



PSI Services LLC  
 3210 E Tropicana  
 Las Vegas, NV 89121  
 www.psiexams.com



# OKLAHOMA INSURANCE DEPARTMENT

## INSURANCE EXAMINATIONS

### CANDIDATE INFORMATION BULLETIN



**OKLAHOMA**  
**INSURANCE**  
 DEPARTMENT



Examinations by PSI .....	1	Examination Site Locations .....	3
Guidelines for License Qualification .....	1	Reporting to the Examination Site .....	3
Examination Registration and Scheduling Procedures ....	2	Required Identification .....	3
Internet Registration .....	2	Security Procedures .....	4
Telephone Registration .....	2	Taking the Examination by Computer .....	4
Fax Registration .....	2	Identification Screen .....	4
Standard Mail Registration .....	2	Tutorial .....	4
Scheduling an Examination .....	2	Examination Question Example .....	4
Canceling an Examination .....	2	Examination Review .....	4
Scheduling a Re-Examination .....	3	Score Reporting .....	5
Missed Appointment or Late Cancellation .....	3	Tips for Preparing for your License Examination .....	5
Special Examination Arrangements .....	3	Examination Content Outline .....	5
Emergency Examination Center Closing .....	3	Examination Registration Form .....	End of Bulletin
Social Security Confidentiality .....	3	Special Arrangement Form .....	End of Bulletin

Please refer to our website to check for the most updated information at [www.psiexams.com](http://www.psiexams.com)

## EXAMINATIONS BY PSI

This Candidate Information Bulletin provides you with information about the examination and application process for insurance licensing in the State of Oklahoma.

The Oklahoma Insurance Department has contracted with PSI Services LLC (PSI) to conduct the examination program. PSI provides examinations through a network of computer examination centers in Oklahoma. PSI works closely with the State to be certain that examinations meet local as well as national requirements in basic principles and examination development standards.

The Oklahoma Insurance Department includes the Licensing Division which oversees Licensing and Continuing Education Requirements for insurance adjusters, producers, and Customer Service Representatives (CSRs); and is responsible for all aspects of licensing, supervision and regulation of bail bondsmen in the state of Oklahoma.

## GUIDELINES FOR LICENSE QUALIFICATION

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](http://www.oid.ok.gov)

### LICENSE REQUIREMENTS AND ELIGIBILITY

Candidates for an insurance 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). Applications may be denied if a candidate has been convicted of or pleaded guilty or nolo contendere to any felony, or to a misdemeanor involving moral turpitude or dishonesty.

Note: Bail Bondsman candidates for an insurance examination must be at least twenty-one (21) years old and must have a High School Diploma or GED. Effective 9/1/2011, 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 appointing company.

### PRODUCERS/CSR-MAJOR/ADJUSTER LINES

Following are the examinations offered to Producers/CSRs and Adjusters.

License Type	Examination
Producer	Life
	Accident & Health

	Life/Accident & Health
	P & C Personal
	Property & Casualty
	Title Producer
	Casualty
	Property
	Aircraft Title
	Bail Bondsman
CSR	Life
	Accident & Health
	Life/Accident & Health
	P & C Personal
	Property & Casualty
	Aircraft Title
Adjusters	Title Producer
	Property, Casualty & Motor Vehicle
	Casualty
	Crop & Hail
	Crime & Fidelity Bonds
	Property
Workers' Compensation	

### CONTINUING EDUCATION (CE) REQUIREMENTS

Twenty-four (24) hours of CE (which must include three (3) hours of Ethics) is required every two years for a producer (excluding a title producer) and/or adjuster license renewal. Title producers are required to take sixteen (16) hours of CE (which must include two (2) hours of Ethics). A Customer Service Representative license renewal requires thirteen (13) hours of CE with three (3) hours of Ethics every two years. All Producers, Adjusters, and CSRs must also have two (2) hours of Legislative Update included in the total amount of hours required to be in compliance. Bail Bondsman must have eight (8) hours of CE every year (1) year.

Those whose Oklahoma resident or non-resident license expires must provide evidence of Continuing Education compliance. In order to renew or reinstate a license, the licensee must also pay the required fees and provide the necessary renewal or reinstatement forms or applications.

### CHANGE OF NAME OR ADDRESS

Licensees (Producer and Adjuster) are required by law to report any change in address, name or email address to the Oklahoma Insurance Department within thirty (30) days of the change. A licensee may change their address by visiting [www.nipr.com](http://www.nipr.com). Simply click on the option, "Update your address request" and fill out the requested information. Licensees should forward their original permanent license along with a request for a name change, and should keep a photocopy for their own records during the period of the request. The Oklahoma Insurance Department will issue a corrected license. There is a fee for this service.

*Note: Bail Bondsman Licensees are required by law to report any change in address or name to the Oklahoma Insurance Department within five (5) days of the change.*



## EXAMINATION REGISTRATION AND SCHEDULING PROCEDURES

The Examination Registration Form is found at the end of this Candidate Information Bulletin. You must pay PSI at the time you register. Fees can be found on the Registration Form. The registration form is valid for 1 examination.

- ✦ If a candidate does not pass the second attempt of an examination, then the following examination attempts cannot be scheduled until the expiration of thirty (30) days after each examination.

### INTERNET REGISTRATION

For the fastest and most convenient test scheduling process, PSI recommends that candidates register for their exams using the Internet. In order to register over the Internet, candidates will need to have a valid MasterCard or Visa. Candidates register online by accessing PSI's registration website at [www.psiexams.com](http://www.psiexams.com). Internet registration is available 24 hours a day. In order to register by Internet, complete the steps below. For internet registration, you will need a valid VISA or MasterCard.

1. Log onto PSI's website and complete the associated registration form online and submit your information to PSI via the Internet.
2. Upon completion of the online registration form, you will be given the available exam dates and locations for scheduling your examination. Select your desired testing date.

### TELEPHONE REGISTRATION

The second fastest method of scheduling is via the telephone with PSI's Interactive Voice Response system (IVR) during non-business hours, or through live registrars during business hours. For telephone registration, you will need a valid VISA or MasterCard.

Complete the Examination Registration Form, including your credit card number and expiration date, so that you will be prepared with all of the information needed to register by telephone.

Call (800) 733-9267, 24 hours a day and register using the Automated Registration System. Otherwise, PSI registrars are available Monday through Friday, between 6:30 am and 7:00 pm and Saturday, between 10:00 am and 4:00 pm, Central Time, to receive the information listed on your Examination Registration Form and schedule your appointment for the examination.

### FAX REGISTRATION

For Fax registration, you will need a valid VISA or MasterCard.

Complete the Examination Registration Form, including your credit card number and expiration date.

1. Fax the completed form to PSI (702) 932-2666. Fax registrations are accepted 24 hours a day.

2. If your information is incomplete or incorrect, it will be returned for correction.

Please allow 4 business days to process your Registration. After 4 business days, you may call PSI to schedule the examination, (800) 733-9267.

### STANDARD MAIL REGISTRATION

For those desiring to make payment for their examination using cashiers checks or money orders, or for those that simply do not wish to provide credit card information over the phone or Internet, you must use the Standard Mail Registration. In order to register, please follow the steps below.

1. Complete the PSI registration Form, and appropriate examination fee to PSI. Payment of fees can be made by money order or cashier's check. Money orders or cashier's checks should be made payable to PSI. Print your social security number on your cashier's check or money order to ensure that your fees are properly assigned. **CASH, COMPANY CHECKS, PERSONAL CHECKS ARE NOT ACCEPTED.**

PSI Services LLC  
3210 E Tropicana  
Las Vegas, NV 89121  
(800) 733-9267 • Fax (702) 932-2666  
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BE SURE TO READ ALL DIRECTIONS CAREFULLY BEFORE COMPLETING THE EXAMINATION REGISTRATION FORMS. IMPROPERLY COMPLETED FORMS WILL BE RETURNED TO YOU UNPROCESSED.

2. If your application or fees are not correct, we will return them to you immediately with instructions on correct application procedures.
3. Please allow 2 weeks to process your Registration. After 2 weeks, you may call PSI to schedule the examination after 8:00 a.m., Central Time, (800) 733-9267.

**Note: only the candidate may schedule an appointment through a Customer Service Representative (CSR), not a friend or relative.**

### CANCELING AN EXAMINATION APPOINTMENT

You may cancel and reschedule an examination appointment without forfeiting your fee if your *cancellation notice is received 2 days before the scheduled examination date*. For example, for a Monday appointment, the cancellation notice would need to be received on the previous Saturday. You may call PSI at (800) 733-9267. Please note that you may also use the automated system, using a touch-tone phone, 24 hours a day in order to cancel and reschedule your appointment.

**Note: A voice mail message is not an acceptable form of cancellation. Please use the Internet, automated telephone system (IVR), or call PSI and speak to a Customer Service Representative.**



## SCHEDULING A RE-EXAMINATION

It is not possible to make a new examination appointment on the same day you have taken an examination; this is due to processing and reporting scores. In order to retest, you must re-register following the steps for registration and scheduling as outlined earlier. You may re-register over the Internet, telephone or by mail. Once registered, you can reschedule for your re-examination.

## MISSED APPOINTMENT OR LATE CANCELLATION

Your registration will be invalid, you will not be able to take the examination as scheduled, and you will forfeit your examination fee, if you:

- Do not cancel your appointment 2 days before the schedule examination date;
- Do not appear for your examination appointment;
- Arrive after examination start time;
- Do not present proper identification when you arrive for the examination.

## SPECIAL EXAMINATION ARRANGEMENTS

All examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and every reasonable accommodation will be made in meeting a candidate's needs. Applicants with disabilities or those who would otherwise have difficulty taking the examination must fill out the form at the end of this Candidate Information Bulletin and fax to PSI (702) 932-2666.

## EXAMINATION SITE CLOSING FOR AN EMERGENCY

In the event that severe weather or another emergency forces the closure of an examination site on a scheduled examination date, your examination will be rescheduled. PSI personnel will attempt to contact you in this situation. However, you may check the status of your examination schedule by calling (800) 733-9267. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You may also check our website at [www.psiexams.com](http://www.psiexams.com).

