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-Combined Exam-Producer 1944

| 150 questions (plus 5 unscored items) | 2.5-hour time limit | Effective July 1, 2019 |

2. **State Insurance Statutes, Rules, and Regulations (16 Items)**

<table>
<thead>
<tr>
<th>Binders</th>
<th>36 O.S. § 3622</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cancellation and Nonrenewal</td>
<td>36 O.S. § 940, 943, 1241.2, 3622, 3639, 3639.1; Reg. 365: 15-1-14</td>
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<tr>
<td>Domestic, Foreign, and Alien Insurers</td>
<td>36 O.S. § 601 - 606.1</td>
</tr>
<tr>
<td>Examination of Books and Records</td>
<td>36 O.S. § 1435.13(E)</td>
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<tr>
<td>Federal Regulation Fair Credit Reporting Act</td>
<td>36 O.S. § 950-959</td>
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<tr>
<td>Fraud and False Statements</td>
<td>36 O.S. § 1204</td>
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<tr>
<td>Inducements</td>
<td>36 O.S. § 1204(10)</td>
</tr>
<tr>
<td>Federal Regulation Fair Credit Reporting Act (15 USC 1681–1681d)</td>
<td>Insurance Information and Privacy Protection Reg. 365: 35-1-12</td>
</tr>
<tr>
<td>Federal Regulation Fraud and false statements (18 USC 1033, 1034)</td>
<td>Mutual Insurers 36 O.S. § 2103</td>
</tr>
<tr>
<td>Policy document electronic delivery</td>
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</tr>
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</table>

### CONTENT OUTLINE

**State-Specific Portion**

1. **Licensing (7 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)
   - Policy document electronic delivery
### State Automobile Insurance Plans

<table>
<thead>
<tr>
<th>Statute</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>36 O.S. § 996.1</td>
<td>State Required Minimum Limits of Liability</td>
</tr>
<tr>
<td>36 O.S. § 924.1, 941.2, 3635.1, 3636; 47 O.S. § 7-324</td>
<td>Uninsured/Underinsured Motorist</td>
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<tr>
<td>36 O.S. § 3636, 3637</td>
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</tbody>
</table>

### 4. State Workers' Compensation (5 Items)

<table>
<thead>
<tr>
<th>Statute</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>85A O.S. 2(18), 65(D)(1), 50(B), 2(18)(b)(7)</td>
<td></td>
</tr>
</tbody>
</table>

### General Portion

#### 5. Personal Policies (8 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

#### 6. Commercial Property Policies (15 items)

- 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

7. **Property Insurance Terms and Related Concepts (20 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

8. **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

9. **Personal Casualty Policies and Related Terms (10 items)**

   * Personal Automobile
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<tr>
<th>Section</th>
<th>Topics</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liability</td>
<td>Types of Autos</td>
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<tr>
<td>Medical Payments</td>
<td>Owned</td>
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<tr>
<td>Physical Damage (Collision and Other Than Collision)</td>
<td>Non-owned</td>
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<tr>
<td>Uninsured/Underinsured Motorist</td>
<td>Hired</td>
</tr>
<tr>
<td>Who is an Insured?</td>
<td>Temporary Substitute</td>
</tr>
<tr>
<td>Types of Auto</td>
<td>Garage Coverage Form, including Garagekeepers Insurance</td>
</tr>
<tr>
<td>Owned</td>
<td>Workers' Compensation Insurance</td>
</tr>
<tr>
<td>Temporary Substitute</td>
<td>Standard Policy Concepts</td>
</tr>
<tr>
<td>Umbrella/Excess Liability</td>
<td>Work-Related vs. Non-Work-Related</td>
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<td></td>
<td>Other States' Insurance</td>
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<td>Surety Bonds</td>
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<td>Professional Liability</td>
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<td>Errors and Omissions</td>
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<td></td>
<td>Directors and Officers</td>
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<tr>
<td></td>
<td>Umbrella/Excess Liability</td>
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</tbody>
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### 10. Commercial Casualty Policies, Bonds and Related Terms (20 items)

- 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
- Non-owned
- 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

### 11. Casualty Insurance Terms and Related Concepts (15 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
12. Casualty Policy Provisions and Contract Law (9 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