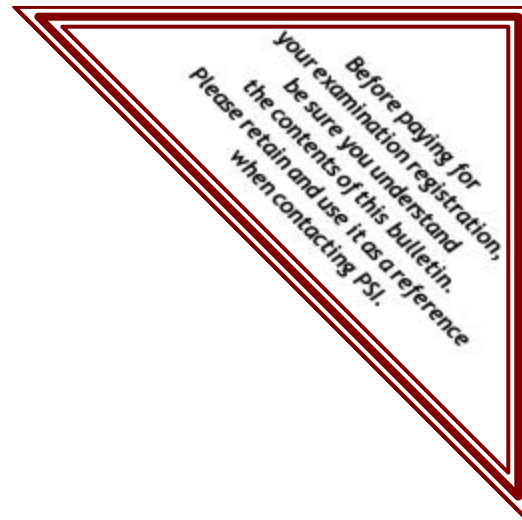




PSI licensure:certification  
 3210 E Tropicana  
 Las Vegas, NV 89121  
 www.psiexams.com



# OKLAHOMA INSURANCE DEPARTMENT

## INSURANCE EXAMINATIONS

### CANDIDATE INFORMATION BULLETIN



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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 licensure:certification (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 Producers Licensing Division which oversees Licensing and Continuing Education Requirements for insurance adjusters, producers, and Customer Service Representatives (CSRs); a Bail Bond Division that is responsible for all aspects of licensing, supervision and regulation of bail bondsmen in the state of Oklahoma.

It also includes a Life, Accident & Health Division and a Property & Casualty Division. "Who's Who at the Oklahoma Insurance Department", which appears on the Department's Web site, contains a complete listing of divisions, directors and telephone numbers. The Life and Health Division is responsible for the receipt of all viatical settlement, life, annuity, accident and health policy forms and utilization review companies. The Property and Casualty Division reviews rate and coverage filings for compliance with Oklahoma law.

## GUIDELINES FOR LICENSE APPLICATION/QUALIFICATION

### APPLYING FOR A LICENSE

Candidates must submit an application to the Oklahoma Insurance Department to receive authorization to take an examination. Candidates may obtain this application from the Department by phone at (405) 521-3916, or on the Web at <http://www.oid.state.ok.us>. (Specific applications are required for licensed insurance producers, CSR's, or insurance adjusters.) The Oklahoma Insurance Department will review all applications and will mail an Examination Admission Notice to applicants who qualify.

**After receiving the Examination Admission Notice (authorization to test) from the Oklahoma Insurance Department, the candidate has 180 days to take the examination. After receiving the notice, the candidate should contact PSI as soon as possible to make an examination reservation to ensure he/she gets the desired examination date.**

**Oklahoma Insurance Department**  
 Shepherd Mall  
 2401 NW 23rd Street, Suite 28  
 Oklahoma City, OK 73107  
 (405) 521-3916  
 (800) 522-0071 (*in-state only*)  
[www.oid.state.ok.us](http://www.oid.state.ok.us)

### 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). Oklahoma requires that all candidates undergo a background check, which will be handled by the appointing company. 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.

### PRODUCERS/CSR-MAJOR/ADJUSTER LINES

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

License Type	Examination
<b>Producer</b>	Life
	Accident & Health
	Life/Accident & Health
	P & C Personal
	P & C Combined
	Title Producer
	Aircraft Title
<b>CSR</b>	Life
	Accident & Health
	Life/Accident & Health
	P & C Personal
	P & C Combined
	Aircraft Title
	<i>The major lines examination(s) are two-part examinations consisting of a general content area and a state-specific content area. It is possible to pass one part and not the other (partial pass). Retaking an examination is detailed below.</i>
<b>Adjusters</b>	Property, Casualty & Motor Vehicle
	Casualty
	Crop & Hail
	Crime & Fidelity
	Fire & Allied Lines (Property)
	Motor Vehicle Physical Damage
	Workers Compensation

### CONTINUING EDUCATION (CE) REQUIREMENTS

Sixteen hours of CE (which must include two (2) hours of Ethics) is required every two years for an producer license renewal. A Customer Service Representative license renewal requires twelve (12) hours of CE with two (2) hours of Ethics every two years. Producers and CSRs licensed for Health Insurance must also have one (1) hour of Healthcare Reform and one (1) hour of Long Term Care to be in compliance. Adjusters must have twelve (12) hours of CE every two (2) years.

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, and company appointments, if any.

### **ADMINISTRATIVE SUPPORT SERVICES**

The Oklahoma Insurance Department will provide home state certification, duplicate licenses, clearance letters, or a printout of an producer's record. All administrative services requests must be forwarded to the Oklahoma Insurance Department with the licensee name, Social Security number, and license number. Fees vary. The Oklahoma Insurance Department can provide a current listing of these fees.

### **CHANGE OF NAME OR ADDRESS**

Licensees (Producer) are required by law to report any change in address or name to the Oklahoma Insurance Department within thirty (30) days of the change and; Licensees (Adjuster) are required to report this information within ten (10) days of the change. A licensee may change their address by visiting, <http://www.sircon.com/oklahoma>, to change their address. Simply click on the option, "Update your address" 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.

### **PARTIAL PASS**

A partial pass is allowed on the major lines examinations, which are two-part examinations consisting of general and state-specific information. Those who pass one part of an examination and fail the other will receive a passing score that is valid for thirty (30) days. Those who do not retake the examination within that thirty-day period must submit a new application, fees, and company appointment, if required.

## **EXAMINATION REGISTRATION AND SCHEDULING PROCEDURES**

Once you have been approved by the State, you are responsible for contacting PSI to pay and schedule to take an examination. You may either schedule via the Internet at [www.psiexams.com](http://www.psiexams.com), or schedule over the telephone at (800) 733-9267. Fees can be found on the Registration Form at the end of this bulletin.

### **ELIGIBILITY**

- Candidates have 180 days to pass the examination before having to submit a new application, fees and any other applicable documents to the Department.
- Candidates who fail any examination on the first attempt, must re-test within 30 days. If the candidate does not pass the second examination, then the following examinations 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.

1. 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 licensure:certification**  
**3210 E Tropicana**  
**Las Vegas, NV 89121**  
**(800) 733-9267 · Fax (702) 932-2666**  
**[www.psiexams.com](http://www.psiexams.com)**

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**

Penn Park  
5009 North Pennsylvania, Suite 105  
Oklahoma City, OK 73112

*From I-235 N, merge onto I-44 W. Then merge onto Northwest Expy. Go left onto N Pennsylvania Ave.*



### 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, red awning over entrance.

From I-44 West, exit number 228 (Harvard), turn south (left) at off ramp onto Harvard. Turn West (right) on 51st St. Building is on the south side of 51st (left), red awning over entrance.

### PSI - McAlester

21 East Carl Albert Parkway  
McAlester, OK 74501

From S Main St, Turn Left onto US-270 W, end at 21 E Carl Albert Pkwy.

### 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.

## 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.

## 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.*

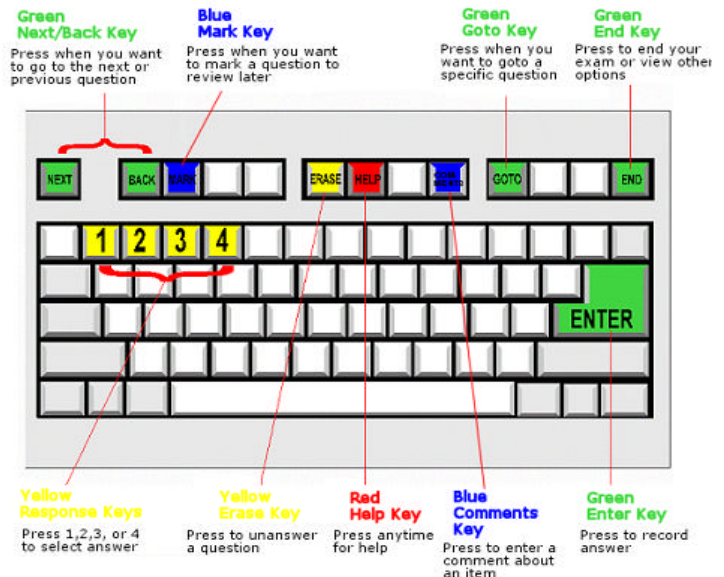
### REQUIRED IDENTIFICATION AT EXAMINATION SITE

- 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.

