



Oklahoma

Insurance Department

Licensing Information Handbook

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Providing License Examinations for the State of Oklahoma

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Introduction

A Message from the Oklahoma Insurance Department

The Oklahoma Insurance Department (OID) is responsible for enforcing the insurance-related laws of the state. We protect consumers by providing accurate, timely and informative insurance information. We promote a competitive marketplace and ensure solvency of the entities we regulate. We also regulate, license and educate insurance producers, adjusters, funeral home directors, bail bondsmen and real estate appraisers.

OID has partnered with Prometric to develop, evaluate, maintain and revise insurance-related examinations for individuals seeking to obtain various insurance licenses in Oklahoma.

Mission Statement

To protect and enhance the financial security of Oklahoma and Oklahomans.

Oklahoma Insurance Department Vision

Our authoritative, efficient and professional staff will be the best at delivering responsive and innovative services to the public.

Overview of Licensing Process



This handbook provides information about the examination and licensing process for obtaining a resident insurance license. You should read this Licensing Handbook, including the examination content outlines prior to taking an exam.

Licensing Process

Follow these main steps if you are interested in obtaining an insurance license.

1. Read this handbook to learn about examination and licensing requirements.
2. *Bail Bond only - Complete required 16 hours prelicensing education to become eligible to take the required examination. Applicants must present the two prelicensing certificates at the test site: BCE3 signed by the applicant and BCE4 signed by an officer of the Oklahoma Bondsman Association. Oklahoma requires that all Bail Bond candidates undergo a national criminal history record check as defined by 74 O.S. § 150.9, which will be handled by the Oklahoma Insurance Department. Refer to the OID Bail Bond webpage www.bailbonds.oid.ok.gov for instructions.*
3. Schedule your exam. The easiest way to schedule is online at www.prometric.com/Oklahoma/insurance
4. Review the examination content outlines which can be found at the end of this document. The content outlines in this guide are the basis for the exams.
5. Present two forms of non-expired ID (**Primary** ID must be an official, non-expired government-issued ID bearing both a signature and photo. **Secondary** ID must be imprinted with the candidate's name and must bear the candidate's signature) and any required pre-license certificates or documentation required for line of authority to the test center. Certificates are only required for Bail Bondsman Exams, in addition to signed BCE3 and BCE4.

6. Apply for your license.

Oklahoma requires insurance professionals to hold an active license prior to working in the industry. Passing the exam(s) is the first step to becoming licensed. You may not work until you have submitted an online application and the license has been issued. Refer to *Applying for Your License* on page 17 of this publication or access the OID webpage www.licensing.oid.ok.gov or www.bailbonds.oid.ok.gov for instructions.



To get answers that may not be provided in this handbook

Visit our Website: www.prometric.com/oklahoma/insurance

PRODUCER/ADJUSTER LICENSING INFORMATION

Oklahoma Insurance Department
3625 NW 56th Street, Ste 100
Oklahoma City, OK 73112 Tel.
Phone: (405) 521-3916
Email: licensing@oid.ok.gov
Website: www.licensing.oid.ok.gov

BAIL BOND LICENSING INFORMATION

Oklahoma Insurance Department
3625 NW 56th Street, Ste 100
Oklahoma City, OK 73112
Phone: (405) 521-6610
Email: bail.licensing@oid.ok.gov
Website: www.bailbonds.oid.ok.gov

QUESTIONS ABOUT EXAMINATIONS

Prometric
www.prometric.com/oklahoma/insurance
Phone: (888) 597-8223
Fax: (800) 347-9242
TDD User: (800) 790-3926

Oklahoma Licensing Requirements

This section describes:

- The types of licenses that require prelicensing and/or an exam and their requirements.**
 - Prelicensing education requirements and exemptions.**
-

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

License Requirements and Eligibility

Candidates for an insurance professional 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). 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. **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.

The OID requires examinations for the license types and lines of authority listed below. Each license granted is valid only for the line of authority named on the license. The basic requirements for each type of license are shown in this chart.

License Type	Lines of Authority	Prelicensing Education Required*	Fingerprint-Criminal Background Check
Agent/Producer	Life/Accident & Health Life Accident & Health Property & Casualty Personal and Commercial Property & Casualty Personal Casualty Personal & Commercial Property Personal & Commercial	NONE	NONE
CSR	CSR Life/Accident & Health CSR Life CSR Accident & Health CSR P&C Personal & Commercial CSR P&C Personal Title Aircraft Title	NONE	NONE
Adjuster	Adjuster P&C (including Motor Vehicle) Adjuster Property (including Motor Vehicle) Adjuster Crime and Fidelity Bonds Adjuster Crop & Hail Adjuster Workers' Compensation Adjuster Casualty	NONE	NONE
Bail Bond	Bail Bondsman	16 hours of prelicensing education. Candidates must present the two prelicensing certificates at the test site: BCE3 signed by the applicant and BCE4 signed by an officer of the Oklahoma Bondsman Association.	Background investigation conducted by the Oklahoma Insurance Department. OSBI and FBI criminal history check.

