



Oklahoma

Insurance Department

Licensing Information Handbook

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Register online at www.prometric.com/Oklahoma/insurance

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Providing License Examinations for the State of Oklahoma

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Exam Registration Form 32

Credit Card Payment Form 33

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 prelicensing provider. 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.oid.ok.gov/regulated-entities/bail-bonds 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.oid.ok.gov/regulated-entities/bail-bonds/ for instructions.



To get answers that may not be provided in this handbook

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

QUESTIONS ABOUT EXAMINATIONS

Prometric

www.prometric.com/oklahoma/insurance

Phone: **(888) 597-8223**

Fax: **(800) 347-9242**

TDD User: **(800) 790-3926**

PRODUCER/ADJUSTER LICENSING INFORMATION

Oklahoma Insurance Department

400 NE 50th Street,

Oklahoma City, OK 73105

Phone: **(405) 521-3916**

Email: **licensing@oid.ok.gov**

Website: **www.licensing.oid.ok.gov**

BAIL BOND LICENSING INFORMATION

Oklahoma Insurance Department

400 NE 50th Street,

Oklahoma City, OK 73105

Phone: **(405) 521-6610**

Email: **bail.licensing@oid.ok.gov**

Website: **www.oid.ok.gov/regulated-entities/bail-bonds/**

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
400 NE 50th Street
Oklahoma City, OK 73105
(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 the prelicensing provider.** 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
<p>Producer/CSR</p>	<p>Life/Accident & Health or Sickness</p> <p>Life</p> <p>Accident & Health or Sickness</p> <p>Property & Casualty</p> <p>Property & Casualty Personal Lines Only</p> <p>Title</p> <p>Aircraft Title</p> <p>Property</p> <p>Casualty</p>	<p>NONE</p>	<p>NONE</p>
<p>Adjuster</p>	<p>Property and Casualty</p> <p>Property</p> <p>Crop & Hail</p> <p>Workers' Compensation</p> <p>Casualty</p>	<p>NONE</p>	<p>NONE</p>
<p>Bail Bond</p>	<p>Bail Bondsman</p>	<p>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 the prelicensing provider.</p>	<p>Background investigation conducted by the Oklahoma Insurance Department. OSBI and FBI criminal history check.</p>

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 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

The Oklahoma Department of Insurance and Prometric are pleased to announce the ability to schedule your Oklahoma Insurance exams in two ways; either in a physical test center or in a remotely proctored testing location using Prometric's ProProctor™ application. **You may take the exam at any Prometric test center in the United States or in a remotely proctored location.**

***ProProctor** –ProProctor gives you greater flexibility to choose where to test, when to test and how to test. It is a reliable, convenient – yet secure – testing experience.

For a ProProctor exam you must provide a computer (tablets prohibited) with a camera, microphone and an internet connection. To confirm your computer will allow you to test through ProProctor™ please perform a **system check** prior to scheduling your ProProctor exam.

You can reference our [User Guide](#) for additional technical and environmental requirements.

ProProctor System Requirements

Laptop/PC Power Source

Please plug your device directly into a power source, unattached from a docking station.

Screen Resolution

1024 x 768 is the minimum resolution required

Operating System

Windows 7 or higher | MacOS 10.13 or higher

Web Browser

Current version of Google Chrome

Internet Connection Speed

0.5 mbps or greater

Wi-Fi Connection

Please position your device where you can receive the strongest signal. For the best experience, please use an ethernet cable to connect directly to the router
Follow the instructions here to register and schedule an appointment.

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

Follow the instructions here to register and schedule an appointment.

Please allow a 3 week window to find a seat for your exam. If you need a specific exam date, be sure to register early.

***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

Register for your Bails Bondsman exam

- Click on **Create or Login to Your Account** to register.
- Click on **Schedule Your Test** and follow the prompts.

ATTENTION – CRITICAL DEMOGRAPHIC WARNING

Failure to enter the correct demographic information will PREVENT you from applying for licensure. Mistakes are very costly and can take weeks for the correction to be fixed.

Have your ID in hand to verify the correct data when you register for your exam. **Contact Prometric directly for corrections.** You may not apply for a license until the data is correct.

