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<td>Casualty- Producer or CSR .....................</td>
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<td>Property- Producer or CSR .....................</td>
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<td>Credit Card Payment Form .......................</td>
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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.

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 for instructions.

3. Schedule your exam. The easiest way to schedule is online at 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 candidates 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 or 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

QUESTIONS ABOUT EXAMINATIONS
Prometric
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 56th Street, Ste 100
Oklahoma City, OK 73112
Phone: (405) 521-3916
Email: licensing@oid.ok.gov
Website: www.licensing.oid.ok.gov

BAIL BOND LICENSING INFORMATION
Oklahoma Insurance Department
3625 NW 56th Street, Ste 100
Oklahoma City, OK 73112
Phone: (405) 521-6610
Email: bail.licensing@oid.ok.gov
Website: www.bailbonds.oid.ok.gov
Oklahoma Licensing Requirements

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

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.

<table>
<thead>
<tr>
<th>License Type</th>
<th>Lines of Authority</th>
<th>Prelicensing Education Required*</th>
<th>Fingerprint-Criminal Background Check</th>
</tr>
</thead>
<tbody>
<tr>
<td>Producer/CSR</td>
<td>Life/Accident &amp; Health or Sickness</td>
<td>NONE</td>
<td>NONE</td>
</tr>
<tr>
<td></td>
<td>Life</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Accident &amp; Health or Sickness</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>Property &amp; Casualty</td>
<td></td>
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<tr>
<td></td>
<td>Property &amp; Casualty Personal Lines Only</td>
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<td></td>
<td>Title</td>
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<td></td>
<td>Aircraft Title</td>
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<td>Property</td>
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<td></td>
<td>Casualty</td>
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<tr>
<td>Adjuster</td>
<td>Property and Casualty</td>
<td>NONE</td>
<td>NONE</td>
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<td></td>
<td>Property</td>
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<td></td>
<td>Crop &amp; Hail</td>
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<td>Workers’ Compensation</td>
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<td></td>
<td>Casualty</td>
<td></td>
<td></td>
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<tr>
<td>Bail Bond</td>
<td>Bail Bondsman</td>
<td>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.</td>
<td>Background investigation conducted by the Oklahoma Insurance Department. OSBI and FBI criminal history check.</td>
</tr>
</tbody>
</table>

*The requirement for prelicensing education varies depending on the type and line of authority being licensed. The chart provides general information and candidates should check the official regulations for specific requirements.
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.

<table>
<thead>
<tr>
<th>License Type</th>
<th>Required Education (classroom &amp; self-study)</th>
<th>Additional Self-Study - Requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bail Bond</td>
<td>Classroom</td>
<td>Prelicensing education</td>
</tr>
</tbody>
</table>

**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

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

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 card
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 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).

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))

<table>
<thead>
<tr>
<th>Test Sites</th>
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<tbody>
<tr>
<td>Oklahoma City</td>
</tr>
<tr>
<td>3545 NW 58th Street</td>
</tr>
<tr>
<td>Oklahoma City, OK 73112</td>
</tr>
<tr>
<td>Tulsa</td>
</tr>
<tr>
<td>3015 E. Skelly Drive</td>
</tr>
<tr>
<td>Tulsa, OK 74105</td>
</tr>
<tr>
<td>McAlester</td>
</tr>
<tr>
<td>104 S. 3rd Street</td>
</tr>
<tr>
<td>McAlester, OK 74501</td>
</tr>
<tr>
<td>Woodward</td>
</tr>
<tr>
<td>2315 Downs Avenue, Suite 350</td>
</tr>
<tr>
<td>Woodward, OK 73801</td>
</tr>
<tr>
<td>Lawton</td>
</tr>
<tr>
<td>1 SW 11th Street</td>
</tr>
<tr>
<td>Lawton, OK 73501</td>
</tr>
</tbody>
</table>

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](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.

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 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

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 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

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.

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.