Bail Bond Applicants

The prelicensing education is not a preparatory course for passing the examination.

You must successfully complete the prelicensing education requirement and pass the corresponding prelicensing proctored exam. Per 59 § 1308.1.B Prelicensing courses offered by the Oklahoma Bondsman Association.

License Type	Required Education (classroom & self-study)	Additional Self-Study - Requirements
Bail Bond	Classroom	Prelicensing education

Prelicensing Education Completion Certificate

You **must** present a certificate of completion of the required prelicensing education to the test center in order to test, if required. Failure to do so will cause you to be turned away and your fee will be forfeited. **Certificates are valid for one (1) year from date of issuance.** This certificate can be presented in the form of a faxed copy, electronic version, or paper copy only. Altered certificates will not be accepted. If you have not passed your exam and applied within the one year of completing your prelicensing education, you will be required to retake the prelicensing education course per OAC 365: 25-5-3.

Scheduling Your Exam

Registering and Scheduling Information Online

Prometric provides computerized testing through its multistate testing network. **You may take the exam at any Prometric test center in the United States.** Follow the instructions here to register and schedule an appointment.

Schedule online — it saves time and it's easy!

You can easily schedule your exam online at any time using our Internet Registration Service by going to:

www.prometric.com/oklahoma/insurance

Click on **Create or Login to Your Account** to register.

Click on **Schedule Your Test** and follow the prompts.

By fax or mail

You may **fax** the completed Exam Registration Form found at the end of this handbook to Prometric at (800) 347-9242. You must also include the completed Credit Card Payment Form (Visa, MasterCard or American Express). The cardholder's signature must be on the form.

OR

You may **mail** the completed Exam Registration Form and the appropriate exam fee to the address on the form. When registering by mail, you may pay the exam fee by Visa, MasterCard or American Express. **Personal checks and cash are not accepted.**

If paying by credit card, you must also include the completed Credit Card Payment Form (Visa, MasterCard or American Express). The cardholder's signature must be on the form.

By phone

If you are unable to schedule online, you may schedule the examination by calling 888-597-8223 between 8 a.m. and 9 p.m. (Eastern Time), Monday through Friday, and between 10 a.m. and 3 p.m. (Eastern Time), Saturday and Sunday. Please have your exam information and credit card information for payment available.

Reschedule and Cancellation

To reschedule your existing exam appointment, you must contact Prometric 24 hours prior to the exam appointment date in order to avoid forfeiting your exam fee.

To cancel your existing exam appointment, you must contact Prometric either through our toll-free number or by visiting www.prometric.com/Oklahoma/Insurance at 24 hours prior to your scheduled exam appointment in order to avoid forfeiting your original exam fee. After you cancel your exam, you must initiate a refund by going to

<https://fs6.formsite.com/Prometric/form33/index.html> and completing the refund form.

Prometric will review refund requests and email decisions to you within 7-10 business days of receipt unless further research and/or documentation are required. Prometric reserves the right to request documentation to support any illness or emergency claim. **Refund requests made via phone will not be accepted.**

If you change or cancel your appointment without proper notice, you will forfeit your examination fee(s).

If absent or late for your appointment

If you miss your appointment or arrive late and are not allowed to test, you will forfeit your exam fee(s).

Test Centers

You may take the exam at any Prometric test center in the United States.

Test center locations are subject to change. Be sure to verify the address and directions to the test center before you leave for the exam.

Oklahoma Test Centers

Test centers that might be most convenient in Oklahoma include:
(For a list of ALL Prometric test sites, please visit
www.prometric.com/oklahoma/insurance)

Test Sites		
Oklahoma City 3545 NW 58th Street Oklahoma City, OK 73112	Tulsa 3015 E. Skelly Drive Tulsa, OK 74105	McAlester 109 E. Washington McAlester, OK 74301
Woodward 2315 Downs Avenue, Suite 350 Woodward, OK 73801	Lawton 1 SW 11th Street Lawton, OK 73501	Fort Smith, AR 2409 S. 56th Street Fort Smith, AR 72903
Texarkana, AR 4425 Jefferson Avenue Texarkana, AR 71854	Pittsburg, KS 1701 S. Broadway Pittsburg, KS 66762	

Holidays

Testing generally does not occur on federal holidays. Additional state holidays may be observed in the state where you schedule the exam appointment.

Emergency Closings

Severe weather or an emergency could require canceling scheduled exams. If this occurs, Prometric will attempt to contact you by phone; however, you may check for testing site closures by checking our website at www.prometric.com/en-us/pages/siteclosure.aspx or calling Prometric at (866) 370-3411. If the site is closed, the exam will be rescheduled without a rescheduling fee.