## SOCIAL SECURITY NUMBER CONFIDENTIALITY

PSI will use your social security number only as an identification number in maintaining your records and reporting your examination scores to the state. A Federal law requires state agencies to collect and record the social security numbers of all licensees of the professions licensed by the state.

## **EXAMINATION SITE LOCATIONS**

The Oklahoma examinations are administered at the PSI examination centers in Oklahoma as listed below:

**PSI - Oklahoma City**  
3800 N Classen Blvd, Ste C-20  
Oklahoma City, OK 73118



*Take I-235 to I-44. Take the Classen Blvd exit. Turn left on Classen. The office is located in a white building on the East side of Classen.*

### **PSI - Tulsa**

2816 East 51st Street, Suite 101  
Tulsa, OK 74105

*From I-44 East, exit number 228 (Harvard), stay to the right which will be westbound on 51st St. 1/4 mi on the left is the office building. There are 3 office buildings in a row, PSI is in the middle building.*

*From I-44 West, exit at Lewis, and go left on Lewis. Go over the overpass and turn Left on 51st St. Go 1/2 mile and the 3-three-story-office building are in a row on the South side of 51st St. PSI is in the middle building*

### **PSI - McAlester**

21 East Carl Albert Parkway  
McAlester, OK 74501

*From S. Main St., turn right onto US 270 East. Go 1/2 block. End at 21 E. Carl Albert Parkway (Highway 270).*

### **PSI - Woodward**

1915 Oklahoma Ave, Suite 3  
Woodward, OK 73801

*From Highway 270, go west at the intersection of 9th and Oklahoma Avenue. Go west 10 blocks to 19th Street. The building is on the south side of Oklahoma Avenue, across from the Sonic Drive-In.*

Additionally, PSI has examination centers in many other regions across the United States. You may take this examination at any of these locations by calling (800) 733-9267. You will need to speak with a Customer Service Rep to schedule outside of Oklahoma.

## **REPORTING TO THE EXAMINATION SITE**

On the day of the examination, you should arrive at least 30 minutes before your appointment. This extra time is for sign-in, identification, and familiarizing you with the examination process. *If you arrive late, you may not be admitted to the examination site and you will forfeit your examination registration fee.*

### REQUIRED IDENTIFICATION AT EXAMINATION SITE

- *You must provide 2 forms of identification. One must be a VALID form of government issued identification (driver's license, state ID, passport), which bears your signature and has your photograph. The second ID must have your signature and preprinted legal name. All identification provided must match the name on the Examination Registration Form and your Registration Confirmation Notice.*
- **Bail Bondsmen Candidates:** effective 9/1/2011 Bail Bondsmen 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. You will be turned away if you do not present these certificates.

If you cannot provide the required identification, you must call (800) 733-9267 at least 3 weeks prior to your scheduled appointment to arrange a way to meet this security requirement.

Candidates who do not present the required items on the examination day will not be able to take the examination as scheduled, and will forfeit examination fee.

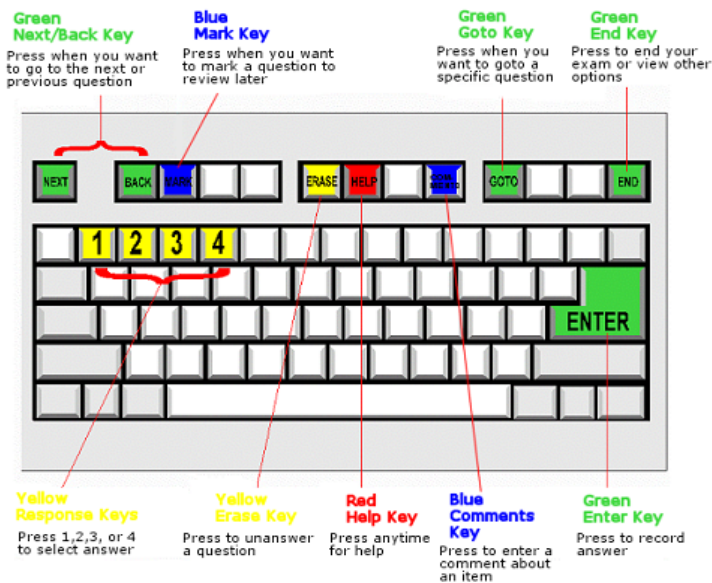
### SECURITY PROCEDURES

The following security procedures will apply during the examination:

- Cell phones, pagers, purses, briefcases, personal belongings, and children are not allowed in the examination site.
- Only non-programmable calculators that are silent, battery-operated, do not have paper tape printing capabilities, and do not have a keyboard containing the alphabet will be allowed in the examination site.
- No smoking, eating, or drinking will be allowed in the examination site.
- Copying or communicating examination content is a violation of PSI security policy and Oklahoma State Law. Either one may result in the disqualification of examination results and may lead to legal action.

## TAKING THE EXAMINATION BY COMPUTER

Taking the PSI examination by computer is simple. You do not need any computer experience or typing skills. You will use fewer keys than you use on a touch-tone telephone. All response keys are colored and have prominent characters. An illustration of the special keyboard is shown here. You may also use the mouse.



### IDENTIFICATION SCREEN

You will be directed to a semiprivate testing station to take the examination. When you are seated at the testing station,

you will be prompted to confirm your name, identification number, and the examination for which you are registered.

### TUTORIAL

Before you start your examination, an introductory tutorial to the computer and keyboard is provided on the computer screen. The time you spend on this tutorial, up to 15 minutes, DOES NOT count as part of your examination time. Sample questions are included following the tutorial so that you may practice using the keys, answering questions, and reviewing your answers.

One question appears on the screen at a time. During the examination, minutes remaining will be displayed at the top of the screen and updated as you record your answers.

### EXAMINATION QUESTION EXAMPLE

During the examination, you should press 1, 2, 3, or 4 to select your answer or press "MARK" to mark it for later review. You should then press "ENTER" to record your answer and move on to the next question. A sample question display follows:



**IMPORTANT:** After you have entered your responses, you will later be able to return to any question(s) and change your response, provided the examination time has not run out.

### PRETEST ITEMS

In addition to the number of questions per examination, a small number of five to ten "pretest" questions may be administered to candidates during the examinations. These questions will not be scored and the time taken to answer them will not count against examination time. The administration of such non-scored experimental questions is an essential step in developing future licensing examinations.

### EXAMINATION REVIEW

PSI, in cooperation with the Oklahoma Insurance Department, will be consistently evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. While taking the examination, examinees will have the opportunity to provide comments on any questions, by using the comments key on the keyboard. These comments will be analyzed by PSI examination development staff. PSI does not



respond to individuals regarding these comments, all substantive comments are reviewed. This is the only review of examination materials available to candidates.

## EXAMINATION CONTENT OUTLINES

### SCORE REPORTING

Your score will be given to you immediately following completion of the examination. The following summary describes the score reporting process:

- **On screen** - your score will appear immediately on the computer screen. This will happen automatically at the end of the time allowed for the examination; if you are using review features, you will be able to obtain your score immediately when you indicate that you have finished and would like to see your results.
  - If you **pass**, you will immediately receive a successful notification.
  - If you **do not pass**, you will immediately receive an unsuccessful notification on the screen along with a diagnostic report indicating your strengths and weaknesses by examination type. Registration forms for submittal to PSI to retake the examination will be available at the examination site.
- **On paper** - an official score report will be printed at the examination site.

#### DUPLICATE SCORE REPORTS

You can write to PSI to request a duplicate of your score report.

### TIPS FOR PREPARING FOR YOUR LICENSE EXAMINATION

The following suggestions will help you prepare for your examination.

- Planned preparation increases your likelihood of passing.
- Start with a current copy of this Candidate Information Bulletin and use the examination content outline as the basis of your study.
- Read study materials that cover all the topics in the content outline.
- Take notes on what you study. Putting information in writing helps you commit it to memory and it is also an excellent business practice. Underline or highlight key ideas that will help with a later review.
- Discuss new terms or concepts as frequently as you can with colleagues. This will test your understanding and reinforce ideas.
- Your studies will be most effective if you study frequently, for periods of about 45 to 60 minutes. Concentration tends to wander when you study for longer periods of time.

Many of the reference materials are available for purchase at [www.psionlinestore.com](http://www.psionlinestore.com) or by calling the PSI Online Store, toll-free, at (866) 589-3088.

Titles currently in stock are listed on the order form near the end of this candidate information bulletin.

