Before paying for your examination registration, be sure you understand the contents of this bulletin. Please retain and use it as a reference when contacting PSI.

PSI Services LLC
3210 E Tropicana
Las Vegas, NV 89121
Phone: (800) 733-9267
Fax: (702) 932-2666
E-mail: examschedule@psionline.com
www.psiexams.com

INSURANCE LICENSE EXAMINATION CANDIDATE INFORMATION BULLETIN

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Please refer to our website to check for the most updated information at www.psiexams.com

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Effective 7/1/2019

OHIO INSURANCE LICENSE EXAMINATION CHECKLIST

Before registering for an examination, make sure that you have reviewed the following checklist.

- You do not need approval from the State of Ohio to take an examination.
- There is no limit to the number of times a candidate may retake an examination if necessary to pass. However, for the examinations that require a pre-licensing course certificate, the certificate must be valid (certificates are valid for 180 calendar days beginning on the date of issuance).

Pay and Schedule for your examination:

- Complete the registration form **online**, at www.psiexams.com. On the homepage, "Create an account" can be found on the right-hand column under "New Users" or;
- Completely fill out the PSI Registration Form (found at the end of this bulletin) and mail, e-mail, or fax to PSI or;
- Call (800) 733-9267 to register.

Take your examination:

- Must bring two valid forms of signature bearing identification, with at least one also bearing your photograph. Your name as shown during registration must exactly match the name on the photo I.D. used when checking in at the examination center.
- Must bring VALID course completion certificate(s) or education waiver(s), if required, to the examination center. Your name as shown on the certificate must exactly match the name on the photo I.D. used when checking in at the examination center as well as the name shown during registration.
- Please arrive 30 minutes prior to appointment.

After your examination:

- You will receive your results upon completion.
- Upon passing the examination, your results will be transmitted daily to the Department.
- Complete (BCI/FBI) criminal background check.

Applying for a license:

- Immediately after you pass your examination, you may complete and submit your license application electronically using the kiosk at the examination center or you may apply outside the examination center by going to www.insurance.ohio.gov and clicking on blue "Apply or Renew Agent License" button.

EXAMINATIONS BY PSI SERVICES LLC

The Ohio Department of Insurance (ODI) is authorized by Chapter 3905 of the Ohio Revised Code to qualify individuals to act as insurance agents in the State of Ohio. ODI has contracted with PSI Services LLC (PSI) to conduct the examination program. PSI works closely with the State to ensure examinations meet the state and nationally established technical and professional standards for examination development and administration. PSI provides these examinations through a network of computer examination centers in Ohio.

This Candidate Information Bulletin provides you with information about the processes for taking an examination and obtaining a resident insurance license in the State of Ohio.

If you are interested in applying for a nonresident license, you can apply online via www.insurance.ohio.gov.

THE LICENSURE PROCESS

For licensing information, please contact:
Ohio Department of Insurance
License Division
50 West Town Street, Third Floor, Suite 300
Columbus, OH 43215
Telephone: (614) 644-2665
Email: licensing@insurance.ohio.gov
Website: www.insurance.ohio.gov

The State of Ohio issues several types of insurance licenses. Licensing requirements may differ depending on whether you are a resident or a nonresident of Ohio.

To be licensed, you must:

- Be at least 18 years of age;
- Complete a pre-licensing education course (see below);
- Submit to a criminal background check (BCI & FBI);
- Pass an examination confirming that you have attained at least a minimum level of knowledge regarding the statutes and regulations affecting the insurance profession and the products and services that you will sell to the public; and
- Submit an application and any required fees.

Individual License Type Lines of Authority	Pre-licensing Education Required	Exam Required	Fingerprint/ Background Check	License Application Fees
Major Lines				
- Life	20 hours	Yes	Yes	$10
- Accident & Health	20 hours	Yes	Yes	$10
- Property	20 hours	Yes	Yes	$10
- Casualty	20 hours	Yes	Yes	$10
- Personal Lines	20 hours	Yes	Yes	$10
- Variable	None	No	Yes	$10
Surety Bail Bond	20 hours	Yes	Yes	$150
Public Insurance Adjuster	None	Yes	No	$100
Public Insurance Adjuster Agent	None	No	No	$50
Title	None	Yes	Yes	$10
Title Marketing Representative	None	No	Yes	$10
Limited Lines				
- Crop	None	No	Yes	$10
- Credit	None	No	Yes	$10
- Funeral Expense	None	No	Yes	$10
- Reciprocal	None	No	No	$10
- Rental Car	None	No	Yes	$10
- Travel	None	No	Yes	$10
- Portable Electronics (10 or less locations)	None	No	No	$3000
- Portable Electronics (11 or more locations)	None	No	No	$5000
Managing General Agent	None	No	No	$20
Reinsurance Intermediary	None	No	No	$500
Surplus Lines	None	No	Yes	$100
Third Party Administrator	None	No	No	$200
Viatical Settlement Broker	None	No	Yes	$200

PRE-LICENSING EDUCATION REQUIREMENTS

FAILURE TO COMPLETE ALL PRE-LICENSING REQUIREMENTS WILL REQUIRE YOU TO RE-TAKE THE EXAMINATION

You must successfully complete a pre-license course or obtain a written waiver authorization from the Department prior to sitting for an examination, if required. Pre-license course requirements must be met through a course provider approved by the Department.

A list of approved pre-licensing education schools is available at https://gateway.insurance.ohio.gov/UI/ODI.Agent.Public.UI/EduCourseProvider.mvc

PRE-LICENSING EDUCATION COMPLETION CERTIFICATE

You must present an original Course Completion Certificate of the required pre-licensing education or education waiver to the examination center in order to test. You must bring the original certificate to the test site. Failure to do so will cause you to be turned away and your fee will be forfeited. Altered certificates will not be accepted. The certificate must be signed and dated by the provider and candidate. **Course completion certificates and education waivers are valid for 180 calendar days beginning on the date of issuance.** If you have not passed your examination within this time period, you will need to retake the pre-licensing education course.

Note: For the Life, Accident and Health Insurance Series 11-35 and Property and Casualty Insurance Series 11-36 examinations, you must present both Course Completion Certificates on the day of testing.

PRE-LICENSING EXEMPTIONS

Pre-licensing education may be waived for:

Life
- Bachelor or Associates Degree in Insurance
- Certified Employee Benefit Specialist (CEBS)
- Chartered Financial Consultant (ChFC)
- Certified Insurance Counselor (CIC)
- Certified Financial Planner (CFP)
- Chartered Life Underwriter (CLU)
- Fellow of the Life Management Institute (FLMI)
- Life Underwriter Training Council Fellow (LUTCF)

Accident & Health
- Bachelor or Associates Degree in Insurance
- Registered Health Underwriter (RHU)
- Certified Employee Benefit Specialist (CEBS)
- Registered Employee Benefits Counselor (REBC)
- Health Insurance Associate (HIA)

Property, Casualty or Personal Lines
- Bachelor or Associates Degree in Insurance
- Accredited Advisor in Insurance (AAI)
- Associate in Risk Management (ARM)
- Certified Insurance Counselor (CIC)
- Chartered Property and Casualty Underwriter (CPCU)

If you are seeking an exemption from the pre-licensing requirement, you must submit the Pre-licensing Education Waiver Request and official documentation providing evidence of designation. The waiver request can be obtained at http://www.insurance.ohio.gov/Forms/pages/formsdetail.aspx?FID=1099. You can fax the form with other supporting documentation to the Licensing Division at (614) 387-0051.

Upon approval you will receive an education waiver from ODI. This original waiver must be presented on the day of testing. Each waiver is valid for 180 calendar days beginning on the date of issuance.

No person who has surrendered a license or who has had an insurance license suspended, inactivated, canceled for non-renewal or revoked may use any pre-license education exemptions.

FINGERPRINT AND BACKGROUND CHECK INFORMATION

Ohio Revised Code 3905.051 requires individuals applying for an insurance license to submit fingerprints for a criminal records check completed by the Ohio Bureau of Criminal Investigation and Identification (BCI) and the Federal Bureau of Investigation (FBI).

To complete a criminal background check, applicants must use National WebCheck, a web-based fingerprinting technology that processes background checks electronically. WebCheck requests are usually processed within two business days, but in some cases, the Department of Insurance may not receive the results for up to 4-6 weeks.

A list of WebCheck providers is available on the Department's website at www.insurance.ohio.gov. You can also make a fingerprint reservation online at http://www.fastfingerprints.com/Internal/AppointmentEdit.aspx?AppointmentID=0%20.

All PSI examination centers are approved WebCheck providers. If you wish to have fingerprints taken at a PSI examination center, you must pay the fingerprint fee of $72.25. The fee, may be made payable by VISA or MasterCard.

EXAMINATION PAYMENT AND SCHEDULING PROCEDURES

Examination Fee	**$42**

NOTE: EXAMINATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE. THE EXAMINATION FEE IS VALID FOR ONE YEAR FROM THE DATE OF PAYMENT.

It is the candidate's responsibility to contact PSI to pay and schedule an examination. There is no limit to the number of times a candidate may retake an examination if necessary to

pass. However, for the examinations that require a pre-licensing course certificate, the certificate must be valid (certificates are valid for 180 calendar days beginning on the date of issuance).

ONLINE (WWW.PSIEXAMS.COM)

For the fastest and most convenient examination scheduling process, PSI recommends that you register for your examinations using the Internet. You register online by accessing PSI's registration website at www.psiexams.com. Internet registration is available 24 hours a day.

- Log onto PSI's website and create an account. You will be asked to put in your email address and the spelling of your name exactly as it is shown on your identification that will be presented at the examination center.
- You will be asked to select the examination. You will then enter your personal and contact information. You will then be ready to pay and schedule for the examination. Enter your zip code and a list of the examination centers closest to you will appear. If you prefer to test at a location outside the state of Ohio, a drop-down menu allows you to select a different state. Once you select the desired examination center, available dates will appear.

TELEPHONE REGISTRATION

For telephone registration, you will need a valid credit card (VISA, MasterCard, American Express or Discover). PSI registrars are available Monday through Friday between 7:30 am and 10:00 pm, and Saturday-Sunday between 9:00 am and 5:30 pm, Eastern Time.

FAX

Complete the PSI registration form (found at the end of this bulletin), including your credit card number and expiration date. Fax the completed form to PSI at (702) 932-2666. Fax registrations are accepted 24 hours a day.

Please allow four (4) business days to process your Fax Registration. After four (4) business days, you may go online or call PSI to schedule the examination.

EMAIL

Complete the PSI registration form (found at the end of this bulletin), including your credit card number and expiration date. Email the completed form to PSI at examschedule@psionline.com. Email registrations are accepted 24 hours a day.

Please allow four (4) business days to process your e-mailed Registration. After four (4) business days, you may go online or call PSI to schedule the examination.

STANDARD MAIL

Complete the PSI registration form (found at the end of this bulletin), and send the form with the appropriate examination fee to PSI. You can pay fees by VISA, MasterCard, American Express, Discover, company check, money order or cashier's check, made payable to PSI (personal checks are not accepted).

Print your name in the memo section of the company check, money order or cashier's check so we can ensure the payment is applied to your registration. **CASH IS NOT ACCEPTED.**

Please allow PSI two (2) weeks to process a mailed registration. After two (2) weeks, you may go online or call PSI to schedule the examination.

RESCHEDULING/CANCELING AN EXAMINATION APPOINTMENT

You may cancel and reschedule the same examination 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 reschedule online at www.psiexams.com or call PSI at (800) 733-9267.

Note: A voice mail message is not an acceptable form of cancellation. Please use the PSI Website or call PSI and speak directly to a Customer Service Representative.

RETAKING A FAILED 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. (For example, a candidate who tests unsuccessfully on a Wednesday can call the next day, Thursday, and retest as soon as Friday, depending upon space availability.) You may schedule online at www.psiexams.com or call PSI at (800) 733-9267.

MISSED APPOINTMENT OR LATE CANCELLATION

If you miss your appointment, you will not be able to take the examination as scheduled. Further, you will forfeit your examination fee, if you:

- Do not cancel your appointment 2 days before the scheduled 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.
- Do not have your PLE course certificate(s) or Department Waiver(s), if required for your examination.
- Present an altered PLE course certificate(s) or Department Waiver(s).

EXAMINATION ACCOMMODATIONS

All PSI examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and exam accommodations will be made in meeting a candidate's needs. A candidate with a disability or a candidate who would otherwise have difficulty taking the examination must follow the instructions on the Exam Accommodations Request Form at the end of this Candidate Information Bulletin.

English as a second language: Time and one-half will be approved if you include a letter from your English instructor or sponsoring company (on letterhead), certifying that English is not your primary language. See the Examination Accommodation Request Form found at the end of this Candidate Information Bulletin.

EXAMINATION CENTER CLOSING FOR AN EMERGENCY

In the event that severe weather or another emergency forces the closure of an examination center 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 or on our website at www.psiexams.com. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You will not be penalized. You will be rescheduled at no additional charge.

EXAMINATION CENTER LOCATIONS

The following directions are generated from the most current mapping services available. However, new road construction and highway modifications may result in some discrepancies. If you are not familiar with the specific area of the examination center, please consult a reliable map prior to your test date.

Akron
Bryden Center
1815 West Market Street, Suite 101
Akron, OH 44313
FROM I-77N MERGE ONTO I-77N VIA EXIT 125B TOWARD CLEVELAND/DOWNTOWN AKRON. TAKE THE MULL AVE/WHITE POND DR EXIT 132. TAKE THE WHITE POND DR RAMP. TURN RIGHT ONTO WHITE POND DR. TURN RIGHT ONTO MULL AVE. CONTINUE ON MULL AVE, AROUND THE CIRCLE AND TURN RIGHT ONTO N HAWKINS. AT THE TRAFFIC LIGHT TURN LEFT ONTO W MARKET ST/OH-18.
FROM I-71S TOWARD COLUMBUS. TAKE THE OH-18 EXIT 218- TOWARD MEDINA/AKRON. TURN LEFT ONTO MEDINA RD/OH-18 E CONTINUE TO FOLLOW OH-18 E.

Cambridge
1300 Clark Street, Suite #4
Cambridge, OH 43725
FROM I-70E OR I-70 W MERGE ONTO I-77 N VIA EXIT 180B OR TOWARD CLEVELAND. TAKE THE US 22/EXIT 47 TOWARD CAMBRIDGE TURNING LEFT ONTO CADIZ RD/US-22. TURN RIGHT ONTO BRENTON RD. (NEAR CORPORATION LIMINTS AND MARKED WITH SIGN TO HOSPITAL). TURN RIGHT ONTO OAKLAND BLVD. CONTINUE THROUGH THE TRAFFIC LIGHT MAKING A SLIGHT RIGHT ONTO CLARK ST. TURN RIGHT INTO THE NORTH STAR SHOPPING PLAZA. THE PSI OFFICE IS LOCATED ABOUT HALFWAY INTO THE SHOPPING PLAZA.

Cincinnati
4000 EXECUTIVE PARK DR., SUITE 105
CINCINNATTI, OH 45241
FROM I-275 EASTBOUND: TAKE THE US-42 EXIT 46 TOWARD MASON/SHARONVILLE. TURN RIGHT ONTO LEBANON RD/US-42. TURN LEFT INTO EXECUTIVE PARK OFFICE COMPLEX.
FROM I-275 WESTBOUND TAKE THE US-42 EXIT 46 TOWARD SHARONVILLE/MASON. TURN LEFT ONTO LEBANON RD/US-42. TURN LEFT INTO EXECUTIVE PARK OFFICE COMPLEX.

Cleveland
7029 PEARL RD, SUITE 320
MIDDLEBURG HEIGHTS, OH 44130
FROM I-71S – TAKE EXIT 235 FOR BAGLEY RD. USE THE LEFT TWO LANES TO TURN LEFT ONTO BAGLEY RD. TURN LEFT ONTO PEARL RD. THE OFFICE COMPLEX WILL BE ON THE RIGHT. WE ARE LOCATED IN SUITE 320.

Columbus North
6397 Emerald Pkwy, Suite 150
Dublin, Ohio 43017
FROM I-270 W TAKE THE TUTTLE CROSSING BLVD EXIT AND TURN RIGHT. TURN LEFT ONTO BLAZER PKWY. TURN LEFT ONTO RINGS ROAD. TURN LEFT ONTO EMERALD PKWY.

Columbus South
6431 Alum Creek Dr, Suite I
Groveport, OH 43125
IF COMING FROM (CLEVELAND) 270W OR 270S TOWARD CINCINNATI, TAKE ALUM CREEK EXIT. TURN RIGHT TOWARD GROVEPORT. TURN RIGHT AT SPIEGEL DRIVE AND AN IMMEDIATE RIGHT INTO FIRST PARKING LOT ON RIGHT. IF COMING FROM 270 E OR 270S TOWARD WHEELING, EXIT ALUM CREEK. TURN LEFT TOWARD GROVEPORT. TURN RIGHT ON SPIEGEL DR. AND TURN AN IMMEDIATE RIGHT INTO FIRST PARKING LOT ON RIGHT.