If a test center is open for testing and you choose not to appear for the appointment, you will forfeit the exam fee and must reschedule and pay another exam fee.

Testing Accommodations

ADA Accommodation. Reasonable testing accommodations are provided to allow candidates with documented disabilities recognized under the ADA an opportunity to demonstrate their skills and knowledge. Prometric makes every effort to provide reasonable testing accommodations that enable all test takers to take examinations.

If you require testing accommodations under the Americans with Disabilities Act (ADA), please complete and submit a Testing Accommodation Request Form online at <https://www.prometric.com/en-us/for-test-takers/prepare-for-test-day/pages/arrange-testing-accommodations.aspx>, or contact Prometric at (888) 226-9406 to obtain an Accommodation Request Form.

Professional documentation of the disability must be submitted with the Accommodation Request Form to aid Prometric in determining the appropriate testing accommodations. Thirty days’ advance notice is required for all testing arrangements. There is no additional charge for these accommodations.

ESL Accommodation. All examinations are given in English. If English is not your primary language, you may qualify for additional time for the test by requesting an ESL Authorization from Prometric. To request an ESL authorization, please submit:

- A personal letter requesting the authorization; and
- A letter from the English instructor or sponsoring company (on company letterhead) certifying that English is not your primary language.

Please fax documents to **800.347.9242** and allow **three (3) days** for processing. If your request is approved, Prometric may extend the time limit on your examination to time-and-one-half or 150% of the normal time limit. Prometric will inform you by mail whether your request for accommodation is approved. You should not schedule your exam until you have received the confirmation email. Exams scheduled before the ESL request has been approved will not include extra time.

Preparing for Your Exam

Being well prepared can help you pass the exam and save time and possibly money spent retaking it. This section contains:

- Information about study materials.**
- An overview of the exam content outlines.**
- Practice Exams.**

Study Materials

The exam for each type of license consists of questions that test knowledge of topical areas listed in the content outline for that exam. An overview of each exam content outline appears at the end of this handbook. You can view a complete outline specific to your exam online at www.prometric.com/oklahoma/insurance

Producer / Adjuster

The producer and adjuster licensing exams are based on the latest version of the Kaplan Study Guides. You may order the study guides from the OID and self-study. Some applicants prefer to complete an exam preparation course which will include study material that may or may not be the Kaplan material available at the OID. Access the OID webpage at www.licensing.oid.ok.gov then click on **LICENSE EXAM**.



Note Do not schedule your exam until you are familiar with all subject areas in the applicable content outline.

Practice Exams

To take a practice exam, select or copy link below to your browser:
www.prometric.com/oklahoma/insurance

While practice exams contain general, non-state specific insurance questions, they are created in the same format and use the same question types as the actual licensure exams. Practice exams are designed to help you become familiar with the computer-based testing process.

During the practice exam, you will get immediate feedback to correct and incorrect responses, as well as overall feedback at the end of the session just as you would during the actual exam. Practice exams are available for:

- (LIPA) Life Insurance Producer/Agent Practice Exam in English only
- (HIPA) Health Insurance Producer/Agent Practice Exam in English only
- (PIPA) Property & Casualty Insurance Producer Practice Exam in English only
- There is **no cost** to take Prometric Practice Exams!

Taking Your Exam

Knowing what to expect when taking the exam may help you prepare for it. This section contains:

- An overview of the testing process.
- Regulations that will be enforced at the testing center.
- Information about the types of questions on the exam.
- A guide to understanding the exam results.
- Information about appeals.

Testing Process

The exam will be administered by computer but you do not need any computer experience or typing skill to take the exam.

Arrival.

You should arrive at least **30 minutes before** the scheduled exam appointment. This allows time for you to sign in and for staff to verify your identification and complete all security checks.

Bail Bond Prelicensing Education Certificate

The licensing education certificate is required for Bail Bond as well as the completed BCE3 signed by the applicant and BCE4 signed by an officer of the Oklahoma Bondsman Association.

Identification required.

- You must provide 2 forms of identification.
- Primary ID presented must be an official, non-expired government-issued ID bearing both a signature and photo.
- Secondary ID presented must be imprinted with the candidate's name and must bear the candidate's signature.

Acceptable forms of Primary ID may include:

- Driver's license
- State or government-issued ID
- Passport

Acceptable forms of Secondary ID may include:

- Credit card
- School ID

All identification provided must match the name on the Examination Registration Form and your Registration Confirmation Notice.



Important Failure to provide appropriate identification at the time of the exam is considered a missed appointment. As a result, you will be required to pay another **full examination fee** before making another appointment. If you cannot provide the identification listed above, contact Prometric **before** scheduling the appointment to arrange an alternative way to meet this requirement.

Test Center Regulations

Copyrighted questions. All test questions are the property of Prometric and are protected by copyright. Federal law provides severe civil and criminal penalties for the unauthorized reproduction, distribution, or exhibition of copyrighted materials.