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 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 then click on the blue NEW APPLICATION button. Follow the online instructions.
   - Submit your Bail bond application at 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 card
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

### Title- Producer or CSR 1911

<table>
<thead>
<tr>
<th>35 questions (plus 5 unscored items)</th>
<th>1-hour time limit</th>
<th>Effective Date: July 1, 2019</th>
</tr>
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<tbody>
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<tr>
<td>1. State Insurance Statutes, Rules, and Regulations (9 Items)</td>
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<td>Payment or Acceptance of Commission</td>
<td>36 O.S. § 1435.14</td>
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<td>Maintenance (including CE)</td>
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<tr>
<td>Definitions and Statutory Requirements</td>
<td>36 O.S. § 5001 et seq; Reg. 365:25-3</td>
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<tr>
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<td>Countersigning of Policies</td>
<td>Opinion of Title</td>
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<tr>
<td>Preparation of Abstract</td>
<td>Unfair Claims Settlement Practices Act</td>
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<td>36 O.S. § Sec. 1250.4, 1250.6 Licensing</td>
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<td>36 O.S. § Sec. 1435.7-.8, 1435.13, 1435.30</td>
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<td>Qualifications</td>
<td>36 O.S. § 401 - 406, 1435.7, 1435.24</td>
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<td>36 O.S. § 1201-1207</td>
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<tr>
<td>Policy document electronic delivery</td>
<td>36 O.S. § 123</td>
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<td>Federal Regulation Fair Credit</td>
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<tr>
<td>Reporting Act</td>
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<tr>
<td>Federal Regulation Fraud and false statements</td>
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### 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

### 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

### Real Estate Ownership (2 Items)

- Joint Tenancy
- Tenants in Common
- Fee Simple
- Life Estate
- Leasehold

### Rights and Interests (2 Items)

- Easement and Right of Way
- Voluntary and Involuntary Liens
- Covenants, Conditions, and Restrictions

### Legal Descriptions (2 Items)

- Section, Township, and Range
- Metes and Bounds
- Subdivided Land

### Methods of Transfer/Conveyances (2 Items)

- Warranty Deeds

### Aircraft Title- Producer 1916

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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
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2. State Insurance Statutes, Rules, and Regulations (43 Items)
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   - 59 O.S. § 1301 et seq; Reg. 365:25-5-1 et seq; Reg. 365:1-9-18
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   - 59 O.S. § 1310(A)(3)(6)
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   - 59 O.S. § 1301(B)(12); Reg. 365:35-5-30
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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. 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

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)
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   Disciplinary Actions
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   Maintenance (including CE)
   - 36 O.S. § 6217; 36 O.S. § 6205; Reg. 365: 25-3-14(a)

2. State Insurance Statutes, Rules, and Regulations (6 Items)
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   - 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
   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
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   - 36 O.S. § 6214, 6218, 6216.2
   Qualifications
   - 36 O.S. § 401 - 406, 1435.7, 1435.24
   Policy document electronic
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   - 36 O.S. § 123
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   Limits of Liability
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   (2.4)(7)(11), 65(D)(1), 50(B),
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Commercial Floaters
Others

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Personal Watercraft
Earthquake
Commercial Ocean Marine
Commercial Lines
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Businessowners Policy (BOP)

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7. Commercial Casualty Policies, Bonds, and Related Terms (10 Items)

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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
Hit and Run
Temporary Substitute
Garage Coverage Form, including Garagekeepers Insurance

10. Licensing (5 Items)

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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)

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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
State Specific Definitions
36 O.S. § 105, 602, 1250.2, 1250.6, 2003, 2004; 47 O.S. § 7-316, 324
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36 O.S. § 1201-1207
Public Adjuster’s Additional Requirements
36 O.S. § 6214, 6218, 6216.2 Qualifications
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12. State Automobile Insurance Laws (6 Items)

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State Required Minimum Limits of Liability
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Uninsured/Underinsured Motorist
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13. State Workers’ Compensation (3 Items)

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(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)

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Personal Floaters
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Commercial Floaters
Others
Flood
Personal Watercraft
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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)

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Loss
Proximate Cause
Indemnity
Limits of Liability
Coinsurance/Insurance to Value
Deductible
Primary and Excess Coverage
Contribution by equal shares

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Basic Hazards
Coverage Forms
Owners and Contractors
Protection 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
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Cancellation and Nonrenewal Provisions
Protection
Notice of Loss
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

35 questions (plus 5 unscored items)
1-hour time limit

CONTENT OUTLINE

1. Licensing (4 Items)

Change of Address
36 O.S. § 6206
Disiplinary 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

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. § 6206
Proof of Loss
36 O.S. § 6202, 4805
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36 O.S. § 1250.2 - 1250.14
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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)

