

Your Exam Content Outline

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

Casualty-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/Nonren
ewal

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/Underinsu
red 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/Underinsu
red 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/Underinsu
red 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)

**7. Casualty Insurance
Terms and Related
Concepts (13 items)**

Risk

Hazard

Indemnity

Insurable Interest

Actual Cash Value
(ACV)

Negligence

Liability

Accident

Occurrence

Binders

Warranties

Representations

Concealment

Bodily Injury
Liability

Property Damage
Liability

Personal Injury
Liability

Limits of Liability

Insured Contract

Certificate of
Insurance

Underwriting

General Concepts

Deductible

Primary and Excess
Coverage

Contribution by
equal shares

**8. Casualty Policy
Provisions and
Contract Law (7
items)**

Declarations

Insuring Agreement

Conditions

Exclusions

Definition of the
Insured

Duties of the
Insured

Duties of the
Insured after a Loss

Cancellation and
Nonrenewal
Provisions

Proof of Loss

Notice of Claim

Other Insurance
Provisions

Subrogation

Claims Made Form

Salvage

Limitations

Elements of a
Contract

Obligations of the
Insurer

Endorsements