- 1 While in the test center, you will be continuously monitored by video. During your examination, you will also be monitored by physical walk-throughs and through an observation window. All testing sessions are video and audio recorded.
- 2 You must present valid (unexpired) and acceptable ID(s) in order to take your test. (See "Identification required" in the previous section.)
- 3 You will be scanned with a metal detector wand prior to every entry into the test room. If you refuse, you cannot test.
- 4 You will be required to raise your pants legs above your ankles, empty and turn all pockets inside-out and raise shirt sleeves above your wrists prior to every entry into the test room.
- 5 If you are wearing eyeglasses, you will be required to remove them for visual inspection to ensure they don't contain a recording device. Large jewelry items must be stored in your locker due to concerns over concealed recording devices.
- 6 You must sign the test center roster each time you leave the test room. You must also sign back in and show your ID to the Test Center Administrator (TCA) in order to re-enter the test room.
- 7 You are **prohibited** from communicating, publishing, reproducing, or transmitting any part of your test, in any form or by any means, verbal or written, for any purpose.
- 8 You **must not** talk to other candidates or refer to their screens, testing materials, or written notes in the test room.
- 9 You **must not** use written notes, published materials, or other testing aids.
- 10 You are **allowed** to bring soft ear plugs or center-supplied tissues into the test room.
- 11 Any clothing or jewelry items allowed to be worn in the test room must remain on your person at all times. Removed clothing or jewelry items must be stored in your locker.
- 12 You **must not** bring any personal/unauthorized items into the testing room. Such items include but are not limited to outerwear, hats, food, drinks, purses, briefcases, notebooks, pagers, watches, cellular telephones, recording devices, and photographic equipment. Weapons are not allowed at any Prometric test center. You will be asked to empty and turn your pockets inside out prior to every entry into the test room to confirm that you have no prohibited items.
- 13 You **must** return all materials issued to you by the test center administrator (TCA) at the end of your test.
- 14 You are not allowed to use any electronic device or phone during breaks.
- 15 If you have a medical condition that may require you to access food or medicine during your exam session, you must store those items separately from other items you place in the test center locker. You must inform the TCA **before** you retrieve the food or medicine, and the TCA will observe you obtaining the item from the locker. You are not allowed to access any item other than food or medicine needed for a medical reason.
- 16 You must conduct yourself in a civil manner at all times when on the premises of the test center. Exhibiting abusive behavior towards the TCA or any other staff member of the test center may result in examination disqualification and criminal prosecution.

Failure to follow any of these security procedures may result in the disqualification of the examination. Prometric reserves the right to audio and videotape any examination session.

For more information on Prometric test center regulations, please visit:

www.prometric.com/en-us/for-test-takers/prepare-for-test-day/documents/TestCenterRegulations.pdf

Please note: Test center administrators are not allowed to answer any questions pertaining to the exam content. If you do not understand a question on the examination, you should answer the question to the best of your ability.

Question Types

The examination contains four-option multiple-choice questions. These questions are designed to be as clear and concise as possible while testing knowledge and comprehension of insurance concepts as well as the application of the insurance concepts. The design of the exam ensures that those who possess the required knowledge of the specific insurance line of authority being tested should perform well on the examination for which they prepared.

Question Formats

Three different multiple-choice formats are used. Each format is shown in the following examples. An asterisk (*) indicates the correct answer in each sample question.

Format 1—Direct question

Which one of the following is a type of health insurance policy designed to replace the wages of an insured that is unable to work due to an accident or sickness?

- * 1. Disability Income Insurance Policy
- 2. Employer-Sponsored Group Major Medical Policy
- 3. Hospital Expense Insurance Policy
- 4. Special Risk Policy

Format 2—Incomplete sentence

Benefits under workers' compensation insurance are payable:

- 1. For bodily injury that is accidental or intentional
- * 2. Regardless of the liability of the employer
- 3. Unless safety rules are violated
- 4. Up to a maximum of 30 percent of weekly wages

Format 3—All of the following except

A life insurance policy may include provisions that do all of the following EXCEPT:

- 1. Restrict coverage if death is caused by suicide
- 2. Require evidence of insurability to reinstate coverage
- * 3. Extend the contestable period beyond two years
- 4. Adjust proceeds if the insured's age is misstated on the application

Experimental Questions

The examination may include some experimental questions that will not be scored. If present, they are distributed throughout the examination and will not be identified as such. These are used to gather statistical information on the questions before they are added to the examination as scored items. These experimental questions **will not** be counted for or against you in the final examination score.

You will be helping us help future test takers by completing five (5) experimental test questions in your exam. We plan to use the experimental questions on future exams based on your performance.

The questions will:

- be randomly distributed within your test.
- will not be counted in your final score.
- time spent on the question will not be deducted from your test time.

