



# Oklahoma

Insurance Department

## Licensing Information Handbook

May 1, 2018

**Register online at [www.prometric.com/Oklahoma/insurance](http://www.prometric.com/Oklahoma/insurance)**

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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](http://www.bailbonds.oid.ok.gov) for instructions.*
3. Schedule your exam. The easiest way to schedule is online at [www.prometric.com/Oklahoma/insurance](http://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](http://www.licensing.oid.ok.gov) or [www.bailbonds.oid.ok.gov](http://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](http://www.prometric.com/oklahoma/insurance)**

**PRODUCER/ADJUSTER LICENSING INFORMATION**

**Oklahoma Insurance Department**  
3625 NW 56<sup>th</sup> Street, Ste 100  
Oklahoma City, OK 73112 Tel.  
Phone: (405) 521-3916  
Email: [licensing@oid.ok.gov](mailto:licensing@oid.ok.gov)  
Website: [www.licensing.oid.ok.gov](http://www.licensing.oid.ok.gov)

**BAIL BOND LICENSING INFORMATION**

**Oklahoma Insurance Department**  
3625 NW 56<sup>th</sup> Street, Ste 100  
Oklahoma City, OK 73112  
Phone: (405) 521-6610  
Email: [bail.licensing@oid.ok.gov](mailto:bail.licensing@oid.ok.gov)  
Website: [www.bailbonds.oid.ok.gov](http://www.bailbonds.oid.ok.gov)

**QUESTIONS ABOUT EXAMINATIONS**

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

# *Oklahoma Licensing Requirements*

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## **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](http://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	<b>Life/Accident &amp; Health</b>  Life  Accident & Health Property & Casualty Personal and Commercial  Property & Casualty Personal Casualty Personal & Commercial  Property Personal & Commercial	NONE	NONE
CSR	<b>CSR Life/Accident &amp; Health</b>  CSR Life  CSR Accident & Health  CSR P&C Personal & Commercial CSR P&C Personal  Title  Aircraft Title	NONE	NONE
Adjuster	<b>Adjuster P&amp;C (including Motor Vehicle)</b>  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
<b>Bail Bond</b>	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](http://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](http://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).

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## 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](http://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](http://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

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**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.**

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## 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](http://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](http://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.

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## Practice Exams

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

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## ***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.

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## ***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](http://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](http://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](http://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](http://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***

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### **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](https://www.ok.gov/oid/Licensing_and_Education/Exam_Study_Manuals.html)

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