You will need to supply:

Name –your FULL LEGAL NAME must match exactly as it appears on your government issued ID

Date of Birth – must match exactly as it appears on your government issued ID

Social Security Number – must match exactly as it appears on your SSN

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. **When rescheduling your exam, please reference your score report provided after you completed your exam in order to reschedule for the correct exam.**

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).

Oklahoma Test Centers

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.

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 104 S. 3 rd Street McAlester, OK 74501
Woodward 2315 Downs Avenue, Suite 350 Woodward, OK 73801	Lawton 1 SW 11th Street Lawton, OK 73501	

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 and email; however, you may check for testing site closures by checking our website www.prometric.com/closures 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 www.prometric.com/test-takers/arrange-testing-accommodations, 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, CSR and 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**.

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



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

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!



Note Practice examinations DO NOT contain live content. Successful passing of a practice examination does not guarantee the passing of your licensure examination.

Practice exams are designed to help you become familiar with the computer-based testing process.

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 the prelicensing provider.

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:

<https://www.prometric.com/sites/default/files/TestCenterRegulations.pdf>

For more information on **Prometric Remote Testing regulations**, please visit: <http://www.prometric.com/PrometricProUserGuide>

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

Unscored Items

The examination may include some unscored items. 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 unscored items **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) unscored items in your exam. We plan to use the unscored items 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.oid.ok.gov/regulated-entities/bail-bonds/ 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.

ATTENTION – CRITICAL DEMOGRAPHIC WARNING

Failure to enter the correct demographic information will PREVENT you from applying for licensure. Mistakes are very costly and can take weeks for the correction to be fixed.

Have your ID in hand to verify the correct data when you register for your exam. **Contact Prometric directly for corrections.** You may not apply for a license until the data is correct.

You will need to supply:

Name –your FULL LEGAL NAME must match exactly as it appears on your government issued ID

Date of Birth – must match exactly as it appears on your government issued ID

Social Security Number – must match exactly as it appears on your SSN

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

Title- Producer or CSR 1911

35 questions (plus 5 unscored items)
1 -hour time limit
Effective Date: July 1, 2019

CONTENT OUTLINE

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
Qualifications
36 O.S. § 401 - 406, 1435.7, 1435.24
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)

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

CONTENT OUTLINE

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
Commis
sion 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, 307.1,
309.2, 1209, 1250.14,
1435.13
Maintenance (including
CE) 36 O.S. § 1435.29;
Reg. 365:
25-3-1
Qualifications
36 O.S. § 401 - 406, 1435.7,
1435.24
Unfair Practices and
Frauds 36 O.S. §
1201-1207
Policy document
electronic
delivery
36 O.S. § 123

Aircraft Title- Producer 1916
1. State Insurance Statutes, Rules, and Regulations (9 Items)
Effective Date: July 1, 2019

Federal Regulation Fair Credit Reporting Act
 (15 USC 1681- 1681d)
 Federal Regulation Fraud and false statements
 (18 USC 1033, 1034)

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)

**Bail Bondsman
 1917**

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

CONTENT OUTLINE

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

**Property and Casualty- Adjuster
 1930**

**85 questions (plus 5 unscored items)
 2.25 -hour time limit
 Effective Date: July 1, 2019**

CONTENT OUTLINE

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. § 401 - 406, 1435.7, 1435.24, 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; 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
 Public Adjuster's Additional Requirements
 36 O.S. § 6214, 6218, 6216.2
 Qualifications
 36 O.S. § 401 - 406, 1435.7, 1435.24
 Policy document electronic delivery
 36 O.S. § 123
 Federal Regulation Fair Credit Reporting Act
 (15 USC 1681- 1681d)
 Federal Regulation Fraud and false statements
 (18 USC 1033, 1034)

3. State Automobile Insurance Laws (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. 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
 Businessowners 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
 Deductible
 Primary and Excess Coverage
 Contribution by equal shares

7. 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. 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 Garagekeepers Insurance

Casualty- Adjuster 1931

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

CONTENT OUTLINE

10. 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. § 401 - 406, 1435.7, 1435.24, 6206
 Types of Licensees
 36 O.S. § 6202, 6204.1, 6205, 6207, 6209