Exam Results

At the end of the exam, you will see a completion notice on screen. A copy of your score report will be emailed to the email address you provided at the time of scheduling. The report indicates the overall score and grade, including the numerical percentage of questions answered correctly and whether you passed or failed.

The report also displays the correct percentage in each major section of the exam, as defined by the exam content outline. These section scores are shown to guide you, or your employer and/or trainer, about areas requiring additional preparation for retesting if you do not pass the exam. Even after you pass, you may want to focus on these areas as you begin to provide insurance products and services to the public.

Duplicate score reports, please use our electronic score report portal to download or print duplicate copies of your candidate score report when or as needed. Please visit <https://scorereports.prometric.com>. You will be required to enter the confirmation number of your exam and your last name to complete this task.

Appeals Process

Prometric's goal is to provide a quality examination and a pleasant testing experience for every candidate. If you would like to submit an appeal concerning examination content, registration, scheduling or test administration (testing site procedures, equipment, personnel, etc.), please submit an appeal by visiting www.prometric.com/contactus and clicking on "Request an Appeal."

Once the form has been submitted, you will receive an email response within 20 days indicating whether your appeal has been approved.

Licensing Steps

Approval of an application depends on the review and approval of all license application requirements. This section contains information about:

- Applying for your license.**
- Application Questions.**

Applying for Your License

Successful completion and passing the examination does not eliminate the requirement to APPLY for the license:

You must apply and be issued an Oklahoma insurance license in order to sell, solicit, or negotiate (or adjust) insurance in the state of Oklahoma.

Oklahoma uses NIPR database system for processing license applications. You can call NIPR 816.783.8500 should you need assistance with the online application.

After you have passed your exam:

1. Wait 3 business days for your exam results to be transmitted to NIPR/SBS and the State.
2. Access OID webpage and submit your online application:
 - Submit your **producer** or **adjuster** application at www.licensing.oid.ok.gov then click on the blue NEW APPLICATION button. Follow the online instructions.
 - Submit your **Bail bond** application at www.bailbonds.oid.ok.gov and follow the instructions provided under Licensee Online Tools in the red box.

We recommend that you bookmark our webpage so you can service your license after it has been issued.

READ ALL OF THE INSTRUCTIONS ON THE APPLICATION WEBPAGE. INCOMPLETE APPLICATIONS WILL CAUSE DELAYS AND MAY BE REJECTED BY THE OID WITHOUT A REFUND.

3. Submitting an application does not mean that a license was approved or issued. You will be notified (at the contact email address entered on the application) when the application is approved or if the OID needs additional information. Producers/adjusters allow adequate time processing. Bail Bond applicants should allow 60 days for processing.

4. Access our webpage (see item #2) and view the online tools available to you. You can check the status of your license, print your license, learn about CE requirements and view our CE course catalog. You alone are responsible for maintaining your license and keeping your information current with the OID. Utilize these tools to expedite service and perform basic maintenance. Call or email the OID Licensing Division only if your answer has not been addressed on our webpage.

5. Print your license. The OID is environmentally conscious and strives to maintain a paperless office. You will not receive a copy of your license from the OID, by mail. Please print a copy of your license using the tools available on our webpage.

6. Plan for the future. Everything needed to manage your new license is on the OID's webpage. Licensees must meet their CE requirement prior to submitting a renewal application to the OID. Remember, individuals can only work as an insurance professional if their license is in ACTIVE status.

Exam Content Outlines

The following outlines give an overview of the content of each of the Oklahoma insurance examinations. Each examination will include questions on the subjects contained in the outline. The percentages indicate the relative weight assigned to each section of the examination.

For example, 10 percent means that 10 questions will be drawn on a 100-question exam and 15 will be drawn on a 150-question exam.

An outline that includes more descriptive subsections for your exam is available online at

www.prometric.com/oklahoma/insurance

Oklahoma Two Part Examination for Accident & Health Insurance

**75 General questions –
25 State Specific questions
2.5 hour time limit**

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. § 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. § 601-603

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. § 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 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

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 Types of 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

Oklahoma Examination for Aircraft Title Insurance

35 General questions – 1 hour time limit

1. State Insurance Statutes, Rules, and Regulations (9 Items)

- 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
- 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

2. Conveyances (8 Items)

3. FAA Procedures with Respect to Conveyances (4 Items)

4. Registration of Aircraft (4 Items)

5. Cape Town Treaty (4 Items)

6. Governing Law (2 Items)

7. Money Laundering (2 Items)

8. Money Transmission (2 Items)

Oklahoma Examination for Bail Bondsman

100 questions – 2 hour time limit

1 Licensing (12 Items)

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

2. State Insurance Statutes, Rules, and Regulations (43 Items)

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. 365:35-5-30
 Penalties versus Violations
 59 O.S. § 1310(A)(B); Reg 365:25-5-45
 May versus Shall