*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.

### 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

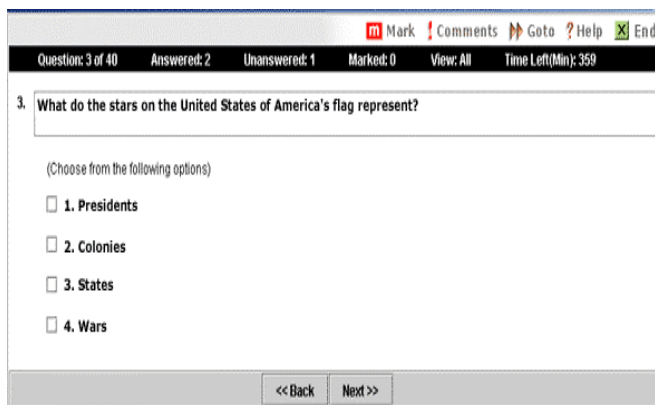


screen. The time you spend on this tutorial, up to 15 minutes, DOES NOT count as part of your examination time. Sample questions are included following the tutorial so that you may practice using the keys, answering questions, and reviewing your answers.

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.**

## 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.psonlinestore.com](http://www.psonlinestore.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.**



# EXAMINATION CONTENT OUTLINES

## 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

Licensing (6 Items)	
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 (CE)	36 O.S. § 1435.29, 1436.29; Reg. 365: 25-3-1
Appointment Procedures	36 O.S. § 1435.34; Reg. 365: 1-1-2
Disciplinary Actions	36 O.S. § 1435.13, 1435.25-26
Temporary Limited License	36 O.S. § 1435.12
Change of Address	36 O.S. § 1435.8-9
State Regulations (8 Items)	
Insurance Commissioner General Duties and Powers	36 O.S. § 302, 307, 370, 309, 1209, 1250.14, 1435.12-13, 1435.21; Reg. 365: 1-1-3, 1-1-4, 1-5-1
Insurer Regulation	
Producer Regulation	
Unfair Trade Practices	36 O.S. § 1250.4-5
Rebates	36 O.S. § 1204; 1204.10
Inducements	36 O.S. § 1204
Payment or Acceptance of Commission, Service Fee, Brokerage, or other Valuable Consideration	36 O.S. § 1435.14, 1435.35
Examination of Books and Records	36 O.S. § 1435.13
Insurance Information and Privacy Protection	Reg. 365: 35-1-12
State Specific Definitions	36 O.S. § 1435.40
Commissioner of Insurance	
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	
Service	
Government	
Federal Regulations (2 Items)	
Fair Credit Reporting Act	
36 O.S. § 603, 605	
Fraud and False Statements	
36 O.S. § 2737.1	
Industry Regulations (1 Item)	
NAIC	
State Requirements (8 Items)	
Credit Life, Accident, and Health	
36 O.S. § 625.4	
Policy Replacement	
36 O.S. § 4033-34	
Group Life	
36 O.S. § 4101, 4103	
Standard Nonforfeiture Law	
36 O.S. § 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	
Qualifications	
36 O.S. § 3606	
Exemptions	
36 O.S. § 632	
Change of Address	
36 O.S. § 1435.8-9	

#### General Portion

Provisions, Options, Exclusions, and Riders (30 Items)	
Policy Provisions and Options	
Entire Contract	
Insuring Clause	
Free Look	
Consideration	
Owner's Rights	
Beneficiary Designations	
Primary and Contingent	
Revocable and Irrevocable	
Changes	
Common Disaster	
Premium Payment	
Modes	
Grace Period	
Automatic Premium Loan	



Level or Flexible
Reinstatement
Policy Loans, Withdrawals, and Partial Surrenders
Nonforfeiture Options
Dividends and Dividend Options
Incontestability
Assignments
Suicide
Misstatement of Age
Settlement Options
Policy Exclusions
Policy Riders
Waiver of Premium
Guaranteed Insurability
Payor Benefit
Accidental Death and/or Accidental Death and Dismemberment
Term Riders
Other Insureds
<b>Products (25 Items)</b>
Whole Life - Stock/Mutual
Term
Universal Life
Endowment
Joint Life
Survivorship
Annuities
Fixed
Equity
Variable Annuity
Variable Life
<b>Underwriting (20 Items)</b>
Completing the Application
Required Signatures
Collecting the Initial Premium and Issuing the Receipt
Conditional Receipt
Binding Receipt
Consequences of Incomplete Applications
Insurable Interest
Medical Information and Consumer Reports
Delivering the Policy
When Coverage Begins
Client Explanation
Free Look Provisions

*Life Concepts*, 2006, 18<sup>th</sup> Edition, Kaplan Financial, (800) 824-8742, [www.kaplanfinancial.com](http://www.kaplanfinancial.com), ISBN 1-4195-3997-3

*Health Concepts*, 2006, 18<sup>th</sup> Edition, Kaplan Financial, (800) 824-8742, [www.kaplanfinancial.com](http://www.kaplanfinancial.com), ISBN 1-4195-3788-1

*Life & Health Insurance*, Kenneth Black, Jr., Harold D. Skipper, Jr., 2000, 13<sup>th</sup> Edition, Prentice-Hall, (800) 382-3419, [www.prenhall.com](http://www.prenhall.com), ISBN 0138912505

*Life & Health Pathfinder*, William H. Cummings, J. Mack Spears, 2003, 14<sup>th</sup> Edition, Pathfinder Publishers, (800) 592-4242, [www.pathfinderedu.com](http://www.pathfinderedu.com), ISBN 0135357810

*Life Insurance Handbook*, Louis S. Shuntich, 2003, Marketplace Books, [www.marketplacebooks.com](http://www.marketplacebooks.com), ISBN 1592800572

*McGill's Life Insurance*, Edward E. Graves, 2004, 5<sup>th</sup> Edition, The American College, (888) 263-7265, [www.theamericancollege.edu](http://www.theamericancollege.edu)

*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)

*Insurance for Dummies*, Jack Hungelmann, 2001, Wiley Publishing, Inc., (877) 762-2974, [www.dummies.com](http://www.dummies.com), ISBN 0-7645-5294-5

*Oklahoma Life, Accident, and Health Insurance License Exam Manual*, 2nd edition, 2005, 1-4195-3493-9, 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. § 1435.3
Process
36 O.S. § 1435.7, 1435.12
Types of Licensees
36 O.S. § 1435.2, 1435.9-10, 1435.12, 1435.30
Maintenance (CE)
36 O.S. § 1435.29; Reg: 365: 25-3-1
Appointment Procedures
36 O.S. § 1425
Disciplinary Actions
36 O.S. § 1425, 1435.13, 1435.26
Temporary Limited License (30 days, 6 months)
36 O.S. § 1435.12
Change of Address

### 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:**

*Dictionary of Insurance Terms*, Harvey W. Rubin, 2000, 4th Edition, John Wiley and Sons, Inc., (201) 748-6000, <http://barronseduc.com>.





36 O.S. § 1435.8-9
<b>State Regulations (8 Items)</b>
Insurance Commissioner General Duties and Powers
36 O.S. § 302, 307, 370, 309, 1209, 1250.14, 1435.12-13, 1435.21; Reg. 365: 1-1-3, 1-1-4, 1-5-1
Insurer Regulation
Producer Regulation
Unfair Trade Practices
36 O.S. § 1250.4-5
Rebates
36 O.S. § 1204; 1204.10
Inducements
36 O.S. § 1204
Payment or Acceptance of Commission, Service Fee, Brokerage, or other Valuable Consideration
36 O.S. § 1435.14, 1435.35
Examination of Books and Records
36 O.S. § 1435.13
Insurance Information and Privacy Protection
Reg. 365: 35-1-12
State Specific Definitions
36 O.S. § 1435.40
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
Service
Government
<b>Federal Regulations (2 Items)</b>
Fair Credit Reporting Act
36 O.S. § 603, 605
Fraud and False Statements
36 O.S. § 2737.1
<b>Industry Regulations (1 Item)</b>
NAIC
<b>State Requirements (8 Items)</b>
Credit Life and Accident and Health
36 O.S. § 625.4
Life and Health Insurance Guaranty Association Act
36 O.S. § 2023-2024, 6059
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. § 6215, 6512.13, 6512.27, 6519
Disability Insurance

