

# 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.

## Property and Casualty- Personal Lines Only- Producer or CSR 1943

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

### CONTENT OUTLINE

#### State-Specific Portion

##### 1. Licensing (5 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, 6712(12)

##### 2. State Insurance Statutes, Rules, and Regulations (10 Items)

Binders  
36 O.S. § 3622

Cancellation and Nonrenewal  
36 O.S. § 940, 943, 1241.2, 3622,  
3639, 3639.1; Reg. 365: 15-1-14

Domestic, Foreign, and Alien Insurers  
36 O.S. § 601 - 606.1

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, 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

Mutual Insurers  
36 O.S. § 2103

Payment or Acceptance of Commission  
36 O.S. § 1111, 1435.14

Proof of Loss  
36 O.S. § 3629, 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 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)

**3. State Automobile Insurance Laws (10 Items)**

Cancellation/Nonrenewal  
 36 O.S. § 940, 941, 943, 1241.2, 3635.1; 47 O.S. § 7-316, 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**

**4. Personal Policies (15 Items)**

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

**5. Property Insurance Terms and Related Concepts (15 Items)**

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  
Primary and Excess Coverage  
Contribution by equal shares

**6. Property Policy Provisions and Contract Law (15 Items)**

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

**7. Personal Casualty Policies and Related Terms (10 Items)**

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

**8. Casualty Insurance Terms and Related Concepts (10 Items)**

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

**9. Casualty Policy Provisions and Contract Law (10 items)**

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