#### Your Exam Content Outline

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

#### Casualty- Adjuster 1931

35 questions (plus 5 unscored items)
1 -hour time limit

#### **CONTENT OUTLINE**

#### 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. § 401 - 406, 1435.7, 1435.24, 6206

Types of Licensees

36 O.S. § 6202, 6204.1, 6205, 6207, 6209, 6712(12)

### 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; Reg. 365: 15-1-14

Insurance Commissioner General Duties and Powers

36 O.S. § 307, 307.1, 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 Practices and Frauds

36 O.S. § 1201-1207

Policy document electronic delivery

36 O.S. § 123

Federal Regulation Fair Credit Reporting Act

(15 USC 1681- 1681d)

Federal Regulation Fraud and false statements

(18 USC 1033, 1034)

#### 3. State 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

Deductible

Primary and Excess Coverage Contribution by equal shares

## 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. 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