## LIFE

Portion	# of Items	Minimum Passing Score	Time Allowed
General	75	70% (53 correct)	113 minutes
State	25	70% (18 correct)	37 minutes

### CONTENT OUTLINE

#### State-Specific Portion

<b>Licensing (6 Items)</b>
Purpose
36 O.S. § 1435.3
Process
36 O.S. § 1435.7, 1435.12
Types of Licensees
36 O.S. § 1435.2, 1435.8-10, 1435.30
Maintenance (including CE)
36 O.S. § 1435.29, Reg. 365: 25-3-1
Appointment Procedures
36 O.S. § 1435.34
Disciplinary Actions
36 O.S. § 1435.13, 1435.26
Temporary Limited License
36 O.S. § 1435.12
Change of Address
36 O.S. § 1435.8(F)
Qualifications
36 O.S. § 3606
<b>State Insurance Statutes and Rules (8 Items)</b>
Insurance Commissioner General Duties and Powers
36 O.S. § 302, 307, 309.2, 1209, 1250.14, 1435.13, 1435.21; Reg. 365: 1-1-3, 1-1-4, 1-5-1
Insurance Company Regulation
Agent Regulation
Unfair Trade Practices
36 O.S. § 1250.4-5
Rebating
36 O.S. § 1204.8
Inducements
36 O.S. § 1204.10
Payment or Acceptance of Commission
36 O.S. § 1435.14, 1435.35
Examination of Books and Records
36 O.S. § 1435.13(E)
Insurance Information and Privacy Protection
Reg. 365: 35-1-12
Domestic, Foreign, and Alien Insurers
36 O.S. § 601-603, 2116
Company Organizations
Stock
36 O.S. § 2102
Mutual



36 O.S. § 2103
Fraternal
36 O.S. § 2701.1
<b>Federal Regulations (2 Items)</b>
Fair Credit Reporting Act
36 O.S. §956
<b>Industry Regulations (1 Item)</b>
National Association of Insurance Commissioners (NAIC)
<b>State Requirements (8 Items)</b>
Credit Life
Reg. 365:10-5-60-74
Standard Nonforfeiture Law
36 O.S. §4029
Accelerated Benefits
Reg. 365:10-5-101
Policy Loans
36 O.S. § 4008, 4029
Life and Health Insurance Guaranty Association Act
36 O.S. § 2023-2024
Suitability
36 O.S. § 4429
Marketing/Advertising Practices
Reg: 365: 10-3-3, 365: 10-3-31
Eligibility Requirements
36 O.S. § 6058
Other Requirements
36 O.S. § 6519

Waiver of Premium
Guaranteed Insurability
Payor Benefit
Accidental Death and/or Accidental Death and Dismemberment
Accelerated Benefits
Rights of Renewability
Cancellable
<b>Life Products (25 Items)</b>
Whole Life - Stock/Mutual
Term
Universal Life
Endowment
Joint Life
Survivorship
Variable Life
Group Life
Annuities
Fixed
Equity
Variable Annuity
Viatical Settlement
<b>Underwriting (20 Items)</b>
Completing the Application
Required Signatures
Collecting the Initial Premium and Issuing the Receipt
Insurable Interest
Medical Information and Consumer Reports
Delivering the Policy
When Coverage Begins
Sales Practices
<b>Considerations in Replacing Insurance (2 Items)</b>
State Replacement Requirements

**General Portion**

<b>Provisions, Options, Exclusions, Riders, Clauses, And Rights (28 Items)</b>
Policy Provisions and Options
Entire Contract
Insuring Clause
Free Look
Consideration
Owner's Rights
Beneficiary Designations
Primary and Contingent
Revocable and Irrevocable
Common Disaster
Premium Payment
Modes
Automatic Premium Loan
Reinstatement
Policy Loans, Withdrawals, Partial Surrenders
Nonforfeiture Options
Dividends and Dividend Options
Incontestability
Assignments
Suicide
Misstatement of Age
Settlement Options
Fraud
Policy Exclusions
Policy Riders

**REFERENCE LIST**

The reference material listed below was used to prepare the questions for this examination.

This examination is CLOSED BOOK.

*The following reference materials are not allowed in the examination center:*

[www.oid.ok.gov](http://www.oid.ok.gov)

*Oklahoma Administrative Rules, Title 365 - 2007*, Oklahoma Secretary of State, (405) 521-4911, [http://www.oar.state.ok.us/oar/codedoc02.nsf/frmMain?OpenFrameSet&Frame=Main&Src=\\_75tnm2shfcdnm8pb4dthj0chedppmcbq8dtmmak31ctijujrgcln50ob7ckj42tbkdt374obdcli00](http://www.oar.state.ok.us/oar/codedoc02.nsf/frmMain?OpenFrameSet&Frame=Main&Src=_75tnm2shfcdnm8pb4dthj0chedppmcbq8dtmmak31ctijujrgcln50ob7ckj42tbkdt374obdcli00)

*Oklahoma Statutes Title 36 - Insurance (Oklahoma Insurance Code)*, 2005, Oklahoma Legislature, (800) 522-8502, [www.lsb.state.ok.us](http://www.lsb.state.ok.us)

*Oklahoma Life, Accident, and Health Insurance License Exam Manual*, 3rd Edition, 2007, 1-4277-6764-5, Dearborn Financial Institute, Inc., a Division of Dearborn Financial Publishing, Inc.



## ACCIDENT & HEALTH

Portion	# of Items	Minimum Passing Score	Time Allowed
General	75	70% (53 correct)	113 minutes
State	25	70% (18 correct)	37 minutes

### CONTENT OUTLINE

#### State-Specific Portion

Licensing (6 Items)	
Purpose	36 O.S. § 1435.1
Process	36 O.S. § 1435.7, 1435.12
Types of Licensees	36 O.S. § 1435.2, 1435.9-10, 1435.12, 1435.30
Maintenance (including CE)	36 O.S. § 1435.29, Reg. 365: 25-3-1
Appointment Procedures	36 O.S. 1435.34
Disciplinary Actions	36 O.S. 1435.13, 1435.26
Temporary Limited License (30 days, 6 months)	36 O.S. § 1435.12
Change of Address	36 O.S. § 1435.8(F)
Qualifications	36 O.S. § 3606
State Insurance Statutes and Rules (8 Items)	
Insurance Commissioner General Duties and Powers	36 O.S. § 302, 307, 309.2, 1209, 1250.14, 1435.13, 1435.21; Reg. 365: 1-1-3, 1-1-4, 1-5-1
Insurance Company Regulation	
Agent Regulation	
Unfair Trade Practices	36 O.S. § 1250.4-5
Rebating	36 O.S. § 1204.8
Inducements	36 O.S. § 1204.10
Payment or Acceptance of Commission	36 O.S. § 1435.14, 1435.35
Examination of Books and Records	36 O.S. § 1435.13(E)
Insurance Information and Privacy Protection	Reg. 365: 35-1-12
Domestic, Foreign, and Alien Insurers	36 O.S. § 601-603, 2116
Company Organizations	
Stock	36 O.S. § 2102
Mutual	36 O.S. § 2103
Fraternal	36 O.S. § 2701.1

Federal Regulations (2 Items)	
Fair Credit Reporting Act	36 O.S. § 603, 605
Health Insurance Portability and Accountability Act (HIPAA)	
Consolidated Omnibus Budget Reconciliation Act (COBRA)	
Industry Regulations (1 Item)	
National Association of Insurance Commissioners (NAIC)	
State Requirements (8 Items)	
Credit Life and Accident and Health	Reg. 365:10-5-60-74
Accelerated Benefits	Reg. 365:10-5-101
Life and Health Insurance Guaranty Association Act	36 O.S. § 2023-2024, 6059
Suitability	36 O.S. § 4429
Marketing/Advertising Practices	Reg: 365: 10-3-3; 365: 10-3-31
Eligibility Requirements	36 O.S. § 6058
Mandated or Required Offers	36 O.S. § 7003
Mandated or Required Benefits	36 O.S. § 6060, 6060.3-4, 6060.8
Other Requirements	36 O.S. § 6519
Small Employer Health Insurance	36 O.S. 6512, 6513, 6515, 6527, 6519

#### General Portion

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 Dismemberment
Rights of Renewability
Noncancellable
Cancellable
Guaranteed Renewable
<b>Underwriting (10 Items)</b>
Completing the Application
Required Signatures
Collecting the Initial Premium and Issuing the Receipt
Insurable Interest
Medical Information and Consumer Reports
Delivering the Policy
When Coverage Begins
Sales Practices
<b>Considerations in Replacing Insurance (3 Items)</b>
State Replacement Requirements
<b>Types of Health Providers and Products (20 Items)</b>
Limited Benefit Plans
Specified Disease (cancer, heart)
Hospital Confinement Indemnity
Major Medical
HMOs
PPOs
MEWAs
Group Health Plans
Credit Disability Policy
Disability Income
Dental
<b>Medicare Supplement Insurance (5 Items)</b>
Medicare Advantage (Part C)
Part D
Plans
<b>Long-Term Care (LTC) Policies (5 Items)</b>
Deductibility of Premiums for LTC Insurance for State Income Tax Purposes
Renewal Features
Sales Requirements
Minimum Standards
Coverage Selections
Suitability

## REFERENCE LIST

The reference material listed below was used to prepare the questions for this examination.

This examination is CLOSED BOOK.

*The following reference materials are not allowed in the examination center:*

*Oklahoma Administrative Rules, Title 365 - 2007, Oklahoma Secretary of State, (405) 521-4911, [http://www.oar.state.ok.us/oar/codedoc02.nsf/frmMain?OpenFrameSet&Frame=Main&Src=\\_75tnm2shfcdnm8pb4dthj0chedppmcbq8dtmmak31ctijujrgcln50ob7ckj42tbkdt374obdcli00](http://www.oar.state.ok.us/oar/codedoc02.nsf/frmMain?OpenFrameSet&Frame=Main&Src=_75tnm2shfcdnm8pb4dthj0chedppmcbq8dtmmak31ctijujrgcln50ob7ckj42tbkdt374obdcli00)*

*Oklahoma Statutes Title 36 - Insurance (Oklahoma Insurance Code), 2005, Oklahoma Legislature, (800) 522-8502, [www.lsb.state.ok.us](http://www.lsb.state.ok.us)*

*Oklahoma Life, Accident, and Health Insurance License Exam Manual, 3rd Edition, 2007, 1-4277-6764-5, Dearborn Financial Institute, Inc., a Division of Dearborn Financial Publishing, Inc.*

## LIFE, ACCIDENTAL & HEALTH

Portion	# of Items	Minimum Passing Score	Time Allowed
General	112	70% (79 correct)	158 minutes
State	38	70% (27 correct)	52 minutes

## CONTENT OUTLINE

### State-Specific Portion

<b>Licensing (9 Items)</b>
Purpose
36 O.S. § 1435.1
Process
36 O.S. § 1435.7, 1435.12
Types of Licensees
36 O.S. § 1435.2, 1435.9-10, 1435.12, 1435.30
Maintenance (including CE)
36 O.S. § 1435.29; Reg: 365: 25-3-1
Appointment Procedures
36 O.S. 1435.34
Disciplinary Actions
36 O.S. 1435.13, 1435.26
Temporary Limited License (30 days, 6 months)
36 O.S. § 1435.12
Change of Address
36 O.S. § 1435.8(F)
Qualifications
36 O.S. § 3606
<b>State Insurance Statutes and Rules (13 Items)</b>
Insurance Commissioner General Duties and Powers
36 O.S. § 302, 307, 309.2, 1209, 1250.14, 1435.13, 1435.21; Reg. 365: 1-1-3, 1-1-4, 1-5-1