11. 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; 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
 Public Adjuster's Additional Requirements
 36 O.S. § 6214, 6218, 6216.2
 Qualifications
 36 O.S. § 401 - 406, 1435.7, 1435.24

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)

12. 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

13. 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

14. 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
 Businessowners Policy (BOP)

15. Insurance Terms and Related Concepts (13 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



16. 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

17. 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

18. 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 Garagekeepers Insurance

Crop and Hail- Adjuster 1932

**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. § 36 O.S. § 401 - 406, 1435.7, 1435.24, 6206

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

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

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

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
 Provisi
 ons Duties
 After Loss
 Insured
 Insurer
 Covered Causes of
 Loss Administrative
 Fees Application
 Concealment,
 Misrepresentatio
 n, or Fraud
 Subrogation

CONTENT OUTLINE

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)

Property- Adjuster 1934
1. Licensing (4 Items)
50 questions (plus 5 unscored items) 1.25-hour time limit Effective July 1, 2019

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;
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
Public Adjuster's Additional Requirements
36 O.S. § 6214, 6218, 6216.2
Policy document electronic delivery
36 O.S. § 123
Federal Regulation Fair Credit Reporting Act
(15 USC 1681- 1681d)
Federal Regulation Fraud and false statements
(18 USC 1033, 1034)

3. State Automobile Insurance Laws (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. 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. 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
Businessowners 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
Deductible
Contribution by equal shares
Primary and Excess Coverage

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. 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 Garagekeepers Insurance

Workers Compensation- Adjuster 1935

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

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 (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

Life- Producer or CSR 1940

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

CONTENT OUTLINE

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. § 401 - 406, 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 - 606.1
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

Insurance Commissioner
General Duties and Powers
36 O.S. § 302, 307, 307.1, 309.2, 361, 907, 1209, 1250.14, 1435.12, 1435.13, 1435.21, 1435.26; Reg. 365: 1-1-2, 1-1-3, 1-1-4, 1-1-5
Insurance Information and Privacy Protection
Reg. 365: 35-1-12
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 Practices and Frauds
36 O.S. § 1201-1207
Rebating and Inducements
36 O.S. § 1204(8) and 1204(10)
Defamation
36 O.S. § 1204(3)
Twisting
36 O.S. § 1204(1)
Policy document electronic delivery
36 O.S. § 123
Federal Regulation Fair Credit Reporting Act
(15 USC 1681- 1681d)
Federal Regulation Fraud and false statements
(18 USC 1033, 1034)

General Portion

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

Assignments
Suicide
Misstatement of Age
Settlement Options
Fraud
Policy Exclusions
Policy Riders
Waiver of Premium
Guaranteed Insurability
Payor 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

Accident & Health or Sickness- Producer or CSR 1941

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

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

CONTENT OUTLINE

State-Specific Portion

Appointment
Procedures
36 O.S. §
1435.15
Change
of
Addresses
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;

1. **Licensing (6 Items)**

1435.36; Reg. 365: 25-3-1
Process
36 O.S. § 1435.7, 1435.12
Purpose
36 O.S. § 1435.1-1435.4
Qualifications
36 O.S. § 401 - 406, 1435.7,
1435.24
Types of Licensees
36 O.S. § 1435.2, 1435.8-
1435.10, 1435.12, 1435.20,
1435.31

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 - 606.1
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, 307.1, 309.2, 361, 907, 1209, 1250.14, 1435.12, 1435.13, 1435.21, 1435.26; Reg. 365: 1-1-2, 1-1-3, 1-1-4, 1-1-5
Insurance Information and Privacy Protection
Reg. 365: 35-1-12
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 Practices and Frauds
36 O.S. § 1201-1207
Rebating and Inducements
36 O.S. § 1204(8) and 1204(10)
Defamation
36 O.S. § 1204(3)
Twisting
36 O.S. § 1204(1)
Policy document electronic delivery
36 O.S. § 123
Federal Regulation Fair Credit Reporting Act
(15 USC 1681- 1681d)
Federal Regulation Fraud and false statements
(18 USC 1033, 1034)