Toledo
1446 S. Reynolds Road, Suite 201
Maumee, OH 43537
FROM THE NORTH OR SOUTH: TAKE I-75 TO I-475/US 23, BYPASSING DOWNTOWN TOLEDO. FROM THE NORTH, USE EXIT 204; AND FROM THE SOUTH, USE EXIT 192 TO MERGE ONTO I-475/US 23. TAKE I-475/US 23 TOWARD MAUMEE, AND EXIT AT DUSSEL DRIVE/SALISBURY ROAD (EXIT 6). DRIVE EAST ON DUSSEL DRIVE, TOWARD MAUMEE.
FROM THE EAST OR WEST: TAKE THE OHIO TURNPIKE TO EXIT 59, THE MAUMEE - TOLEDO EXIT. UPON EXITING THE TURNPIKE, DRIVE SOUTH ON SOUTH REYNOLDS ROAD (TOWARD MAUMEE) TO DUSSEL DRIVE. TURN LEFT ON DUSSEL DRIVE.
PSI IS LOCATED ON THE SE CORNER OF DUSSEL DRIVE AND SOUTH REYNOLDS ROAD, IN THE "RMS" BUILDING. ENTRANCES TO THE PARKING LOT AND BUILDING FACE DUSSEL DRIVE. USE THE CENTER (MAIN) BUILDING ENTRANCE, AND FROM THE LOBBY TAKE THE STAIRS/ELEVATOR TO THE SECOND FLOOR. PSI IS IN SUITE 201.

Troy
1100 Wayne Street, Suite 3330
Troy, OH 45373
FROM I-75 SOUTH TAKE THE STATE ROUTE 55 EXIT #73 FOR TROY/LUDLOW FALLS. TURN LEFT AT THE LIGHT AT THE EXIT TOWARDS TROY ONTO ST RT 55 (BECOMES WEST MARKET ST). FOLLOW ST RT 55/ MARKET ST TO THE FOURTH LIGHT AFTER THE EXIT. TURN LEFT ONTO RIDGE AVE. CONTINUE TO WAYNE STREET AND TURN LEFT. THE EXAMINATION CENTER IS UP THE HILL LOCATED IN THE LARGE BUILDING ON YOUR LEFT THAT USED TO BE STOUDER MEMORIAL HOSPITAL.
FROM I-75 NORTH TAKE THE STATE ROUTE 55 EXIT #73 FOR TROY/LUDLOW FALLS. TURN RIGHT AT THE LIGHT ONTO ST RT 55 (BECOMES WEST MARKET ST.). FOLLOW ST RT 55/MARKET TO THE THIRD LIGHT AFTER THE EXIT. TURN LEFT ONTO RIDGE AVE. CONTINUE TO WAYNE STREET AND TURN LEFT. THE EXAMINATION CENTER IS UP THE HILL LOCATED IN THE LARGE BUILDING ON YOUR LEFT THAT USED TO BE STOUDER MEMORIAL HOSPITAL.

*Enter the hospital grounds from Wayne right at the sign that says, "STOUDER CENTER 1100". You will enter a short driveway that curves to the right. As you begin to turn to the right, you will see the "WEST ENTRANCE" marked on your left. This is your entrance and the **only** one that has **wooden doors**. So if you enter the complex somewhere else through metal doors---you are at the wrong entrance. Continue on the short drive to the parking lot immediately in front of you. This is the **WEST** lot. Park and enter the complex through the WOODEN DOORS marked "**WEST ENTRANCE**". You will enter what used to be the main hospital entrance. A gift shop area will be on your right and a reception desk on your left. Go past the reception desk to the large elevator doors just to the left a bit. DO NOT go down the hallway to the right. Enter the elevator, which also has doors in the back. You will need to push "**3F**" so the doors open to the office suites. If you accidentally push 3R, the doors to the Residential side will open instead. When the doors open on the third floor, walk around to your right to the PSI Office.*

Additionally, PSI has examination centers in many other regions across the United States. You may take this examination at any of these locations by following the instructions on the out-of-state request form found at the end of this bulletin. You must be fingerprinted in Ohio.

REPORTING TO THE EXAMINATION CENTER

On the day of the examination, you should arrive 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 center and you will forfeit your examination registration fee.*

REQUIRED IDENTIFICATION

Candidates must register for the exam with their LEGAL first and last name as it appears on their government issued identification. Candidates are required to bring two (2) forms of valid (non-expired) signature-bearing identification to the examination center. If the candidate fails to bring proper identification or the candidate names do not match, the candidate will not be allowed to test and their examination fee will not be refunded.

PRIMARY IDENTIFICATION (with photo) – Choose one or two

- State issued driver's license
- State issued identification card
- State issued INTERIM driver's license (must also bring old driver's license or 3rd form of identification)
- State issued INTERIM identification document (must also bring old identification card or 3rd form of identification)
- US Government Issued Passport
- US Government Issued Military Identification Card
- US Government Issued Alien Registration Card
- Canadian Government Issued ID
  NOTE: ID must contain candidate's photo, be valid and unexpired.

SECONDARY IDENTIFICATION - Must display the candidate's name and signature (e.g. debit/credit card, employee ID).

PRE-LICENSING EDUCATION CERTIFICATE required:

- You will be required to present your original pre-licensing certificate or education waiver in order to test. The certificate must be signed and dated by the provider and candidate. Altered certificates cannot be accepted. Pre-licensing certificates and waivers are valid for 180 days beginning on the date of issuance.

SECURITY PROCEDURES

The following security procedures apply during examinations:

- All examinations are closed book.
- You will be provided an online calculator. This is the only calculator that you may use.
- You will be provided a piece of scratch paper and a pencil. These must be returned to the proctor at the end of the examination.
- Candidates may take only approved items into the examination room.
- All personal belongings of candidates should be placed in the secure storage provided at each site prior to entering the examination room. Personal belongings **include**, **but are not limited to**, the following items:
  - **Electronic devices of any type, including cellular / mobile phones, recording devices, electronic watches, cameras, pagers, laptop computers, tablet computers (e.g., iPads), music players (e.g., iPods), smart watches, radios, or electronic games.**
  - **Bulky or loose clothing or coats** that could be used to conceal recording devices or notes. For security purposes outerwear such as, but not limited to: open sweaters, cardigans, shawls, scarves, hoodies, vests, jackets and coats are not permitted in the testing room. **In the event you are asked to remove the outerwear, appropriate attire, such as a shirt or blouse should be worn underneath.**
  - **Hats or headgear not worn for religious reasons** or as religious apparel, including hats, baseball caps, or visors.
  - **Other personal items**, including purses, notebooks, reference or reading material, briefcases, backpacks, wallets, pens, pencils, other writing devices, food, drinks, and good luck items.

- Person(s) accompanying an examination candidate may not wait in the examination center, inside the building or on the building's property. This applies to guests of any nature, including drivers, children, friends, family, colleagues or instructors.
- No smoking, eating, or drinking is allowed in the examination center.
- During the check in process, all candidates will be asked if they possess any prohibited items. Candidates may also be asked to empty their pockets and turn them out for the proctor to ensure they are empty. The proctor may also ask candidates to lift up the ends of their sleeves and the bottoms of their pant legs to ensure that notes or recording devices are not being hidden there.
- Proctors will also carefully inspect eyeglass frames, tie tacks, or any other apparel that could be used to harbor a recording device. Proctors will ask to inspect any such items in candidates' pockets.
- If prohibited items are found during check-in, candidates shall put them in the provided secure storage or return these items to their vehicle. PSI will not be responsible for the security of any personal belongings or prohibited items.
- Any candidate possessing prohibited items in the examination room shall immediately have his or her test results invalidated, and PSI shall notify the examination sponsor of the occurrence.
- Any candidate seen giving or receiving assistance, found with unauthorized materials, or who violates any security regulations will be asked to surrender all examination materials and to leave the examination center. All such instances will be reported to the Department and you may be denied licensure.
- Copying or communicating examination content is a violation of a candidate's contract with PSI, and federal and state law. Either may result in the disqualification of examination results and may lead to legal action.
- Once candidates have been seated and the examination begins, they may leave the examination room only to use the restroom, and only after obtaining permission from the proctor. Candidates will not receive extra time to complete the examination.

TAKING THE EXAMINATION BY COMPUTER

The examination will be administered via computer. You will be using a mouse and computer keyboard.

IDENTIFICATION SCREEN

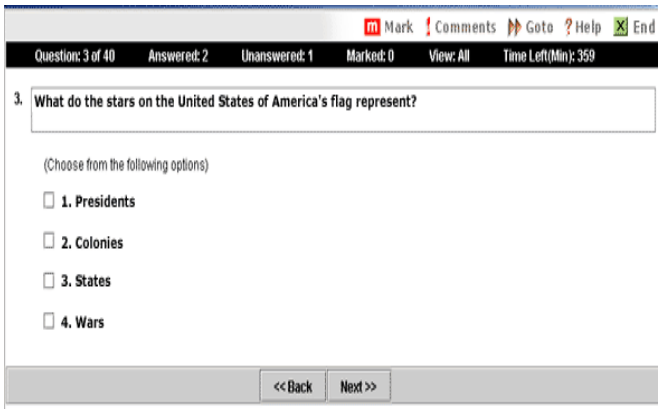
You will be directed to a semi-private testing station to take the examination. When you are seated at the testing station, you will be prompted to confirm your name, identification number, and the examination for which you are registered.

TUTORIAL

Before you start your examination, an introductory tutorial 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 answering questions, and reviewing your answers.

TEST QUESTION SCREEN

The "function bar" at the top of the test question screen provides mouse-click access to the features available while taking the examination.



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.

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.

EXAMINATION REVIEW

PSI, in cooperation with the State, will be continually 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 clicking on the comments button. Your comments regarding the questions and the examinations are welcomed. Comments will be analyzed by PSI examination development staff. While PSI does not respond to individuals regarding these comments, all substantive comments are reviewed. If a discrepancy is found during the comment review, PSI and the Department may re-evaluate candidates' results and adjust them accordingly.

REVIEW REQUEST

If you are requesting a response about examination content, registration, scheduling or test administration (testing center procedures, equipment, etc.), please send a request in writing. Your letter must include your name, Social Security number, exam title, date you tested and the details of your concern, including all relevant facts. Be sure to include your signature and return address. Once the request is received, PSI will respond in 20 days. Mail your letter to:

PSI
Attn: OH INSURANCE
3210 E Tropicana
Las Vegas, NV 89121

SCORE REPORTING

Your examination result will be given to you immediately following completion of the examination on the computer screen. You will also receive a printed score report marked "pass" or "fail" along with diagnostic information. Candidates may use the diagnostic report as a guide for studying before their next test administration.

DUPLICATE SCORE REPORTS

You may request a duplicate score report after your examination by emailing scorereport@psionline.com or by calling 800-733-9267.

TIPS FOR PREPARING FOR YOUR LICENSE EXAMINATION

The following suggestions will help you prepare for your examination.

- Only consider the actual information given in the question, do not read into the question by considering any possibilities or exceptions.
- 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.
- 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.

You can take a practice exam online at www.psiexams.com to prepare for your Ohio Insurance Examination.

Please note that practice exams are intended only to help testing candidates become familiar with the general types of questions that will appear on a licensing examination, and do not contain actual questions that are asked on the exam. Practice exams ARE NOT a substitute for proper education and

study. Scoring well on the practice exam does not guarantee that you will pass an actual licensing examination.

Note: You may take the practice exams an unlimited number of times; however, you will need to pay each time.

EXAMINATION INFORMATION

NON-SCORED QUESTIONS

Your examination contains non-scored questions. The use of such questions is an essential step in developing accurate future examinations. These questions will NOT be scored and time to answer them has been added to the time allowed.

STUDY MATERIALS

In addition to any pre-licensing education that is required for the examination you are taking, you are free to use study materials of your choice to prepare for the examination. Neither the ODI nor PSI reviews or approves these study materials.

The examination outlines contain a section on Ohio statutes and regulations. In addition to general study material, you may wish to consult the references cited below.
These references are generally available at any public or law library.

- Title 39, Ohio Revised Code.
- Chapter 3901, Ohio Administrative Code.
- Chapter 1751, Ohio Revised Code.

You can also access Ohio statutes and insurance regulations through ODI's website at www.insurance.ohio.gov.

EXAMINATION CONTENT OUTLINES

Individual examination content outlines indicating the examination time limit, minimum score required to pass, subject area and the number of items in each area can be found starting on page 11.

These outlines are the basis of the examination. Each examination will contain questions about the subjects in its outline

APPLYING FOR YOUR LICENSE

ELECTRONIC APPLICATIONS

Immediately after you pass your examination, you may complete and submit your license application electronically using the kiosk at the examination center or you may apply outside the examination center by going to **www.insurance.ohio.gov** and clicking on the blue **"Apply or Renew Agent License"** button. Fees will be collected using a credit card or electronic check payments as part of the application submission process.

Prior to beginning the online application process, it may be helpful to review the appropriate license application on ODI's website, **www.insurance.ohio.gov**, so you are prepared to provide all required information when you begin submitting your application electronically, including the application fee.

Note: The National Insurance Producer Registry (NIPR) charges a nominal transaction fee to apply online. This transaction fee is charged whether you are applying online at the examination center or somewhere else. The application and NIPR transaction fee must be paid with a credit card, debit card or electronic check. Fees cannot be paid by cash or paper check.

PAPER APPLICATIONS

The option to apply using a paper application is available on an as-needed basis only and the paper licensing process will take considerably longer than the electronic method. You must contact ODI at (614) 644-2665 to request a paper application. The completed application, required licensure fees, and any other required documentation must then be mailed to ODI. Faxed and emailed applications will not be accepted. Payment is required with submission of paper application. The Check or Money Order should be made payable to "State of Ohio Treasurer."

After ODI has verified that you have completed any required education requirements, have passed the required examination and that you have met all standards for licensure, ODI will issue the appropriate license. The license will list the line or lines of authority. Once a license is issued you will be notified via email. You may print a copy of your license by going to ODI's website at **www.insurance.ohio.gov** and clicking on the **"Print my Agent License"** button.

Applications that are found to contain inaccurate or untruthful responses may be denied. If a license issued by ODI is based upon erroneous or untruthful information provided by the applicant, the licensee may be subject to a civil penalty (fine) or administrative action up to, and including, license revocation.

Note: By law, ODI cannot complete the processing of your application until it receives your criminal history background check report from the BCI or FBI.

ODI will contact an applicant if their application cannot be processed for missing information. The applicant must respond to ODI with the requested information by the date requested, usually 30 days, or the application will be deemed incomplete. All previous fees paid are non-refundable and non-transferable when an application is deemed incomplete. Once an application is deemed incomplete, a new application must be submitted and fees paid before ODI will continue the review process. ODI may grant an extension of time to obtain certain documents upon request of the applicant.

Note: Agents are required by law to maintain accurate address, phone and email addresses on record with ODI. ODI's primary means of communication with applicants and agents will be in the form of email.

CRIMINAL BACKGROUND CHECK

Ohio Revised Code 3905.051 requires all individuals applying for a resident insurance license issued by ODI to submit fingerprints for a criminal records check completed by the Ohio Bureau of Criminal Investigation and Identification (BCI) and the Federal Bureau of Investigations (FBI). Criminal background check results are valid for 1 year. Applicants applying for multiple license types that require a background check can utilize the same results so long as the original background check results are valid.

The Superintendent of Insurance may refuse to issue an insurance license to an individual who is found to have committed any act that is grounds for the denial of a license. Such acts may include, but are not limited to:

- Providing incorrect, misleading, incomplete or materially untrue information on a license or application.
- Having been convicted of a felony.
- Having been convicted of a misdemeanor related to the misuse and/or theft of money or property belonging to another, fraud, forgery, dishonest acts, and breach of fiduciary duty and/or crimes of moral turpitude.
- Any other criminal conviction.

To complete a criminal background check, applicants must use National WebCheck, a web-based fingerprinting technology that processes background checks electronically. A list of WebCheck providers approved by ODI is located at **www.insurance.ohio.gov**.

REQUIRED ATTACHMENTS FOR CHARGES AND/OR CONVICTIONS

If additional application documentation is required, documents can be mailed to ODI using the address found at the beginning of this bulletin or downloaded to NIPR's Attachment Warehouse (**www.nipr.com**).

Note: The Department will contact an applicant when certified documents are necessary. Certified documents must be mailed to ODI. Failure to provide records as requested may delay the processing of your application or lead to your application being dismissed.

SURETY BAIL BOND ID CARD

Once you have successfully passed the *11-42 Surety Bail Bonds* examination, follow the three steps below to obtain your Surety Bail Bonds ID card:

1. Get official approval from ODI that you have passed all requirements and can now be licensed.
2. Once received, call PSI at (800) 733-9267 and request to order your Surety Bail Bonds ID card.
3. Pay the $20.00 processing fee to have your card shipped, which usually takes 7 to 10 days after PSI receives payment.

CONTINUING EDUCATION REQUIREMENTS

Agents with a continuing education requirement are required to obtain all required credits prior to their license expiration date. Agents will not be eligible to renew their insurance license(s) until they have satisfied their continuing education requirements.

PROPERTY, CASUALTY, PERSONAL LINES, ACCIDENT & HEALTH, VARIABLE OR LIFE LICENSEES

Persons holding one or more of the above lines of authority are required to complete 24 hours of approved continuing education, three of which must be approved as ethics specific, prior to renewing their license.

TITLE LICENSEES

Persons holding **only** a title license need to complete 12 hours of approved continuing education, 10 of which must be approved as title-specific and two of which must be approved as ethics-specific, prior to renewing their licenses. Persons holding a title license **in addition to** a resident agent license must complete 24 hours of approved continuing education, 10 of which must be approved as title-specific and three of which must be approved as ethics-specific, prior to renewing their license.