3. Trade Practices (25 Items)

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

4. Definitions (20 Items)

Forfeiture
 Misdemeanor/Felony
 Arraignment
 Preliminary Hearing
 Pleas
 Exoneration
 Extradition
 Power of Attorney
 Premium
 Appearance Bond
 Lines/Qualifications of Bondsman
 Indemnitor
 Collateral
 Remitter

Oklahoma Two Part Examination for Casualty- Personal & Commercial

**56 General questions
 19 State Specific questions–
 2 hour time limit**

State Specific Portion

1 Licensing (3 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. § 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 (11 Items)

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. § 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
 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)

3. State Automobile Insurance Laws (3 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

4. State Workers' Compensation (2 Items)

85A O.S. 2(18), 65(D)(1), 50(B), 2(18)(b)(7)

General Portion

5. Types of Personal Casualty Policies and Related Terms (6 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

6. Types of Commercial Casualty Policies, Bonds, and Related Terms (30 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 Garage Keepers 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
 Employment Practices Liability Insurance (EPLI)

7. Casualty Insurance Terms and Related Concepts (13 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

8. Casualty Policy Provisions and Contract Law (7 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

Oklahoma Examination for Casualty Adjustor- Only

35 questions – 1 hour time limit

1. Licensing (3 Items)

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

2. State Insurance Statutes, Rules, and Regulations (5 Items)

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. § 3629, 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, 2004; 47 O.S. § 7-316, 324
 Unfair Claims Settlement Practices Act
 36 O.S. 1250.2 - 1250.14
 Unfair Trade Practices
 36 O.S. § 1201-1205

3. State Workers' Compensation (1 Item)

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

4. Insurance Terms and Related Concepts (5 Items)

Insurance
 Insurable Interest
 Risk
 Hazard
 Peril
 Loss
 Proximate Cause
 Indemnity
 Limits of Liability
 Coinsurance/Insurance to Value

5. Policy Provisions and Contract Law (6 Items)

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

6. Types of Commercial Casualty Policies, Bonds and Related Terms (15 Items)

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

Oklahoma Examination for Crime & Fidelity Bonds Adjuster

**35 questions
1 hour time limit**

1. Licensing (3 Items)

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

2. State Insurance Statutes, Rules, and Regulations (6 Items)

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. § 3629, 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, 2004; 47 O.S. § 7-316, 324

Unfair Claims Settlement Practices Act

36 O.S. § 1250.2 - 1250.14

Unfair Trade Practices

36.S. § 1201-1205

3. Insurance Terms and Related Concepts (8 Items)

Insurance
Insurable Interest
Risk
Hazard
Peril
Loss
Proximate Cause
Indemnity
Limits of Liability

4. Crime and Fidelity Bonds (11 Items)

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

5. Policy Provisions and Contract Law (7 Items)

General Contract Knowledge
Definitions
Parties of a Contract
Terms of Obligation
Duties of the Insured

Oklahoma Examination for Crop and Hail- Adjuster

**35 questions –
1 hour time limit**

1. Licensing (3 Items)

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

2. State Insurance Statutes, Rules, and Regulations (6 Items)

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. § 3629, 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, 2004; 47 O.S. § 7-316, 324
Unfair Claims Settlement Practices Act
36 O.S. § 1250.2 - 1250.14
Unfair Trade Practices
36 O.S. § 1201-1205

3. Crop-Hail Insurance (13 Items)

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

4. Multiple Peril Crop Insurance (MPCI) (13 Items)

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

Oklahoma Two-Part Examination for Life Insurance

**75 General questions
 25 State Specific questions –
 2.5 hour time limit**

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. § 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)

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. § 3629, 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

3. Provisions, Options, Exclusions, Riders, Clauses, And Rights (28 Items)

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
 Pay or Benefit
 Accidental Death and/or Accidental Death and Dismemberment
 Accelerated Benefits
 Rights of Renewability
 Cancellable

4. Life Products (25 Items)

Whole Life - Stock/Mutual Term
 Universal Life
 Endowment
 Joint Life
 Survivorship
 Annuities
 Fixed
 Equity
 Variable Annuity
 Variable Life
 Group Life
 Viatical Settlement

5. Underwriting (20 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

6. Considerations in Replacing Insurance (2 Items)

State Replacement Requirements

Oklahoma Two Part Examination for Life, Accident & Health Insurance

**112 General questions
 38 State Specific questions –
 3.5 hour time limit**

State-Specific Portion

1. Licensing (9 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. § 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 (29 Items)

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. § 3629, 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

3. 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
 Pay or Benefit
 Accidental Death and/or Accidental Death and Dismemberment
 Accelerated Benefits
 Rights of Renewability

Non-cancellable
 Cancellable
 Guaranteed Renewable
 COBRA
 HIPAA

4. Life Products (30 Items)

Whole Life - Stock/Mutual
 Term
 Universal Life
 Endowment
 Joint Life
 Survivorship
 Annuities
 Fixed
 Equity
 Variable Annuity
 Variable Life
 Group Life
 Viatical Settlement