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

Life, Accident & Health or Sickness Combined Exam- Producer or CSR 1942

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

CONTENT OUTLINE

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. § 401 - 406, 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- 606.1
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, 307.1,
309.2, 361, 907, 1209,
1250.14, 1435.12, 1435.13,
1435.21, 1435.26; Reg. 365:
1-1-2, 1-1-3, 1-1-4, 1-1-5
Insurance Information and
Privacy Protection
Reg. 365: 35-1-12
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 Practices and Frauds
36 O.S. § 1201-1207
Rebating and Inducements
36 O.S. § 1204(8) and
1204(10)
Defamation
36 O.S. § 1204(3)
Twisting
36 O.S. § 1204(1)
Policy document electronic
delivery
36 O.S. § 123
Federal Regulation Fair Credit
Reporting Act
(15 USC 1681- 1681d)
Federal Regulation Fraud and
false statements
(18 USC 1033, 1034)

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
Payor 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. 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

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

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

CONTENT OUTLINE**State-Specific Portion****1. Licensing (5 Items)**

Appointment Procedures
36 O.S. § 1435.15
Change of Address
36 O.S. § 1435.8(F)

Disciplinary Actions
36 O.S. § 1435.13, 1435.26
Maintenance (including CE)
36 O.S. § 1435.23, 1435.29;
1435.36; Reg. 365: 25-3-1
Process
36 O.S. § 1435.7, 1435.12
Purpose
36 O.S. § 1435.1-1435.4
Qualifications
36 O.S. § 401 - 406, 1435.7,
1435.24
Types of Licensees
36 O.S. § 1435.2, 1435.8-
1435.10, 1435.12, 1435.20,
1435.31, 6712(12)

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

Binders
36 O.S. § 3622
Cancellation and Nonrenewal
36 O.S. § 940, 943, 1241.2,
3622, 3639, 3639.1; Reg.
365: 15-1-14
Domestic, Foreign, and Alien
Insurers
36 O.S. § 601 - 606.1
Examination of Books and
Records
36 O.S. § 1435.13(E)
Fair Credit Reporting Act
36 O.S. § 950-959
Fraud and False Statements
36 O.S. § 1204
Inducements
36 O.S. § 1204(10)
Insurance Commissioner
General Duties and Powers
36 O.S. § 302, 307, 307.1,
309.2, 361, 907, 1209,
1250.14, 1435.12, 1435.13,
1435.21, 1435.26;
Reg. 365: 1-1-2, 1-1-3, 1-1-4,
1-1-5
Insurance Information and
Privacy Protection
Reg. 365: 35-1-12
Mutual Insurers
36 O.S. § 2103
Payment or Acceptance of
Commission
36 O.S. § 1111, 1435.14
Proof of Loss
36 O.S. § 3629, 4805
Property and Casualty
Insurance Guaranty
Association
36 O.S. § 1109, 2002, 2003
State Specific Definitions
36 O.S. § 105, 602, 901.2,
1250.2, 1435.2, 2701.1
Stock Insurers
36 O.S. § 2102
Surplus Lines
36 O.S. § 1106, 1115
Unfair Claims Settlement
Practices Act
36 O.S. 1250.2 - 1250.14
Unfair Practices and Frauds
36 O.S. § 1201-1207
Rebating and Inducements
36 O.S. § 1204(8) and
1204(10)
Defamation
36 O.S. § 1204(3)

Twisting
36 O.S. § 1204(1)
Policy document electronic
delivery
36 O.S. § 123
Federal Regulation Fair Credit
Reporting Act
(15 USC 1681- 1681d)
Federal Regulation Fraud and
false statements
(18 USC 1033, 1034)

3. State Automobile Insurance Laws (10 Items)

Cancellation/Nonrenewal
36 O.S. § 940, 941, 943,
1241.2, 3635.1; 47 O.S. § 7-
316, 7-324; Reg. 365: 15-1-
14
State Automobile Insurance
Plans
36 O.S. § 996.1
State Required Minimum
Limits of Liability
36 O.S. § 924.1, 941.2,
3635.1, 3636; 47 O.S. § 7-
324
Uninsured/Underinsured
Motorist
36 O.S. § 3636, 3637

