

# 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- Adjuster 1934

**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