OK PROPERTY & CASUALTY PRODUCER - PERSONAL LINES ONLY

100 Questions plus 5 unscored - 120 minutes

Licensing (5 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)
State Insurance Statutes, Rules, and Regulations (10 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)
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
Personal Policies (15 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
Property Insurance Terms and Related Concepts (15 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
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
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
Casualty Insurance Terms and Related Concepts (10 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

Casualty Policy Provisions and Contract Law (10 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