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Required Information
Provision for Company Rejection
Insurance Period
Effective Date
Expiration
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Exclusions
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Percentage Plan
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Crop-Hail Other Provisions
Replaining Clause
Acreage Variation
Transit Coverage
Fire Department Service Charge
Pro Rata Liability Clause
Fire and Lightning Coverage
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Assignment
Claim Settlement
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Insured's Duties after Loss

4. Multiple Peril Crop Insurance (MPCI) (13 Items)

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Actual Production History (APH)
Assigned Yield
Transitional Yield
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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
Replating Provisions
Late Planting Coverage
Prevented Planting Coverage
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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

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

CONTENT OUTLINE

1. Licensing (4 Items)
## 2. State Insurance Statutes, Rules, and Regulations (7 Items)

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<tr>
<th>Binder</th>
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<tr>
<td>Proof of Loss</td>
<td>36 O.S. § 3629, 4805</td>
</tr>
<tr>
<td>State Specific Definitions</td>
<td>36 O.S. § 105, 602, 1250.2, 1250.6, 2003, 2004; 47 O.S. § 7-316, 324</td>
</tr>
<tr>
<td>Unfair Claims Settlement Practices Act</td>
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<td>Public Adjuster's Additional Requirements</td>
<td>36 O.S. § 6214, 6218, 6216.2</td>
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<td>Policy document electronic delivery</td>
<td>36 O.S. § 123</td>
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<tr>
<td>Federal Regulation Fair Credit Reporting Act</td>
<td>(15 USC 1681-1681d)</td>
</tr>
<tr>
<td>Federal Regulation Fraud and false statements</td>
<td>(18 USC 1033, 1034)</td>
</tr>
</tbody>
</table>

## 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 Motorists | 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 | 36 O.S. § 3636, 3637 |

## 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 | Coinurance/Insurance to Value |
| Deductible | Contribution by equal shares |
| Primary and Excess Coverage | 36 O.S. § 3629, 4805 |

## 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 | 36 O.S. § 3629, 4805 |

## 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
   - 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 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

   - Duties of the Insured
     - Cancellation and Nonrenewal
6. **Workers’ Compensation (9 Items)**

   Workers’ Compensation
   Insurance
   Standard Policy Concepts
   Work-Related vs. Non-Work-Related
   Coverages

### 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, and Partial Surcharges**
- **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

#### 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
- **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

**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
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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

**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, and Partial Surcharges**
- **Nonforfeiture Options**
- **Dividends and Dividend Options**
- **Incontestability**
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
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, 502, 901.2, 1250.2, 1435.2, 2701.1
Stock Insurers
36 O.S. § 2102
Suitability
Unfair Claims Settlement Practices Act
36 O.S. § 1250.2 - 1250.17
Unfair Practices and Frauds
36 O.S. § 1201-1207
Rebating and Indemnences
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

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
Insurance Information and 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
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)

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
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Beneficiary Designations
Primary and Contingent
Revocable and Irrevocable
Common Disaster
Automatic Premium Loan
Reinstatement
Policy Loans, Withdrawals,
Partial Surrinders
Nonforfeiture Options
Dividends and Dividend Options
Incontestability
Assignments
Suicide
Misstatement of Age
Settlement Options
Fraud
Other Provisions and Clauses
Probationary Period
Elimination Period
Coincurrence
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 Re-Eligibility
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

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)
2. State Insurance Statutes, Rules, and Regulations (10 Items)

<table>
<thead>
<tr>
<th>Category</th>
<th>Statutes</th>
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<tr>
<td>Binders</td>
<td>36 O.S. § 3622</td>
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<td>Cancellation and Nonrenewal</td>
<td>36 O.S. § 940, 941, 1241.2, 3622, 3639, 3639.1; Reg. 365: 15-1-14</td>
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<td>Inducements</td>
<td>36 O.S. § 1204</td>
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<td>Insurance Commissioner</td>
<td>36 O.S. § 1204(10)</td>
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<td>Insurers</td>
<td>Insurance Information and Privacy Protection Reg. 365: 35-1-12</td>
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<td>Mutual Insurers</td>
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<td>Property and Casualty Insurance Guaranty</td>
<td>Association</td>
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<td>State Specific Definitions</td>
<td>36 O.S. § 1109, 2002, 2003</td>
</tr>
<tr>
<td>State Automobile Insurance Laws</td>
<td>Insurance Commissioner</td>
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<td>Stock Insurers</td>
<td>Surplus Lines</td>
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<td>36 O.S. § 1106, 1115</td>
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<td>Defamation</td>
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3. State Automobile Insurance Laws (10 Items)