Insurance Company Regulation
Agent Regulation
Unfair Trade Practices
36 O.S. § 1250.4-5
Rebating
36 O.S. § 1204.8
Inducements
36 O.S. § 1204.10
Payment or Acceptance of Commission
36 O.S. § 1435.14, 1435.35
Examination of Books and Records
36 O.S. § 1435.13(E)
Insurance Information and Privacy Protection
Reg. 365: 35-1-12
Domestic, Foreign, and Alien Insurers
36 O.S. § 601-603, 2116
Company Organizations
Stock
36 O.S. § 2102
Mutual
36 O.S. § 2103
Fraternal
36 O.S. § 2701.1
<b>Federal Regulations (2 Items)</b>
Fair Credit Reporting Act
36 O.S. § 603, 605, 956
Health Insurance Portability and Accountability Act (HIPAA)
Consolidated Omnibus Budget Reconciliation Act (COBRA)
<b>Industry Regulations (1 Item)</b>
National Association of Insurance Commissioners (NAIC)
<b>State Requirements (13 Items)</b>
Credit Life, Accident, and Health
36 O.S. § 625.4, 365:10-5-60
Standard Nonforfeiture Law
36 O.S. § 4029, 4030
Accelerated Benefits
Reg. 365:10-5-101
Policy Loans
36 O.S. § 4008, 4029
Life and Health Insurance Guaranty Association Act
36 O.S. § 2023-2024
Suitability
36 O.S. § 4429
Marketing/Advertising Practices
Reg: 365: 10-3-3; 365: 10-3-31
Eligibility Requirements
36 O.S. § 6058
Mandated or Required Offers
36 O.S. § 7003
Mandated or Required Benefits
36 O.S. § 6060, 6060.3-4, 6060.8
Other Requirements
36 O.S. § 6519
Small Employer Health Insurance
36 O.S. 6512, 6513, 6515, 6527, 6519

## General Portion

<b>Provisions, Options, Exclusions, Riders, Clauses, and Rights (42 Items)</b>
<b>Mandatory Provisions</b>
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
<b>Policy Provisions and Options</b>
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, Partial Surrenders
Nonforfeiture Options
Dividends and Dividend Options
Incontestability
Assignments
Suicide
Misstatement of Age
Settlement Options
Fraud
<b>Other Provisions and Clauses</b>
Probationary Period
Elimination Period
Coinsurance
Deductibles
Copayment
<b>Policy Exclusions</b>
<b>Policy Riders</b>
Waiver of Premium
Guaranteed Insurability
Payor Benefit
Accidental Death and/or Accidental Death and Dismemberment
Accelerated Benefits
<b>Rights of Renewability</b>
Noncancellable
Cancellable
Guaranteed Renewable
<b>Life Products (30 Items)</b>



Whole Life - Stock/Mutual
Term
Universal Life
Endowment
Joint Life
Survivorship
Variable Life
Group Life
Annuities
Fixed
Equity
Variable Annuity
Viatical Settlement
<b>Underwriting (13 Items)</b>
Completing the Application
Required Signatures
Collecting the Initial Premium and Issuing the Receipt
Insurable Interest
Medical Information and Consumer Reports
Delivering the Policy
When Coverage Begins
Sales Practices
<b>Considerations in Replacing Insurance (2 Items)</b>
State Replacement Requirements
<b>Types of Health Providers and Products (15 Items)</b>
Limited Benefit Plans
Specified Disease (cancer, heart)
Hospital Confinement Indemnity
Major Medical
HMOs
PPOs
MEWAs
Group Health Plans
Credit Disability Policy
Disability Income
Dental
<b>Medicare Supplement Insurance (5 Items)</b>
Medicare Advantage (Part C)
Part D
Plans
<b>Long-Term Care (LTC) Policies (5 Items)</b>
Deductibility of Premiums for LTC Insurance for State Income Tax Purposes
Renewal Features
Sales Requirements
Minimum Standards
Coverage Selections
Suitability

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*Oklahoma Statutes Title 36 - Insurance (Oklahoma Insurance Code), 2005, Oklahoma Legislature, (800) 522-8502, [www.lsb.state.ok.us](http://www.lsb.state.ok.us)*

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## P&C PERSONAL LINES

Portion	# of Items	Minimum Passing Score	Time Allowed
General	75	70% (53 correct)	113 minutes
State	25	70% (18 correct)	37 minutes

## CONTENT OUTLINE

### State-Specific Portion

State Insurance Statutes and Rules (10 Items)
Payment or Acceptance Commissions
36 O.S. § 1435.14, 1435.35
Rebating
36 O.S. §1204.8
Inducements
36 O.S. §1204.10
Examination of Books and Records
36 O.S. §1435.13(E)
Property and Casualty Insurance Guaranty Association
36 O.S. § 1109, 1250.6, 2002, 2003
Cancellation and Nonrenewal
36 O.S. § 940, 943, 3622, 4805
Binders
36 O.S. § 3622
Proof of Loss
36 O.S. § 3629
Surplus Lines
36 O.S. § 1106
Rate Filings
36 O.S. § 1115, 1250.4-6; Reg. 365: 15-1-6
Unfair Claims Settlement Practices
36 O.S. § 1250
Insurance Commissioner General Duties and Powers
36 O.S. § 307, 309.2, 907, 1435.13, 1435.26
Insurance Company Regulation
Agent Regulation
Unfair Trade Practices
36 O.S. Article 12
Fair Credit Reporting Act
Fraud and False Statements

## REFERENCE LIST

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36 O.S. Article 12
National Association of Insurance Commissioners (NAIC)
State Specific Definitions
36 O.S. § 105, 602, 901.2, 1250.2, 1250.6, 1435.2, 2701.1; Reg. 365: 15-1-6
<b>Licensing (5 Items)</b>
Purpose
36 O.S. §1435
Types of Licensees
36 O.S. §1435.2, 1435.8, 1435.10, 1435.30
Maintenance (including CE)
36 O.S. §1435.8, 1435.29, Reg. 365:25-3-1
Appointment
36 O.S. §1435.12, 1435.34
Disciplinary Actions
36 O.S. § 1435.13, 1435.26
Requirements
<b>State Automobile Insurance Laws (10 Items)</b>
State Required Minimum Limits of Liability
36 O.S. § 924.1, 941.2, 3636; 47 O.S. §7-324
State Automobile Insurance Plans
36 O.S. § 3635; 47 O.S. §7- 324; 85 O.S. § 2.1
Uninsured/Underinsured Motorist
36 O.S. § 3636
Cancellation/Nonrenewal
36 O.S. § 941, 3635.1
Terms and Related Concepts

**General Portion**

<b>Types of Personal Property Policies (15 Items)</b>
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
<b>Property Insurance Terms and Related Concepts (15 Items)</b>
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
<b>Property Policy Provisions and Contract Law (15 Items)</b>
Declarations
Insuring Agreement
Conditions
Exclusions
Definition of the Insured
Duties of the Insured
Obligations of the Insurance Company
Mortgagee Rights
Proof of Loss
Notice of Claim
Other Insurance Provisions
Assignment
Subrogation
Elements of a Contract
Warranties, Representations, and Concealment
Binders
Endorsements
Cancellation and Nonrenewal Provisions
<b>Types of Personal Casualty Policies and Related Terms (10 Items)</b>
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
<b>Casualty Insurance Terms and Related Concepts (10 Items)</b>
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
Deductibles
Insured Contract
Certification of Insurance
Underwriting
General Concepts
<b>Casualty Policy Provisions and Contract Law (10 items)</b>
Declarations
Insuring Agreement
Conditions
Exclusions
Definition of the Insured
Duties of the Insured After a Loss
Cancellation and Nonrenewal Provisions
Proof of Loss
Notice of Claim
Other Insurance
Subrogation
Salvage
Limitations
Elements of a Contract
Obligations of the Insurance Company
Endorsements

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*Oklahoma Statutes Title 36 - Insurance (Oklahoma Insurance Code), 2005, Oklahoma Legislature, (800) 522-8502, [www.lsb.state.ok.us](http://www.lsb.state.ok.us)*

*Oklahoma Statutes Title 47 - Motor Vehicles, Oklahoma Legislature, (800) 522-8502, [www.lsb.state.ok.us](http://www.lsb.state.ok.us)*

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## PROPERTY & CASUALTY

Portion	# of Items	Minimum Passing Score	Time Allowed
General	112	70% (79 correct)	158 minutes
State	38	70% (27 correct)	52 minutes

### CONTENT OUTLINE

#### State-Specific Portion

State Insurance Statutes and Rules (16 items)	
Payment or Acceptance of Commission	
36 O.S. § 1111, 1435.14, 1435.35	
Rebating	
36 O.S. §1204.8	
Inducements	
36 O.S. §1204.10	
Examination of Books and Records	
36 O.S. §1435.13(E)	
Property and Casualty Insurance Guaranty Association	
36 O.S. § 1109, 1250.6, 2002, 2003	
Cancellation and Nonrenewal	
36 O.S. § 940, 943, 3622, 4805	
Binders	
36 O.S. § 3622	
Proof of Loss	
36 O.S. § 3629	
Surplus Lines	
36 O.S. § 1106	
Rate Filings	
36 O.S. § 1115, 1250.4-6; Reg. 365: 15-1-6	
Unfair Claims Settlement Practices	
36 O.S. Article 12A-1, §1250	
Insurance Commissioner General Duties and Powers	
36 O.S. § 307, 309.2, 907, 1435.13, 1435.26	
Insurer Company Regulation	
Agent Regulation	
Unfair Trade Practices	
36 O.S. Article 12	
Fair Credit Reporting Act	
Fraud and False Statements	
36 O.S. Article 12	
National Association of Insurance Commissioners (NAIC)	
State Specific Definitions	
36 O.S. § 105, 602, 901.2, 1250.2, 1435.2, 2701.1	
<b>Licensing (7 items)</b>	
Purpose	
36 O.S. §1435.1, 1435.3	
Types of Licensees	
36 O.S. §1435.2, 1435.7, 1435.8, 1435.12	
Maintenance (including CE)	
36 O.S. §1435.8, 1435.29, Reg. 365:25-3-1	
Appointment	
36 O.S. §1435.34	