## General Portion

<b>Provisions, Clauses, Riders, and Rights (32 Items)</b>
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
Physical Examination and Autopsy
Legal Actions
Change of Beneficiary
Nonforfeiture
Optional Provisions
Change of Occupation
Misstatement of Age
Illegal Occupation
Other Provisions and Clauses
Insuring Clause
Free Look
Consideration Clause
Probationary Period
Elimination Period
Waiver of Premium
Exclusions
Preexisting Conditions
Recurrent Disability
Coinsurance
Deductibles
Riders
Impairment Rider
Guaranteed Insur ability Rider
Multiple Indemnity Rider
Rights of Renewability
Noncancelable
Cancelable
Guaranteed Renewable
Conditionally Renewable
Optionally Renewable
Period of Time
N/A
<b>Underwriting (10 Items)</b>
<b>Considerations in Replacing Health Insurance (3 Items)</b>
State Replacement Requirements
<b>Types of Providers and Plans (20 Items)</b>
State Insurance Security Plans
Disability Income
Accidental Death and Dismemberment
Limited Benefit Plans
Specified Disease (cancer, heart)
Hospital Confinement Indemnity
Basic Hospital Plan
Major Medical
HMOs



PPOs
Mets
Mewas
Service (Blue Cross, Blue Shield)
Group Health Plans
<b>Medicare Supplement Insurance (5 Items)</b>
Medicare Supplement Insurance
Renewal Features
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

*Insurance for Dummies*, Jack Hungelmann, 2001, Wiley Publishing, Inc., (877) 762-2974, [www.dummies.com](http://www.dummies.com), ISBN 0-7645-5294-5

*Oklahoma Life, Accident, and Health Insurance License Exam Manual*, 2nd edition, 2005, 1-4195-3493-9, 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

Licensing (9 Items)	
Purpose	
36 O.S. § 1435.3	
Process	
36 O.S. § 1435.7, 1435.12	
Types of Licensees	
36 O.S. § 1435.2, 1435.9-10, 1435.12, 1435.30	
Maintenance (CE)	
36 O.S. § 1435.29; Reg: 365: 25-3-1	
Appointment Procedures	
36 O.S. § 1425	
Disciplinary Actions	
36 O.S. § 1425, 1435.13, 1435.26	
Temporary Limited License (30 days, 6 months)	
36 O.S. § 1435.12	
Change of Address	
36 O.S. § 1435.8-9	
State Regulations (13 Items)	
Insurance Commissioner General Duties and Powers	
36 O.S. § 302, 307, 370, 309, 1209, 1250.14, 1435.12-13, 1435.21; Reg. 365: 1-1-3, 1-1-4, 1-5-1	
Insurer Regulation	
Producer Regulation	
Unfair Trade Practices	
36 O.S. § 1250.4-5	
Rebates	
36 O.S. § 1204; 1204.10	
Inducements	
36 O.S. § 1204	
Payment or Acceptance of Commission, Service Fee, Brokerage, or other Valuable Consideration	
36 O.S. § 1435.14, 1435.35	
Examination of Books and Records	
36 O.S. § 1435.13	
Insurance Information and Privacy Protection	
Reg. 365: 35-1-12	
State Specific Definitions	
36 O.S. § 1435.40	

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

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*Dictionary of Insurance Terms*, Harvey W. Rubin, 2000, 4th Edition, John Wiley and Sons, Inc., (201) 748-6000, <http://barronseduc.com>.

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*Life & Health Insurance*, Kenneth Black, Jr., Harold D. Skipper, Jr., 2000, 13<sup>th</sup> Edition, Prentice-Hall, (800) 382-3419, [www.prenhall.com](http://www.prenhall.com), ISBN 0138912505

*Life & Health Pathfinder*, William H. Cummings, J. Mack Spears, 2003, 14th Edition, Pathfinder Publishers, (800) 592-4242, [www.pathfinderedu.com](http://www.pathfinderedu.com), ISBN 0135357810

*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)

*42 USC, Chapter 6A, Subchapter XX, Sections 300bb-1 - 300bb-8*, 2005, GPO Access, (202) 512-1530, [www.access.gpo.gov/uscode/index.html](http://www.access.gpo.gov/uscode/index.html)



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
Service
Government
<b>Federal Regulations (2 Items)</b>
Fair Credit Reporting Act
36 O.S. § 603, 605
Fraud and False Statements
<b>Industry Regulations (1 Item)</b>
NAIC
<b>State Requirements (13 Items)</b>
Credit Life, Accident, and Health
36 O.S. § 625.4
Policy Replacement
36 O.S. § 4033-34
Group Life
36 O.S. § 4101, 4103
Standard Nonforfeiture Law
36 O.S. § 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
Qualifications
36 O.S. § 3606
Exemptions
36 O.S. § 632
Change of Address
36 O.S. § 1435.8-9
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. § 6215, 6512.13, 6512.27, 6519
Disability Insurance

**General Portion**

**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
Physical Examination and Autopsy
Legal Actions
Change of Beneficiary
Policy Provisions and Options
Entire Contract
Insuring Clause
Free Look
Consideration Clause
Owner's Rights
Beneficiary Designations
Primary and Contingent
Revocable and Irrevocable
Changes
Common Disaster
Premium Payment
Modes
Grace Period
Automatic Premium Loan
Level or Flexible
Reinstatement
Policy Loans, Withdrawals, and Partial Surrenders
Nonforfeiture Options
Dividends and Dividend Options
Incontestability
Assignments
Suicide
Misstatement of Age
Settlement Options
Optional Provisions
Change of Occupation
Misstatement of Age
Illegal Occupation
Other Provisions and Clauses
Probationary Period
Elimination Period
Waiver of Premium
Exclusions
Preexisting Conditions
Recurrent Disability
Coinsurance
Deductibles
Policy Exclusions
Policy Riders
Waiver of Premium
Guaranteed Insurability
Payor Benefit
Accidental Death and/or Accidental Death and Dismemberment
Term Riders
Other Insureds



Riders
Impairment Rider
Guaranteed Insurability Rider
Multiple Indemnity Rider
Rights of Renewability
Noncancelable
Cancellable
Guaranteed Renewable
Conditionally Renewable
Optionally Renewable
Period of Time
<b>Products (30 Items)</b>
Disability Income
Whole Life - Stock/Mutual
Term
Universal Life
Endowment
Joint Life
Survivorship
Annuities
Fixed
Equity
Variable Annuity
Variable Life
<b>Underwriting (13 Items)</b>
Completing the Application
Required Signatures
Collecting the Initial Premium and Issuing the Receipt
Conditional Receipt
Binding Receipt
Consequences of Incomplete Applications
Insurable Interest
Medical Information and Consumer Reports
Delivering the Policy
When Coverage Begins
Client Explanation
Free Look Provisions
<b>Considerations in Replacing Health Insurance (2 Items)</b>
State Replacement Requirements
<b>Types of Providers and Plans (15 Items)</b>
State Insurance Security Plans
Accidental Death and Dismemberment
Limited Benefit Plans
Specified Disease (cancer, heart)
Hospital Confinement Indemnity
Basic Hospital Plan
Major Medical
HMOs
PPOs
Mets
Mewas
Service (Blue Cross, Blue Shield)
Group Health Plans
<b>Medicare Supplement Insurance (5 Items)</b>
Medicare Supplement Insurance
Renewal Features
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

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*Health Insurance Portability and Accountability Act of 1996*, 1996, U.S. Department of Health and Human Services, [www.cms.hhs.gov](http://www.cms.hhs.gov)

*Dictionary of Insurance Terms*, Harvey W. Rubin, 2000, 4th Edition, John Wiley and Sons, Inc., (201) 748-6000, <http://barronseduc.com>.