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<tr>
<td>Uninsured/Underinsured Motorist</td>
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4. Personal Policies (15 Items)

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<tr>
<th>Category</th>
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<td>Personal Lines</td>
<td>Dwelling and Contents (DP forms)</td>
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5. Property Insurance Terms and Related Concepts (15 Items)

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7. Personal Casualty Policies and Related Terms (10 Items)

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8. Casualty Insurance Terms and Related Concepts (10 Items)

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<td>General Concepts</td>
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<td>Exclusions</td>
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Oklahoma Insurance Department

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

State Insurance Statutes
Licensing
Specific Portion
Effective July 1, 2019

36 O.S. § 3622
Binders

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 SPECIFIC OUTLINE

STATE-SPECIFIC PORTION

1. Licensing (7 Items)
   Appointment Procedures
   Change of Address
   Disciplinary Actions
   Maintenance (including CE)
   Process
   Purpose
   Qualifications
   Types of Licensees

2. State Insurance Statutes, Rules, and Regulations (16 Items)
   Binders
   Cancellation and Nonrenewal

3. State Automobile Insurance Laws (10 Items)
   Cancellation/Nonrenewal
   State Required Minimum

4. State Workers’ Compensation (5 Items)
   Uninsured/Underinsured Motorist
   State Workers’ Compensation
   Motor Vehicle
   Personal Injury
   Employee

5. Personal Policies (8 Items)
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   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
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   Peril
   Loss
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   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
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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

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
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- Limits
- Definitions
- Owners and Contractors
- Protective Liability
- Business (Commercial)
- Automobile

11. **Casualty Insurance Terms and Related Concepts (15 items)**

- Risk
- Hazard
- Indemnity
- Insurable Interest
- Actual Cash Value (ACV)
- Liability
- Accident
- Occurrence
- Binders
- Warranties
- Representations
- Concealment
- 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
- Proof of Loss
- Notice of Claim
- Other Insurance Provisions
- Subrogation
- Claims Made Form
- Salvage
- Limitations
- Elements of a Contract
- Obligations of the Insurer
- Endorsements
STATE INSURANCE LAWS

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   - Cancellation/Nonrenewal
     - 36 O.S. § 940, 943, 1205.1, 3639.1; 47 O.S. § 7-16, 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

2. State Insurance Statutes, Rules, and Regulations (13 Items)
   - Binders
     - 36 O.S. § 3622
   - Cancellation and Nonrenewal
     - 36 O.S. § 940, 943, 1205.1, 3639.1; Reg. 365: 15-1-14
   - Domestics, 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
   - Indemnities
     - 36 O.S. § 1204(10)
   - Insurance Commissioner General Duties and Powers
   - 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
   - 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

3. State Workers’ Compensation (2 Items)
   - 85A O.S. 2(18), 65(D)(1), 50(B), 2(18)(b)(7)

4. 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

5. Commercial Casualty Policies, Bonds, and Related Terms (30 items)
   - Commercial General Liability
   - Basic Hazards
   - Premises and Operations

6. Property- Producer or CSR
   - 1946
   - 75 questions (plus 5 unscored items)
   - 2-hour time limit
   - Effective July 1, 2019

CONTENT OUTLINE

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)
### General Portion

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- Nationwide Definition
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- Earthquake

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- 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.

Print or type clearly and neatly. Incomplete or illegible forms will not be processed.

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**Total Fee** $ 

Registration fees are not refundable. Fees may be paid by MasterCard, Visa or American Express. Personal checks and cash are not accepted. To pay by credit card (when registering by mail or fax), please complete the Credit Card Payment Form on the next page and fax to 800.343.98242, or send this completed form along with the appropriate fee to:

Prometric
ATTN: OK Insurance Exam Registration
7941 Corporate Drive Nottingham, MD 21236
Credit Card Payment Form

Print or type clearly and neatly. Incomplete or illegible forms will not be processed.

Card Type (Check One)

| ☐ MasterCard | ☐ Visa | ☐ American Express |

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Amount

$___________  ____  ____

Name of Cardholder (Print)

Signature of Cardholder