

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, 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)

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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

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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

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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