General Portion

4. Personal Policies (15 Items)

Personal Lines
Dwelling and Contents (DP
forms)
Personal Liability
Homeowners (HO forms)
Mobile Homes
Inland Marine
Personal Floaters
Nationwide Definition
Others
Flood
Personal Watercraft
Earthquake

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

Insurance
Insurable Interest
Risk
Hazard
Peril
Loss
Direct
Indirect
Proximate Cause
Deductible
Indemnity
Actual Cash Value (ACV)
Replacement Cost
Limits of Liability
Coinsurance/Insurance to
Value
Pair and Set Clause
Additional Coverages
Accident
Occurrence
Vacancy and Unoccupancy
Right of Salvage
Burglary
Robbery
Theft

Mysterious Disappearance
Representations
Underwriting
General Concepts
Primary and Excess Coverage
Contribution by equal shares

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

Declarations
Insuring Agreement
Conditions
Exclusions
Definition of the Insured
Duties of the Insured
Obligations of the Insurer
Mortgagee Rights
Proof of Loss
Notice of Claim
Appraisal
Other Insurance Provisions
Assignment
Subrogation
Arbitration
Elements of a Contract
Warranties, Representations,
and Concealment
Binders
Endorsements
Cancellation and Nonrenewal
Provisions

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

Personal Automobile
Liability
Medical Payments
Physical Damage (Collision and
Other Than Collision)
Uninsured/Underinsured
Motorist
Who is an Insured?
Types of Auto
Owned
Temporary Substitute
Umbrella/Excess Liability

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

Risk
Hazard
Indemnity
Insurable Interest
Actual Cash Value (ACV)
Negligence
Liability
Accident
Occurrence
Binders
Warranties
Representations
Concealment
Bodily Injury Liability
Property Damage Liability
Personal Injury Liability
Limits of Liability
Insured Contract
Certificate of Insurance
Underwriting
General Concepts

9. Casualty Policy Provisions and Contract Law (10 Items)

Declarations
Insuring Agreement
Conditions
Exclusions

Definition of the Insured
 Duties of the Insured
 Duties of the Insured after a Loss
 Cancellation and Nonrenewal Provisions
 Proof of Loss
 Notice of Claim
 Other Insurance Provisions
 Subrogation
 Claims Made Form
 Salvage
 Limitations
 Elements of a Contract
 Obligations of the Insurer
 Endorsements

**Property and Casualty-Combined
 Exam- Producer or CSR
 1944**

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

CONTENT OUTLINE

State-Specific Portion

1. Licensing (7 Items)

Appointment Procedures
 36 O.S. § 1435.15
 Change of Address
 36 O.S. § 1435.8(F)
 Disciplinary Actions
 36 O.S. § 1435.13, 1435.26
 Maintenance (including CE)
 36 O.S. § 1435.23, 1435.29;
 1435.36; Reg. 365: 25-3-1
 Process
 36 O.S. § 1435.7, 1435.12
 Purpose
 36 O.S. § 1435.1-1435.4
 Qualifications
 36 O.S. § 401 - 406, 1435.7,
 1435.24
 Types of Licensees
 36 O.S. § 1435.2, 1435.8-
 1435.10, 1435.12,
 1435.20, 1435.31,
 6712(12)
 Policy document electronic
 delivery
 36 O.S. § 123
 Federal Regulation Fair Credit
 Reporting Act
 (15 USC 1681- 1681d)
 Federal Regulation Fraud and
 false statements
 (18 USC 1033, 1034)