SURETY BAIL BOND LICENSEES

Persons holding **only** a surety bail bond license need to complete seven hours of approved continuing education, six of which must be approved as surety bail bond-specific and one of which must be approved as ethics-specific, prior to renewing their license. Persons holding a surety bail bond license **in addition to** a resident agent license must complete 24 hours of approved continuing education, 12 of which must be approved as surety bail bond- specific and three of which must be approved as ethics- specific, prior to renewing their license. These persons will have two different renewal cycles, one for the surety bail bond license and one for the resident agent license. Surety bail bond agents will be required to renew their surety bail bond license annually by the last day of February.

VIATICAL SETTLEMENT BROKER LICENSEES

Persons holding **only** a viatical settlement broker license are required to complete 15 hours of approved continuing education specifically related to viatical settlements and viatical transactions. Persons holding a viatical settlement broker license **in addition to** a resident agent license must complete 24 hours of approved continuing education, 15 of which must be specifically related to viatical settlements and viatical transactions and three of which must be approved as ethics specific. These persons will have two different renewal cycles, one for the viatical settlement broker license and one for the resident agent license. The initial compliance period for all individuals licensed as a viatical settlement broker shall begin on January 1 immediately following the year of licensure and ends 24 months later on December 31st and shall continue every 24 months as long as the license is in force.

Note: All required CE credits must be completed before an agent submits a license renewal application to ODI. Credits must be posted on the licensee's record with ODI before a license can be renewed.

CONTINUING EDUCATION EXEMPTIONS

The following classes of agents are exempt from continuing education requirements:

- Persons holding a limited authority license and do not hold a license type requiring continuing education.
- Nonresident agents in compliance with the continuing education requirements of their home state, except for non-resident Viatical Settlement Brokers.
- Persons granted inactive status by ODI and their license status is currently inactive "By Agent Request".

LICENSE RENEWAL PROCESS

All Ohio insurance agents who hold a major line, limited line and/or title insurance license are required to renew their license(s) every two years by the last date of their birth month. Surety Bail Bond agents are required to renew annually by the last day of February. Agents with a continuing education requirement are required to obtain all required credits prior to their license expiration date and PRIOR to submitting a license renewal application.

ODI encourages all agents to verify their license expiration date, license status and address using the **"Agent/Agency Locator"** on ODI's website, **www.insurance.ohio.gov**. Agents are responsible for informing ODI of any address, email or phone number change within 30 days of such change. Agents can change their contact information electronically through **www.nipr.com** or by completing a change of address form (INS3241) which is available on ODI's website (**www.insurance.ohio.gov**) under **"ODI Forms".**

In order to renew a Major Line, Limited Line, Title, Title Marketing Representative or Surety Bail Bond insurance license, all agents, on or before their license expiration date, **must** submit a National Insurance Producer Registry (NIPR) Renewal Application. The renewal application and step-by-step instructions regarding the renewal process can be found by clicking the **"Apply or Renew Agent License"** button on ODI's Web site (**www.insurance.ohio.gov**). Please be advised that NIPR charges a nominal application processing fee that is in addition to any license renewal fee. Renewal applications may be submitted up to 90 days prior to an agent's license expiration date. Agents **must** satisfy all continuing education requirements prior to submitting their renewal application.

While a $25 renewal fee is required to be paid by all Limited Line and Non-Resident agents, the renewal fee is waived for all Resident agents with a continuing education requirement. Agents will not be eligible to renew their insurance license(s) until they have satisfied their continuing education requirement.

RENEWAL REMINDER NOTIFICATION

At least 30 days prior to an agent's license expiration date, ODI will send a reminder notice to each agent's mailing address. Regardless of the reminder notice being received, all agents are responsible for renewing their license(s) by their license expiration date.

NON-RENEWAL CONSEQUENCES

The consequences associated with the non-renewal of a Limited Line, Major Line, Surety Bail bond, Title & Title Insurance Marketing Representative License include the following:

One month late period:
If agents do not renew their license by their license expiration date, they will have a one month late period to submit an application, provided they have satisfied any continuing education requirement they may have. In addition to the renewal fee (if required), the agent will be required to pay a $50 late fee. Please note, during the one month late period, an agent's license will remain active.

If the license is not renewed during that one month late period, the license will be suspended and all company appointments will be terminated.

Note: Once a license has been suspended, an agent is to cease all insurance activities as he/she is no longer eligible to sell, solicit or negotiate insurance in Ohio.

License suspension/reinstatement information:
A license suspended for non-renewal can be reinstated within one year of the original license expiration date. In order for a license to be reinstated, the individual must satisfy the terms of his/her continuing education requirement (if required), submit a renewal application, and remit all applicable fees. In addition to the renewal fee (if required), a $100 reinstatement fee must be paid to reinstate the license.

During the one-year license reinstatement period, suspended agents are not eligible to apply for a new license.

Additionally, individuals who do not reinstate a suspended license within one year of their original license expiration date will be required to go through the agent licensing process as a new agent.

LICENSE SURRENDER OPTION

If a licensed Ohio insurance agent no longer wishes to maintain his/her license(s), he/she may surrender his/her license(s) so long as he/she is in good standing with the Superintendent of Insurance. The request to surrender a license (INS3240) can be obtained from ODI's website. www.insurance.ohio.gov under ODI forms. All surrender requests must be received by ODI prior to the license expiration date. Once a license has been surrendered, an individual will need to apply as a new agent if he/she wishes to obtain a new license. New license requirements include the completion of pre-licensing education, examination and completion of a State and Federal criminal background check.

LICENSE INACTIVATION OPTION

A Ohio resident agent who holds an active resident major line, surety bail bond or title license may inactivate a license as long as the person in good standing with the superintendent, compliant with continuing education requirements, **and** will not be engaging in, participating in or assisting with any activity for which an agent's license is required for at least the next 24 months. The request to inactivate a license (INS3235) can be obtained from ODI's website. www.insurance.ohio.gov under ODI forms. The inactivation request must be received by the Department prior to the license expiration date. Any requests received after the license expiration date will be returned. Once a license has been inactivated, all appointments held by the agent will be cancelled as of the date the inactive status was granted.

Persons granted inactive status may request to reactivate their license after they have been inactive for two or more years by completing the required number continuing education hours and submitting the reactivation form (INS3236) along with the required reactivation fees. Persons granted inactive status that want to reactivate their license less than two years from inactivation will need to apply as a new agent. New license requirements include the completion of pre-licensing education, examination and completion of a State and Federal criminal background check.

EXAMINATION CONTENT OUTLINES

Following are the individual examination content outlines indicating the examination time limit and subject area and the number of items in each area. The minimum passing score is 70%.

These outlines are the basis of the examination. Each examination will contain questions about the subjects in its outline.

OHIO LIFE, ACCIDENT AND HEALTH INSURANCE AGENT SERIES 11-35
150 questions - 2.5 Hours

1.0 Insurance Regulation 10%
1.1 Licensing
Maintenance and duration (3905.06, .16; 3901-5-09)
Requirements (3905.02, .04, .05, .051, .06; 3901-5-09)
Resident/nonresident (3905.06, .061, .07, .071)
Change in name, address, email, telephone number (3905.061, 3905.071; 3901-5-09)
Renewal/nonrenewal (3905.06; 3901-5-09(J))
Temporary license (3905.09)
Duty to report criminal convictions and administrative disciplinary actions (3905.22)
Assumed business names (3905.11)
Continuing education including exemptions and penalties (3905.06, 3905.481; 3901-5-01; 3901-5-05(D), 3901-5-09(L)(7))
Inactivity due to military service (3905.06(G)); 3901-5-09(J))
Inactivity due to extenuating circumstances (3905.06(G); 3901-5-09(J))
Disciplinary actions (3905.14)
License denial, probation, surrender, suspension, revocation, or refusal to issue or renew (3901.22(D)(1); 3905.14, 3905.16; 3901-5-12)
Failure to pay taxes (3905.14(B)(14))
Failure to appear for an interview (3905.14(B)(22))
Failure to provide department with a written response (3905.14(B)(21))
Penalties and fines for violations (3901.22(D), (F), 3905.14(B), (D), (H), .99))
Cease and desist orders (3901.221; 3905.14(G), 3901.22(D))
Civil
Criminal
Hearings (3901.22; 3905.14(C); ORC 119)
Consent/Settlement agreements (3901.22(G))
1.2 State regulation
Acts constituting insurance transactions (3901.17; 3905.02, 3905.42)
Negotiate, sell, solicit (3905.01, .02)
Director's general duties and powers (3901.01, 3901.011, .04, .041; 3905.12)
Company regulation
Certificate of authority (3907.08; 3909.01, .08, 3925.11, 3927.01))
Insolvency (3903.01(~~NO~~))
Policy forms/rates/exceptions (3915.051; 3918.08; 3935.04; ~~3937.03~~; 3923.02, 3923.021; 1751.11, 1751.12)
Financial requirements (3901-1-50; 3901-3-04; 3907.05, 3929.011)
Agent regulation
Commissions, compensations, fees (3905.18; 3905.181; 3901-5-09(N), 3905.55)
Reporting of felony and crimes of moral turpitude (3905.14 (B)(6), (B)(7), .22)
Policy/application signature (3905.14(B)(11), (26))
Appointment procedures

Agent appointment (3905.20; 3901-5-09(K))
Cancellation of appointment (3905.16(B)(1))
Termination notification (3905.21)
Unfair trade and claims settlement practices (3901.19-.26; 3901-1-07; 3901-1-54))
Rebating (3911.20; 3933.01; 3999.05)
Premium refunds and other incentives (3905.14(B)(32); 3999.05, Bulletin 2009-13)
False advertising (3901.21(B), (D), .24; 3905.43; 3999.10, .11)
Misrepresentation (3901.21(A),(B); 3905.14(B)(5); 3999.08)
Defamation of insurer (3901.21(C); 3999.09)
Unfair discrimination (3901.21; 3911.16-.19)
Illegal inducements (3933.01; 3999.05, 3901.21(G), 3911.20, Bulletin 2009-13)
General grounds for disciplinary action (3905.14(B))
Examination of books and records (3901.04, .07)
Insurance fraud regulation (3999.21, .31, .37, .41, .42; ORC 2913.47, 3901.44)
Insurance information privacy (3901.44; 3904.01 (R); 3904.04, 3904.14, 3965.01-.11)
Consumer information/fees (3905.55; 3901-6-04; 3905.181)
1.3 Federal regulation
Fair Credit Reporting Act (15 USC 1681–1681d)
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
Other federal regulations (e.g., Do Not Call List) (https://www.donotcall.gov/)
2.0 General Insurance 5%
2.1 Concepts
Risk management key terms
Risk
Exposure
Hazard
Peril
Loss
Methods of handling risk
Avoidance
Retention
Sharing
Reduction
Transfer
Elements of insurable risks
Adverse selection
Law of large numbers
Reinsurance

Indemnity/pay on behalf of
2.2 Insurers
Types of insurers
Stock companies
Mutual companies
Fraternal benefit societies
Reciprocals
Lloyd's associations
Risk retention groups
Surplus lines
Authorized/admitted versus unauthorized/nonadmitted insurers
Domestic, foreign and alien insurers
Financial solvency status (e.g., A.M. Best, Standard and Poor's, Moody's, NAIC)
Marketing (distribution) systems
2.3 Agent and general rules of agency
Insurer as principal
Agent/insurer relationship
Authority and powers of agents
Express
Implied
Apparent
Responsibilities to the applicant/insured
2.4 Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Legal interpretations affecting contracts
Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations

Warranties
Concealment
Fraud
Waiver and estoppel
3.0 Life Insurance Basics 8%
3.1 Insurable interest (3911.091,.11)
3.2 Personal uses of life insurance
Survivor protection
Estate creation
Cash accumulation
Liquidity
Estate conservation
3.3 Determining amount of personal life insurance
Human life value approach
Needs approach
Types of information gathered
Determining lump-sum needs
Planning for income needs
3.4 Business uses of life insurance
Buy-sell funding
Key person
Executive bonuses
3.5 Viatical settlements (Chapter 3916)
Nature and purpose
General rules
Viatical settlement broker authority and licensing (3916.02)
Disciplinary actions (3916.15)
Promoting purchase for purpose of selling (3916.16)
Advertisements (3916.17)
Definitions (3916.01)
Viatical settlement broker (3916.01(N), .02, .03, .04)
Viatical settlement provider (3916.01(P), .07)
Viatical settlement contract (3916.01(O), 3916.08)
Stranger Originated Life Insurance (Stoli) (3916.05(B); 3901-9-04)
Viator (3916.01(R))
3.6 Classes of life insurance policies
Group versus individual
Ordinary versus industrial (home service)
Permanent versus term
Participating versus nonparticipating
Fixed versus variable life insurance and annuities

Universal Life
3.7 Premiums
Factors in premium determination
Mortality
Interest
Expense
Premium Concepts
Net single premium
Gross annual premium
Premium payment mode
3.8 Agent responsibilities
Solicitation, sales presentations, and disclosure requirements (3901-6-01, 03)
Advertising
Life and Health Insurance Guaranty Association (3956.04, .06, .18; 3901-1-52)
Backdating of policies (3915.13)
Illustrations (3901-6-04))
Policy summary (3901-6-03(D)(6))
Buyer's guide (3901-6-03(D)(1))
~~Guaranty association disclaimer (3956.18; 3901-1-52)~~
Life insurance policy cost comparison methods
Replacement (3901-6-05)
Use and disclosure of insurance information
Post Application Consumer Review
Field underwriting
Notice of information practices
Application procedures
Delivery
Policy review
Effective date of coverage
Premium collection
Statement of good health
3.9 Individual underwriting by the insurer
Information sources and regulation (3904)
Application
Agent report
Attending physician statement
Investigative consumer (inspection) report
Medical Information Bureau (MIB)
Medical examinations and lab tests including HIV (3901.46(A), (B)(1))
Selection criteria

Classification of risks
Preferred
Standard
Substandard
Declined
4.0 Life Insurance Policies 7%
4.1 Term life insurance
Level term
Annual renewable term
Level premium term
Decreasing term
4.2 Whole life insurance
Continuous premium (straight life)
Limited payment
Single premium
4.3 Flexible premium policies
Adjustable life
Universal life
4.4 Specialized policies
Joint life (first-to-die)
Survivorship life (second-to-die)
Juvenile life
4.5 Group life insurance
Characteristics of group plans
Types of plan sponsors
Group underwriting requirements
Conversion to individual policy (3917.06(H), (I))
4.6 Credit life insurance (individual versus group)
5.0 Life Insurance Policy Provisions, Options and Riders 9%
5.1 Standard provisions (3915.05)
Entire contract (C)
Payment of premiums (A)
Grace period (B)
Reinstatement (J)
Misstatement of age (E)
Payment of claims (K)
Exclusions
Statement of the insured (D)
Incontestability ((C), 3911.07)
Prohibited provisions (3915.09)
Modifications (3915.12)

5.2 Beneficiaries (3905.14 (B)(19), (20), 3911.09, .10, .13, .14)
Designation options
Individuals
Classes
Estates
Minors
Trusts
Beneficiary Revocation (5815.33)
Succession
Revocable versus irrevocable
Common disaster clause
Spendthrift clause
5.3 Settlement options
Cash payment
Interest only
Fixed-period installments
Fixed-amount installments
Life income
Single life
Joint and survivor
5.4 Nonforfeiture options
Cash surrender value
Extended term
Reduced paid-up insurance
5.5 Policy loan and withdrawal options
Cash loans
Automatic premium loans
Withdrawals or partial surrenders
5.6 Dividend options
Cash payment
Reduction of premium payments
Accumulation at interest
One-year term option
Paid-up additions
Paid-up insurance
5.7 Disability riders
Waiver of premium
Waiver of cost of insurance
Disability income benefit
Payor benefit life/disability (juvenile insurance)

5.8 Living benefit provisions/riders (3915.21-.24, 3923.44(K), (L); 3901-6-06)
Accelerated benefit (terminal illness)
Long-term care
5.9 Riders covering additional insureds
Spouse/other-insured term rider
Children's term rider
Family term rider
5.10 Riders affecting the death benefit amount
Accidental death
Guaranteed insurability
Cost of living
Return of premium
6.0 Annuities 5%
6.1 Annuity principles and concepts
Accumulation period versus annuity period
Owner, annuitant and beneficiary
Insurance aspects of annuities
Suitability requirements (3901-6-13)
6.2 Immediate versus deferred annuities
Single premium immediate annuities (SPIAs)
Deferred annuities
Premium payment options
Nonforfeiture
Surrender charges
Death benefits
6.3 Annuity (benefit) payment options
Life contingency options
Pure life versus life with guaranteed minimum
Single life versus multiple life
Annuities certain (types)
6.4 Fixed Annuities
General account assets
Interest rate guarantees (minimum versus current)
Level benefit payment amount
6.5 Specialty annuity products
Equity indexed annuities
Market value adjusted annuities
6.6 Uses of annuities
Lump-sum settlements
Qualified retirement plans
Group versus individual annuities
Personal uses
Individual retirement plans
Tax-deferred growth
Retirement income
Education funds
7.0 Federal Tax Considerations for Life Insurance and Annuities 8%
7.1 Taxation of personal life insurance
Amounts available to policy owner
Cash value increases
Dividends
Policy loans
Surrenders
Amounts received by beneficiary
General rule and exceptions
Settlement options
Values included in insured's estate
7.2 Modified endowment contracts (MECs)
Modified endowment versus life insurance
Seven-pay test
Distributions
7.3 Taxation of non-qualified annuities
Individually-owned
Accumulation phase (taxation issues related to withdrawals)
Annuity phase and the exclusion ratio
Distributions at death
Corporate-owned
7.4 Taxation of individual retirement plans
Traditional IRAs
Contributions and deductible amounts
Premature distributions (including taxation issues)
Annuity phase benefit payments
Values included in the annuitant's estate
Amounts received by beneficiary
Roth IRAs
Contributions and limits
Distributions
7.5 Rollovers and transfers (IRAs and qualified plans)
7.6 Section 1035 exchanges
8.0 Accident and Health Insurance Basics 8%