5. Underwriting (13 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

6. Considerations in Replacing Insurance (2 Items)

State Replacement Requirements

7. Types of Health Providers and Products (15 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

8. Medicare (5 Items)

Medicare Advantage (Part C)
 Part D
 Medicare Supplement Plans

9. 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

Oklahoma Two Part Examination for Property & Casualty Personal & Commercial

**112 General questions
 38 State Specific questions –
 3.5 hour time limit**

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. § 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 (16 Items)

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. § 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 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)

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

4. State Workers' Compensation (5 Items)

85A O.S. 2(18), 65(D)(1), 50(B), 2(18)(b)(7)

General Portion

5. Types of 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. Types of 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

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. Types of 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

10. Types of 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 Garage
 keepers
 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
 Certificate of Insurance
 Underwriting
 General Concepts

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

Oklahoma Two Part Examination for Property & Casualty Personal Lines Does Not Include Commercial

**75 General questions
25 State Specific questions
2.5 hour time limit-**

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. § 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 (10 Items)

- 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. § 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 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)

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. Types of 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

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. Types of 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

Oklahoma Examination for Property & Casualty Adjuster Motor Vehicle Damage Included

**85 questions
 2.25 hour time limit-**

1. Licensing (5 Items)

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

2. State Insurance Statutes, Rules, and Regulations (6 Items)

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. § 3629, 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,
 2004; 47 O.S. § 7-316, 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

**3. State Automobile Insurance
 Laws (6 Items)**

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

**4. State Workers' Compensation
 (3 Items)**

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

**5. Types of Personal and
 Commercial Property Policies
 (17 Items)**

Personal Lines
 Dwelling and Contents
 (DP Forms)
 Personal Liability
 Homeowners (HO Forms)
 Mobile Homes
 Inland Marine
 Personal Floaters
 Nationwide Definition
 Commercial Floaters
 Others
 Flood
 Personal Watercraft
 Earthquake
 Commercial Ocean Marine
 Commercial Lines
 Commercial Property
 Commercial Package
 Policy (CPP)
 Equipment Breakdown
 Coverage Form
 Business Owners
 Policy (BOP)

**6. Insurance Terms and Related
 Concepts (13 Items)**

Insurance

Insurable Interest
 Risk
 Hazard
 Peril
 Loss
 Proximate Cause
 Indemnity
 Limits of Liability
 Coinsurance/Insurance to
 Value

**7. Types of Commercial Casualty
 Policies, Bonds, and Related
 Terms (10 Items)**

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

**8. Casualty Policy Provisions and
 Contract Law (5 Items)**

Definition of the Insured
 Duties of the Insured
 Cancellation and
 Nonrenewal Provisions
 Proof of Loss
 Notice of Claim
 Subrogation

**9. Types of Automobile
 Insurance (20 Items)**

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 Garage Keepers
 Insurance

**Oklahoma Two Part Examination
 for
 Property- Personal and
 Commercial**

**56 General questions
 19 State Specific questions
 2 hour time limit-**

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. § 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 (13
 Items)**

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. § 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 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

3. Types of Personal Policies (7 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

4. Types of 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
 Business Owners Policy (BOP)
 Crime Bonds
 Fidelity
 Crime
 Inland Marine
 Commercial Floaters
 Nationwide Definition
 Motor Truck Cargo
 Others
 Flood
 Earthquake
 Burglary and Crime Coverage

5. 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

6. Property Policy Provisions and Contract Law (14 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

Oklahoma Two-Part Examination for Property Adjuster Only with Motor Vehicle Included

**50 general questions
 2.25-hour time limit**

1. Licensing (4 Items)

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

2. State Insurance Statutes, Rules, and Regulations (7 Items)

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. § 3629, 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, 2004; 47 O.S. § 7-316, 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

3. State Automobile Insurance Laws (4 Items)

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

4. Types of Personal and Commercial Property Policies (7 Items)

Personal Lines
 Dwelling and Contents (DP forms)
 Homeowners (HO forms)
 Mobile Homes
 Inland Marine
 Personal Floaters

Nationwide Definition
 Others
 Flood
 Personal Watercraft
 Earthquake

5. Types of Commercial Property Policies (7 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
 Business Owners Policy (BOP)
 Inland Marine
 Commercial Floaters
 Nationwide Definition
 Others
 Flood
 Earthquake

6. Insurance Terms and Related Concepts (6 Items)

Insurance
 Insurable Interest
 Risk
 Hazard
 Peril
 Loss
 Proximate Cause
 Indemnity
 Limits of Liability
 Coinsurance/Insurance to Value

