

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.

Property Producer 1946

**75 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, 6712(12)

2. State Insurance Statutes, Rules, and Regulations (13 Items)

Binders

36 O.S. § 3622

Cancellation and Nonrenewal

36 O.S. § 940, 943, 1241.2, 3622,
3639, 3639.1; 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)

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
Occurrence
Vacancy and Unoccupancy
Right of Salvage
Burglary
Robbery
Theft
Mysterious Disappearance
Representations
Underwriting
General Concepts
Contribution by equal shares

Warranties, Representations, and
Concealment
Binders
Endorsements
Cancellation and Nonrenewal
Provisions
Primary and Excess Coverage

**6. Property Policy Provisions and
Contract Law (14 items)**

Declarations
Insuring Agreement
Conditions
Exclusions
Definition of the Insured
Duties of the Insured
Obligations of the Insurer
Mortgagee Rights
Proof of Loss
Notice of Claim
Appraisal
Other Insurance Provisions
Assignment
Subrogation
Arbitration
Elements of a Contract