8.1 Definitions of perils
Accidental injury
Sickness
8.2 Principal types of losses and benefits
Loss of income from disability
Medical expense
Dental expense
Vision expense
Long-term/home health care expense
8.3 Classes of health insurance policies
Individual versus group
Private versus government
Limited versus comprehensive
Self-funded/ERISA
Employee association
8.4 Limited policies
Limited perils and amounts
Required notice to insured
Types of limited policies
Accident-only
Specified (dread) disease
Hospital indemnity (income)
Credit disability
Blanket insurance (teams, passengers, other) (3923.13)
Prescription drugs
Vision care
Critical illness
Dental
Hearing
Group supplemental
Travel
Short-term major medical
Medicare supplement & Part D (OAC 3901-8-08)
8.5 Common exclusions from coverage
War or act of war
Elective cosmetic surgery
Workers' compensation
Commission or attempt of a felony
State child health program
8.6 Agent responsibilities in individual health insurance
Marketing requirements

Advertising
Life and Health Insurance Guaranty Association (3956.04, .06, .18; 3901-1-52)
Sales presentations
Outline of coverage
~~Health insurance association/fund~~
Common situation for omission/errors
Field underwriting
Nature and purpose
Disclosure of information about individuals
Application procedures
Requirements at delivery of policy
Employee waiver form
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Plan types and definitions
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Nature, financing, administration and terminology
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Late enrollment penalty
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15.4 Medicare supplements ~~(3901-8-08 Appendix C, D~~; 3923.33, .338.331-.336; OAC 3901-8-08 Amended, including Appendix C and D)
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16.2 Employer group health insurance
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16.5 Medical Savings Accounts (MSAs) and Health savings accounts (HSAs)
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OHIO PROPERTY AND CASUALTY INSURANCE AGENT SERIES 11-36

150 questions - 2.5 Hours

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1.1 Licensing
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Failure to appear for an interview (3905.14(B)(22))
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1.2 State regulation
Acts constituting insurance transactions (3901.17; 3905.02, 3905.42)
Negotiate, sell, solicit (3905.01, .02)
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Insolvency (3903.01(~~NO~~))
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Unfair trade and claims settlement practices (3901.19-26; 3901-1-07; 3901-1-54))
Agent regulation
Commissions, compensations, fees (3905.18, .181; 3901-5-09(N), 3905.55)
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Appointment procedures
Agent appointment (3905.20; 3901-5-09(K))
Cancellation of appointment (3905.16(B)(1))
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Rebating (3933.01; 3999.05)
Premium refunds and other incentives (3905.14(B)(32); 3999.05, Bulletin 2009-13)
False advertising (3901.21 (A), (B), (D), .24; 3905.43; 3999.10, .11)
Misrepresentation (3901.21; 3905.14(B)(5); 3999.08)
Defamation of insurer (3901.21(C); 3999.09)
Unfair discrimination (3901.21(L), (M))
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General grounds for disciplinary action (3905.14(B))
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1.3 Federal regulation
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Other federal regulations (e.g., Do Not Call List) (https://www.donotcall.gov/)
2.0 General Insurance 9%
2.1 Concepts
Risk management key terms
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Methods of handling risk
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Elements of insurable risks
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2.3 Agent and general rules of agency
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Authority and powers of agents
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Responsibilities to the applicant/insured
2.4 Contracts
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3.0 Property and Casualty Insurance Basics 16%
3.1 Principles and concepts
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Credit scores
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Indirect loss
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3.2 Policy structure
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3.3 Common policy provisions
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Contribution by equal shares
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Aggregate — general versus products — completed operations
Split
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Restoration/non-reduction of limits
Vacancy or un-occupancy
Named insured provisions
Duties after loss

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3.4 Ohio laws, regulations and required provisions
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Ohio Insurance Guaranty Association (3955.01-.10, .12.-.19)
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Terrorism Risk Insurance Program Reauthorization Act of 2015 (15 USC 6701) (Bulletin 2015-02)
Unfair Property/Casualty Claims Settlement Practices (3905.55; 3901-1-54; 3901-1-07)
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4.0 Dwelling ('14) Policy 6%
4.1 Characteristics and purpose
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Cancellation/renewal
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4.2 Coverage forms — Perils insured against
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4.3 Property coverages
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Coverage B — Other structures
Coverage C — Personal property
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Coverage E — Additional living expense
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4.4 General exclusions
4.5 Conditions and definitions
4.6 Selected endorsements
Special provisions — Ohio (DP 01 34)
Automatic increase in insurance (DP 04 11)
Broad theft coverage (DP 04 72)
Dwelling under construction (DP 11 43)
4.7 Personal liability supplement
Cancellation/nonrenewal
5.0 Homeowners ('11) Policy 14%
5.1 Eligibility and definitions
5.2 Coverage forms
HO-2 through HO-6
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5.3 Section I — Property coverages
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Coverage C — Personal property
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5.6 Exclusions
5.7 Conditions
5.8 Selected endorsements
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6.0 Auto Insurance 14%
6.1 Laws
Ohio Motor Vehicle Financial Responsibility Law (4509.01-.81))
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Endorsement for motor carrier policies of insurance for public liability (MCS-90)
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7.3 Commercial property ('12)
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Causes of loss forms
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Ordinance or law (CP 04 05)
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7.4 Commercial Crime ('15)
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7.5 Commercial inland marine ('13)
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Coverage E — Scheduled farm personal property
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8.0 Businessowners ('13) Policy 8%
8.1 Characteristics and purpose
8.2 Businessowners Section I — Property
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8.3 Businessowners Section II — Liability
Eligibility
Coverages
Exclusions
Limits of insurance
General conditions
Definitions
8.4 Businessowners Section III — Common Policy Conditions
8.5 Selected endorsements
Hired auto and non-owned auto liability (BP 04 04)
Protective safeguards (BP 04 30)
Utility services — direct damage (BP 04 56)
Utility services — time element (BP 04 57)
9.0 Workers' Compensation Insurance 4%
9.1 Workers' compensation laws
Types of laws
Compulsory versus elective (4123.12, .35, .54)
Monopolistic versus competitive
Ohio Workers' Compensation Law (Chapter 4123)
Exclusive remedy (4123.54)
Employment covered (required, voluntary) (4123.01, .28, .54))
Covered injuries (4123.54, .55, .84)
Occupational disease (4123.01(F))
Benefits provided (4123.30, .54, .55-.59, .60-.61, .66)
Second/subsequent injury fund
Federal workers' compensation laws
Longshore and Harbor Workers' Compensation Act (33 USC 904)
Federal Employers Liability Act
The Jones Act
9.2 Workers' compensation and employers liability insurance policy
Part One — Workers' compensation insurance
Part Two — Employers liability insurance
Part Three — Other states insurance
Part Four — Your duty if injury occurs
Part Five — Premium
Part Six — Conditions
9.3 Selected endorsements and rating factors
Foreign coverage
Voluntary compensation
All states
Job classification

Payroll
Experience modification factor
Premium discounts
Participation plans
10.0 Other Coverages and Options 7%
10.1 Umbrella/excess liability policies
Personal (DL 98 01)
Commercial (CU 00 01)
10.2 Specialty liability insurance
Professional liability
Errors and omissions
Directors and officers liability
Fiduciary liability
Liquor liability
Employment practices liability
Employee Benefits
Identity Fraud Expense Coverage
10.3 Surplus lines
Eligibility
Definitions and non-admitted markets
Licensing requirements
10.4 Surety bonds
Nature of bonds
Bond period
Discovery bond
Limit of liability
Termination of coverage
Parties to a bond
Principal, obligee, surety
Purpose of bonds
Surety, fidelity
Types of fidelity bonds
Employee theft, public official, financial institution, fiduciary
Types of surety bonds
Contract, license, judicial, permit
10.5 Aviation insurance
Aircraft liability
Hull, cargo, freight
Implied warranties
Perils
Drone coverage

General and particular average

10.6 Ocean marine insurance

Major coverages

Hull insurance

Cargo insurance

Freight insurance

Protection and indemnity

Implied warranties

Perils

General and particular average

10.7 National Flood Insurance Program

"Write your own" versus government

Eligibility

Coverage

Limits

Deductibles

10.8 Other policies

Boat owners

Personal watercraft

Recreational vehicles

Difference in conditions

10.9 Residual markets

Insurance Underwriting Plan

FAIR plans (3929.41-.49; 3901-1-18)

Commercial Insurance Joint Underwriting Association (3930.01-.18)

Ohio Automobile Insurance Plan (4509.70)

OHIO TITLE INSURANCE AGENT SERIES 11-37

100 questions - 2 Hours

1.0 Insurance Regulation 10%

1.1 Licensing

Types of licensees

Definitions/general requirements (3905.01, .02, .04-.06; 3953.01, 3953.03; 3901-5-09)

Title agent additional requirements (3953.01(H); 3953.21(B), 3953.22)

Inactivity due to military service (3905.06(G); 3901-5-09)(J))

Maintenance and duration (3905.06, .16; 3901-5-09)

Requirements (3905.02, .04, .05, .051, .06; 3901-5-09)

Change in name, address, email, telephone number (3905.061, 3905.071; 3901-5-09)

Duty to report criminal convictions and administrative disciplinary actions (3905.22 (A), (B))

Assumed business names (3905.11)

Continuing education including exemptions and penalties (3905.06, 3905.481; 3901-5-01; 3901-5-05(D), 3901.5.09)

Disciplinary actions

Penalties and fines for violations (3901.22(D), (F), 3905.14(B), (D), (H), (.99)

Cease and desist orders (3901.221; 3905.14(G), 3901.22(D))

Civil

Criminal

Hearings (3901.22; 3905.14(C); ORC 119)

Consent/Settlement agreements (3901.22(G)), 3905.14 (B)(2))

Failure to pay taxes (3905.14(B)(14))

Failure to appear for an interview (3905.14(B)(22))

Failure to provide department with a written response (3905.14(B)(21))

1.2 State regulation

Director's general duties and powers (3901.01, 3901.011, .04, .041; 3905.12)

Company regulation

Certificate of authority (3925.11, 3925.12, 3953.03, 3953.04, 3953.17)

Title marketing representative appointment (3901-5-09(G))

Insolvency (3903.01(O))

Prohibited business (3953.09), 3953.21(B); 3901-7-04))

Financial requirements (3925.12; 3953.05; 3953.06; 3901-1-50; 3901-3-04)

Closing Protection Coverage (3953.32)

Agent regulation

Agent appointment (3905.20, .21; 3901-5-09(K))

Commissions (3905.18; 3953.25; 3901-5-09(N))

Trust account (3953.231; 3901-7-01)

Interest on trust account (IOTA) (3953.231)

Division of fees and charges (3953.27)

Illegal compensation (3905.18, 3953.26; 3901-7-04)

Agent/Consumer fees (3905.55)

Surety bonds and errors and omissions coverage (3953.23; 3901-7-02)

Closing protection coverage (3953.32)

Controlled business (3953.21(B), 3901-7-04)

Unfair insurance trade practices

Rebating (3933.01; 3953.26)

False advertising (3901.21(B), (D); 3905.43; 3999.10, .11)

Misrepresentation (3901.21; 3905.14(B)(5); 3999.08)

Defamation of insurer (3901.21(C); 3999.09)

Unfair discrimination (3901.21(L), (M); 3953.29)

Illegal inducements (3933.01; 3953.26; 3901-7-04)

Controlled business (3901-7-04; 3905.14(B)(34), 3953.21(B))

Examination of books and records (3901.04, .07; 3953.23, 3953.33; 3901-7-01)

Insurance fraud regulation (3999.21, .31, .37, .41, .42; 2913.47, 3901.44)

Insurance information privacy (3901.44; 3904.04, .13, .14)

1.3 Federal regulation

Fair Credit Reporting Act (15 USC 1681–1681d)

Fraud and false statements including 1033 waiver (18 USC 1033, 1034)

Other federal regulations (e.g., Do Not Call List) (https://www.donotcall.gov/)

2.0 General Insurance 10%

2.1 Concepts

Risk management key terms

Risk

Exposure

Loss

Insurable Interest

Reinsurance

2.2 Agent and general rules of agency (3905)

Insurer as principal

Agent/insurer relationship

Authority and powers of agents

Express (3905.20)

Implied (3901-5-12)

Apparent

Responsibilities to the applicant/insured

2.3 Contracts

Elements of a legal contract

Offer and acceptance

Consideration

Competent parties

Legal purpose

Legal interpretations affecting contracts

Ambiguities in a contract of adhesion

Reasonable expectations

Indemnity

Utmost good faith

Representations/misrepresentations

Warranties

Concealment

Fraud

3.0 Real Property 35%

3.1 Concepts, principles and practices

Definition of real property

Types of real property

Title to real property

Marketable title

3.2 Acquisition and transfer of real property

Conveyances

Encumbrances

Adverse possession

Condemnation

Dower

Involuntary alienation

Abandonment

Judicial sales

Land installment contract

Leases

Decedents' estates

Intestate

Testate

Divorce, dissolution and annulment

Trusts

Types of joint ownership

Tenants in common

Joint tenancy

Acknowledgments

Legal capacity of parties

Individuals

Corporations

General partnerships

Limited partnerships

Fictitious names

Trust agreements

Limited Liability Company (LLC)

Powers of Attorney

3.3 Legal descriptions

Types of legal descriptions

Types of measurements used

Language of legal descriptions

- Structure and format
- Interpretation

3.4 Escrow principles

- Escrow terminology
- Types of escrows
- Escrow contracts
- Fiduciary responsibilities of escrow agents

3.5 Recording

- Types of records
- Types of recording systems
- Requirements to record
- Recording steps
- Acknowledgments

4.0 Title Insurance 20%

4.1 Title insurance principles (3953)

- Risks covered by title insurance
  - Risk of error in public records
  - Hidden off-record title risks
  - Risk of omission and commission by agent
- Entities that can be insured; need for insurance
  - Individual ~~(3953.01)~~
  - Commercial ~~(3953.07)~~
- Interests that can be insured
  - Fee simple estate
  - Leasehold estate
  - Life estate
  - Easements
  - Mortgagee
- Title insurance forms (3953.28)
  - Commitments
  - Owner's policy
  - Loan policy
  - Leasehold policies
- Title insurance policy structure and provisions
  - Insuring provisions
  - Schedule A
  - Schedule B — exceptions from coverage
  - Exclusions from coverage
  - Conditions
  - Endorsements

4.2 Title searching techniques

5.0 Title Exceptions and procedures for Clearing Title 25%

5.1 Principles and concepts

- Exceptions
- Voluntary and involuntary liens
- Federal liens
- Mortgage
- Judgments
- Taxes and assessments
- Surveys
- Condominiums
- Water rights
- Mineral rights
- Equitable interests
- Attachments
- Executions
- Covenants, conditions and restrictions

5.2 Special problem areas and concerns

- Ohio child support lien
- Acknowledgments
- Mechanic's lien
- Bankruptcy
- Probate
- Forfeitures
- Foreclosure
- Claims against the title
- Lis pendens

5.3 Principles of clearing title

- Releases
- Assignments
- Subordinations
- Affidavits

5.4 Settlement of closing procedures

- Real Estate Settlement Procedures Act (RESPA)
- Closing protection letter (3953.32)
- Good funds

OHIO PUBLIC ADJUSTER
SERIES 11-38

100 questions - 2 Hours

1.0 Insurance Regulation 10%

1.1 Licensing Requirements (3951.02)

- Requirements (3901-1-24, 3951.01, .02, .03, .04, .05, .06)
- Definitions (3951.01)
- Qualifications (3951.03)
- Certificate of authority (3951.02, .03; 3951.04)
- Process/issuance or denial (3951.03-.04)
- License fees (3951.06(A))
- Surety bond (3951.06(D))
- Written examination (3951.05)
- Waiver of examination (3951.09)
- Reciprocal licensing (3951.09)
- Claim adjustment contract requirements (3901-1-24(D), (E))
- Prohibited activities (3901-1-24(C); 3951.08)

1.2 Maintenance and duration

- Requirements (3951.02-.04)
- Renewal (3951.06(C), (D))

1.3 Disciplinary actions

- Cease and desist orders (3901.22(D), .221)
- Suspension and revocation (3951.07; 3901-1-24(G))
- Penalties and fines for violations (3951.99; 3901-1-24(G))

1.4 Claim settlement laws and regulations (3901-1-24, 3901-1-54; RC 2913.47(B))

- Unfair insurance trade practices (3901.20, .21; 3901-1-07)