Disciplinary Actions
36 O.S. § 1435.13
Requirements
<b>State Workers' Compensation (5 items)</b>
State Requirements
85 O.S. § 13, 14, 15, 2.1, 41, 48
<b>State Automobile Insurance Laws (10 items)</b>
State Required Minimum Limits of Liability
36 O.S. § 941.2, 3635.1, 3636; 47 O.S. 7-316, 7-324
State Automobile Insurance Plans
36 O.S. § 3635.1, 924.1; 47 O.S. 7-501; 85 O.S. 2.1
Uninsured/Underinsured Motorist
36 O.S. § 3636
Cancellation/Nonrenewal
36 O.S. § 941.2, 3635.1, 3636.1; 47 O.S. 7-316, 7-324
Terms and Related Concepts

**General Portion**

<b>Types of Personal Property Policies (8 items)</b>
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
<b>Types of Commercial Property Policies (15 items)</b>
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
Others
Flood
Earthquake
Burglary and Crime Coverage
<b>Property Insurance Terms and Related Concepts (20 items)</b>
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
<b>Property Policy Provisions and Contract Law (15 items)</b>
Declarations
Insuring Agreement
Conditions
Exclusions
Definition of the Insured
Duties of the Insured
Obligations of the Insurance Company
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 Provisions
<b>Types of Personal Casualty Policies and Related Terms (10 items)</b>
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



<b>Types of Commercial Casualty Policies, Bonds and Related Terms (20 items)</b>	
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/Underinsured Motorist	
Who is an Insured?	
Types of Autos	
Owned	
Nonowned	
Hired	
Temporary Substitute	
Garage Coverage Form, including Garagekeepers Insurance	
Workers' Compensation Insurance	
Standard Policy Concepts	
Self-Insurers	
Work-Related vs. Non-Work-Related	
Other States' Insurance	
Surety Bonds	
Professional Liability	
Errors and Omissions	
Directors and Officers	
Umbrella/Excess Liability	
<b>Casualty Insurance Terms and Related Concepts (15 items)</b>	
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
Deductibles
Insured Contract
Certificate of Insurance
Underwriting
General Concepts
<b>Casualty Policy Provisions and Contract Law (9 items)</b>
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 Insurance Company
Endorsements

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*Oklahoma Statutes Title 36 - Insurance (Oklahoma Insurance Code), 2005, Oklahoma Legislature, (800) 522-8502, [www.lsb.state.ok.us](http://www.lsb.state.ok.us)*

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## CASUALTY

Portion	# of Items	Minimum Passing Score	Time Allowed
General	56	70% (39 correct)	90 minutes
State	19	70% (13 correct)	30 minutes

### CONTENT OUTLINE

#### State-Specific Portion

<b>State Insurance Statutes and Rules (11 items)</b>
Payment or Acceptance of Commissions
Rebating
Inducements
Examination of Books and Records
Property and Casualty Insurance Guaranty Association
Cancellation and Nonrenewal
Binders
Proof of Loss
Surplus Lines
Rate Filings
Unfair Claims Settlement Practices
Insurance Commissioner General Duties and Powers
Insurance Company Regulation
Agent Regulation
Unfair Trade Practices
Fair Credit Reporting Act
Fraud and False Statements
NAIC
State Specific Definitions
<b>Licensing (3 items)</b>
Purpose
Types of Licensees
Maintenance (including CE)
Appointment
Disciplinary Actions
Requirements
<b>State Workers' Compensation (2 items)</b>
State Requirements
<b>State Auto Insurance Laws (3 items)</b>
State Required Minimum Limits of Liability
State Automobile Insurance Plans
Uninsured/Underinsured Motorist
Cancellation/Nonrenewal
Terms and Related Concepts

#### General Portion

<b>Types of Personal Casualty Policies and Related Terms (6 items)</b>
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

<b>Types of Commercial Casualty Policies, Bonds, and Related Terms (30 items)</b>
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) Auto Liability
Medical Payments
Physical Damage
Uninsured/Underinsured Motorist
Who is an Insured?
Types of Autos
Owned
Nonowned
Hired
Temporary Substitute
Garage Coverage Form, including Garagekeepers Insurance
Workers' Compensation Insurance
Standard Policy Concepts
Self-Insurers
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)
<b>Casualty Insurance Terms and Related Concepts (13 items)</b>
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
Deductibles
Insured Contract



Certificate of Insurance
Underwriting
General Concepts
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 Provision
Subrogation
Claims Made Form
Salvage
Limitations
Elements of a Contract
Obligations of Insurance Companies
Endorsements

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*Oklahoma Statutes Title 85 - Workers' Compensation, Oklahoma Legislature, (800) 522-8502, [www.lsb.state.ok.us](http://www.lsb.state.ok.us)*

## PROPERTY

Portion	# of Items	Minimum Passing Score	Time Allowed
General	56	70% (39 correct)	90 minutes
State	19	70% (13 correct)	30 minutes

## CONTENT OUTLINE

### State-Specific Portion

State Insurance Statutes and Rules (13 items)
Payment or Acceptance of Commissions
Rebating
Inducements
Examination of Books and Records
Property and Casualty Insurance Guaranty Association
Cancellation and Nonrenewal
Binders
Proof of Loss
Surplus Lines
Rate Filings
Unfair Claims Settlement Practices
Insurance Commissioner General Duties and Powers
Insurance Company Regulation
Agent Regulation
Unfair Trade Practices
Fair Credit Reporting Act
Fraud and False Statements
NAIC
State Specific Definitions
Licensing (6 items)
Purpose
Types of Licensees
Maintenance (including CE)
Appointment
Disciplinary Actions
Requirements

### General Portion

Types of Personal Property 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
Types of 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 Forms
Businessowners Policy (BOP)
Crime Bonds
Fidelity
Crime
Inland Marine
Commercial Floaters



Nationwide Definition
Motor Truck Cargo
Others
Flood
Earthquake
Burglary and Crime Coverage
<b>Property Insurance Terms and Related Concepts (20 items)</b>
Insurance
Insurable Interest
Risk
Hazard
Peril
Loss
Direct
Indirect
Proximate Cause
Deductible
Indemnity
Actual Cash Value
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
<b>Property Policy Provisions and Contract Law (14 items)</b>
Declarations
Insuring Agreement
Conditions
Exclusions
Definition of the Insured
Duties of the Insured
Obligations of the Insurance Company
Mortgagee Rights
Proof of Loss
Notice of Claim
Other Insurance Provision
Assignment
Subrogation
Elements of a Contract
Warranties, Representations, and Concealment
Binders
Endorsements
Cancellation and Nonrenewal Provisions

The following reference materials are not allowed in the examination center:

Oklahoma Administrative Rules, Title 365 - 2007, Oklahoma Secretary of State, (405) 521-4911, [http://www.oar.state.ok.us/oar/codedoc02.nsf/frmMain?OpenFrameSet&Frame=Main&Src=\\_75tnm2shfcdnm8pb4dthj0chedppmcbq8dtmmak31ctijujrgcln50ob7ckj42tbkdt374obdcli00\\_](http://www.oar.state.ok.us/oar/codedoc02.nsf/frmMain?OpenFrameSet&Frame=Main&Src=_75tnm2shfcdnm8pb4dthj0chedppmcbq8dtmmak31ctijujrgcln50ob7ckj42tbkdt374obdcli00_)

Oklahoma Property and Casualty Insurance License Exam Manual, 2nd Edition, 2007, 1-4277-6763-7, Dearborn Financial Institute, Inc., a Division of Dearborn Financial Publishing, Inc.

Oklahoma Statutes Title 36 - Insurance (Oklahoma Insurance Code), 2005, Oklahoma Legislature, (800) 522-8502, [www.lsb.state.ok.us](http://www.lsb.state.ok.us)

## TITLE PRODUCER

# of Items	Minimum Passing Score	Time Allowed
35	70% (25 correct)	1 hour

## CONTENT OUTLINE

<b>State Insurance Statutes and Rules (9 items)</b>
Payment of Commissions
Rebating
Inducement to Insurance
Definitions
Duly Certified Abstract
Statutory Requirements
Countersigning of Policies
Opinion of Title
Preparation of Abstract
Claims
Licensing
Continuing Education
<b>Title Insurance Terms and Related Concepts (10 items)</b>
Commitment
Policy
Exception
Requirement
Endorsement
Insurer/Underwriter
Closing and Settlement
Title Producer
Search and Examination
Premiums
<b>Title Insurance Policies (8 items)</b>
Types of Policies
Owner's
Loan
Policy Provisions
Insuring Clause
Terms, Conditions, and Stipulations
Characteristics of Title Insurance

## REFERENCE LIST

The reference material listed below was used to prepare the questions for this examination.

This examination is CLOSED BOOK.