*Life Concepts*, 2006, 18<sup>th</sup> Edition, Kaplan Financial, (800) 824-8742, [www.kaplanfinancial.com](http://www.kaplanfinancial.com), ISBN 1-4195-3997-3

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*McGill's Life Insurance*, Edward E. Graves, 2004, 5<sup>th</sup> Edition, The American College, (888) 263-7265, [www.theamericancollege.edu](http://www.theamericancollege.edu)

*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)

*42 USC, Chapter 6A, Subchapter XX, Sections 300bb-1 - 300bb-8*, 2005, GPO Access, (202) 512-1530, [www.access.gpo.gov/uscode/index.html](http://www.access.gpo.gov/uscode/index.html)

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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 Laws & Regulations (10 Items)	
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
Inland Marine	Unfair Claims Settlement Practices
Unfair Claims Settlement Practices	36 O.S. § 1250
State Insurance Commissioner's General Duties and Powers	36 O.S. § 307, 309.2, 907, 1435.13, 1435.26
Insurer Regulation	Producer Regulation
Producer Regulation	Unfair Trade Practices
Unfair Trade Practices	36 O.S. Article 12
Insurance Information and Privacy Protection	36 O.S. § 1937
Fair Credit Reporting Act	Fraud and False Statements
Fraud and False Statements	36 O.S. Article 12
NAIC	Industry Associations
Industry Associations	Producer Associations
Producer Associations	State Specific Definitions
State Specific Definitions	36 O.S. § 105, 602, 901.2, 907, 1250.2, 1250.6, 1435.2, 2701.1; Reg. 365: 15-1-6
Payment of Commissions	36 O.S. § 1435.14
Rebating	36 O.S. § 1204
Inducement to Insurance	36 O.S. § 1204
Examination of Books and Records	36 O.S. § 1435.13

Licensing (5 Items)	
Purpose	36 O.S. § 6202
Process	36 O.S. § 6202
Types of Licensees	36 O.S. § 1425.2, 1435.2
Maintenance	36 O.S. § 1435.8, 1435.29-30, 1436.29; Reg. 365: 25-3-1
Appointment Procedures	36 O.S. § 1435.7, 1435.12
Disciplinary Actions	36 O.S. § 1435.13, 1435.26
State Auto Insurance Laws (10 Items)	
State Required Minimum Limits of Liability	36 O.S. § 924.1, 941.2, 3636.1; 47 O.S. § 324
State Automobile Insurance Plans	36 O.S. § 3635; 47 O.S. § 324; 85 O.S. § 2.1
Uninsured/Underinsured Motorist	36 O.S. § 3636
Cancellation/Nonrenewal	36 O.S. § 941, 3635.1; 47 O.S. § 501

### General Portion

Types of Property Policies (15 Items)	
Personal Lines	Dwelling and Contents (DP forms)
Dwelling and Contents (DP forms)	Personal Liability
Personal Liability	Homeowners (HO forms)
Homeowners (HO forms)	Mobile Homes
Mobile Homes	Inland Marine
Inland Marine	Personal Floaters
Personal Floaters	Nationwide Definition
Nationwide Definition	Others
Others	Flood
Flood	Personal Watercraft
Personal Watercraft	Earthquake
Earthquake	
Property Insurance Terms and Related Concepts (15 Items)	
Insurance	Insurable Interest
Insurable Interest	Risk
Risk	Hazard
Hazard	Peril
Peril	Loss
Loss	Direct
Direct	Indirect
Indirect	Proximate Cause
Proximate Cause	Deductible
Deductible	Indemnity
Indemnity	Actual Cash Value
Actual Cash Value	Replacement Cost
Replacement Cost	Limits of Liability
Limits of Liability	Coinurance/Insurance to Value
Coinurance/Insurance to Value	Pair and Set Clause
Pair and Set Clause	Extensions of Coverage
Extensions of Coverage	Additional Coverages
Additional Coverages	Accident

Occurrence
Cancellation
Nonrenewal
Vacancy and Unoccupancy
Right of Salvage
Abandonment
Burglary
Robbery
Theft
Mysterious Disappearance
<b>Property Policy Provisions and Contract Law (15 Items)</b>
Coinsurance
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 Provision
Assignment
Subrogation
Arbitration
Elements of a Contract
Warranties, Representations, and Concealment
Sources of Insurability Information
<b>Types of 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
Non-owned
Temporary Substitute
Umbrella/Excess Liability
General and Professional Liability
<b>Casualty Insurance Terms and Related Concepts (10 Items)</b>
Risk
Peril
Hazard
Indemnity
Insurable Interest
Actual Cash Value
Negligence
Liability
Accident
Occurrence
Binders
Warranties
Representations

Concealment
Bodily Injury Liability
Property Damage Liability
Personal Injury Liability
Limits of Liability
Deductibles
Elements of a Legal Contract
<b>Policy Provisions (10 items)</b>
Declarations
Insuring Agreement
Conditions
Exclusions
Definition of the Insured
Duties of the Insured After a Loss
Cancellation and Nonrenewal Provisions
Additional (Supplementary) Payments
Proof of Loss
Notice of Claim
Arbitration
Other Insurance
Subrogation
Salvage
Loss Settlement Provisions
Limitations
Liability

#### REFERENCE LIST

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*Life Concepts*, 2006, 18<sup>th</sup> Edition, Kaplan Financial, (800) 824-8742, [www.kaplanfinancial.com](http://www.kaplanfinancial.com), ISBN 1-4195-3997-3

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*NFIP Dwelling Policy Form - Standard Flood Insurance Policy*, 2000, FEMA, (800) 621-3362, [www.fema.gov/business/nfip/sfip.shtm#2](http://www.fema.gov/business/nfip/sfip.shtm#2)

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## P&C PERSONAL AND COMMERCIAL LINES

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 Laws & Regulations (15 items)	
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
Inland Marine
Unfair Claims Settlement Practices
36 O.S. Article 12A-1
State Insurance Commissioner's General Duties and Powers
36 O.S. § 307, 309.2, 907, 1435.13, 1435.26
Insurer Regulation
Producer Regulation
Unfair Trade Practices
36 O.S. Article 12
Insurance Information and Privacy Protection
36 O.S. § 1937
Fair Credit Reporting Act
Fraud and False Statements
36 O.S. Article 12
NAIC
Industry Associations
Producer Associations
State Specific Definitions
36 O.S. § 105, 602, 901.2, 1250.2, 1435.2, 2701.1
Payment of Commissions
36 O.S. § 1111, 1435.14
Rebating
36 O.S. § 1204
Inducement to Insurance
36 O.S. § 1204
Examination of Books and Records
36 O.S. § 1435.13
Businessowner's Policy (BOP)
<b>Licensing (6 items)</b>
Purpose
36 O.S. § 6202
Process
36 O.S. § 6202
Types of Licensees
36 O.S. § 1425.2, 1435.2, 1435.7, 1435.12
Maintenance
36 O.S. § 1435.8, 1435.29-30, 1436.29; Reg. 365: 25-3-1
Appointment Procedures
36 O.S. § 1435.7
Disciplinary Actions
36 O.S. § 1435.13
<b>State Workers' Compensation (7 items)</b>
State Requirements
85 O.S. § 13, 14, 15, 2.1, 41, 48
<b>State Auto Insurance Laws (10 items)</b>
State Required Minimum Limits of Liability
36 O.S. § 941.2, 3635.1, 3636.1; 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

**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)
Boiler and Machinery Coverage Forms
Businessowners Policy (BOP)
Crime
Fidelity
Crime
Theft, Disappearance, and Destruction
Robbery and Safe Burglary
Premises Burglary
Custodian
Messenger
Guard or Watchperson
Inland Marine
Commercial Floaters
Nationwide Definition
Others
Flood
Earthquake
<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
Extensions of Coverage
Additional Coverages
Accident
Occurrence
Cancellation
Nonrenewal
Vacancy and Unoccupancy
Right of Salvage
Abandonment
Burglary
Robbery
Theft
Mysterious Disappearance
<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 Provision
Assignment
Subrogation
Arbitration
Elements of a Contract
Warranties, Representations, and Concealment
Binders
<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
Non-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
Supplementary Payments
Who is an Insured?
Limits
Conditions
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
<b>Casualty Insurance Terms and Related Concepts (15 items)</b>
Risk
Hazard
Indemnity
Insurable Interest
Actual Cash Value
Negligence
Liability
Accident
Occurrence
Binders
Warranties
Representations
Concealment
Bodily Injury Liability
Property Damage Liability
Personal Injury Liability
Limits of Liability
Deductibles

Insured Contract
Deposit Premium Audit
Certificate of Insurance
<b>Casualty Policy Provisions (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
Additional (Supplementary) Payments
Proof of Loss
Notice of Claim
Arbitration
Other Insurance Provisions
Subrogation
Claims Made Policy Form
Salvage
Loss Settlement Provisions including Consent to Settle a Loss
Limitations