2.0 Insurance Basics 18%

2.1 Concepts

- Elements of a legal contract
  - Offer and acceptance
  - Consideration
  - Competent parties
  - Legal purpose
- Distinct characteristics of an insurance contract
  - Contract of adhesion
  - Aleatory contract
  - Personal contract
  - Unilateral contract
  - Conditional contract
- Legal interpretations affecting contracts
  - Ambiguities in a contract of adhesion
  - Reasonable expectations
  - Indemnity
  - Utmost good faith
  - Representations/misrepresentations
  - Warranties
  - Concealment
  - Fraud
  - Waiver and estoppel

2.2 Insurance principles and concepts

- Hazards
  - Physical
  - Moral
  - Morale
- Causes of loss (perils)
- Named perils versus special (open) perils
- Proximate cause
- Direct loss
- Consequential
- Indirect loss
- Blanket versus specific insurance
- Basic types of construction
- Loss valuation
  - Actual cash value
  - Replacement cost
  - Functional replacement cost
  - Market/agreed value
  - Valued amount
  - Stated amount

2.3 Policy structure

- Declarations
- Definitions
- Insuring agreement or clause
- Additional/supplementary coverage
- Conditions
- Exclusions
- Endorsements

2.4 Common policy provisions

- Insureds — named, first named, additional
- Policy period
- Policy territory
- Cancellation and nonrenewal
- Deductibles
- Other insurance
  - Nonconcurrency
  - Primary and excess
  - Pro rata
- Contribution by equal shares
- Policy limits

Restoration/non-reduction of limits

Coinsurance

Vacancy or unoccupancy

Assignment

Liberalization

Third-party provisions

Standard mortgage clause

Loss payable clause

No benefit to the bailee

2.5 Ohio laws, regulation and required provisions

Ohio Valued Policy Law (3929.25)

Ohio Insurance Guaranty Association (3955.01-.10, .12.-.19)

Ohio FAIR Plan (3929.41-.49; 3901-1-18)

Cancellation and nonrenewal (3929.19-.22, .24; 3937.25-.35, 3937.47; 3901-1-18)

Concealment, misrepresentation or fraud (3999.31, 3999.37, 3999.42)

Mine subsidence (3929.50-.53, .55, .56, .58-.61; 3901-1-48)

Terrorism Risk Insurance Program Reauthorization Act of 2015 (15 USC 6701) Bulletin 2015-02

3.0 Adjusting Losses 15%

3.1 Role of the adjuster (Reg 3901-1-24)

Duties and responsibilities

Prohibited activities (3901-1-24(C))

Independent adjuster versus public adjuster (3951.01(B))

Public adjuster versus public adjuster agent (3951.01(B),(C), .03(E))

Relationship to the legal profession (3951.01(E)(1), .08)

Records (3901-1-24(D))

3.2 Duties of insured after loss

Notice to insurer

Minimizing loss

Proof of loss

Special requirements

Production of books and records

Abandonment

3.3 Determining value and loss

Burden of proof of value and loss

Estimates

Depreciation

Salvage

Appraisal

3.4 Payment and discharge

Claim settlement options

Practical adjustment procedures (determine and evaluate)

Building construction

Inventory analysis

Time element

Improvement and betterments

Builders risk

4.0 Dwelling ('02) Policy 5%

4.1 Characteristics and purpose

Eligibility

Cancellation/renewal

Reasons

Notice

4.2 Coverage forms — Perils insured against

Basic

Broad

Special

4.3 Property coverages

Coverage A — Dwelling

Coverage B — Other structures

Coverage C — Personal property

Coverage D — Fair rental value

Coverage E — Additional living expense

Other coverages

4.4 General exclusions

4.5 Conditions and definitions

4.6 Selected endorsements

Special provisions — Ohio (DP 01 34)

Automatic increase in insurance (DP 04 11)

Broad theft coverage (DP 04 72)

Dwelling under construction (DP 11 43)

5.0 Homeowners ('11) Policy 7%

5.1 Coverage forms

HO-2 through HO-6

HO-8

5.2 Eligibility and Definitions

5.3 Section I — Property coverages

Coverage A — Dwelling

Coverage B — Other structures

Coverage C — Personal property

Coverage D — Loss of use

Additional coverages

5.4 Perils insured against

5.5 Exclusions

5.6 Conditions

5.7 Selected endorsements

Special provisions — Ohio (HO 01 34)

Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)

Permitted incidental occupancies (HO 04 42)

- Earthquake (HO 04 54)
- Scheduled personal property (HO 04 61)
- Personal property replacement cost (HO 04 90)
- Home day care (HO 04 97)

6.0 Auto Insurance 8%

6.1 Laws

- Use of non-OEM aftermarket crash parts (1345.81; 3901-1-54(H)(4))

6.2 Personal ('05) auto policy

- Definitions
- Coverage for damage to your auto
  - Collision
  - Other than collision
  - Deductibles
  - Transportation expenses
  - Exclusions
- Duties after an accident or loss
- General provisions
- Selected endorsements
  - Amendment of policy provisions — Ohio (PP 01 86)
  - Towing and labor (PP 03 03)
  - Extended non-owned coverage (PP 03 06)
  - Miscellaneous type vehicle (PP 03 23)
  - Joint ownership coverage (PP 03 34)

6.3 Commercial auto ('13)

- Commercial auto coverage forms
  - Business auto
  - Garage
  - Business auto physical damage
  - Truckers
  - Motor carrier
- Coverage form sections
  - Covered autos
  - Garage keepers coverage
  - Trailer interchange coverage
  - Physical damage coverage
  - Exclusions
  - Conditions
  - Definitions
- Selected endorsements
  - Lessor — additional insured and loss payee (CA 20 01)
  - Mobile equipment (CA 20 15)
  - Drive other car coverage (CA 99 10)
  - Individual named insured (CA 99 17)
- Commercial carrier regulations
  - The Motor Carrier Act of 1980
  - Endorsement for motor carrier policies of insurance for public liability (MCS-90)

7.0 Commercial Package Policy (CPP) 18%

7.1 Components of a commercial policy

- Common policy declarations
- Common policy conditions
- Interline endorsements
- One or more coverage parts

7.2 Commercial property ('12)

- Definitions, conditions, exclusions
- Coverage forms
  - Building and personal property
  - Condominium association
  - Condominium commercial unit-owners
  - Builders risk
  - Business income
  - Legal liability
  - Extra expense
- Causes of loss forms
  - Basic
  - Broad
  - Special
- Selected endorsements
  - Ordinance or law (CP 04 05)
  - Spoilage (CP 04 40)
  - Peak season limit of insurance (CP 12 30)
  - Value reporting form (CP 13 10)

7.3 Commercial crime ('13)

- General definitions
  - Burglary
  - Theft
  - Robbery
- Crime coverage forms
  - Commercial crime coverage forms (discovery/loss sustained)
  - Government crime coverage forms (discovery/loss sustained)
- Coverages
  - Employee theft
  - Forgery or alteration
  - Inside the premises — theft of money and securities
  - Inside the premises — robbery or safe burglary of other property
  - Outside the premises
  - Computer fraud
  - Funds transfer fraud
  - Money orders and counterfeit money
- Other crime coverage

Extortion — commercial entities (CR 04 03)

7.4 Commercial inland marine ('04)

Nationwide marine definition

Commercial Inland marine conditions forms

Commercial inland marine coverage forms

Accounts receivable

Bailee's customer

Commercial articles

Contractors equipment floater

Electronic data processing

Equipment dealers

Installation floater

Jewelers block

Signs

Valuable papers and records

Transportation coverages

Motor truck cargo forms

Transit coverage forms

7.5 Equipment breakdown ('13)

Equipment Breakdown protection coverage form (BM 00 20)

Selected endorsements

Business income - Report of values (EB 00 20)

Actual cash value (EB 99 59)

7.6 Farm coverage

Farm property coverage forms ('03)

Coverage A — Dwellings

Coverage B — Other private structures

Coverage C — Household personal property

Coverage D — Loss of use

Coverage E — Scheduled farm personal property

Coverage F — Unscheduled farm personal property

Coverage G — Other farm structures

8.0 Businessowners ('13) Policy 16%

8.1 Characteristics and purpose

8.2 Businessowners Section I — Property

Coverage

Exclusions

Limits of insurance

Deductibles

Loss conditions

General conditions

Optional coverages

Eligibility and definitions

8.3 Businessowners Section III — Common Policy Conditions

8.4 Selected endorsements

Protective safeguards (BP 04 30)

Utility services — direct damage (BP 04 56)

Utility services — time element (BP 04 57)

9.0 Other Coverages and Options 3%

9.1 National Flood Insurance Program

"Write your own" versus government

Eligibility

Coverage

Limits

Deductibles

9.2 Ocean marine insurance

Major coverages

Hull insurance

Cargo insurance

Freight insurance

Protection and indemnity

Implied warranties

Perils

General and particular average

9.3 Other policies

Aircraft hull

Boat owners

Difference in conditions

9.4 Surety bonds

Contract

License and permit

Judicial

9.5 Aviation insurance

Aircraft liability

Hull, cargo, freight

Implied warranties

Perils

Drone coverage

General and particular average

9.6 Ocean marine insurance

Major coverages

Hull insurance

Cargo insurance

Freight insurance

Protection and indemnity

Implied warranties

Perils

General and particular average

9.7 Other policies

Boat owners

Personal watercraft
Recreational vehicles
Types of flood insurance (e.g., "write your own," government)
Eligibility
Coverage
Limits
Deductibles
9.8 Residual markets
Ohio Automobile Insurance Plan (4509.70)

OHIO SURETY BAIL BONDS AGENT
SERIES 11-42

100 questions - 2 Hours

1.0 Insurance Regulation 25%
1.1 Licensing
Director's general duties and powers (3901.01, 3901.011, .04, .041; 3905.12)
Process (3905.85)
License Requirements (3905.02, .84, .841, .85, 3905.06)
Resident qualifications (3905.85, 3905.06)
Non-resident qualifications (3905.07, .85)
Records requirements (3905.90)
Build up funds (3905.91)
Agent appointment/termination (3905.20, .21, .86, .861, .862; 3901-5-09)
Initial restriction regarding executing and delivering bonds (3905.85(C))
Maintenance and duration (3905.85(F)(1))
Change in name, address, email, telephone number (3905.061, 3905.071, .89; 3901-5-09)
Assumed business names (3905.11)
License renewal/nonrenewal (3901-5-09(J); (3905.85(F))
Duty to report criminal convictions and administrative disciplinary actions (3905.22)
Continuing education (3905.88; 3901-5-01; 3901-5-09
Disciplinary actions (3905.14, 3905.85(D))
Failure to pay taxes (3905.14(B)(14))
Failure to appear for an interview 3905.14(B)(22))
Failure to provide department with a written response (3905.14(B)(21))
Cease and desist orders (3901.221; 3905.14(G), 3901.22(D))
License denial, probation, surrender, suspension, revocation, or refusal to issue or renew (3901.22(D)(1); 3905.14, 3905.16, 3905.88(B); 3901-5-12)
Penalties and fines for violations (3905.14, .99; 2927.27(C))
1.2 Agent regulation

Record maintenance and examination (3905.90)
Prohibited conduct (3905.932; 3901-1-66)
Solicitation on grounds of courthouse or detention facility (3901-1-66(I); 3905.932(B))
Practice of law (3905.932(H))
Referral of attorney (3905.932(A))
Signing bond in blank (3905.931(A), .933(A))
Solicit without license (3905.84)
Surety Bail Bond Agent Conduct (3901-1-66)
Unfair and prohibited practices (3901-1-66)
Misrepresentation (3901.21(A); 3905.14(B)(5); 3999.08)
False advertising (3901.21(A), (B); 3905.43-, 3905.934; 3999.10)
Defamation of insurer (3901.21(C); 3999.09)
Charges, fee, refunds and rebates (3905.14(B)(32)(33), 3905.93, .932(D),(E)(1),(F), .933(B))
1.3 Federal regulation
Fair Credit Reporting Act (15 USC 1681–1681d)
Fraud and false statements, including 1033 waiver (18 USC 1033, 1034)
2.0 The Legal Framework 35%
2.1 Authority
Express
Implied
Apparent
2.2 Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Classifications of contracts
Formal and informal
Unilateral and bilateral
Executory and executed contracts
Concealment
Fraud
2.3 Court jurisdictions
Original jurisdiction
Territorial
Subject-matter
Personal
Appellate jurisdiction

2.4 Terminology
Acquit
Adjudicate
Capital offense
Conviction
Custody
Defendant
Disposition
Extradition
Felony
Fugitive
Hearing
Incarceration
Indictment
Misdemeanor
Recognizance
Revoke
Suspend
Warrant
Writ
3.0 Bail Bond Principles and Practices 40%
3.1 Parties to a surety bond
Principal
Indemnitor for principal
Indemnity agreement
Obligee
Surety
3.2 Duties of surety bail bond agent
Power of attorney
Duty to register (3905.87)
Collateral and trust obligations
Build-up funds (3905.91)
Duties when apprehending fugitives
Written contract (2927.27(A)(2))
Duty to notify law enforcement (2927.27(A)(3))
Prohibition of representation as bounty hunter (2927.27(B))
3.3 Types of bonds
Personal surety bond
Corporate surety bond
Criminal defendant bonds
Bail
Appeal
Habeas corpus
Property bond
Nonsurety/cash (3905.932(G); 3901-1-66(c)(1))
3.4 Procedure
Application for bond (surety/defendant contract)
Collateral security
Surety contract
Posting the bond
Informational notice
3.5 Court procedures
Court appearances
Arraignment
Trial
Appeal
Conditions of release
Prior to trial
Pending appeal
Failure to appear
Revocation of bail
3.6 Release of surety
3.7 Surrender of principal (defandant)
Exoneration of bond
Return of collateral
3.8 Bond forfeiture
Motion
Notice to defendant and sureties
Judgment
Dispersal of funds
Time limits for appeal
Arrest after forfeiture

OHIO PERSONAL LINE INSURANCE AGENT SERIES 11-43

100 questions - 2 Hours

1.0 Insurance Regulation 10%
1.1 Licensing
Maintenance and duration (3905.06, .16; 3901-5-09)
Requirements (3905.02, .04, .05, .051, .06; 3901-5-09)
Resident/nonresident (3905.06, .061, .07, .071)

Change in name, address, email, telephone number (3905.061, 3905.071; 3901-5-09)
Renewal/nonrenewal (3905.06; 3901-5-09(J))
Temporary license (3905.09)
Duty to report criminal convictions and administrative disciplinary actions (3905.22)
Assumed business names (3905.11)
Continuing education including exemptions and penalties (3905.06, 3905.481; 3901-5-01; 3901-5-05(D), 3901.5.09(L)(7))
Inactivity due to military service (3905.06(G)); 3901-5-09(J))
Inactivity due to extenuating circumstances (3905.06(G); 3901-5-09(J))
Disciplinary actions (3905.14)
License denial, probation, surrender, suspension, revocation, or refusal to issue or renew (3901.22(D)(1); 3905.14, 3905.16; 3901-5-12)
Failure to pay taxes (3905.14(B)(14))
Failure to appear for an interview (3905.14(B)(22))
Failure to provide department with a written response (3905.14(B)(21))
Penalties and fines for violations (3901.22(D), (F), 3905.14(B), (D), (H), .99)
Cease and desist orders (3901.221; 3905.14(G), 3901.22(D))
Civil
Criminal
Hearings (3901.22; 3905.14(C); ORC 119)
Consent/Settlement agreements (3901.22(G))
1.2 State regulation
Acts constituting insurance transactions (3901.17; 3905.02, 3905.42)
Negotiate, sell, solicit (3905.01, .02)
Director's general duties and powers (3901.01, 3901.011, .04, .041; 3905.12)
Company regulation
Certificate of authority (3925.11, 3927.01, 3929.01)
Insolvency (3903.01(~~NO~~))
Policy forms/rates/exceptions (3935.04; 3937.03)
Financial requirements (3901-1-50; 3901-3-04; 3929.011, 3929.07, 3929.11)
Unfair trade and claims settlement practices (3901.19-26; 3901-1-07; 3901-1-54))
Agent regulation
Commissions, compensations, fees (3905.18, .181; 3901-5-09(N), 3905.55)
Reporting of felony and crimes of moral turpitude (3905.14, .22)
Policy/application signature (3905.14(B)(11), (26))
Appointment procedures
Agent appointment (3905.20; 3901-5-09(K))
Cancellation of appointment (3905.16(B)(1))

Termination notification (3905.21)
Unfair insurance trade practices (3901.20, .21)
Rebating (3933.01; 3999.05)
Premium refunds and other incentives (3905.14(B)(32); 3999.05, Bulletin 2009-13)
False advertising (3901.21(A), (B), (D), .24; 3905.43; 3999.10, .11)
Misrepresentation (3901.21; 3905.14(B)(5); 3999.08)
Defamation of insurer (3901.21(C); 3999.09)
Unfair discrimination (3901.21(L), (M))
Illegal inducements (3933.01; Bulletin 2009-13)
General grounds for disciplinary action (3905.14(B))
Examination of books and records (3901.04, .07)
Insurance fraud regulation (3999.21, .31, .37, .41, .42; ~~ORC~~ 2913.47, 3901.44)
Insurance information privacy (3901.44; 3904.04, 3904.13, 3904.14, 3965.01-.11)
Consumer information/fees (3905.55; 3905.181)
1.3 Federal regulation
Fair Credit Reporting Act (15 USC 1681–1681d)
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
Other federal regulations (e.g., Do Not Call List) (https://www.donotcall.gov/)
2.0 General Insurance 10%
2.1 Concepts
Risk management key terms
Risk
Exposure
Hazard
Peril
Loss
Methods of handling risk
Avoidance
Retention
Sharing
Reduction
Transfer
Elements of insurable risks
Adverse selection
Law of large numbers
Reinsurance
Indemnity/pay on behalf of
2.2 Insurers
Types of insurers

