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**Addendum: for use with Oklahoma Property & Casualty, and Personal Lines online ExamFX courses and study guides 24492en/24493en (P&C), and 24494en (Personal Lines) per regulatory updates effective 07/01/2021.**

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*The following are **content additions or revisions**, as indicated, to supplement your existing text:*

**PROPERTY & CASUALTY, AND PERSONAL LINES:**

**State Insurance Statutes, Rules, and Regulations**

**A. Licensing**

**2. Types of Licensees**

**Self-Service Storage Insurance – addition to the Limited Lines Producer**

**Self-service storage insurance** means personal property insurance offered to occupants of a self-service storage facility in connection with and incidental to the rental of space at the self-service storage facility. Self-service storage insurance is limited to coverage against the loss of or physical damage to personal property that occurs on the premises of the self-service storage facility or when the personal property is in transit to or from the self-service storage facility during the period of the rental agreement. Self-service storage insurance may be provided under an individual, master, corporate, commercial or group insurance policy.

The owner of a self-service storage facility may sell, solicit, and offer coverage for self-service storage insurance as long as the owner holds a **limited lines license**. This type of license is valid for a period of 24 months.

**5. Disciplinary Actions**

**Prosecution of Producer**

Licensed producers must report to the Commissioner any **administrative action** taken against them in another jurisdiction or another governmental agency in this state within **30 days** of the final disposition of the matter. The report must include a copy of the order, consent to order or any other relevant legal documents.

Within **30 days** of the initial pretrial hearing date, a licensee subject to this statute must report to the Commissioner any **criminal prosecution** of that person taken in any jurisdiction. The report must include a copy of the initial complaint filed, the order resulting from the hearing, and any other relevant legal documents.

Failure to comply with this statute will result in immediate suspension of a license or a renewal of a producer license.

## B. State Insurance Statutes and Rules

### 4. Unfair Claims Settlement Practices – *time limit for response changed from 30 days to 20 calendar days; the rest of the section remains unchanged*

Insurers must maintain detailed **claim files**, which will be subject to examination by the Commissioner. The Commissioner must also have access to any other files relating to a particular complaint under investigation or to an inquiry or examination by the Insurance Department. Insurer must maintain complete **record of complaints** received during the preceding **3 years** or since the date of its last financial examination. Upon receiving an inquiry from the Commissioner concerning a claim or problem involving premiums, any person subject to the jurisdiction of the Commissioner must provide the Commissioner with an adequate response within **20 calendar days**. The Commissioner may, upon good cause shown and on a case-by-case basis, extend the time allowed for a response for up to 7 additional calendar days. Any inquiry or response subject to this statute must be delivered electronically.

## PROPERTY AND CASUALTY ONLY:

### D. Property and Casualty Regulations

#### 4. State Workers Compensation

**Disability Benefits** – *for temporary total disability, the number of weeks has changed to 156 (previously, 104); for permanent partial disability, the dollar amount per week and the number of weeks have change to \$360 and 360 weeks (previously \$323 and 350 weeks); the rest of the section remains unchanged*

In the case of **temporary total disability**, the injured employee is entitled to **70%** of the average weekly wages, not to exceed the state's average weekly wage. Payments for temporary total disability may last up to **156 weeks**. No payment is allowed for the first **3 days** of the initial period of temporary total disability. If the Court determines that a consequential injury has occurred, temporary total disability payments may be extended for an additional 52 weeks.

In the case of **permanent partial disability**, the injured employee is entitled to 70% of the employee's average weekly wage, not to exceed **\$360 per week** for a term not to exceed a total of **360 weeks** for the body as a whole. Any claim by an employee for compensation for permanent partial disability must be supported by competent medical testimony of a medical doctor, osteopathic physician, or chiropractor.