Single Premium
Retrospective Coverage
<b>Real Estate Ownership (2 items)</b>
Joint Tenancy
Tenants in Common
Fee Simple
Life Estate
Leasehold
<b>Rights and Interests (2 items)</b>
Easement and Right of Way
Voluntary and Involuntary Liens
Covenants, Conditions, and Restrictions
<b>Legal Descriptions (2 items)</b>
Section, Township, and Range
Metes and Bounds
Lot and Block
<b>Methods of Transfer/Conveyances (2 items)</b>
Warranty Deeds
Quit Claim Deeds
Foreclosure
Probate
Tax Deeds

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*Oklahoma Administrative Rules, Title 365, 2007, Oklahoma Secretary of State, (405) 521-4911, [www.oar.state.ok.us](http://www.oar.state.ok.us)*

*Oklahoma Statutes Title 36 - Insurance (Oklahoma Insurance Code), 2005, Oklahoma Legislature, (800) 522-8502, [www.lsb.state.ok.us](http://www.lsb.state.ok.us)*

*Overview of Title Insurance in Oklahoma, [www.oid.ok.gov](http://www.oid.ok.gov)*

## PROPERTY ADJUSTER

# of Items	Minimum Passing Score	Time Allowed
50	70% (35 correct)	1.25 hours

## CONTENT OUTLINE

<b>State Insurance Statutes and Rules (6 items)</b>
Property and Casualty Insurance Guaranty Association
36 O.S. § 2002, 2003
Cancellation and Nonrenewal
36 O.S. § 940, 943, 3622, 4805
Binders
36 O.S. § 3622

Proof of Loss
36 O.S. § 4805, 3629
Unfair Claims Settlement Practices
36 O.S. § 1250.4, 1250.5, 1250.14
Insurance Commissioner General Duties and Powers
36 O.S. § 307, 1435.13
State Specific Definitions
36 O.S. § 1250.6; Reg. 365:15-1-6
<b>Licensing (3 items)</b>
Purpose
36 O.S. § 1435.1, 1435.3
Types of Licensees
36 O.S. § 1435.2, 6202, 6204, 6207
Maintenance (including CE)
36 O.S. § 1435.29, 365:25-3-1
Disciplinary Actions
36 O.S. § 1435.13, 6220, 6204
Requirements
<b>Types of Personal Property Policies (7 items)</b>
Personal Lines
Dwelling and Contents (DP forms)
Homeowners (HO forms)
Mobile Homes
Inland Marine
Personal Floaters
Nationwide Definition
Others
Flood
Personal Watercraft
Earthquake
<b>Types of Commercial Property Policies (7 items)</b>
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
<b>Insurance Terms and Related Concepts (7 items)</b>
Insurance
Insurable Interest
Risk
Hazard
Peril
Loss
Direct
Indirect
Proximate Cause
Indemnity



Limits of Liability
Coinsurance/Insurance to Value
<b>Policy Provisions and Contract Law (5 items)</b>
Definition of the Insured
Duties of the Insured
Proof of Loss
Notice of Claim
Subrogation
Cancellation and Nonrenewal Provisions
<b>State Automobile Insurance Laws (5 items)</b>
Uninsured/Underinsured
State Automobile Insurance Plans
Cancellation and Nonrenewal
Terms and Related Concepts
Total Loss Law/Salvage
<b>Types of Automobile Insurance (10 items)</b>
Personal Automobile and Business Automobile
Liability Limits
Medical Payments
Physical Damage (Collision and Other Than Collision)
Who is an Insured?
Types of Autos
Owned
Non-Owned
Hired
Temporary Substitute
Garage Coverage Form, including Garagekeepers Insurance

## CONTENT OUTLINE

<b>State Insurance Statutes and Rules (6 items)</b>
Property and Casualty Insurance Guaranty Association
36 O.S. § 2002, 2003
Cancellation and Nonrenewal
36 O.S. § 940, 943, 3622, 4805
Binders
36 O.S. § 3622
Proof of Loss
36 O.S. § 4805
Unfair Claims Settlement Practices
36 O.S. § 1250.4-5, 1250.14
Insurance Commissioner General Duties and Powers
36 O.S. § 307
State Specific Definitions
36 O.S. § 1250.6
<b>Licensing (3 items)</b>
Purpose
36 O.S. §1435
Types of Licensees
36 O.S. § 1435.2, 6202, 6204, 6207
Maintenance (including CE)
Reg. 365:25-3-14
Disciplinary Actions
36 O.S. § 1435.13, 6220, 3204
Requirements
<b>Insurance Terms and Related Concepts (8 items)</b>
Insurance
Insurable Interest
Risk
Hazard
Peril
Loss
Direct
Indirect
Proximate Cause
Indemnity
Limits of Liability
<b>Crime &amp; Fidelity Bonds (11 items)</b>
Crime Bonds
Theft, Disappearance, and Destruction
Robbery and Safe Burglary
Premises Burglary
Custodian
Messenger
Guard or Watchperson
Purpose and Type of Fidelity Bonds
Individual Schedule
Blanket
<b>Policy Provisions &amp; Contract Law (7 items)</b>
General Contract Knowledge
Definitions
Parties of a Contract
Terms of Obligation
Duties of the Insured

## REFERENCE LIST

The reference material listed below was used to prepare the questions for this examination.

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*Oklahoma Administrative Rules, Title 365 - 2007, Oklahoma Secretary of State, (405) 521-4911, [http://www.oar.state.ok.us/oar/codedoc02.nsf/frmMain?OpenFrameSet&Frame=Main&Src=\\_75tnm2shfcdnm8pb4dthj0chedppmcbq8dtmmak31ctijujrqcln50ob7ckj42bkdt374obdcli00](http://www.oar.state.ok.us/oar/codedoc02.nsf/frmMain?OpenFrameSet&Frame=Main&Src=_75tnm2shfcdnm8pb4dthj0chedppmcbq8dtmmak31ctijujrqcln50ob7ckj42bkdt374obdcli00)*

*Oklahoma Statutes Title 36 - Insurance (Oklahoma Insurance Code), 2005, Oklahoma Legislature, (800) 522-8502, [www.lsb.state.ok.us](http://www.lsb.state.ok.us)*

*Oklahoma Property and Casualty Insurance License Exam Manual, 2nd Edition, 2007, 1-4277-6763-7, Dearborn Financial Institute, Inc., a Division of Dearborn Financial Publishing, Inc.*

## **CRIME & FIDELITY BONDS ADJUSTER**

# of Items	Minimum Passing Score	Time Allowed
35	70% (25 correct)	1 hour



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*Oklahoma Administrative Rules, Title 365 - 2007, Oklahoma Secretary of State, (405) 521-4911, [http://www.oar.state.ok.us/oar/codedoc02.nsf/frmMain?OpenFrameSet&Frame=Main&Src=\\_75tnm2shfcdnm8pb4dthj0chedppmcbq8dtmmak31ctijujrgcln50ob7ckj42tbkdt374obdcli00](http://www.oar.state.ok.us/oar/codedoc02.nsf/frmMain?OpenFrameSet&Frame=Main&Src=_75tnm2shfcdnm8pb4dthj0chedppmcbq8dtmmak31ctijujrgcln50ob7ckj42tbkdt374obdcli00)*

*Oklahoma Statutes Title 36 - Insurance (Oklahoma Insurance Code), 2005, Oklahoma Legislature, (800) 522-8502, [www.lsb.state.ok.us](http://www.lsb.state.ok.us)*

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## CROP & HAIL ADJUSTER

# of Items	Minimum Passing Score	Time Allowed
35	70% (25 correct)	1 hour

## CONTENT OUTLINE

<b>State Insurance Statutes and Rules (5 items)</b>		
Property and Casualty Insurance Guaranty Association		
36 O.S. § 2002		
Cancellation and Nonrenewal		
36 O.S. § 940, 943, 3622, 4805		
Binders		
36 O.S. § 3622		
Proof of Loss		
36 O.S. § 4805		
Unfair Claims Settlement Practices		
36 O.S. § 1250.4-5, 1250.14		
Insurance Commissioner General Duties and Powers		
36 O.S. § 307, 309, 309.2		
State Specific Definitions		
36 O.S. § 1250.6		
<b>Licensing (4 items)</b>		
Purpose		
36 O.S. §1435.1, 1435.3		
Types of Licensees		
36 O.S. §1435.2, 1435.7, 1435.8, 1435.12		
Maintenance (including CE)		
36 O.S. §1435.8, 1435.29, Reg. 365:25-3-1		
Disciplinary Actions		
36 O.S. § 1435.13		
Requirements		

<b>Crop-Hail Insurance (13 items)</b>
Eligibility
Insurable Interest
Application
Declarations Section
Required Information
Provision for Company Rejection
Insurance Period
Effective Date
Expiration
Cancellation
Perils Insured Against
Exclusions
Limits of Coverage
Insurable Value
Percentage Plan
Deductibles
Reduction of Insurance
Loss Payment
Crop-Hail Other Provisions
Replanting Clause
Acreage Variation
Transit Coverage
Fire Department Service Charge
Pro Rata Liability Clause
Fire and Lightning Coverage
Catastrophe Loss Award
Assignment
Claim Settlement
Notice of Loss
Insured's Duties after Loss
Appraisal/Arbitration
Companion Plan Hail
<b>Multiple Peril Crop Insurance (MPCI) (13 items)</b>
Common Crop Provisions
Eligibility
Insureds
Insurable Crops
Special Provisions
Yield Guarantee
Actual Production History (APH)
Assigned Yield
Transitional Yield
Coverage Level
Group Risk Plan
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
Replanting Provisions



Late Planting Coverage
Prevented Planting Coverage
Transfer of Coverage
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

## REFERENCE LIST

The reference material listed below was used to prepare the questions for this examination.

