available online at [www.pSIONlinestore.com](http://www.pSIONlinestore.com)

<input type="checkbox"/>	Life Concepts
<input type="checkbox"/>	Commercial Property Coverage
<input type="checkbox"/>	Health Concepts
<input type="checkbox"/>	Homeowners 2000 Coverage

*Please note: Inventory and pricing subject to change without notice.*



## REASONABLE ACCOMMODATION REQUEST FORM

All examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990. Candidates with disabilities or those who would otherwise have difficulty taking the examination may request reasonable accommodation.

Candidates who wish to request reasonable accommodation because of a disability should fax this form and supporting documentation to PSI at (702) 932-2666.

### Requirements for reasonable accommodation requests:

You are required to submit documentation from the medical authority or learning institution that rendered a diagnosis. Verification must be submitted to PSI on the letterhead stationery of the authority or specialist and include the following:

- Description of the disability and limitations related to testing
- Recommended accommodation/modification
- Name, title and telephone number of the medical authority or specialist
- Original signature of the medical authority or specialist

Date: \_\_\_\_\_

SS#: \_\_\_\_\_

Legal Name: \_\_\_\_\_

Last Name	First Name
-----------	------------

Address: \_\_\_\_\_

Street	City, State, Zip Code
--------	-----------------------

Telephone: (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Home	Work
------	------

Email Address: \_\_\_\_\_

### Check any reasonable accommodations you require (requests must concur with documentation submitted):

- |   |  |
|---|--|
| <input type="checkbox"/> Reader (as accommodation for visual impairment or learning disability) | <input type="checkbox"/> Extended time<br>(Additional time requested: _____) |
| <input type="checkbox"/> Large-print written examination  | <input type="checkbox"/> Other _____   |

- Complete and fax this form, along with supporting documentation, to (702) 932-2666.
- After 4 business days, please call (800) 367-1565, ext 6750 and leave a voice message.
- PSI Accommodations will call you back to schedule the examination within 48 hours.

**DO NOT SCHEDULE YOUR EXAMINATION UNTIL THIS DOCUMENTATION HAS BEEN RECEIVED AND PROCESSED BY PSI ACCOMMODATIONS.**

PSI Services LLC  
3210 E Tropicana  
Las Vegas, NV 89121