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

Domestic, Foreign, and Alien
 Insurers
 36 O.S. § 601 - 606.1
 Examination of Books and
 Records
 36 O.S. § 1435.13(E)
 Fair Credit Reporting Act
 36 O.S. § 950-959
 Fraud and False Statements
 36 O.S. § 1204
 Inducements
 36 O.S. § 1204(10)
 Insurance Commissioner
 General Duties and
 Powers
 36 O.S. § 302, 307, 307.1,
 309.2, 361, 907, 1209,
 1250.14, 1435.12, 1435.13,
 1435.21, 1435.26; Reg. 365:
 1-1-2, 1-1-3, 1-1-4, 1-1-5
 Insurance Information and
 Privacy Protection
 Reg. 365: 35-1-12
 Mutual Insurers
 36 O.S. § 2103
 Payment or Acceptance of
 Commission
 36 O.S. § 1111, 1435.14
 Proof of Loss
 36 O.S. § 3629, 4805
 Property and Casualty
 Insurance Guaranty
 Association
 36 O.S. § 1109, 2002, 2003
 State Specific Definitions
 36 O.S. § 105, 602, 901.2,
 1250.2, 1435.2, 2701.1
 Stock Insurers
 36 O.S. § 2102
 Surplus Lines
 36 O.S. § 1106, 1115
 Unfair Claims Settlement
 Practices Act
 36 O.S. 1250.2 - 1250.14
 Unfair Practices and Frauds
 36 O.S. § 1201-1207
 Rebating and Inducements
 36 O.S. § 1204(8) and
 1204(10)
 Defamation
 36 O.S. § 1204(3)
 Twisting
 36 O.S. § 1204(1)
 Policy document electronic
 delivery
 36 O.S. § 123
 Federal Regulation Fair Credit
 Reporting Act
 (15 USC 1681- 1681d)
 Federal Regulation Fraud and
 false statements
 (18 USC 1033, 1034)

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

Cancellation/Nonrenewal
 36 O.S. § 940, 941, 943,
 1241.2, 3635.1; 47 O.S.
 § 7-316, 7-324; Reg.
 365: 15-1-14
 State Automobile Insurance
 Plans
 36 O.S. § 996.1
 State Required Minimum
 Limits of Liability
 36 O.S. § 924.1, 941.2,
 3635.1, 3636; 47 O.S. §

7-324
 Uninsured/Underinsured
 Motorist
 36 O.S. § 3636, 3637

**4. State Workers'
 Compensation (5 Items)**
 85A O.S. 2(18), 65(D)(1),
 50(B), 2(18)(b)(7)

General Portion

5. Personal Policies (8 items)

Personal Lines
 Dwelling and Contents (DP
 forms)
 Personal Liability
 Homeowners (HO forms)
 Mobile Homes
 Inland Marine
 Personal Floaters
 Nationwide Definition
 Others
 Flood
 Personal Watercraft
 Earthquake

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

Commercial Lines
 Commercial Property
 Commercial Building and
 Personal Property Form
 Causes of Loss Forms
 Business Income
 Extra Expense
 Commercial Package Policy
 (CPP)
 Equipment Breakdown
 Coverage Form
 Businessowners Policy (BOP)
 Bonds
 Crime Bonds
 Fidelity
 Crime
 Inland Marine
 Commercial Floaters
 Nationwide Definition
 Motor Truck Cargo
 Others
 Flood
 Earthquake
 Burglary and Crime Coverage

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

Insurance
 Insurable Interest
 Risk
 Hazard
 Peril
 Loss
 Direct
 Indirect
 Proximate Cause
 Deductible
 Indemnity
 Actual Cash Value (ACV)
 Replacement Cost
 Limits of Liability
 Coinsurance/Insurance to
 Value
 Pair and Set Clause
 Additional Coverages
 Accident
 Occurrence
 Vacancy and Unoccupancy

Right of Salvage
Burglary
Robbery
Theft
Mysterious Disappearance
Representations
Underwriting
General Concepts
Primary and Excess Coverage
Contribution by equal shares

8. Property Policy Provisions and Contract Law (15 items)

Declarations
Insuring Agreement
Conditions
Exclusions
Definition of the Insured
Duties of the Insured
Obligations of the Insurer
Mortgagee Rights
Proof of Loss
Notice of Claim
Appraisal
Other Insurance Provisions
Assignment
Subrogation
Arbitration
Elements of a Contract
Warranties, Representations, and Concealment
Binders
Endorsements
Cancellation and Nonrenewal Provisions

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

Personal Automobile
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. Commercial Casualty Policies, Bonds and Related Terms (20 items)

Commercial General Liability
Basic Hazards
Premises and Operations
Products and Completed Operations
Independent Contractors
Contractual
Commercial General Liability Coverage Forms
Coverage A: Bodily Injury and Property Damage Liability
Occurrence
Coverage B: Personal Injury and Advertising Injury
Coverage C: Medical Payments
Who is an Insured?
Limits
Definitions
Owners and Contractors
Protective Liability
Business (Commercial)
Automobile