#### REFERENCE LIST

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*Oklahoma Statutes Title 47 - Motor Vehicles*, 2005, Oklahoma Legislature, (800) 522-8502, [www.lsb.state.ok.us](http://www.lsb.state.ok.us)

*Insurance for Dummies*, Jack Hungelmann, 2001, Wiley Publishing, Inc., (877) 762-2974, [www.dummies.com](http://www.dummies.com), ISBN 0-7645-5294-5

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*Insurance Law: A Guide to Fundamental Principles, Legal Doctrines, and Commercial Practices*, Keeton and Widiss,



1988, Thomson/West, (800) 344-5008,  
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[www.fema.gov/business/nfip/sfip.shtm#2](http://www.fema.gov/business/nfip/sfip.shtm#2)

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*Property and Liability Insurance Principles*, 2005, 4th Edition, Insurance Institute of America, (610) 644-2100,  
[www.aicpcu.org](http://www.aicpcu.org)

*Workers Compensation Coverage*, 2006, 3<sup>rd</sup> Edition, Kaplan Financial, (800) 824-8742, [www.kaplanfinancial.com](http://www.kaplanfinancial.com), ISBN 1-4195-8099-X

*Oklahoma Property and Casualty Insurance License Exam Manual*, 2005, 1-4195-2028-8, Dearborn Financial Institute, Inc., a Division of Dearborn Financial Publishing, Inc.

## TITLE

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

## CONTENT OUTLINE

State Laws & Regulations (9 items)
Definitions
36 O.S. § 1425.2, 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 of Commissions
36 O.S. § 1435.14

Rebating
36 O.S. § 1204
Inducement to Insurance
36 O.S. § 1204
Examination of Books and Records
36 O.S. § 1435.13; Reg. 365: 20-3-2
State Insurance Commissioner's General Duties and Powers
36 O.S. § 1435.13
Maintenance
36 O.S. § 1435.7-8
<b>Title Insurance Terms and Related Concepts (10 items)</b>
Contracts
General Concepts
Legal Elements
Commitment
Policy
Exception
Requirement
Endorsement
Insurer/Underwriter
Chain of Title
Closing and Settlement
Title Producer
Fiduciary Responsibilities
Search and Examination
Marketability of Title
<b>Title Insurance Policies (8 items)</b>
Types of Policies
Owners
Loan
Construction Loan
Leasehold
Policy Provisions
Insuring Clause
Terms, Conditions, and Stipulations
Characteristics of Title Insurance
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>
Platted and Unplatted
Section, Township, and Range
Metes and Bounds
Lot and Block
<b>Methods of Transfer/Conveyances (2 items)</b>
Warranty Deeds
Quit Claim Deeds
Deed of Trust



Foreclosure
Probate

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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)

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*Property-Casualty Concepts*, 2006, 10<sup>th</sup> Edition, Kaplan Financial, (800) 824-8742, [www.kaplanfinancial.com](http://www.kaplanfinancial.com), ISBN 1-4195-3780-6

*Introduction to Risk Management and Insurance*, Mark S. Dorfman, 2004, 8<sup>th</sup> Edition, Prentice-Hall, (800) 382-3419, [www.prenhall.com](http://www.prenhall.com), ISBN 0-13-144958-3

*Vernon's Oklahoma Forms 2d, Vol. 5A - Real Estate*, Kraettli Q. Epperson, 2004, Thomson/West, (800) 344-5008, [www.west.thomson.com](http://www.west.thomson.com)

*Black's Law Dictionary - Pocket Edition*, 2006, 3<sup>rd</sup> Edition, Thomson/West, (800) 344-5008, [www.west.thomson.com](http://www.west.thomson.com), ISBN 0-314-15862-6

*Oklahoma Property and Casualty Insurance License Exam Manual*, 2005, 1-4195-2028-8, Dearborn Financial Institute, Inc., a Division of Dearborn Financial Publishing, Inc.

**FIRE & ALLIED LINES ADJUSTER (PROPERTY)**

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

**CONTENT OUTLINE**

<b>State Insurance Laws &amp; Regulations (8 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	

Surplus Lines
36 O.S. § 1106
Unfair Claims Settlement Practices
36 O.S. § 1250
State Insurance Commissioner's General Duties and Powers
36 O.S. § 307, 309, 1435.13
State Specific Definitions
36 O.S. § 1250.6; Reg. 365:15-1-6
<b>Licensing (1 item)</b>
Purpose
36 O.S. § 1435.3
Process
36 O.S. § 1435.7-8
Types of Licensees
Maintenance
36 O.S. § 1435.29
Appointment Procedures
36 O.S. § 1435.7
Disciplinary Actions
36 O.S. § 1435.13
<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)
Boiler and Machinery Coverage Forms
Businessowners Policy (BOP)
Inland Marine
Commercial Floaters
Nationwide Definition
Others
Flood
Earthquake
<b>Insurance Terms and Related Concepts (7 items)</b>
Coinsurance
Insurance
Insurable Interest
Risk
Hazard
Peril
Loss
Direct



Indirect
Proximate Cause
Indemnity
Limits of Liability
<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
Nonrenewal
Loss Settlement
Elements of a Legal Contract

*NFIP Dwelling Policy Form - Standard Flood Insurance Policy*, 2000, FEMA, (800) 621-3362, [www.fema.gov/business/nfip/sfip.shtm#2](http://www.fema.gov/business/nfip/sfip.shtm#2)

*Homeowners 2000 Coverage*, 2006, 1<sup>st</sup> Edition, Kaplan Financial, (800) 824-8742, [www.kaplanfinancial.com](http://www.kaplanfinancial.com), ISBN 1-4195-3992-2

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## CRIME & FIDELITY BONDS ADJUSTER

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

## CONTENT OUTLINE (EFFECTIVE THRU 8/29/07)

State Insurance Laws & Regulations (8 items)	
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	
36 O.S. § 1250.4-5, 1250.14	
State Insurance Commissioner's General Duties and Powers	
36 O.S. § 307, 309	
Examination of Books and Records	
36 O.S. § 2413	
State Specific Definitions	
36 O.S. § 1250.6	
Licensing (1 item)	
Purpose	
36 O.S. § 1435.3	
Process	
36 O.S. § 1435.7-8	
Types of Licensees	
36 O.S. § 1425.2	
Maintenance	
36 O.S. § 1435.8, 1435.12, 1435.29-30	
Appointment Procedures	
36 O.S. § 1435.7	
Disciplinary Actions	
36 O.S. § 1435.13	
Insurance Terms and Related Concepts (15 items)	
Insurance	



Insurable Interest
Risk
Hazard
Peril
Loss
Direct
Indirect
Proximate Cause
Indemnity
Limits of Liability
Negligence
<b>Crime &amp; Fidelity Bonds (11 Items)</b>
General Contract Knowledge
Definitions
Parties of a Contract
Underwriting Considerations
Premiums and Terms of Obligation
Claims
Power of Attorney
Crime
Theft, Disappearance, and Destruction
Robbery and Safe Burglary
Premises Burglary
Custodian
Messenger
Guard or Watchperson
Purpose and Type of Fidelity Bonds
Individual Schedule
Blanket
Financial Institutions

Maintenance
36 O.S. § 1435.8, 1435.12, 1435.29-30
Appointment Procedures
36 O.S. § 1435.7
Disciplinary Actions
36 O.S. § 1435.13
<b>Insurance Terms and Related Concepts (8 items)</b>
Insurance
Insurable Interest
Risk
Hazard
Peril
Loss
Direct
Indirect
Proximate Cause
Indemnity
Limits of Liability
Negligence
<b>Crime &amp; Fidelity Bonds (11 items)</b>
Crime
Theft, Disappearance and Destruction
Robbery and Safe Burglary
Premises Burglary
Custodian
Messenger
Guard or Watchperson
Purpose and Type of Fidelity Bonds
Individual Schedule
Blanket
Financial Institutions
<b>Policy Provisions &amp; Contract Law (7 items)</b>
General Contract Knowledge
Definitions
Parties of a Contract
Underwriting Considerations
Premiums and Terms of Obligation
Claims
Power of Attorney

## CONTENT OUTLINE (EFFECTIVE 8/30/07)

<b>State Insurance Laws &amp; Regulations (8 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
State Insurance Commissioner's General Duties and Powers
36 O.S. § 307, 309
Examination of Books and Records
36 O.S. § 2413
State Specific Definitions
36 O.S. § 1250.6
<b>Licensing (1 item)</b>
Purpose
36 O.S. § 1435.3
Process
36 O.S. § 1435.7-8
Types of Licensees
36 O.S. § 1425.2

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*Oklahoma Property and Casualty Insurance License Exam Manual*, 2005, 1-4195-2028-8, Dearborn Financial Institute, Inc., a Division of Dearborn Financial Publishing, Inc.