Stock companies
Mutual companies
Fraternal benefit societies
Reciprocals
Lloyd's associations
Risk retention groups
Surplus lines
Authorized/admitted versus unauthorized/non-admitted insurers
Domestic, foreign and alien insurers
Financial solvency status (e.g., A.M. Best, Standard and Poor's, Moody's, NAIC)
Marketing (distribution) systems
2.3 Agent and general rules of agency
Insurer as principal
Agent/insurer relationship
Authority and powers of agents
Express
Implied
Apparent
Responsibilities to the applicant/insured
2.4 Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Legal interpretations affecting contracts
Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel

3.0 Property and Casualty Insurance Basics 17%
3.1 Principles and concepts
Insurable interest
Underwriting
Credit scores
Loss ratio
Rates
Types
Loss costs
Components
Hazards
Physical
Moral
Morale
Negligence
Elements of a negligent act
Defenses against negligence
Damages
Compensatory — special versus general
Punitive
Types of liability
Absolute
Strict
Vicarious
Causes of loss (perils)
Direct loss
Consequential loss
Indirect loss
Named perils versus special (open) perils
Blanket versus specific insurance
Basic types of construction
Loss valuation
Actual cash value
Replacement cost
Functional replacement cost
Market/agreed value
Valued amount
Stated amount
3.2 Policy structure
Declarations
Definitions

Insuring agreement or clause
Additional/supplementary coverage
Conditions
Exclusions
Endorsements
3.3 Common policy provisions
Insureds — named, first named, additional
Policy period
Policy territory
Cancellation and nonrenewal
Deductibles
Coinsurance
Other insurance
Non-concurrency
Primary and excess
Pro rata
Contribution by equal shares
Limits of liability insurance
Per occurrence (accident)
Per person
Aggregate
Split
Combined single
Restoration/non-reduction of limits
Vacancy or un-occupancy
Named insured provisions
Duties after loss
Assignment
Abandonment
Policy provisions
Liberalization
Subrogation
Salvage
Claim settlement options
Replacement cost vs. actual cash value
Duty to defend
Third-party provisions
Standard mortgage clause
Loss payable clause
No benefit to the bailee
Additional insured

3.4 Ohio laws, regulations and required provisions
Ohio Valued Policy Law (3929.25)
Ohio Insurance Guaranty Association (3955.01-.10, .12.-.19)
Cancellation and nonrenewal (3929.19-.22, .24; 3937.25-.411; 3901-1-18(D), 3937.47)
Binders (4509.56; 3901-1-18(I))
Retaliatory provisions ~~and fees~~ (3901.86; ~~3905.55~~)
Concealment, misrepresentation or fraud (2913.47, 3999.31)
Declination of insurance and unfair discrimination (3901.21(L), (M))
Mine subsidence (3929.50-.53, .55, .56, .58-.61; 3901-1-48)
Terrorism Risk Insurance Program Reauthorization Act of 2015 (15 USC 6701) (Bulletin 2015-02)
Unfair Property/Casualty Claims Settlement Practices (3905.55; 3901-1-54; 3901-1-07)
Fire Loss - Treasury Certificate/Demolition Fund (3929.86)
4.0 Dwelling ('14) Policy 10%
4.1 Characteristics and purpose
Eligibility
Cancellation/renewal
Reasons
Notice
4.2 Coverage forms — Perils insured against
Basic
Broad
Special
4.3 Property coverages
Coverage A — Dwelling
Coverage B — Other structures
Coverage C — Personal property
Coverage D — Fair rental value
Coverage E — Additional living expense
Other coverages
4.4 General exclusions
4.5 Conditions and definitions
4.6 Selected endorsements
Special provisions — Ohio (DP 01 34)
Automatic increase in insurance (DP 04 11)
Broad theft coverage (DP 04 72)
Dwelling under construction (DP 11 43)
4.7 Personal liability supplement
Cancellation/nonrenewal
5.0 Homeowners ('11) Policy 23%

5.1 Eligibility and definitions
5.2 Coverage forms
HO-2 through HO-6
HO-8
5.3 Section I — Property coverages
Coverage A — Dwelling
Coverage B — Other structures
Coverage C — Personal property
Coverage D — Loss of use
Additional coverages
5.4 Section II — Liability coverages
Coverage E — Personal liability
Coverage F — Medical payments to others
Additional coverages
5.5 Perils insured against
5.6 Exclusions
5.7 Conditions
5.8 Selected endorsements
Special provisions — Ohio (HO 01 34)
Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)
Permitted incidental occupancies (HO 04 42)
Earthquake (HO 04 54)
Scheduled personal property (HO 04 61)
Personal property replacement cost (HO 04 90)
Home day care (HO 04 97)
Business pursuits (HO 24 71)
Watercraft (HO 24 75)
Personal injury (HO 24 82)
6.0 Auto Insurance 23%
6.1 Laws
Ohio Motor Vehicle Financial Responsibility Law (4509.01-.81))
Required limits of liability (4509.51)
Constructive total loss
Arbitration
Rental vehicle coverage
Use of non-OEM aftermarket crash parts (1345.81; 3901-1-54 (H)(4))
Uninsured/underinsured motorist
Definitions (3937.18(A),(B),(C)
Bodily injury (3937.18(B),(C))
Property damage (3937.181)
Stacked and non-stacked (3937.18(F), (G))
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Grounds
Notice
Prohibition against use of intrafamily liability exclusion (3937.46)
Use of non-OEM aftermarket crash parts (1345.81; 3901-1-54(H)(4))
6.2 Personal ('05) auto policy
Eligibility, definitions, and conditions
Liability coverages
Combined single limits versus split limits
Bodily injury and property damage
Supplementary payments
Exclusions
Medical payments coverage
Uninsured/underinsured motorist coverage
Bodily injury
Property damage
Required limits
Coverage for damage to your auto
Collision
Other than collision
Deductibles
Transportation expenses
Exclusions
Substitute transportation
Towing and labor (PP 03 03)
Duties after an accident or loss
General provisions
Selected endorsements
Amendment of policy provisions — Ohio (PP 01 86)
Extended non-owned coverage (PP 03 06)
Miscellaneous type vehicle (PP 03 23)
Joint ownership coverage (PP 03 34)
7.0 Other Coverages and Options 7%
7.1 Umbrella/excess liability policies
Personal (DL 98 01)
7.2 National Flood Insurance Program
"Write your own" versus government
Eligibility

Coverage
Limits
Deductibles
7.3 Other policies
Boat owners
Personal watercraft
Recreational vehicles
Difference in conditions
7.4 Residual markets
Insurance Underwriting Plan
FAIR plan (3929.41-.49; 3901-1-18)
Ohio Automobile Insurance Plan (4509.70)

OHIO LIFE INSURANCE AGENT SERIES 11-44

100 questions - 2 Hours

1.0 Insurance Regulation 12%
1.1 Licensing
Maintenance and duration (3905.06, .16; 3901-5-09)
Requirements (3905.02, .04, .05, .051, .06; 3901-5-09)
Resident/nonresident (3905.06, .061, .07, .071)
Change in name, address, email, telephone number (3905.061, 3905.071; 3901-5-09)
Renewal/nonrenewal (3905.06; 3901-5-09(J))
Temporary license (3905.09)
Duty to report criminal convictions and administrative disciplinary actions (3905.22)
Assumed business names (3905.11)
Continuing education including exemptions and penalties (3905.06, 3905.481; 3901-5-01; 3901-5-05(D), 3901-5-09(L)(7))
Inactivity due to military service (3905.06(G)); 3901-5-09(J))
Inactivity due to extenuating circumstances (3905.06(G); 3901-5-09(J))
Disciplinary actions (3905.14)
License denial, probation, surrender, suspension, revocation, or refusal to issue or renew (3901.22(D)(1); 3905.14, 3905.16; 3901-5-12)
Failure to pay taxes (3905.14(B)(14))
Failure to appear for an interview 3905.14(B)(22))
Failure to provide department with a written response (3905.14(B)(21))
Penalties and fines for violations (3901.22(D), (F), 3905.14(B), (D), (H), .99))
Cease and desist orders (3901.221; 3905.14(G), 3901.22(D))
Civil
Criminal
Hearings (3901.22; 3905.14(C); ORC 119)
Consent/Settlement agreements (3901.22(G))
1.2 State regulation
Acts constituting insurance transactions (3901.17; 3905.02, 3905.42)
Negotiate, sell, solicit (3905.01, .02)
Director's general duties and powers (3901.01, 3901.011, .04, .041; 3905.12)
Company regulation
Certificate of authority (3907.08; 3909.01, .08, 3925.11, 3927.01)
Insolvency (3903.01(~~N~~O))
Policy forms/rates/exceptions (3915.051; 3918.08; 3935.04; ~~3937.03; 3923.02, 3923.021; 1751.11, 1751.12)~~
Financial requirements (3901-1-50; 3901-3-04; 3907.05, 3929.011)
Unfair trade and claims settlement practices (3901.19-.26; 3901-1-07; 3901-1-54))
Agent regulation
Commissions, compensations, fees (3905.18; 3905.181; 3901-5-09(N), 3905.55)
Reporting of felony and crimes of moral turpitude (3905.14 (B)(6), (B)(7), .22)
Policy/application signature (3905.14(B)(11), (26))
Appointment procedures
Agent appointment (3905.20; 3901-5-09(K))
Cancellation of appointment (3905.16(B)(1))
Termination notification (3905.21)
Unfair insurance trade practices (3901.20, .21)
Rebating (3911.20; ~~3933.01~~; 3999.05)
Premium refunds and other incentives (3905.14(B)(32); 3999.05, Bulletin 2009-13)
False advertising (3901.21(B), (D), .24; 3905.43; 3999.10, .11)
Misrepresentation (3901.21(A),(B); 3905.14(B)(5); 3999.08)
Defamation of insurer (3901.21(C); 3999.09)
Unfair discrimination (3901.21; 3911.16-.19)
Illegal inducements (~~3933.01~~; 3999.05, 3901.21(G), 3911.20, Bulletin 2009-13)
General grounds for disciplinary action (3905.14(B))
Examination of books and records (3901.04, .07)
Insurance fraud regulation (3999.21, .31, .37, .41, .42; ORC 2913.47, 3901.44)
Insurance information privacy (3901.44; 3904.04, 3904.14, 3965.01-.11)
Consumer information/fees (3905.55; 3901-6-04; 3905.181)
1.3 Federal regulation
Fair Credit Reporting Act (15 USC 1681–1681d)
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)

Other federal regulations (e.g., Do Not Call List) (https://www.donotcall.gov/)
2.0 General Insurance 12%
2.1 Concepts
Risk management key terms
Risk
Exposure
Hazard
Peril
Loss
Methods of handling risk
Avoidance
Retention
Sharing
Reduction
Transfer
Elements of insurable risks
Adverse selection
Law of large numbers
Reinsurance
Indemnity/pay on behalf of
2.2 Insurers
Types of insurers
Stock companies
Mutual companies
Fraternal benefit societies
Reciprocals
Lloyd's associations
Risk retention groups
Surplus lines
Authorized/admitted versus unauthorized/nonadmitted insurers
Domestic, foreign and alien insurers
Financial solvency status (e.g., A.M. Best, Standard and Poor's, Moody's, NAIC)
Marketing (distribution) systems
2.3 Agent and general rules of agency
Insurer as principal
Agent/insurer relationship
Authority and powers of agents
Express
Implied
Apparent

Responsibilities to the applicant/insured
2.4 Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Legal interpretations affecting contracts
Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel
3.0 Life Insurance Basics 18%
3.1 Insurable interest (3911.091,.11)
3.2 Personal uses of life insurance
Survivor protection
Estate creation
Cash accumulation
Liquidity
Estate conservation
3.3 Determining amount of personal life insurance
Human life value approach
Needs approach
Types of information gathered
Determining lump-sum needs
Planning for income needs
3.4 Business uses of life insurance
Buy-sell funding
Key person
Executive bonuses

3.5 Viatical settlements (Chapter 3916)
Nature and purpose
General rules
Viatical settlement broker authority and licensing (3916.02)
Disciplinary actions (3916.15)
Promoting purchase for purpose of selling (3916.16)
Advertisements (3916.17)
Definitions (3916.01)
Viatical settlement broker (3916.01(N), .02, .03, .04)
Viatical settlement provider (3916.01(P), .07)
Viatical settlement contract (3916.01(O), 3916.08)
Stranger Originated Life Insurance (Stoli) (3916.05(B); 3901-9-04)
Viator (3916.01(R))
3.6 Classes of life insurance policies
Group versus individual
Ordinary versus industrial (home service)
Permanent versus term
Participating versus nonparticipating
Fixed versus variable life insurance and annuities
Universal Life
3.7 Premiums
Factors in premium determination
Mortality
Interest
Expense
Premium Concepts
Net single premium
Gross annual premium
Premium payment mode
3.8 Agent responsibilities
Solicitation, sales presentations, and disclosure requirements (3901-6-01, 03)
Advertising
Life and Health Insurance Guaranty Association (3956.04, .06, .18; 3901-1-52)
Backdating of policies (3915.13)
Illustrations (3901-6-04))
Policy summary (3901-6-03(D)(6))
Buyer's guide (3901-6-03(D)(1))
~~Guaranty association disclaimer (3956.18; 3901-1-52)~~
Life insurance policy cost comparison methods
Replacement (3901-6-05)

Use and disclosure of insurance information
Post Application Consumer Review
Field underwriting
Notice of information practices
Application procedures
Delivery
Policy review
Effective date of coverage
Premium collection
Statement of good health
3.9 Individual underwriting by the insurer
Information sources and regulation (3904)
Application
Agent report
Attending physician statement
Investigative consumer (inspection) report
Medical Information Bureau (MIB)
Medical examinations and lab tests including HIV (3901.46(A), (B)(1))
Selection criteria
Classification of risks
Preferred
Standard
Substandard
Declined
4.0 Life Insurance Policies 12%
4.1 Term life insurance
Level term
Annual renewable term
Level premium term
Decreasing term
4.2 Whole life insurance
Continuous premium (straight life)
Limited payment
Single premium
4.3 Flexible premium policies
Adjustable/Universal life
Variable Universal life
4.4 Specialized policies
Joint life (first-to-die)
Survivorship life (second-to-die)

Juvenile life
4.5 Group life insurance
Characteristics of group plans
Types of plan sponsors
Group underwriting requirements
Conversion to individual policy (3917.06(H), (I))
4.6 Credit life insurance (individual versus group)
5.0 Life Insurance Policy Provisions, Options and Riders 22%
5.1 Standard provisions (3915.05)
Entire contract (C)
Payment of premiums (A)
Grace period (B)
Reinstatement (J)
Misstatement of age (E)
Payment of claims (K)
Exclusions
Statement of the insured (D)
Incontestability ((C), 3911.07)
Prohibited provisions (3915.09)
Modifications (3915.12)
5.2 Beneficiaries (3905.14 (B)(19), (20), 3911.09, .10, .13, .14)
Designation options
Individuals
Classes
Estates
Minors
Trusts
Beneficiary Revocation (5815.33)
Succession
Revocable versus irrevocable
Common disaster clause
Spendthrift clause
5.3 Settlement options
Cash payment
Interest only
Fixed-period installments
Fixed-amount installments
Life income
Single life
Joint and survivor

5.4 Nonforfeiture options
Cash surrender value
Extended term
Reduced paid-up insurance
5.5 Policy loan and withdrawal options
Cash loans
Automatic premium loans
Withdrawals or partial surrenders
5.6 Dividend options
Cash payment
Reduction of premium payments
Accumulation at interest
One-year term option
Paid-up additions
Paid-up insurance
5.7 Disability riders
Waiver of premium
Waiver of cost of insurance
Disability income benefit
Payor benefit life/disability (juvenile insurance)
5.8 Living benefit provisions/riders (3915.21-.24, 3923.44(K), (L); 3901-6-06)
Accelerated benefit (terminal illness)
Long-term care
5.9 Riders covering additional insureds
Spouse/other-insured term rider
Children's term rider
Family term rider
5.10 Riders affecting the death benefit amount
Accidental death
Guaranteed insurability
Cost of living
Return of premium
6.0 Annuities 12%
6.1 Annuity principles and concepts
Accumulation period versus annuity period
Owner, annuitant and beneficiary
Insurance aspects of annuities
Suitability requirements (3901-6-13)
6.2 Immediate versus deferred annuities
Single premium immediate annuities (SPIAs)

Deferred annuities
Premium payment options
Nonforfeiture
Surrender charges
Death benefits
6.3 Annuity (benefit) payment options
Life contingency options
Pure life versus life with guaranteed minimum
Single life versus multiple life
Annuities certain (types)
6.4 Fixed Annuities
General account assets
Interest rate guarantees (minimum versus current)
Level benefit payment amount
6.5 Specialty annuity products
Equity indexed annuities
Market value adjusted annuities
6.6 Uses of annuities
Lump-sum settlements
Qualified retirement plans
Group versus individual annuities
Personal uses
Individual retirement plans
Tax-deferred growth
Retirement income
Education funds
7.0 Federal Tax Considerations for Life Insurance and Annuities 12%
7.1 Taxation of personal life insurance
Amounts available to policy owner
Cash value increases
Dividends
Policy loans
Surrenders
Amounts received by beneficiary
General rule and exceptions
Settlement options
Values included in insured's estate
7.2 Modified endowment contracts (MECs)
Modified endowment versus life insurance
Seven-pay test