7. Policy Provisions and Contract Law (5 Items)

Definition of the Insured
 Duties of the Insured
 Proof of Loss
 Notice of Claim

Subrogation
Cancellation and
Nonrenewal Provisions

8. Types of Automobile Insurance (10 Items)

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 Garage
Keepers Insurance

**Oklahoma Two Part Examination
for
Title Producer**

**35 questions
1 hour time limit-**

**1. State Insurance Statutes,
Rules, and Regulations (9 Items)**

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

**2. Title Insurance Terms and
Related Concepts (10 items)**

Commitment

Policies

Exceptions

Requirements

Endorsements

Insurer/Underwriter

Closing and Settlement

Title Producer

36 O.S. § 1435.2(7);
1435.4

Search and Examination

Premiums

**3. Title Insurance Policies (8
Items)**

Types of Policies

Owner's

Loan

Policy Provisions

Insuring Clause Terms,

Conditions, and
Stipulations

Characteristics of Title
Insurance

Single Premium

Retrospective Coverage

**4. Real Estate Ownership (2
Items)**

Joint Tenancy

Tenants in Common

Fee Simple

Life Estate

Leasehold

**5. Rights and Interests (2
Items)**

Easement and Right of Way

Voluntary and Involuntary Liens
Covenants, Conditions, and
Restrictions

6. Legal Descriptions (2 Items)

Section, Township, and Range

Metes and
Bounds

Subdivided Land

**7. Methods of
Transfer/Conveyances (2 Items)**

Warranty Deeds

Quit Claim Deeds

Foreclosure

Probate

Tax Deeds

**Oklahoma Two Part Examination
for
Workers' Compensation Adjusters**

**35 questions
1 hour time limit-**

1. Licensing (3 Items)

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

**2. State Insurance Statutes,
Rules, and Regulations (5 Items)**

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. § 3629, 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,
2004; 47 O.S. § 7-316, 324

Unfair Claims Settlement Practices Act

36 O.S. § 1250.2 - 1250.14

Unfair Trade Practices

36 O.S. § 1201-1205

**3. State Workers' Compensation
(11 Items)**

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

**4. Insurance Terms and Related
Concepts (3 Items)**

Insurance

Loss

Indemnity

**5. Policy Provisions and Contract
Law (4 Items)**

Duties of the Insured

Cancellation and Nonrenewal Provisions

Subrogation

**6. Workers' Compensation (9
Items)**

Workers' Compensation Insurance

Standard Policy Concepts

Work-Related vs. Non-
Work-Related

Coverages

Publications

OID Publications

Exam Study Materials can be purchased directly from the Oklahoma Department of Insurance by visiting:

https://www.ok.gov/oid/Licensing_and_Education/Exam_Study_Manuals.html

Exam Registration Form Oklahoma Insurance Examinations



To conveniently register online, please go to www.prometric.com/Oklahoma/insurance.

Print or type clearly and neatly. Incomplete or illegible forms will not be processed.

Last Name		First Name		Middle Name	
Residence Address (Your address of legal residence is required)					
City		State		ZIP Code	
Employer (insurance company, if known)				Daytime Phone Number (including area code) ()	
E-mail address (applications without an email address may experience delays)				Evening Phone Number (including area code) ()	
				Fax Number (including area code) ()	

Exam Title	Exam Fee	Total
Oklahoma Bail Bondsman	\$100	\$
OK Life/Accident and Health	\$41	\$
OK Accident and Health	\$41	\$
OK Life	\$41	\$
OK Property & Casualty - Personal & Commercial	\$41	\$
OK P/C Personal - does not include Commercial	\$41	\$
OK Casualty - Personal and Commercial (Producer Only)	\$41	\$
OK Property - Personal and Commercial (Producer Only)	\$41	\$
OK Title	\$41	\$
OK Aircraft Title	\$41	\$
OK Property and Casualty - Motor Vehicle Included (Adjuster)	\$20	\$
OK Casualty Adjuster (only)	\$20	\$
OK Crop and Hail (Adjuster)	\$20	\$
OK Crime and Fidelity Bonds (Adjuster)	\$20	\$
OK Property Adjuster (only) - Motor Vehicle Included	\$20	\$
OK Workers Compensation (Adjuster)	\$20	\$
	Total Fee	\$

Please indicate if this is an **INITIAL EXAM** **OR** **RETAKE EXAM**

Registration fees are not refundable. Fees may be paid by MasterCard, Visa or American Express. **Personal checks and cash are not accepted.** To pay by **credit card** (when registering by mail or fax), please complete the Credit Card Payment Form on the next page and fax to 800.347.9242, or send this completed form along with the appropriate fee to:

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ATTN: OK Insurance Exam Registration
7941 Corporate Drive
Nottingham, MD 21236

Credit Card Payment Form



Print or type clearly and neatly. Incomplete or illegible forms will not be processed.

Card Type (Check One)

MasterCard

Visa

American Express

Card Number	Expiration Date
Amount \$ _____ . ____ _	
Name of Cardholder (Print)	
Signature of Cardholder	