## CROP & HAIL ADJUSTER

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

### CONTENT OUTLINE (EFFECTIVE THRU 8/29/07)

State Insurance Laws & Regulations (6 items)	
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
Surplus Lines	36 O.S. § 1106
Unfair Claims Settlement Practices	36 O.S. § 1250.4-5, 1250.14
State Insurance Commissioner's General Duties and Powers	36 O.S. § 307, 309, 309.2

State Specific Definitions
36 O.S. § 1250.6
<b>Licensing (3 items)</b>
Purpose
36 O.S. § 1435.3
Process
36 O.S. § 1435.7-8
Types of Licensees
36 O.S. § 1425.2, 1435.7, 1435.12
Maintenance
36 O.S. § 1435.8, 1435.29-30
Appointment Procedures
36 O.S. § 1435.7
Disciplinary Actions
36 O.S. § 1435.13
<b>Insurance Terms and Related Concepts (5 items)</b>
Insurance
Insurable Interest
Risk
Hazard
Peril
Loss
Proximate Cause
Actual Cash Value
Replacement Cost
Coinsurance/Insurance to Value
Cancellation
Nonrenewal
<b>Policy Provisions and Contract Law (5 items)</b>
Insuring Agreement
Conditions
Exclusions
Definition of the Insured
Duties of the Insured and Producer
Proof of Loss
Notice of Claim
Arbitration
Elements of a Contract
Warranties, Representations, and Concealment
Binders
<b>Crop Hail/Multiple Peril Insurance (16 items)</b>
Crop Identification and Location
Policy Rates and Filing
Coverages Available
Terms of Coverage
Liability
Insured Eligibility
Other Provisions
Standard Measures

### CONTENT OUTLINE (EFFECTIVE 8/30/07)

State Insurance Laws & Regulations (5 items)	
Property and Casualty Insurance Guaranty Association	36 O.S. § 2002
Cancellation and Nonrenewal	



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36 O.S. § 3622
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Surplus Lines
36 O.S. § 1106
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36 O.S. § 307, 309, 309.2
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36 O.S. § 1250.6
<b>Licensing (4 items)</b>
Purpose
36 O.S. § 1435.3
Process
36 O.S. § 1435.7-8
Types of Licensees
36 O.S. § 1425.2, 1435.7, 1435.12
Maintenance
36 O.S. § 1435.8, 1435.29-30
Appointment Procedures
36 O.S. § 1435.7
Disciplinary Actions
36 O.S. § 1435.13
<b>Insurance Terms and Related Concepts (5 items)</b>
Insurance
Insurable Interest
Risk
Hazard
Peril
Loss
Proximate Cause
Actual Cash Value
Replacement Cost
Coinsurance/Insurance to Value
Cancellation
Nonrenewal
<b>Policy Provisions and Contract Law (5 items)</b>
Insuring Agreement
Conditions
Exclusions
Definition of the Insured
Duties of the Insured and Producer
Proof of Loss
Notice of Claim
Arbitration
Elements of a Contract
Warranties, Representations, and Concealment
Binders
<b>Crop Hail/Multiple Peril Insurance (16 items)</b>
Crop Identification and Location
Policy Rates and Filing
Coverages Available
Terms of Coverage
Liability

Insured Eligibility
Other Provisions
Standard Measures
Multiple Peril Crop Insurance

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*Insurance for Dummies*, Jack Hungelmann, 2001, Wiley Publishing, Inc., (877) 762-2974, [www.dummies.com](http://www.dummies.com), ISBN 0-7645-5294-5

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*Insurance Law: A Guide to Fundamental Principles, Legal Doctrines, and Commercial Practices*, Keeton and Widiss, 1988, Thomson/West, (800) 344-5008, [www.west.thomson.com](http://www.west.thomson.com), ISBN 0-314-39187-8

*Introduction to Risk Management and Insurance*, Mark S. Dorfman, 2004, 8<sup>th</sup> Edition, Prentice-Hall, (800) 382-3419, [www.prenhall.com](http://www.prenhall.com), ISBN 0-13-144958-3

*Property & Casualty Pathfinder*, William H. Cummings, J. Mack Spears, 2004, 9<sup>th</sup> Edition, Pathfinder Publishers, (800) 592-4242, [www.pathfinderedu.com](http://www.pathfinderedu.com), ISBN 0-9749448-0-0

*Crop Hail Insurance Policy (NCIS 3, NCIS 3OK, NCIS 5, NCIS 635)*, 2007, National Crop Insurance Services, available from the Oklahoma Insurance Department, (800) 522-0071, [www.oid.state.ok.us](http://www.oid.state.ok.us)

*Property and Liability Insurance Principles*, 2005, 4th Edition, Insurance Institute of America, (610) 644-2100, [www.aicpcu.org](http://www.aicpcu.org)

*Oklahoma Property and Casualty Insurance License Exam Manual*, 2005, 1-4195-2028-8, 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

<b>State Insurance Laws &amp; Regulations (3 items)</b>
Cancellation and Nonrenewal
36 O.S. § 940, 943, 3622, 4805
Binders
36 O.S. § 3622
Proof of Loss
36 O.S. § 4805
Surplus Lines
36 O.S. § 1106
Unfair Claims Settlement Practices
36 O.S. § 1250.4-5, 1250.14
State Insurance Commissioner's General Duties and Powers
36 O.S. § 307, 309, 309.2
State Specific Definitions
36 O.S. § 1250.6, 2002, 2003
<b>State Workers' Compensation (4 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>Licensing (2 items)</b>
Purpose
36 O.S. § 1435.3
Process
36 O.S. § 1435.7, 1435.12
Types of Licensees
36 O.S. § 1425.2, 1435.7, 1435.12, 1435.30
Maintenance
36 O.S. § 1435.8, 1435.29
Appointment Procedures
Disciplinary Actions
36 O.S. § 1435.13
<b>Insurance Terms and Related Concepts (6 Items)</b>
Insurance
Loss
Proximate Cause
Indemnity
Limits of Liability
Negligence
<b>Policy Provisions and Contract Law (8 items)</b>

Duties of the Insured
Forms
Notice of Claim
Subrogation
Cancellation
Nonrenewal
Elements of a Legal Contract
<b>Workers' Compensation (12 items)</b>
Workers' Compensation Insurance
Standard Policy Concepts
Coverages
Work-Related vs. Non-Work-Related
Benefits

### 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:**

*Dictionary of Insurance Terms*, Harvey W. Rubin, 2000, 4th Edition, John Wiley and Sons, Inc., (201) 748-6000, <http://barronseduc.com>.

*Life Concepts*, 2006, 18<sup>th</sup> Edition, Kaplan Financial, (800) 824-8742, [www.kaplanfinancial.com](http://www.kaplanfinancial.com), ISBN 1-4195-3997-3

*Health Concepts*, 2006, 18<sup>th</sup> Edition, Kaplan Financial, (800) 824-8742, [www.kaplanfinancial.com](http://www.kaplanfinancial.com), ISBN 1-4195-3788-1

*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)

*Insurance for Dummies*, Jack Hungelmann, 2001, Wiley Publishing, Inc., (877) 762-2974, [www.dummies.com](http://www.dummies.com), ISBN 0-7645-5294-5

*Property-Casualty Concepts*, 2006, 10<sup>th</sup> Edition, Kaplan Financial, (800) 824-8742, [www.kaplanfinancial.com](http://www.kaplanfinancial.com), ISBN 1-4195-3780-6

*Introduction to Risk Management and Insurance*, Mark S. Dorfman, 2004, 8<sup>th</sup> Edition, Prentice-Hall, (800) 382-3419, [www.prehall.com](http://www.prehall.com), ISBN 0-13-144958-3

*Property & Casualty Pathfinder*, William H. Cummings, J. Mack Spears, 2004, 9<sup>th</sup> Edition, Pathfinder Publishers, (800) 592-4242, [www.pathfinderedu.com](http://www.pathfinderedu.com), ISBN 0-9749448-0-0

