



# Oklahoma

Insurance Department

## Licensing Information Handbook

July 1, 2019

**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)**

**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**

**PRODUCER/ADJUSTER LICENSING INFORMATION**

**Oklahoma Insurance Department**

**3625 NW 56<sup>th</sup> Street, Ste 100**

**Oklahoma City, OK 73112**

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)**

# *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
<p><b>Producer/CSR</b></p>	<p><b>Life/Accident &amp; Health or Sickness</b></p> <p><b>Life</b></p> <p><b>Accident &amp; Health or Sickness</b></p> <p><b>Property &amp; Casualty</b></p> <p><b>Property &amp; Casualty Personal Lines Only</b></p> <p><b>Title</b></p> <p><b>Aircraft Title</b></p> <p><b>Property</b></p> <p><b>Casualty</b></p>	<p><b>NONE</b></p>	<p><b>NONE</b></p>
<p><b>Adjuster</b></p>	<p><b>Property and Casualty</b></p> <p><b>Property</b></p> <p><b>Crop &amp; Hail</b></p> <p><b>Workers' Compensation</b></p> <p><b>Casualty</b></p>	<p><b>NONE</b></p>	<p><b>NONE</b></p>
<p><b>Bail Bond</b></p>	<p><b>Bail Bondsman</b></p>	<p><b>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.</b></p>	<p><b>Background investigation conducted by the Oklahoma Insurance Department. OSBI and FBI criminal history check.</b></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 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.

**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](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.

### **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](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 104 S. 3 <sup>rd</sup> 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 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

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



**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 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

## ***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.

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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.

### **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](http://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

## Aircraft Title- Producer 1916

**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)

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, 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

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  
Arrestment  
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**

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**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
- Types of Licensees

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

**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, 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

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

**Property- Adjuster**  
**1934**

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

**CONTENT OUTLINE**

**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. § 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 (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  
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)  
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)

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  
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**

## 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)

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  
 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 (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  
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 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. 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. 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 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  
 Employment Practices Liability  
 Insurance (EPLI)

**Property- Producer or CSR  
 1946**

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

**CONTENT OUTLINE**

**State-Specific Portion**

**1. Licensing (6 Items)**

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 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 (13 Items)**

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 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  
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 36 O.S. § 1111, 1435.14  
 Proof of Loss  
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 Property and Casualty  
 Insurance Guaranty  
 Association  
 36 O.S. § 1109, 2002, 2003  
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 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  
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 Federal Regulation Fair Credit  
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 Federal Regulation Fraud and  
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 (18 USC 1033, 1034)

**General Portion****3. 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. 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)  
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

## Exam Registration Form Oklahoma Insurance Examinations

To conveniently register online, please go to [www.prometric.com/Oklahoma/insurance](http://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
<b>Bail Bondsman Exam:</b>		
Oklahoma Bail Bondsman – Exam 1917	\$100	\$
<b>Producer/CSR Exams:</b>		
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	\$
<b>Adjuster Exams:</b>		
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	\$
	<b>Total Fee</b>	<b>\$</b>

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## Credit Card Payment Form

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Card Type (Check One)

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Visa

American Express

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