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*The following reference materials are not allowed in the examination center:*

*Oklahoma Statutes Title 36 - Insurance (Oklahoma Insurance Code), 2005, Oklahoma Legislature, (800) 522-8502, [www.lsb.state.ok.us](http://www.lsb.state.ok.us)*

*Department of Agriculture, Federal Crop Insurance Corporation (FCIC), Catastrophic Risk Protection Endorsement, 05-CAT*

*National Crop Insurance Services, Inc. (NCIS) General Provisions 2007-NCIS 3*

*National Crop Insurance Services, Inc. (NCIS) Crop-Hail Insurance Policy 2007-NCIS 5*

*National Crop Insurance Services, Inc. (NCIS) Crop-Hail Policy - Basic Form, Special Provisions 2007-NCIS 635.*

*National Crop Insurance Services, Inc. (NCIS) Multiple Peril Crop Insurance, Common Crop Insurance Policy 2005-NCIS 700B*

*Oklahoma Property and Casualty Insurance License Exam Manual, 2nd Edition, 2007, 1-4277-6763-7 Dearborn Financial Institute, Inc., a Division of Dearborn Financial Publishing, Inc.*

## WORKERS' COMPENSATION ADJUSTER

# of Items	Minimum Passing Score	Time Allowed
35	70% (25 correct)	1 hour

## CONTENT OUTLINE

State Insurance Statutes and Rules (3 items)
Cancellation and Nonrenewal
36 O.S. § 940, 943, 3622, 4805

Binders
36 O.S. § 3622
Proof of Loss
36 O.S. § 4805
Unfair Claims Settlement Practices
36 O.S. § 1250.4-5, 1250.14
Insurance Commissioner General Duties and Powers
36 O.S. § 307
State Specific Definitions
36 O.S. § 1250.6, 2002, 2003
<b>Licensing (4 items)</b>
Purpose
36 O.S. §1435
Types of Licensees
36 O.S. § 1435.2, 6202, 6204, 6207
Maintenance (including CE)
Reg. 365:25-3-14
Disciplinary Actions
36 O.S. § 1435.13, 6220, 3204
Requirements
<b>State Workers' Compensation (12 items)</b>
State Statutory Coverage
Definitions
85 O.S. § 2, 16
Employment Covered
Employment Excluded
Sole Proprietors and Partners
85 O.S. § 2.1
Benefits
85 O.S. § 15, 41, 48
Waiting Period
85 O.S. § 13-14
<b>Insurance Terms and Related Concepts (3 Items)</b>
Insurance
Loss
Indemnity
<b>Policy Provisions and Contract Law (4 items)</b>
Duties of the Insured
Cancellation and Nonrenewal Provisions
Subrogation
<b>Workers' Compensation (9 items)</b>
Workers' Compensation Insurance
Standard Policy Concepts
Work-Related vs. Non-Work-Related
Coverages

## REFERENCE LIST

The reference material listed below was used to prepare the questions for this examination.

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*The following reference materials are not allowed in the examination center:*

*Oklahoma Administrative Rules, Title 365 - 2007, Oklahoma Secretary of State, (405) 521-4911,*



[http://www.oar.state.ok.us/oar/codedoc02.nsf/frmMain?OpenFrameSet&Frame=Main&Src=\\_75tnm2shfcdnm8pb4dthj0chedppmcbq8dtmmak31ctijujrgcln50ob7ckj42tbkdt374obdcli00](http://www.oar.state.ok.us/oar/codedoc02.nsf/frmMain?OpenFrameSet&Frame=Main&Src=_75tnm2shfcdnm8pb4dthj0chedppmcbq8dtmmak31ctijujrgcln50ob7ckj42tbkdt374obdcli00)

*Oklahoma Statutes Title 36 - Insurance (Oklahoma Insurance Code)*, 2005, Oklahoma Legislature, (800) 522-8502, [www.lsb.state.ok.us](http://www.lsb.state.ok.us)

*Oklahoma Property and Casualty Insurance License Exam Manual*, 2nd Edition, 2007, 1-4277-6763-7, Dearborn Financial Institute, Inc., a Division of Dearborn Financial Publishing, Inc.

## CASUALTY ADJUSTER

# of Items	Minimum Passing Score	Time Allowed
35	70% (25 correct)	1 hour

### CONTENT OUTLINE

<b>State Insurance Statutes and Rules (6 Items)</b>		
	Property and Casualty Insurance Guaranty Association	
	36 O.S. § 940, 1250.6, 2002	
	Cancellation and Nonrenewal	
	36 O.S. § 3636.1	
	Binders	
	36 O.S. § 3622	
	Proof of Loss	
	36 O.S. § 4805	
	Unfair Claims Settlement Practices	
	36 O.S. § 1250.2, 1250.4-5, 1250.14	
	Insurance Commissioner General Duties and Powers	
	36 O.S. § 307, 309, 309.2	
	State Specific Definitions	
	47 O.S. § 316, 501	
<b>Licensing (3 Items)</b>		
	Purpose	
	36 O.S. §1435.1, 1435.3	
	Types of Licensees	
	36 O.S. § 1435.2, 6202, 6204, 6207	
	Maintenance (including CE)	
	36 O.S. §1435.8, 1435.29, Reg. 365:25-3-1	
	Disciplinary Actions	
	36 O.S. § 1435.13, 6220, 3204	
	Requirements	
<b>Insurance Terms and Related Concepts (5 Items)</b>		
	Insurance	
	Insurable Interest	
	Risk	
	Hazard	
	Peril	
	Loss	
	Direct	
	Indirect	
	Proximate Cause	
	Indemnity	

Limits of Liability
<b>Policy Provisions and Contract Law (6 Items)</b>
Definition of the Insured
Duties of the Insured
Cancellation and Nonrenewal Provisions
Proof of Loss
Notice of Claim
Subrogation
<b>Types of Commercial Casualty Policies, Bonds and Related Terms (15 Items)</b>
Commercial General Liability
Basic Hazards
Commercial General Liability Coverage Forms
Owners and Contractors Protective Liability
Surety Bonds
Professional Liability
Errors and Omissions
Directors and Officers
Umbrella/Excess Liability
Negligence

### REFERENCE LIST

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*Oklahoma Statutes Title 36 - Insurance (Oklahoma Insurance Code)*, 2005, Oklahoma Legislature, (800) 522-8502, [www.lsb.state.ok.us](http://www.lsb.state.ok.us)

*Oklahoma Property and Casualty Insurance License Exam Manual*, 2nd Edition, 2007, 1-4277-6763-7, Dearborn Financial Institute, Inc., a Division of Dearborn Financial Publishing, Inc.

## PROPERTY, CASUALTY & MOTOR VEHICLE ADJUSTER

# of Items	Minimum Passing Score	Time Allowed
100	70% (70 correct)	2 ½ hours

### CONTENT OUTLINE

<b>State Insurance Statutes and Rules (10 Items)</b>		
	Property and Casualty Insurance Guaranty Association	
	36 O.S. § 2002	
	Cancellation and Nonrenewal	
	36 O.S. § 940, 941	
	Binders	



36 O.S. § 3622
Proof of Loss
36 O.S. § 4805
Unfair Claims Settlement Practices
36 O.S. § 1250.4-5, 1250.14
Insurance Commissioner General Duties and Powers
36 O.S. § 307
State Specific Definitions
36 O.S. § 1250.2, 1250.6-7; Sec. 365:15-1-6
<b>Licensing (6 Items)</b>
Purpose
36 O.S. §1435.1, 1435.3
Types of Licensees
36 O.S. § 1435.2, 6202, 6204, 6207
Maintenance (including CE)
36 O.S. §1435.8, 1435.29, Reg. 365:25-3-1
Disciplinary Actions
36 O.S. § 1435.13, 6220, 3204
Requirements
<b>State Automobile Insurance Laws (9 Items)</b>
State Required Minimum Limits of Liability
36 O.S. § 924.1, 941.2, 3636; 47 O.S. §7-324
State Automobile Insurance Plans
36 O.S. § 3635; 47 O.S. §7- 324; 85 O.S. § 2.1
Uninsured/Underinsured Motorist
36 O.S. § 3636
Cancellation/Nonrenewal
36 O.S. § 941, 3635.1
Terms and Related Concepts
Total Loss Law/Salvage
<b>Types of Personal and Commercial Property Policies (20 Items)</b>
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)
Crime Bonds
Fidelity
Crime
<b>Property Insurance Terms and Related Concepts (15 Items)</b>
Insurance
Insurable Interest

Risk
Hazard
Peril
Loss
Direct
Indirect
Proximate Cause
Indemnity
Limits of Liability
Coinsurance/Insurance to Value
<b>Types of Commercial Casualty Policies, Bonds and Related Terms (15 Items)</b>
Commercial General Liability
Basic Hazards
Commercial General Liability Coverage Forms
Owners and Contractors Protective Liability
Surety Bonds
Professional Liability
Errors and Omissions
Directors and Officers
Umbrella/Excess Liability
Negligence
<b>Casualty Policy Provisions and Contract Law (5 Items)</b>
Definition of the Insured
Duties of the Insured
Cancellation and Nonrenewal Provisions
Proof of Loss
Notice of Claim
Subrogation
<b>Types of Automobile Insurance (20 Items)</b>
Personal Automobile and Business Automobile
Liability
Medical Payments
Physical Damage (Collision and Other Than Collision)
Uninsured/Underinsured Motorist
Who is an Insured?
Types of Autos
Owned
Non-owned
Hired
Temporary Substitute
Garage Coverage Form, including Garagekeepers Insurance

## REFERENCE LIST

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Oklahoma Statutes Title 36 - Insurance (Oklahoma Insurance Code), 2005, Oklahoma Legislature, (800) 522-8502, [www.lsb.state.ok.us](http://www.lsb.state.ok.us)

Oklahoma Property and Casualty Insurance License Exam Manual, 2nd Edition, 2007, 1-4277-6763-7, Dearborn Financial Institute, Inc., a Division of Dearborn Financial Publishing, Inc.