*Oklahoma Statutes Title 85 - Workers Compensation*, 2005, Oklahoma Legislature, (800) 522-8502, [www.lsb.state.ok.us](http://www.lsb.state.ok.us)

*Property and Liability Insurance Principles*, 2005, 4th Edition, Insurance Institute of America, (610) 644-2100, [www.aicpcu.org](http://www.aicpcu.org)

*Workers Compensation Coverage*, 2006, 3<sup>rd</sup> Edition, Kaplan Financial, (800) 824-8742, [www.kaplanfinancial.com](http://www.kaplanfinancial.com), ISBN 1-4195-8099-X





## MOTOR VEHICLE (PD) ADJUSTER

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

### CONTENT OUTLINE

State Insurance Laws & Regulations (3 Items)	
Property and Casualty Insurance Guaranty Association	
36 O.S. § 1250.6, 2002	
Cancellation and Nonrenewal	
36 O.S. § 940	
Binders	
36 O.S. § 3622	
Proof of Loss	
36 O.S. § 4805	
Surplus Lines	
36 O.S. § 1106	
Unfair Claims Settlement Practices	
36 O.S. § 1250.4-5, 1250.14	
State Insurance Commissioner's General Duties and Powers	
36 O.S. § 307, 309, 309.2	
State Specific Definitions	
36 O.S. § 1250.2	
State Auto Insurance Laws (5 Items)	
Required Coverages	
36 O.S. § 941, 3635.1; 47 O.S. § 316	
Uninsured/Underinsured Motorists	
36 O.S. § 941.2, 3636	
Policy Expiration	
36 O.S. § 3635.1, 3636.1	
Accident Prevention Course	
Auto Assigned Risk Plan	
Licensing (1 Item)	
Purpose	
36 O.S. § 1435.3	
Process	
36 O.S. § 1435.7, 1435.12	
Types of Licensees	
36 O.S. § 1425.2	
Maintenance	
36 O.S. § 1435.8, 1435.12, 1435.29-30	
Appointment Procedures	
36 O.S. § 1435.7, 1435.12	
Disciplinary Actions	
36 O.S. § 1435.13	
Insurance Terms and Related Concepts (5 Items)	
Insurance	
Insurable Interest	
Risk	

Hazard
Peril
Loss
Direct
Indirect
Proximate Cause
Indemnity
Limits of Liability
Negligence
Policy Provisions and Contract Law (6 Items)
Definition of the Insured
Duties of the Insured
Proof of Loss
Notice of Claim
Subrogation
Loss Settlement
Cancellation
Nonrenewal
Elements of a Legal Contract
Types of Auto Insurance (15 Items)
Personal Auto and Business Auto
Liability
Medical Payments
Physical Damage
Uninsured Motorist
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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*Dictionary of Insurance Terms*, Harvey W. Rubin, 2000, 4th Edition, John Wiley and Sons, Inc., (201) 748-6000, <http://barronseduc.com>.

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

*Insurance for Dummies*, Jack Hungelmann, 2001, Wiley Publishing, Inc., (877) 762-2974, [www.dummies.com](http://www.dummies.com), ISBN 0-7645-5294-5



*Property-Casualty Concepts*, 2006, 10<sup>th</sup> Edition, Kaplan Financial, (800) 824-8742, [www.kaplanfinancial.com](http://www.kaplanfinancial.com), ISBN 1-4195-3780-6

*Insurance Law: A Guide to Fundamental Principles, Legal Doctrines, and Commercial Practices*, Keeton and Widiss, 1988, Thomson/West, (800) 344-5008, [www.west.thomson.com](http://www.west.thomson.com), ISBN 0-314-39187-8

*Introduction to Risk Management and Insurance*, Mark S. Dorfman, 2004, 8<sup>th</sup> Edition, Prentice-Hall, (800) 382-3419, [www.prenhall.com](http://www.prenhall.com), ISBN 0-13-144958-3

*Property & Casualty Pathfinder*, William H. Cummings, J. Mack Spears, 2004, 9<sup>th</sup> Edition, Pathfinder Publishers, (800) 592-4242, [www.pathfinderedu.com](http://www.pathfinderedu.com), ISBN 0-9749448-0-0

*Property and Liability Insurance Principles*, 2005, 4th Edition, Insurance Institute of America, (610) 644-2100, [www.aicpcu.org](http://www.aicpcu.org)

*Oklahoma Property and Casualty Insurance License Exam Manual*, 2005, 1-4195-2028-8, 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

State Insurance Laws & Regulations (7 Items)	
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
Surplus Lines	36 O.S. § 1106
Unfair Claims Settlement Practices	36 O.S. § 1250.2, 1250.4-5, 1250.14
State Insurance Commissioner's General Duties and Powers	36 O.S. § 307, 309, 309.2
State Specific Definitions	47 O.S. § 316, 501
Licensing (2 Items)	
Purpose	36 O.S. § 1435.3
Process	36 O.S. § 1435.7, 1435.12
Types of Licensees	36 O.S. § 1425.2, 1435.7, 1435.12
Maintenance	36 O.S. § 1435.8, 1435.29-30

Appointment Procedures
36 O.S. § 1435.7, 1435.12
Disciplinary Actions
36 O.S. § 1435.13
Insurance Terms and Related Concepts (5 Items)
Insurance
Insurable Interest
Risk
Hazard
Peril
Loss
Direct
Indirect
Proximate Cause
Indemnity
Limits of Liability
Negligence
Policy Provisions and Contract Law (6 Items)
Contract of Adhesion
Definition of the Insured
Duties of the Insured
Proof of Loss
Notice of Claim
Subrogation
Loss Settlement
Cancellation
Contract of Adhesion
Nonrenewal
Elements of a Legal Contract
Insurance Concepts
Elements of a Legal Contract
Types of Casualty Policies, Bonds and Related Terms (15 Items)
Elements of a Legal Contract
Uninsured Motorist Policy
Elements of a Legal Contract
Commercial General Liability
Basic Hazards
Commercial General Liability Coverage Forms
Owners and Contractors Protective Liability
Professional Liability
Errors and Omissions
Directors and Officers
Umbrella/Excess Liability
Purpose and Type of Surety Bonds
Contract
Court
Public Official
Obligation to the Surety
Parties to the Surety

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*Health Concepts*, 2006, 18<sup>th</sup> Edition, Kaplan Financial, (800) 824-8742, [www.kaplanfinancial.com](http://www.kaplanfinancial.com), ISBN 1-4195-3788-1

*Life & Health Insurance*, Kenneth Black, Jr., Harold D. Skipper, Jr., 2000, 13<sup>th</sup> Edition, Prentice-Hall, (800) 382-3419, [www.prenhall.com](http://www.prenhall.com), ISBN 0138912505

*Life & Health Pathfinder*, William H. Cummings, J. Mack Spears, 2003, 14th Edition, Pathfinder Publishers, (800) 592-4242, [www.pathfinderedu.com](http://www.pathfinderedu.com), ISBN 0135357810

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

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*Property-Casualty Concepts*, 2006, 10<sup>th</sup> Edition, Kaplan Financial, (800) 824-8742, [www.kaplanfinancial.com](http://www.kaplanfinancial.com), ISBN 1-4195-3780-6

*Insurance Law: A Guide to Fundamental Principles, Legal Doctrines, and Commercial Practices*, Keeton and Widiss, 1988, Thomson/West, (800) 344-5008, [www.west.thomson.com](http://www.west.thomson.com), ISBN 0-314-39187-8

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*Property & Casualty Pathfinder*, William H. Cummings, J. Mack Spears, 2004, 9<sup>th</sup> Edition, Pathfinder Publishers, (800) 592-4242, [www.pathfinderedu.com](http://www.pathfinderedu.com), ISBN 0-9749448-0-0

*Property and Liability Insurance Principles*, 2005, 4th Edition, Insurance Institute of America, (610) 644-2100, [www.aicpcu.org](http://www.aicpcu.org)

*Workers Compensation Coverage*, 2006, 3<sup>rd</sup> Edition, Kaplan Financial, (800) 824-8742, [www.kaplanfinancial.com](http://www.kaplanfinancial.com), ISBN 1-4195-8099-X

*Oklahoma Property and Casualty Insurance License Exam Manual*, 2005, 1-4195-2028-8, 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