Distributions
7.3 Taxation of non-qualified annuities
Individually-owned
Accumulation phase (taxation issues related to withdrawals)
Annuity phase and the exclusion ratio
Distributions at death
Corporate-owned
7.4 Taxation of individual retirement plans
Traditional IRAs
Contributions and deductible amounts
Premature distributions (including taxation issues)
Annuity phase benefit payments
Values included in the annuitant's estate
Amounts received by beneficiary
Roth IRAs
Contributions and limits
Distributions
7.5 Rollovers and transfers (IRAs and qualified plans)
7.6 Section 1035 exchanges

OHIO ACCIDENT AND HEALTH INSURANCE AGENT SERIES 11-45

100 questions - 2 Hours

1.0 Insurance Regulation 10%
1.1 Licensing
Maintenance and duration (3905.06, .16; 3901-5-09)
Requirements (3905.02, .04, .05, .051, .06; 3901-5-09)
Resident/nonresident (3905.06, .061, .07, .071)
Change in name, address, email, telephone number (3905.061, 3905.071; 3901-5-09)
Renewal/nonrenewal (3905.06; 3901-5-09(J))
Temporary license (3905.09)
Duty to report criminal convictions and administrative disciplinary actions (3905.22)
Assumed business names (3905.11)
Continuing education including exemptions and penalties (3905.06, 3905.481; 3901-5-01; 3901-5-05(D), 3901-5-09(L)(7))
Inactivity due to military service (3905.06(G)); 3901-5-09(J))
Inactivity due to extenuating circumstances (3905.06(G); 3901-5-09(J))
Disciplinary actions (3905.14)

License denial, probation, surrender, suspension, revocation, or refusal to issue or renew (3901.22(D)(1); 3905.14, 3905.16; 3901-5-12)

Failure to pay taxes (3905.14(B)(14))

Failure to appear for an interview (3905.14(B)(22))

Failure to provide department with a written response (3905.14(B)(21))

Penalties and fines for violations (3901.22(D), (F), 3905.14(B), (D), (H), .99))

Cease and desist orders (3901.221; 3905.14(G), 3901.22(D))

Civil

Criminal

Hearings (3901.22; 3905.14(C); ORC 119)

Consent/Settlement agreements (3901.22(G))

1.2 State regulation

Acts constituting insurance transactions (3901.17; 3905.02, 3905.42)

Negotiate, sell, solicit (3905.01, .02)

Director's general duties and powers (3901.01, 3901.011, .04, .041; 3905.12)

Company regulation

Certificate of authority (3907.08; 3909.01, .08, 3925.11, 3927.01))

Insolvency (3903.01(~~NO~~))

Policy forms/rates/exceptions (~~3915.051~~; 3918.08; 3935.04; 3937.03; 3923.02, 3923.021; 1751.11, 1751.12)

Financial requirements (3901-1-50; 3901-3-04; 3907.05, 3929.011)

Unfair trade and claims settlement practices (3901.19-.26; 3901-1-07; 3901-1-54))

Agent regulation

Commissions, compensations, fees (3905.18; 3905.181; 3901-5-09(N), 3905.55)

Reporting of felony and crimes of moral turpitude (3905.14 (B)(6), (B)(7), .22)

Policy/application signature (3905.14(B)(11), (26))

Appointment procedures

Agent appointment (3905.20; 3901-5-09(K))

Cancellation of appointment (3905.16(B)(1))

Termination notification (3905.21)

Unfair insurance trade practices (3901.20, .21)

Rebating (3911.20; 3933.01; 3999.05)

Premium refunds and other incentives (3905.14(B)(32); 3999.05, Bulletin 2009-13)

False advertising (3901.21(B), (D), .24; 3905.43; 3999.10, .11)

Misrepresentation (3901.21(A),(B); 3905.14(B)(5); 3999.08)

Defamation of insurer (3901.21(C); 3999.09)

Unfair discrimination (3901.21; 3911.16-.19)

Illegal inducements (3933.01; 3999.05, 3901.21(G), 3911.20, Bulletin 2009-13)

General grounds for disciplinary action (3905.14(B))

Examination of books and records (3901.04, .07)

Insurance fraud regulation (3999.21, .31, .37, .41, .42; ORC 2913.47, 3901.44)

Insurance information privacy (3901.44; 3904.04, 3904.14, 3965.01-.11)

Consumer information/fees (3905.55; 3901-6-04; 3905.181)

1.3 Federal regulation

Fair Credit Reporting Act (15 USC 1681–1681d)

Fraud and false statements including 1033 waiver (18 USC 1033, 1034)

Other federal regulations (e.g., Do Not Call List) (https://www.donotcall.gov/)

2.0 General Insurance 10%

2.1 Concepts

Risk management key terms

Risk

Exposure

Hazard

Peril

Loss

Methods of handling risk

Avoidance

Retention

Sharing

Reduction

Transfer

Elements of insurable risks

Adverse selection

Law of large numbers

Reinsurance

Indemnity/pay on behalf of

2.2 Insurers

Types of insurers

Stock companies

Mutual companies

Fraternal benefit societies

Reciprocals

Lloyd's associations

Risk retention groups

Surplus lines

Authorized/admitted versus unauthorized/nonadmitted insurers

Domestic, foreign and alien insurers

Financial solvency status (e.g., A.M. Best, Standard and Poor's, Moody's, NAIC)
Marketing (distribution) systems
2.3 Agent and general rules of agency
Insurer as principal
Agent/insurer relationship
Authority and powers of agents
Express
Implied
Apparent
Responsibilities to the applicant/insured
2.4 Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Legal interpretations affecting contracts
Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel
3.0 Accident and Health Insurance Basics 15%
3.1 Definitions of perils
Accidental injury
Sickness
3.2 Principal types of losses and benefits
Loss of income from disability
Medical expense
Dental expense
Vision expense

Long-term/home health care expense
3.3 Classes of health insurance policies
Individual versus group
Private versus government
Limited versus comprehensive
Self-funded/ERISA
Employee association
3.4 Limited policies
Limited perils and amounts
Required notice to insured
Types of limited policies
Accident-only
Specified (dread) disease
Hospital indemnity (income)
Credit disability
Blanket insurance (teams, passengers, other) (3923.13)
Prescription drugs
Vision care
Critical illness
Dental
Hearing
Group supplemental
Travel
Short-term major medical
Medicare supplement & Part D (OAC 3901-8-08)
3.5 Common exclusions from coverage
War or act of war
Elective cosmetic surgery
Workers' compensation
Commission or attempt of a felony
State child health program
3.6 Agent responsibilities in individual health insurance
Marketing requirements
Advertising
Life and Health Insurance Guaranty Association (3956.04, .06, .18; 3901-1-52)
Sales presentations
Outline of coverage
~~Health insurance association/fund~~
Common situation for omission/errors
Field underwriting

Nature and purpose
Disclosure of information about individuals
Application procedures
Requirements at delivery of policy
Employee waiver form
Medicare Marketing Rules for Center for Medicare and Medicaid Services (CMS) & Ohio
3.7 Individual underwriting by the insurer
Criteria
Unfair discrimination (3923.15; 3901.21)
Genetic testing (3901.491, .501)
Sources of underwriting information (3904; 3901.21(M))
Application
Agent report
Attending physician statement
Investigative consumer (inspection) report
Medical Information Bureau (MIB)
Medical examinations and lab tests (including HIV consent) (3901.46(A), (B)(1))
Classification of risks
Preferred
Standard
Substandard
Declined
3.8 Considerations in replacing accident and health insurance
Waiting period
State requirements
Benefits, limitations and exclusions
Underwriting requirements
Agent liability for errors and omissions
4.0 Individual Accident and Health Insurance Policy General Provisions 9%
4.1 Standard provisions (3923.04)
Entire contract; changes (A)
Time limit on certain defenses (B)
Grace period (C)
Reinstatement (D)
Claim procedures (E-I)
Physical examinations and autopsy (J)
Legal actions (K)
Change of beneficiary (L)
Cancellation by insured (M)
4.2 Optional provisions (3923.05)

Change of occupation (A)
Misstatement of age (B)
Other insurance in this insurer (C)
Insurance with other insurers
Expense-incurred benefits (D)
Other than expense-incurred basis (E)
Unpaid premium (G)
Conformity with state statutes (H)
Illegal occupation (I)
4.3 Other general provisions
Right to examine (free look) (3923.31)
Insuring clause
Consideration clause
Subrogation
Renewability clause
Non-cancelable
Guaranteed renewable
Conditionally renewable
Renewable at option of insurer
Nonrenewable (cancelable, term)
5.0 Disability Income and Related Insurance 8%
5.1 Qualifying for disability benefits
Inability to perform duties
Own occupation
Any occupation
Pure loss of income (income replacement contracts)
Presumptive disability
Requirement to be under physician care
State minimum benefit standards and exclusions
5.2 Individual disability income insurance
Basic total disability plan
Income benefits (monthly indemnity)
Elimination and benefit periods
Waiver of premium feature
Coordination with social insurance and workers' compensation benefits
Additional monthly benefit (AMB)
Social insurance supplement (SIS)
Occupational versus nonoccupational coverage, eligibility and benefits
At-work benefits
Partial disability benefit

Residual disability benefit
Other provisions affecting income benefits
Cost of living adjustment (COLA) rider
Future increase option (FIO) rider
Relation of earnings to insurance (3923.05(F))
Other cash benefits
Accidental death and dismemberment
Rehabilitation benefit
Medical reimbursement benefit (non-disabling injury)
Benefit and Refund provisions
Return of premium
Cost of living adjustment
Future increase option
Annual renewable term
Change of occupation
Cash surrender value
Exclusions
5.3 Unique aspects of individual disability underwriting
Occupational considerations
Benefit limits
Policy issuance alternatives
5.4 Group disability income insurance
Group versus individual plans
Short-term disability (STD)
Long-term disability (LTD)
5.5 Business disability insurance
Key person disability income
Business overhead expense policy
Disability buy-sell policy
Reducing term
5.6 Social Security disability
Qualification for disability benefits
Definition of disability
Waiting period
Disability income benefits
5.7 Workers' compensation
Eligibility
Benefits
6.0 Medical Plans 9%
6.1 Medical plan concepts
Fee-for-service basis versus prepaid basis

Specified coverages versus comprehensive care
Benefit schedule versus usual/reasonable/customary charges
Any provider versus limited choice of providers
Insureds versus subscribers/participants
6.2 Types of providers and plans
Major medical insurance (indemnity plans)
Characteristics
Common limitations
Exclusions from coverage
Provisions affecting cost to insured
Health insuring corporations (HICs)(formerly known as health maintenance organizations)
Preferred provider organizations (PPOs)
General characteristics
In and out of network
Types of parties to the provider contract
Point-of-service (POS) plans
Nature and purpose
Out-of-network provider access
PCP referral (gatekeeper PPO)
Indemnity plan features
~~HMOs~~ HIC plan features
Consumer Driver Plans
Ohio Children's Health Insurance Program (5160; 5161)
6.3 Cost containment in health care delivery
Cost-saving services
Preventive care
Hospital outpatient benefits
Alternatives to hospital services
Utilization management reviews
Prospective review
Concurrent review
Retrospective
Grievance procedures
Prior authorization procedures (3923.041, 1751.72)
6.4 Ohio requirements (individual and group)
Eligibility requirements
Dependent child coverage (3923.24, .56; 1751.14, 3923.241)
Newborn child coverage (3923.26; 1751.61)
Coverage of adopted children (3923.40; 3924.51; 1751.59)
Enrollment

Special Enrollment Period
Non-custodial parent
Grandchildren
Immunizations
Physically/mentally handicapped coverage
Women's benefits
Cytologic screening and mammography (3923.52; 1751.62)
Infertility
Maternity
Postpartum
Coordination of benefits provision
~~Routine pap smears~~
~~Annual gynecological exams~~
6.5 HIPAA (Health Insurance Portability and Accountability Act) requirements
Eligibility
Privacy
Guaranteed issue
Renewability
Mental health parity
Security provisions
6.6 Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs)
Definition
Eligibility
Contribution limits
6.7 PPACA (Patient Protection and Affordable Care Act) ~~(Bulletin 2017-03)~~
Adverse benefit determination (3922.01-.23)
Rollout schedule
Employer compliance
Department of labor audits
Types of plans
Enrollment periods
Healthcare.gov versus private plans
Statement of benefits, coverages and uniform glossary
7.0 Health Insuring Corporations (HICs) 6%
7.1 General characteristics
Combined health care delivery and financing
Structure and providers
Limited service area
Limited choice of providers
Gatekeeper concept/Primary care physician versus referral (specialty) physician
Copayments
Prepaid basis
7.2 HIC services (1751.01)
Basic health services (1751.01 (A))
Preventive care services
~~Primary care physician versus referral (specialty) physician~~
Physician services
Emergency care
Urgent care
Hospital services
Outpatient services
Diagnostic services
Cancer clinical trials
Supplemental health care services (1751.01(B))
Intermediate or long-term care facilities
Dental care
Vision care
Podiatric care
Mental health services
Alcohol and drug abuse treatment
Home health services
Prescription drug services
Nursing services
Physical therapy
Chiropractic services
Specialty Health Care Services (1751.01 (C))
7.3 HIC certification and regulation
Solicitation documents (1751.31)
Advertising (1751.20)
Confidentiality of medical and health information (1751.52)
Contractual plan
Evidence of coverage (1751.11, .33)
Benefits and exclusions
Open enrollment provision
Member rights (1751.18)
~~Evidence of coverage (1751.11, .33)~~
Renewal (1751.18)
~~**7.4 Specialty HIC (1751.01 (C))**~~
~~Structure and providers~~
~~Contractual plan~~

~~Evidence of coverage~~
~~Benefits and exclusions~~
~~Open enrollment provision~~
~~Member rights (1751.18)~~
8.0 Group Accident and Health Insurance 9%
8.1 Characteristics of group insurance
Group contract
Certificate of coverage
Experience rating versus community rating
8.2 Types of eligible groups
Employment-related groups
Individual employer groups
Multiple-Employer Trusts (METs) or Welfare Arrangements (MEWAs) (Chapter 1739)
Associations ~~Blanket (3923.13)~~
Blanket (3923.13)
Students health plans
Customer groups (depositors, creditor-debtor, other)
8.3 Marketing considerations
Advertising
Regulatory jurisdiction/place of delivery
Disclosure form
8.4 Employer group health insurance
Insurer underwriting criteria
Characteristics of group
Nondiscrimination
Plan design factors
~~Contributary/non-contributary~~
Contributory/non-contributory
Persistency factors
Administrative capability
State requirements
Eligibility for coverage
Annual open enrollment
Part-time employees
Dependent, spousal eligibility
Domestic partners/civil unions
Coordination of benefits provision
Change of insurance companies or loss of coverage
Coinsurance and deductible carryover
No-loss no-gain

Events that terminate coverage
Extension of benefits
Continuation of coverage under COBRA 29 USC1161 and Ohio-specific rules (3923.38)
Cancellation or nonrenewal
Reinstatement for military personal
8.5 Small employer medical plans
Definition of small employer (3924.01(N))
Eligibility of employees (3924.01(G))
Open/late enrollment (3924.01(I))
Service waiting period (3924.01(M)
Guaranteed issue (3924.03(E))
Renewability (3924.03(B))
Premium rates (3924.04)
Disclosure rules (3924.033)
9.0 Dental Care Plans 3%
9.1 Categories of dental treatment
Diagnostic and preventive
Restorative
Oral surgery
Endodontics
Periodontics
Prosthodontics
Orthodontics
9.2 Indemnity plans
Choice of providers
Network versus out-of-network
Scheduled versus nonscheduled plans
Deductibles
Coinsurance
Exclusions, limitations
Benefit categories
Diagnostic/preventive services
Basic services
Major services
Deductibles and coinsurance
Combination plans
Exclusions
Limitations
Predetermination of benefits
9.3 Employer group dental expense

Integrated deductibles versus stand-alone plans
Minimizing adverse selection
Stand-alone plans
10.0 Insurance for Senior Citizens and Special Needs Individuals 15%
10.1 Medicare
Nature, financing, administration and terminology
Part A — Hospital Insurance
Individual eligibility requirements
Enrollment
Coverages and cost-sharing amounts
Exclusions
Part B — Medical Insurance
Individual eligibility requirements
Enrollment
Coverages and cost-sharing amounts
Exclusions
Claims terminology and other key terms
Part C — Medicare Advantage
Nature, financing, administration and terminology
Eligibility Requirements
Enrollment timelines
Plan types and definitions
Coverages and cost-sharing amounts
Supplemental Benefits
Exclusions/limitations
Part D — Prescription Drug Insurance
Nature, financing, administration and terminology
Eligibility and enrollment
Coverage, formulary, tiering, exceptions/appeals
Cost Sharing, premium, deductible, coverage gap, catastrophic
Low Income Subsidy
Late enrollment penalty
Limitations- Prior auth, step therapy, quantity limits
Preferred, network pharmacies
~~Eligibility for Part D coverage~~
10.2 Medicare supplements (~~3901-8-08 Appendix C, D~~; 3923.33, .338.331-.336; OAC 3901-8-08 Amended, including Appendix C and D)
Purpose
Open enrollment
Solicitation of Medicare supplements (3901-8-09)
Standardization Medicare supplement plans

