

Your Exam Content Outline

The following outline describes the content of one of the Oklahoma insurance examinations. The outlines are the basis of the examinations. The examination will contain questions on the subjects contained in the outline. Please review the outline prior to taking the selected Oklahoma insurance examination.

Property and Casualty-Combined Exam- Producer or CSR 1944

**150 questions (plus 5 unscored items)
2.5-hour time limit
Effective July 1, 2019**

CONTENT OUTLINE

State-Specific Portion

1. Licensing (7 Items)

Appointment Procedures
36 O.S. § 1435.15
Change of Address
36 O.S. § 1435.8(F)
Disciplinary Actions
36 O.S. § 1435.13, 1435.26
Maintenance (including CE)
36 O.S. § 1435.23, 1435.29;
1435.36; Reg. 365: 25-3-1
Process
36 O.S. § 1435.7, 1435.12
Purpose
36 O.S. § 1435.1-1435.4
Qualifications
36 O.S. § 401 - 406, 1435.7, 1435.24
Types of Licensees
36 O.S. § 1435.2, 1435.8-1435.10,
1435.12, 1435.20, 1435.31,
6712(12)
Policy document electronic delivery

36 O.S. § 123
Federal Regulation Fair Credit
Reporting Act
(15 USC 1681- 1681d)
Federal Regulation Fraud and false
statements
(18 USC 1033, 1034)

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

Binders
36 O.S. § 3622
Cancellation and Nonrenewal
36 O.S. § 940, 943, 1241.2, 3622,
3639, 3639.1; Reg. 365: 15-1-14
Domestic, Foreign, and Alien Insurers
36 O.S. § 601 - 606.1
Examination of Books and Records
36 O.S. § 1435.13(E)
Fair Credit Reporting Act
36 O.S. § 950-959
Fraud and False Statements
36 O.S. § 1204
Inducements
36 O.S. § 1204(10)
Insurance Commissioner General
Duties and Powers
36 O.S. § 302, 307, 307.1, 309.2, 361,
907, 1209, 1250.14, 1435.12,
1435.13, 1435.21, 1435.26; Reg. 365:
1-1-2, 1-1-3, 1-1-4, 1-1-5
Insurance Information and Privacy
Protection
Reg. 365: 35-1-12
Mutual Insurers
36 O.S. § 2103
Payment or Acceptance of Commission

36 O.S. § 1111, 1435.14
 Proof of Loss
 36 O.S. § 3629, 4805
 Property and Casualty Insurance
 Guaranty Association
 36 O.S. § 1109, 2002, 2003
 State Specific Definitions
 36 O.S. § 105, 602, 901.2, 1250.2,
 1435.2, 2701.1
 Stock Insurers
 36 O.S. § 2102
 Surplus Lines
 36 O.S. § 1106, 1115
 Unfair Claims Settlement Practices Act
 36 O.S. 1250.2 - 1250.14
 Unfair Practices and Frauds
 36 O.S. § 1201-1207
 Rebating and Inducements
 36 O.S. § 1204(8) and 1204(10)
 Defamation
 36 O.S. § 1204(3)
 Twisting
 36 O.S. § 1204(1)
 Policy document electronic delivery
 36 O.S. § 123
 Federal Regulation Fair Credit
 Reporting Act
 (15 USC 1681- 1681d)
 Federal Regulation Fraud and false
 statements
 (18 USC 1033, 1034)

3. State Automobile Insurance Laws (10 Items)

Cancellation/Nonrenewal
 36 O.S. § 940, 941, 943, 1241.2,
 3635.1; 47 O.S. § 7-316, 7-324;
 Reg. 365: 15-1-14
 State Automobile Insurance Plans

36 O.S. § 996.1
 State Required Minimum Limits of
 Liability
 36 O.S. § 924.1, 941.2, 3635.1, 3636;
 47 O.S. § 7-324
 Uninsured/Underinsured Motorist
 36 O.S. § 3636, 3637

4. State Workers' Compensation (5 Items)

85A O.S. 2(18), 65(D)(1), 50(B),
 2(18)(b)(7)

General Portion

5. Personal Policies (8 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

6. Commercial Property Policies (15 items)

Commercial Lines
 Commercial Property
 Commercial Building and Personal
 Property Form
 Causes of Loss Forms
 Business Income
 Extra Expense
 Commercial Package Policy (CPP)

Equipment Breakdown Coverage Form
Businessowners Policy (BOP)
Bonds
Crime Bonds
Fidelity
Crime
Inland Marine
Commercial Floaters
Nationwide Definition
Motor Truck Cargo
Others
Flood
Earthquake
Burglary and Crime Coverage

7. Property Insurance Terms and Related Concepts (20 items)

Insurance
Insurable Interest
Risk
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
Primary and Excess Coverage
Contribution by equal shares

8. Property Policy Provisions and Contract Law (15 items)

Declarations
Insuring Agreement
Conditions
Exclusions
Definition of the Insured
Duties of the Insured
Obligations of the Insurer
Mortgagee Rights
Proof of Loss
Notice of Claim
Appraisal
Other Insurance Provisions
Assignment
Subrogation
Arbitration
Elements of a Contract
Warranties, Representations, and Concealment
Binders
Endorsements
Cancellation and Nonrenewal Provisions

9. Personal Casualty Policies and Related Terms (10 items)

Personal Automobile

Liability
Medical Payments
Physical Damage (Collision and Other Than Collision)
Uninsured/Underinsured Motorist
Who is an Insured?
Types of Auto
Owned
Temporary Substitute
Umbrella/Excess Liability

10. Commercial Casualty Policies, Bonds and Related Terms (20 items)

Commercial General Liability
Basic Hazards
Premises and Operations
Products and Completed Operations
Independent Contractors
Contractual
Commercial General Liability Coverage Forms
Coverage A: Bodily Injury and Property Damage Liability
Occurrence
Coverage B: Personal Injury and Advertising Injury
Coverage C: Medical Payments
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
Non-owned
Hired
Temporary Substitute
Garage Coverage Form, including Garagekeepers Insurance
Workers' Compensation Insurance
Standard Policy Concepts
Work-Related vs. Non-Work-Related
Other States' Insurance
Surety Bonds
Professional Liability
Errors and Omissions
Directors and Officers
Umbrella/Excess Liability

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

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
Insured Contract

Certificate of Insurance

Underwriting

General Concepts

12. Casualty Policy Provisions and Contract Law (9 items)

Declarations

Insuring Agreement

Conditions

Exclusions

Definition of the Insured

Duties of the Insured

Duties of the Insured after a Loss

Cancellation and Nonrenewal
Provisions

Proof of Loss

Notice of Claim

Other Insurance Provisions

Subrogation

Claims Made Form

Salvage

Limitations

Elements of a Contract

Obligations of the Insurer

Endorsements