Public Law 108-297 or Statutes at Large Vol. 118 p.1095

14 Code of Federal Regulations Sec. 47.1 and following and Sec. 49.1 and following

Cape Town Treaty 108-10 (obtainable from the Library of Congress or the Thomas website)

Title 18 Sec. 1956, Sec. 1957

Title 31 Sec. 53.11, 53.12, 53.21, 53.24, 53.30, 53.40

Title 31 Code of Federal Regulations Sec. 103.11

21 USC Sec. 881, Sec. 952

## AIRCRAFT TITLE

# of Items	Minimum Passing Score	Time Allowed
35	70% (25 correct)	1 hour

## CONTENT OUTLINE

<b>State Insurance Statutes and Rules (9 items)</b>
Definitions
36 O.S. § 1435.2, 1435.7
Duly Certified Abstract
Statutory Requirements
36 O.S. § 1250.6; Reg. 365: 20-3-2, 20-3-3
Countersigning of Policies
Opinion of Title
Preparation of Abstract
Payment and Acceptance of Commissions
36 O.S. § 1435.14, 1435.35
Rebating
36 O.S. § 1204.8
Inducements
36 O.S. § 1204.10
Examination of Books and Records
36 O.S. § 1435.13; Reg. 365: 20-3-2
Insurance Commissioner General Duties and Powers
36 O.S. § 1435.13
Maintenance (including CE)
36 O.S. § 1435.7-.8
<b>Conveyances (8 Items)</b>
<b>FAA Procedures with Respect to Conveyances (4 Items)</b>
<b>Registration of Aircraft (4 Items)</b>
<b>Cape Town Treaty (4 Items)</b>
<b>Governing Law (2 Items)</b>
<b>Money Laundering (2 Items)</b>
<b>Money Transmission (2 Items)</b>

## REFERENCE LIST

The reference material listed below was used to prepare the questions for this examination.

This examination is CLOSED BOOK.

*The following reference materials are not allowed in the examination center:*

United States Code (USC)

Title 49 Sec. 40102, Sec. 44101-44112

## BAIL BONDSMAN

# of Items	Minimum Passing Score	Time Allowed
100	70% (70 correct)	2 hours

## CONTENT OUTLINE

<b>State Insurance Statutes and Rules (43 items)</b>
Examination of Books and Records
Bondsman Statute and Regulation
Fraud and False Statements
State Specific Requirements and Definitions
Forfeitures
Authority of the Commissioner
Surrender Prior to Breach
Surrender After Forfeiture
When is a Bond Perfected?
May versus Shall
Penalties versus Violations
<b>Licensing (12 items)</b>
Maintenance (including CE)
Disciplinary Actions
Requirements and Prohibitions
Types of Qualifications
<b>Trade Practices (25 items)</b>
Appointment and Cancellation
Prohibited Practices
Solicitation
Sharing Premium
Recommending an Attorney
Misappropriation or Conversion of Money or Property Belonging to Co-Signor(s)
Monthly Reports
Licensee Responsibilities
Fiduciary Responsibilities
Travel Expenses/Fugitive
Potential Liabilities
Ongoing Liability after Cancellation
<b>Definitions (20 items)</b>
Forfeiture
Misdemeanor/Felony



Arraignment
Preliminary Hearing
Pleas
Exoneration
Extradition
Power of Attorney
Premium
Appearance Bond
Lines/Qualifications of Bondsman
Indemnitor
Collateral
Remitter

## REFERENCE LIST

The reference material listed below was used to prepare the questions for this examination.

This examination is CLOSED BOOK.

*The following reference materials are not allowed in the examination center:*

*Oklahoma Statutes, Title 59, Chapter 33 - Bail Bondsman, - 2005, Insurance (Oklahoma Insurance Code), Oklahoma Legislature, (800) 522-8502, [www.lsb.state.ok.us](http://www.lsb.state.ok.us)*

*Oklahoma Administrative Rules, Title 365, 2007, Oklahoma Secretary of State, (405) 521-4911, [http://www.oar.state.ok.us/oar/codedoc02.nsf/frmMain?OpenFrameSet&Frame=Main&Src=\\_75tnm2shfcdnm8pb4dthj0chedppmcbq8dtmmak31ctijujrqcln50ob7ckj42tbkdt374obdcli00](http://www.oar.state.ok.us/oar/codedoc02.nsf/frmMain?OpenFrameSet&Frame=Main&Src=_75tnm2shfcdnm8pb4dthj0chedppmcbq8dtmmak31ctijujrqcln50ob7ckj42tbkdt374obdcli00)*

PRE-LICENSING PACKET





# OKLAHOMA INSURANCE DEPARTMENT EXAMINATION REGISTRATION FORM

Read the Candidate Information Bulletin before filling out this registration form. You must provide all information requested and submit the appropriate fee. PLEASE TYPE OR PRINT LEGIBLY. Registration forms that are incomplete, illegible, or not accompanied by the proper fee will be returned unprocessed. Registration fees are not refundable or transferable.

1. Legal Name: \_\_\_\_\_  
Last Name \_\_\_\_\_ First Name \_\_\_\_\_ Middle Name \_\_\_\_\_

2. Social Security:    -   -    (FOR IDENTIFICATION PURPOSES ONLY)

3. Date of Birth: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_  
Month Date Year

4. Mailing Address: \_\_\_\_\_  
Number, Street (Must be a physical address, PO Boxes are NOT accepted) Apt/Ste \_\_\_\_\_  
\_\_\_\_\_  
City State Zip Code

5. Telephone: Home \_\_\_\_\_ - \_\_\_\_\_ Office \_\_\_\_\_ - \_\_\_\_\_

6. School Code:     7. Email Address: \_\_\_\_\_ @ \_\_\_\_\_

8. Examination: The following examinations are \$35 per examination. (Please check)  
 Life  Accident & Health  Aircraft Title  P&C Personal  
 Life/A&H  Casualty  Property  
 Title Producer  Property & Casualty  Property, Casualty & Motor Vehicle (Adjuster)

The following examination is \$100 per examination. (Please check one)  
 Bail Bondsman

The following Adjuster examinations are \$20 per examination. (Please check one)  
 Property  Crop & Hail  Workers' Compensation  
 Casualty  Crime & Fidelity Bonds

9. Examination: (Check one)  FIRST TIME  RETAKE

10. Total Fees Included: \$\_\_\_\_\_ (Money Order, Cashier's Check, MasterCard or VISA are accepted. Make checks payable to "PSI Examination Services" and write the applicant's social security number on the check). Personal and company checks are not accepted. REGISTRATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE

Credit card (MasterCard or VISA) payment accepted for phone, internet, or fax registrations only. (Check One):  MC  VISA

Card No: \_\_\_\_\_ Exp. Date: \_\_\_\_\_

Card Verification No: \_\_\_\_\_ For your security, PSI requires you to enter the card identification number located on your credit card. The card identification number is located on the back of the card and consists of the last three digits on the signature strip.

Cardholder Name (Print): \_\_\_\_\_ Signature: \_\_\_\_\_

11. I am faxing the Special Arrangement Request (at the end of this bulletin) and required documentation.  Yes  No

12. Affidavit: I certify that the information provided on this registration form (and/or telephonically to PSI) is correct. I understand that any falsification of information may result in denial of licensure. I have read and understand the examination information bulletin.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Complete and forward this registration form with the applicable examination fee to:

PSI Services LLC \* ATTN: Examination Registration OK INS  
3210 E Tropicana \* Las Vegas, NV \* 89121

Fax (702) 932-2666 \* (800) 733-9267 \* TTY (800) 735-2929

[www.psiexams.com](http://www.psiexams.com)

# List of Prelicensing Schools

0010	ExamFX, Inc
0001	AD Banker and Company of Oklahoma
0013	Bricker Education
0002	Francis Tuttle Vo-Tech
0003	Great Plains Technology Center
0012	Insurancestudy.com
0009	Kaplin Financial
0008	License 2 Go
0004	Oklahoma City Community College
0006	Oklahoma Land Title Association
0011	Saturn Training
0005	Stone Insurance Education
0007	Tulsa Technology Center
9999	Other

## BOOKS AND MORE ARE NOW AVAILABLE AT THE PSI ONLINE STORE!

To place an order for one or more of the following items listed, you may:

- Order online at [www.psionlinestore.com](http://www.psionlinestore.com)
- Call the PSI Online store toll-free at (866) 589-3088

Note: prices are available online at [www.psionlinestore.com](http://www.psionlinestore.com)

<input type="checkbox"/>	Life Concepts
<input type="checkbox"/>	Commercial Property Coverage
<input type="checkbox"/>	Health Concepts
<input type="checkbox"/>	Homeowners 2000 Coverage

*Please note: Inventory and pricing subject to change without notice.*

- You may also place a checkmark next to the items that you would like to order, and mail or fax this form to PSI (be sure to include your contact information). A Customer Service Rep will call you to place the order.

Mail or FAX to:  
PSI Services LLC \*\* 3210 E Tropicana \* Las Vegas \* NV \* 89121 (Attn Shipping)  
Fax (702) 932-2668

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone Number: \_\_\_\_\_



All examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990. Applicants with disabilities or those who would otherwise have difficulty taking the examination may request special examination arrangements.

Candidates who wish to request special arrangements because of a disability should fax this form and supporting documentation to PSI at (702) 932-2666.

Requirements for special arrangement requests

You are required to submit documentation from the medical authority or learning institution that rendered a diagnosis. Verification must be submitted to PSI on the letterhead stationary of the authority or specialist and include the following:

- Description of the disability and limitations related to testing
- Recommended accommodation/modification
- Name, title and telephone number of the medical authority or specialist
- Original signature of the medical authority or specialist

Date \_\_\_\_\_

Legal Name: \_\_\_\_\_  
Last Name First Name

Address: \_\_\_\_\_  
Street City, State, Zip Code

Telephone : (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_  
Home Work

Email Address: \_\_\_\_\_

Check any special arrangements you require (requests must concur with documentation submitted):

- Reader (as accommodation for visual impairment or learning disability)
- Extended Time (Additional time requested: \_\_\_\_\_)
- Large-Print written examination
- Other \_\_\_\_\_

- Complete and fax this form, along with supporting documentation, to (702) 932-2666.
- After 4 business days, please call 800-733-9267 x6750 and leave a voice message.
- PSI Special Accommodations will call you back to schedule the examination within 48 hours.

DO NOT SCHEDULE YOUR EXAMINATION UNTIL THIS DOCUMENTATION HAS BEEN RECEIVED AND PROCESSED BY PSI SPECIAL ACCOMMODATIONS.

PSI Services LLC  
3210 E Tropicana  
Las Vegas, NV 89121