State Insurance Laws & Regulations (13 Items)	
	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
	Surplus Lines
	36 O.S. § 1106
	Unfair Claims Settlement Practices
	36 O.S. § 1250.4-5, 1250.14
	State Insurance Commissioner's General Duties and Powers
	36 O.S. § 307, 309, 309.2
	State Specific Definitions
	36 O.S. § 1250.2, 1250.6-7; Sec. 365:15-1-6
State Auto Insurance Laws (9 Items)	
	Required Coverages
	36 O.S. § 1250.8, 3635.1
	Uninsured/Underinsured Motorists
	36 O.S. § 941.2, 3636
	Policy Expiration
	36 O.S. § 3635.1, 3636.1
	Auto Assigned Risk Plan
	47 O.S. § 501
	Total Loss Law/Salvage
	36 O.S. § 1250.8
Licensing (3 Items)	
	Purpose
	36 O.S. § 1435.3
	Process
	36 O.S. § 1435.7, 1435.12
	Types of Licensees
	36 O.S. § 1425.2, 1435.12, 1435.30
	Maintenance
	36 O.S. § 1435.8, 1435.29
	Appointment Procedures
	36 O.S. § 1435.7, 1435.12
	Disciplinary Actions
	36 O.S. § 1435.13
Insurance Terms and Related Concepts (15 Items)	
	Insurance
	Insurable Interest
	Risk
	Hazard
	Peril
	Loss
	Direct
	Indirect



Proximate Cause
Indemnity
Coinsurance
Limits of Liability
Negligence
<b>Policy Provisions and Contract Law (10 Items)</b>
Definition of the Insured
Duties of the Insured
Proof of Loss
Contract of Adhesion
Notice of Claim
Subrogation
Loss Settlement
Cancellation
Nonrenewal
Elements of a Legal Contract
<b>Types of Casualty Policies, Bonds and Related Terms (15 Items)</b>
Commercial General Liability
Basic Hazards
Commercial General Liability Coverage Forms
Owners and Contractors Protective Liability
Purpose and Type of Surety Bonds
Contract
Court
Public Official
Obligation to the Surety
Parties to the Surety
Professional Liability
Errors and Omissions
Directors and Officers
Umbrella/Excess Liability
<b>Types of Property Policies (15 Items)</b>
Personal Lines
Dwelling and Contents (DP Forms)
Personal Liability
Homeowners (HO Forms)
Mobile Homes
Commercial Lines
Commercial Property
Commercial Package Policy (CPP)
Boiler and Machinery Coverage Forms
Businessowners Policy (BOP)
Bonding and Crime
Fidelity
Crime
Inland Marine
Personal Floaters
Commercial Floaters
Nationwide Definition
Others
Flood
Personal Watercraft
Commercial Ocean Marine
Farm
Earthquake
<b>Types of Auto Insurance (20 Items)</b>
Personal Auto and Business Auto

Liability
Medical Payments
Physical Damage
Uninsured Motorist
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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*Life Concepts*, 2006, 18<sup>th</sup> Edition, Kaplan Financial, (800) 824-8742, [www.kaplanfinancial.com](http://www.kaplanfinancial.com), ISBN 1-4195-3997-3

*Health Concepts*, 2006, 18<sup>th</sup> Edition, Kaplan Financial, (800) 824-8742, [www.kaplanfinancial.com](http://www.kaplanfinancial.com), ISBN 1-4195-3788-1

*Life & Health Insurance*, Kenneth Black, Jr., Harold D. Skipper, Jr., 2000, 13<sup>th</sup> Edition, Prentice-Hall, (800) 382-3419, [www.prenhall.com](http://www.prenhall.com), ISBN 0138912505

*Life & Health Pathfinder*, William H. Cummings, J. Mack Spears, 2003, 14th Edition, Pathfinder Publishers, (800) 592-4242, [www.pathfinderedu.com](http://www.pathfinderedu.com), ISBN 0135357810

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

*Insurance for Dummies*, Jack Hungelmann, 2001, Wiley Publishing, Inc., (877) 762-2974, [www.dummies.com](http://www.dummies.com), ISBN 0-7645-5294-5

*Property-Casualty Concepts*, 2006, 10<sup>th</sup> Edition, Kaplan Financial, (800) 824-8742, [www.kaplanfinancial.com](http://www.kaplanfinancial.com), ISBN 1-4195-3780-6

*Insurance Law: A Guide to Fundamental Principles, Legal Doctrines, and Commercial Practices*, Keeton and Widiss, 1988, Thomson/West, (800) 344-5008, [www.west.thomson.com](http://www.west.thomson.com), ISBN 0-314-39187-8

*Introduction to Risk Management and Insurance*, Mark S. Dorfman, 2004, 8<sup>th</sup> Edition, Prentice-Hall, (800) 382-3419, [www.prenhall.com](http://www.prenhall.com), ISBN 0-13-144958-3



*Commercial Property Coverage*, 2006, 5<sup>th</sup> Edition, Kaplan Financial, (800) 824-8742, [www.kaplanfinancial.com](http://www.kaplanfinancial.com), ISBN 1-4195-4022-X

*Property & Casualty Pathfinder*, William H. Cummings, J. Mack Spears, 2004, 9<sup>th</sup> Edition, Pathfinder Publishers, (800) 592-4242, [www.pathfinderedu.com](http://www.pathfinderedu.com), ISBN 0-9749448-0-0

*NFIP General Property Policy Form - Standard Flood Insurance Policy*, 2000, FEMA, (800) 621-3362, [www.fema.gov/business/nfip/sfip.shtm#2](http://www.fema.gov/business/nfip/sfip.shtm#2)

*NFIP Dwelling Policy Form - Standard Flood Insurance Policy*, 2000, FEMA, (800) 621-3362, [www.fema.gov/business/nfip/sfip.shtm#2](http://www.fema.gov/business/nfip/sfip.shtm#2)

*Homeowners 2000 Coverage*, 2006, 1<sup>st</sup> Edition, Kaplan Financial, (800) 824-8742, [www.kaplanfinancial.com](http://www.kaplanfinancial.com), ISBN 1-4195-3992-2

*Property and Liability Insurance Principles*, 2005, 4th Edition, Insurance Institute of America, (610) 644-2100, [www.aicpcu.org](http://www.aicpcu.org)

*Workers Compensation Coverage*, 2006, 3<sup>rd</sup> Edition, Kaplan Financial, (800) 824-8742, [www.kaplanfinancial.com](http://www.kaplanfinancial.com), ISBN 1-4195-8099-X

*Oklahoma Property and Casualty Insurance License Exam Manual*, 2005, 1-4195-2028-8, Dearborn Financial Institute, Inc., a Division of Dearborn Financial Publishing, Inc.

## AIRCRAFT TITLE

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

## CONTENT OUTLINE

State Laws & Regulations (9 items)
Definitions
36 O.S. § 1425.2, 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 of Commissions
36 O.S. § 1435.14
Rebating
36 O.S. § 1204
Inducement to Insurance
36 O.S. § 1204
Examination of Books and Records
36 O.S. § 1435.13; Reg. 365: 20-3-2
State Insurance Commissioner's General Duties and Powers
36 O.S. § 1435.13
Maintenance

36 O.S. § 1435.7-8
Conveyances (8 Items)
FAA Procedures with Respect to Conveyances (4 Items)
Registration of Aircraft (4 Items)
Cape Town Treaty (4 Items)
Governing Law (2 Items)
Money Laundering (2 Items)
Money Transmission (2 Items)

## 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

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





# 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. **Email:** \_\_\_\_\_ @ \_\_\_\_\_

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

**The following Adjuster examinations are \$20 per examination.** (Please check one)  
 Fire & Allied Lines  Crop & Hail  Worker's Compensation  
 Casualty  Crime & Fidelity Bonds  Motor Vehicle Physical Damage

NOTE: REGISTRATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE

8. **Examination:** (Check one)  FIRST TIME  RETAKE

9. **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.**

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: \_\_\_\_\_

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

11. **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:** \_\_\_\_\_

IF YOU ARE REGISTERING BY MAIL OR FAX, SIGN AND DATE THIS REGISTRATION FORM ON THE LINES PROVIDED.  
Complete and forward this registration form with the applicable examination fee to:  
**PSI licensure:certification \* 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)



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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. You will be mailed or e-mailed an approval or denial letter within 10 business days.

Please do not schedule your examination until you are contacted by the Special Accommodation Department





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LAS VEGAS, NV 89121

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