

# 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 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)

- 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

**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)**