

# Your Exam Content Outline

The following outline describes the content of one of the Oklahoma insurance examinations. The outlines are the basis of the examinations. The examination will contain questions on the subjects contained in the outline. Please review the outline prior to taking the selected Oklahoma insurance examination.

## Accident & Health or Sickness Producer 1941

**100 questions (plus 5 unscored items)  
2-hour time limit  
Effective July 1, 2019**

### CONTENT OUTLINE

#### State-Specific Portion

##### 1. Licensing (6 Items)

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. § 401 - 406, 1435.7, 1435.24  
Types of Licensees  
36 O.S. § 1435.2, 1435.8-1435.10,  
1435.12, 1435.20, 1435.31

##### 2. State Insurance Statutes, Rules, and Regulations (19 Items)

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 - 606.1  
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, 307.1, 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. § 3629, 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 Practices and Frauds  
 36 O.S. § 1201-1207  
 Rebating and Inducements  
 36 O.S. § 1204(8) and 1204(10)  
 Defamation  
 36 O.S. § 1204(3)  
 Twisting  
 36 O.S. § 1204(1)  
 Policy document electronic delivery  
 36 O.S. § 123  
 Federal Regulation Fair Credit Reporting Act  
 (15 USC 1681– 1681d)  
 Federal Regulation Fraud and false statements

(18 USC 1033, 1034)

**General Portion**

**3. Provisions, Options, Exclusions, Riders, Clauses, And Right (32 Items)**

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  
Non-cancellable  
Cancellable  
Guaranteed Renewable  
COBRA  
HIPAA

**4. Underwriting (10 Items)**

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

**5. Considerations in Replacing Insurance (3 Items)**

State Replacement Requirements

**6. Health Providers and Products (20 Items)**

Limited Benefit Plans  
Specified Disease (cancer, heart)

Hospital Confinement Indemnity  
Major Medical  
HMOs  
PPOs  
MEWAs  
Group Health Plans  
Credit Disability Policy  
Disability Income  
Dental

**7. Medicare (5 Items)**

Medicare Advantage (Part C)  
Part D  
Medicare Supplement Plans

**8. Long-Term Care (LTC) Policies (5 Items)**

Deductibility of Premiums for LTC Insurance for State Income Tax Purposes  
Renewal Features  
Sales Requirements  
Minimum Standards  
Coverage Selections  
Suitability