Liability
Medical Payments
Physical Damage
Uninsured/Underinsured Motorist
Who is an Insured?
Types of Autos
Owned
Non-owned
Hired
Temporary Substitute
Garage Coverage Form, including Garagekeepers Insurance
Workers' Compensation Insurance
Standard Policy Concepts
Work-Related vs. Non-Work-Related
Other States' Insurance
Surety Bonds
Professional Liability
Errors and Omissions
Directors and Officers
Umbrella/Excess Liability

11. Casualty Insurance Terms and Related Concepts (15 items)

Risk
Hazard
Indemnity
Insurable Interest
Actual Cash Value (ACV)
Negligence
Liability
Accident
Occurrence
Binders
Warranties
Representations
Concealment
Bodily Injury Liability
Property Damage Liability
Personal Injury Liability
Limits of Liability
Insured Contract
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

Casualty-Producer or CSR 1945

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

CONTENT OUTLINE

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. § 401 - 406, 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; Reg. 365: 15-1-14
Domestic, Foreign, and Alien Insurers
36 O.S. § 601 - 606.1
Examination of Books and Records
36 O.S. § 1435.13(E)
Fair Credit Reporting Act
36 O.S. § 950-959
Fraud and False Statements
36 O.S. § 1204
Inducements
36 O.S. § 1204(10)
Insurance Commissioner
General Duties and Powers
36 O.S. § 302, 307, 307.1, 309.2, 361, 907, 1209, 1250.14, 1435.12, 1435.13, 1435.21, 1435.26; Reg. 365: 1-1-2, 1-1-3, 1-1-4, 1-1-5
Insurance Information and Privacy Protection
Reg. 365: 35-1-12
Mutual Insurers
36 O.S. § 2103
Payment or Acceptance of Commission
36 O.S. § 1111, 1435.14
Proof of Loss
36 O.S. § 3629, 4805
Property and Casualty Insurance Guaranty

Association
36 O.S. § 1109, 2002, 2003
State Specific Definitions
36 O.S. § 105, 602, 901.2,
1250.2, 1435.2, 2701.1
Stock Insurers
36 O.S. § 2102
Unfair Claims Settlement
Practices Act
36 O.S. 1250.2 - 1250.14
Unfair Practices and Frauds
36 O.S. § 1201-1207
Rebating and Inducements
36 O.S. § 1204(8) and
1204(10)
Defamation
36 O.S. § 1204(3)
Twisting
36 O.S. § 1204(1)
Policy document electronic
delivery
36 O.S. § 123
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Federal Regulation Fraud and
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**75 questions (plus 5 unscored
items)
2-hour time limit
Effective July 1, 2019**

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Pair and Set Clause
Additional Coverages
Accident

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	Daytime Phone Number (including area code) ()
Employer (insurance company, if known)			Evening Phone Number (including area code) ()
E-mail address (applications without an email address may experience delays)			Fax Number (including area code) ()

Exam Title	Exam Fee	Total
Bail Bondsman Exam:		
Oklahoma Bail Bondsman – Exam 1917	\$100	\$
Producer/CSR Exams:		
OK Life/Accident and Health or Sickness – Exam 1942	\$41	\$
OK Accident and Health or Sickness – Exam 1941	\$41	\$
OK Life – Exam 1940	\$41	\$
OK Property & Casualty – Exam 1944	\$41	\$
OK Property & Casualty Personal Lines Only – Exam 1943	\$41	\$
OK Casualty - Exam 1945	\$41	\$
OK Property - Exam 1946	\$41	\$
OK Title – Exam 1911	\$41	\$
OK Aircraft Title – Exam 1916	\$41	\$
Adjuster Exams:		
OK Property and Casualty - - Exam 1930	\$20	\$
OK Casualty - Exam 1931	\$20	\$
OK Crop and Hail – Exam 1932	\$20	\$
OK Property - Exam 1934	\$20	\$
OK Workers Compensation – Exam 1935	\$20	\$
	Total Fee	\$

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:

Prometric
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	