Core benefits
Additional benefits
Ohio regulations and required provisions
Standards for marketing
Certification requirements
Advertising
Appropriateness of recommended purchase and excessive insurance
Outline of coverage
Right to return (free look)
Replacement
Required disclosure provisions
Permitted compensation arrangements
Notice of change
Guaranteed issue
Medicare SELECT
10.3 Other options for individuals with Medicare
Employer group health plans
Disabled employees
Employees with kidney failure
Individuals age 65 or older
Connector Models
Medicaid
Eligibility
Benefits
Differences
10.4 Long-term care (LTC) policies (3901-4-01; ~~3923.44) ORC Chapters~~ 1751.63, 3923.41-.50)
LTC, Medicare and Medicaid compared
Eligibility for benefits
Levels of care
Skilled care
Intermediate care
Custodial care
Home health care
Adult day care
Respite care
Assisted living
Benefit periods
Benefit amounts
Optional benefits
Guarantee of insurability

Return of premium
Qualified LTC plans
Exclusions
Underwriting considerations
Ohio regulations and required provisions
Standards for marketing (3901-4-01(V))
Advertising (3901-4-01(U))
Appropriateness of recommended purchase (3901-4-01(W))
Inflation protection (3901-4-01(M))
Replacement (3901-4-01 (N)))
Unintentional lapse (3901-4-01(G))
Outline of coverage (3901-4-01, (DD); 3923.44(I))
Shopper's guide (3901-4-01(EE))
Pre-existing conditions (3923.44(B)(4)(5), (D))
11.0 Federal Tax Considerations for Accident and Health Insurance 6%
11.1 Personally-owned health insurance
Disability income insurance
Benefits subject to FICA
Medical expense insurance
Long-term care insurance
11.2 Employer group health insurance
Disability income (STD, LTD)
Benefits subject to FICA
Medical, dental and vision expense
Long-term care insurance
Accidental death and dismemberment
11.3 Medical expense coverage for sole proprietors and partners
11.4 Business disability insurance
Key person disability income
Buy-sell policy
11.5 Medical Savings Accunts (MSAs) and Health savings accounts (HSAs)
11.6 Health Reimbursement Accounts (HRAs)

OHIO PROPERTY INSURANCE AGENT SERIES 11-46

100 questions - 2 Hours

1.0 Insurance Regulation 10%
1.1 Licensing
Maintenance and duration (3905.06, .16; 3901-5-09)
Requirements (3905.02, .04, .05, .051, .06; 3901-5-09)
Resident/nonresident (3905.06, .061, .07, .071)
Change in name, address, email, telephone number (3905.061, 3905.071; 3901-5-09)
Renewal/nonrenewal (3905.06; 3901-5-09(J))
Temporary license (3905.09)
Duty to report criminal convictions and administrative disciplinary actions (3905.22)
Assumed business names (3905.11)
Continuing education including exemptions and penalties (3905.06, 3905.481; 3901-5-01; 3901-5-05(D), 3901-5-09(L)(7))
Inactivity due to military service (3905.06(G)); 3901-5-09(J))
Inactivity due to extenuating circumstances (3905.06(G); 3901-5-09(J))
Disciplinary actions (3905.14)
License denial, probation, surrender, suspension, revocation, or refusal to issue or renew (3901.22(D)(1); 3905.14, 3905.16; 3901-5-12)
Failure to pay taxes (3905.14(B)(14))
Failure to appear for an interview (3905.14(B)(22))
Failure to provide department with a written response (3905.14(B)(21))
Penalties and fines for violations (3901.22(D), (F), 3905.14(B), (D), (H), .99)
Cease and desist orders (3901.221; 3905.14(G), 3901.22(D))
Civil
Criminal
Hearings (3901.22; 3905.14(C); ORC 119)
Consent/Settlement agreements (3901.22(G))
1.2 State regulation
Acts constituting insurance transactions (3901.17; 3905.02, 3905.42)
Negotiate, sell, solicit (3905.01, .02)
Director's general duties and powers (3901.01, 3901.011, .04, .041; 3905.12)
Company regulation
Certificate of authority (3925.11, 3927.01, 3929.01)
Insolvency (3903.01(~~NO~~))
Policy forms/rates/exceptions (~~3918.08~~; 3935.04; 3937.03)
Financial requirements (3901-1-50; 3901-3-04; 3929.011, 3929.07, 3929.11)
Unfair trade and claims settlement practices (3901.19-26; 3901-1-07; 3901-1-54))
Agent regulation
Commissions, compensations, fees (3905.18, .181; 3901-5-09(N), 3905.55)
Reporting of felony and crimes of moral turpitude (3905.14 (B)(6), (B)(7), .22)
Policy/application signature (3905.14(B)(11), (26))
Appointment procedures
Agent appointment (3905.20; 3901-5-09(K))

Cancellation of appointment (3905.16(B)(1))
Termination notification (3905.21)
Unfair insurance trade practices (3901.20, .21)
Rebating (3933.01; 3999.05)
Premium refunds and other incentives (3905.14(B)(32); 3999.05, Bulletin 2009-13)
False advertising (3901.21 (A), (B), (D), .24; 3905.43; 3999.10, .11)
Misrepresentation (3901.21; 3905.14(B)(5); 3999.08)
Defamation of insurer (3901.21(C); 3999.09)
Unfair discrimination (3901.21(L), (M))
Illegal inducements (3933.01; Bulletin 2009-13)
General grounds for disciplinary action (3905.14(B))
Examination of books and records (3901.04, .07)
Insurance fraud regulation (3999.21, .31, .37, .41, .42; ~~ORC~~ 2913.47, 3901.44)
Insurance information privacy (3901.44; 3904.04, 3904.13, 3904.14, 3965.01-.11)
Consumer information/fees (3905.55; 3905.181)
1.3 Federal regulation
Fair Credit Reporting Act (15 USC 1681–1681d)
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
Other federal regulations (e.g., Do Not Call List) (https://www.donotcall.gov/)
2.0 General Insurance 10%
2.1 Concepts
Risk management key terms
Risk
Exposure
Hazard
Peril
Loss
Methods of handling risk
Avoidance
Retention
Sharing
Reduction
Transfer
Elements of insurable risks
Adverse selection
Law of large numbers
Reinsurance
Indemnity/pay on behalf of
2.2 Insurers

Types of insurers
Stock companies
Mutual companies
Fraternal benefit societies
Reciprocals
Lloyd's associations
Risk retention groups
Surplus lines
Authorized/admitted versus unauthorized/non-admitted insurers
Domestic, foreign and alien insurers
Financial solvency status (e.g., A.M. Best, Standard and Poor's, Moody's, NAIC)
Marketing (distribution) systems
2.3 Agent and general rules of agency
Insurer as principal
Agent/insurer relationship
Authority and powers of agents
Express
Implied
Apparent
Responsibilities to the applicant/insured
2.4 Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Legal interpretations affecting contracts
Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties
Concealment

Fraud
Waiver and estoppel
3.0 Property Insurance Basics 20%
3.1 Principles and concepts
Insurable interest
Underwriting
Credit scores
Loss ratio
Rates
Types
Loss costs
Components
Hazards
Physical
Moral
Morale
Negligence
Elements of a negligent act
Defenses against negligence
Damages
Compensatory — special versus general
Punitive
Types of liability
Absolute
Strict
Vicarious
Causes of loss (perils)
Direct loss
Consequential loss
Indirect loss
Named perils versus special (open) perils
Blanket versus specific insurance
Basic types of construction
Loss valuation
Actual cash value
Replacement cost
Functional replacement cost
Market/agreed value
Valued amount
Stated amount
3.2 Policy structure

Declarations
Definitions
Insuring agreement or clause
Additional/supplementary coverage
Conditions
Exclusions
Endorsements
3.3 Common policy provisions
Insureds — named, first named, additional
Policy period
Policy territory
Cancellation and nonrenewal
Deductibles
Coinsurance
Other insurance
Non-concurrency
Primary and excess
Pro rata
Contribution by equal shares
Limits of liability insurance
Per occurrence (accident)
Per person
Aggregate — general versus products — completed operations
Split
Combined single
Restoration/non-reduction of limits
Vacancy or un-occupancy
Named insured provisions
Duties after loss
Assignment
Abandonment
Policy provisions
Liberalization
Subrogation
Salvage
Claim settlement options
Replacement cost vs. actual cash value
Duty to defend
Third-party provisions
Standard mortgage clause
Loss payable clause

No benefit to the bailee
Additional insured
3.4 Ohio laws, regulations and required provisions
Ohio Valued Policy Law (3929.25)
Ohio Insurance Guaranty Association (3955.01-.10, .12.-.19)
Cancellation and nonrenewal (3929.19-.22, .24; 3937.25-.411, 3937.47; 3901-1-18(D))
Binders (4509.56; 3901-1-18(I))
Controlled business (3905.61-.65))
Retaliatory provisions ~~and fees~~ (3901.86; ~~3905.55~~)
Concealment, misrepresentation or fraud (2913.47, 3999.31)
Declination of insurance and unfair discrimination (3901.21(L), (M))
Mine subsidence (3929.50-.53, .55, .56, .58-.61; 3901-1-48)
Terrorism Risk Insurance Program Reauthorization Act of 2015 (15 USC 6701) (Bulletin 2015-2)
Unfair Property/Casualty Claims Settlement Practices (3905.55; 3901-1-54; 3901-1-07)
Fire Loss - Treasury Certificate/Demolition Fund (3929.86)
4.0 Dwelling ('14) Policy 14%
4.1 Characteristics and purpose
Eligibility
Cancellation/renewal
Reasons
Notice
4.2 Coverage forms — Perils insured against
Basic
Broad
Special
4.3 Property coverages
Coverage A — Dwelling
Coverage B — Other structures
Coverage C — Personal property
Coverage D — Fair rental value
Coverage E — Additional living expense
Other coverages
4.4 General exclusions
4.5 Conditions and definitions
4.6 Selected endorsements
Special provisions — Ohio (DP 01 34)
Automatic increase in insurance (DP 04 11)
Broad theft coverage (DP 04 72)
Dwelling under construction (DP 11 43)
4.7 Personal liability supplement

Cancellation/nonrenewal
5.0 Homeowners ('11) Policy 18%
5.1 Eligibility and definitions
5.2 Coverage forms
HO-2 through HO-6
HO-8
5.3 Section I — Property coverages
Coverage A — Dwelling
Coverage B — Other structures
Coverage C — Personal property
Coverage D — Loss of use
Additional coverages
5.5 Perils insured against
5.6 Exclusions
5.7 Conditions
5.8 Selected endorsements
Special provisions — Ohio (HO 01 34)
Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)
Permitted incidental occupancies (HO 04 42)
Earthquake (HO 04 54)
Scheduled personal property (HO 04 61)
Personal property replacement cost (HO 04 90)
Home day care (HO 04 97)
6.0 Commercial Package Policy (CPP) 16%
6.1 Components of a commercial policy
Common policy declarations
Common policy conditions
Interline endorsements
One or more coverage parts
6.2 Commercial property ('12)
Definitions, conditions, exclusions
Coverage forms
Building and personal property
Condominium association
Condominium commercial unit-owners
Builders risk
Business income
Legal liability
Extra expense
Causes of loss forms

Basic
Broad
Special
Selected endorsements
Ordinance or law (CP 04 05)
Spoilage (CP 04 40)
Peak season limit of insurance (CP 12 30)
Value reporting form (CP 13 10)
6.3 Commercial inland marine ('13)
Nationwide marine definition
Commercial Inland marine conditions forms
Commercial inland marine coverage forms
Accounts receivable
Bailee's customer
Commercial articles
Contractors equipment floater
Electronic data processing
Equipment dealers
Installation floater
Jewelers block
Signs
Valuable papers and records
Transportation coverages
Common carrier cargo liability
Motor truck cargo forms
Transit coverage forms
6.4 Equipment breakdown ('13)
Definitions, coverages and exclusions (EB 00 20)
Equipment breakdown protection coverage form (EB 00 20)
Selected endorsements
Business income - Report of values (EB R 002)
Actual cash value (EB 99 59)
6.5 Farm coverage
Farm property coverage forms ('16)
Coverage A — Dwellings
Coverage B — Other private structures
Coverage C — Household personal property
Coverage D — Loss of use
Coverage E — Scheduled farm personal property
Coverage F — Unscheduled farm personal property
Coverage G — Other farm structures

Livestock coverage form
Mobile agricultural machinery and equipment coverage form
Cause of loss (basic, broad and special)
Additional coverages
Eligibility
Exclusions
Limits of insurance
Conditions
Definitions
7.0 Businessowners ('13) Policy 6%
7.1 Characteristics and purpose
7.2 Businessowners Section I — Property
Definitions
General conditions
Loss conditions
Exclusions
Coverage
Limits of insurance
Deductibles
Optional coverages
7.3 Businessowners Section III — Common Policy Conditions
7.4 Selected endorsements
Protective safeguards (BP 04 30)
Utility services — direct damage (BP 04 56)
Utility services — time element (BP 04 57)
8.0 Other Coverages and Options 6%
8.1 Aviation insurance
Hull, cargo, freight
Implied warranties
Perils
Drone coverage
General and particular average
8.2 Ocean marine insurance
Major coverages
Hull insurance
Cargo insurance
Freight insurance
Protection and indemnity
Implied warranties
Perils
General and particular average

8.3 National Flood Insurance Program
"Write your own" versus government
Eligibility
Coverage
Limits
Deductibles
8.4 Other policies
Boat owners
Personal watercraft
Recreational vehicles
Difference in conditions
8.5 Residual markets
FAIR plans (3929.41-.49; 3901-1-18)
Commercial Insurance Joint Underwriting Association (3930.01-.18)

OHIO CASUALTY INSURANCE AGENT SERIES 11-47

100 questions - 2 Hours

1.0 Insurance Regulation 10%
1.1 Licensing
Maintenance and duration (3905.06, .16; 3901-5-09)
Requirements (3905.02, .04, .05, .051, .06; 3901-5-09)
Resident/nonresident (3905.06, .061, .07, .071)
Change in name, address, email, telephone number (3905.061, 3905.071; 3901-5-09)
Renewal/nonrenewal (3905.06; 3901-5-09(J))
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OHIO INSURANCE
EXAMINATION REGISTRATION FORM

Be prepared with the following information before you begin the registration process. Read the Candidate Information Bulletin before filling out this registration form. You must provide all information requested and submit the appropriate fee. Registration forms that are incomplete or not accompanied by the proper fee will be returned unprocessed. Examination fees are **not** refundable or transferable.

Last Name	Full First Name	Full Middle Name
Social Security Number	Date of Birth (MO/DATE/YEAR) _____/_____/_____	
Mailing Address		
City	State	Zip Code
Cell Phone Number (including area code) (_____) _____ - _____	Pre-licensing School Name and/or School Code	
E-mail Address		

Examination (check one):

	Examination Title		
❑	Life, Accident and Health Insurance 11-35	❑	Personal Lines Insurance 11-43
❑	Property and Casualty Insurance 11-36	❑	Life Insurance 11-44
❑	Title Insurance 11-37	❑	Accident and Health Insurance 11-45
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Check one:
❑ First Time ❑ Retake

Pay by credit card, company check, money order or cashier's check, made payable to PSI. Please note your Candidate ID Number on your check. Cash and personal checks are not accepted.

NOTE: EXAMINATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE. THE EXAMINATION FEE IS VALID FOR ONE YEAR FROM THE DATE OF PAYMENT.

If paying by credit card, check one: ❑ VISA ❑ MasterCard ❑ American Express ❑ Discover

Card No: _____ Exp. Date: _____

Card Verification No: _____

The card verification number may be located on the back of the card (the last three digits on the signature strip) or on the front of the card (the four digits to the right and above the card account number).

Billing Street Address: _____ Billing Zip Code: _____

Cardholder Name (Print): _____ Signature: _____

I am submitting the Exam Accommodation Form and required documentation (see next page). ❑ Yes ❑ No

If you are registering by mail, email or fax complete and forward this registration form with the applicable examination fee to:

PSI Services LLC * ATTN: Examination Registration OH INS
3210 E Tropicana Ave * Las Vegas, NV* 89121
Email examschedule@psionline.com *** Fax (702) 932-2666 * (800) 733-9267 * TTY (800) 735-2929 * www.psiexams.com**

EXAMINATION ACCOMMODATIONS OR OUT-OF-STATE TESTING REQUEST INSTRUCTIONS

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 should request for alternative arrangements by Clicking Here.

Requirements for exam accommodation requests:

You are required to submit documentation from the medical authority or learning institution that rendered a diagnosis. Verification must be uploaded to PSI on the letterhead stationery 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

If you are requesting the following, please select Other.

- ☐ English as a second language: Time and one-half will be approved if you include a letter from your English instructor or sponsoring company (on letterhead), certifying that English is not your primary language.

MAKE SURE YOU ARE REGISTERED FOR THE EXAMINATION BEFORE REQUESTING EXAMINATION ACCOMMODATIONS

PSI Services LLC
3210 E Tropicana
Las Vegas, NV 89121