

# **PSI Services LLC**

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# 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

# 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:

- Via online at <a href="https://www.psiexams.com/ohin">https://www.psiexams.com/ohin</a>
- Call (855) 807-3995

### Take your examination:

- Must present 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 present VALID course completion certificate(s) or education waiver(s), if required, to the examination center or remote proctor. 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 note that if you do not bring the appropriate prelicensing certificate(s) or education waiver(s) when required, you will not be able to test and your exam fee will be forfeited.
- Course Completion Certificates must be paper copies. Electronic copies will not be accepted.
- Please arrive 15 minutes prior to appointment.

### For remote proctored testing:

You MUST email your prelicensing certificate(s) or education waiver(s) to ohcert@psiexams.com within 24 hours of passing the exam. The Department is unable to process any license application without receipt of the valid PLE certificate(s). Therefore, failure to timely submit the PLE certificate(s) to ohcert@psiexams.com WILL delay the licensure process.

# 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 https://insurance.ohio.gov/wps/portal/gov/odi and clicking on blue "Apply or Renew Agent License" button.



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# **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

https://insurance.ohio.gov/wps/portal/gov/odi.

# 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: <a href="https://insurance.ohio.gov/wps/portal/gov/odi">https://insurance.ohio.gov/wps/portal/gov/odi</a>

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 <a href="https://gateway.insurance.ohio.gov/UI/ODI.Agent.Public.UI/EducourseProvider.mvc">https://gateway.insurance.ohio.gov/UI/ODI.Agent.Public.UI/EducourseProvider.mvc</a>

# PRE-LICENSING EDUCATION COMPLETION CERTIFICATE

You must present a Course Completion Certificate of the required pre-licensing education or education waiver to the examination center in order to test. You must bring the 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.

If you do not provide appropriate prelicensing certificate(s) or education waiver(s) at the test center as described above, you will not be able to test and your exam fee will be forfeited. Course Completion Certificates must be paper copies. Electronic copies will not be accepted.

# 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 <a href="https://insurance.ohio.gov/wps/portal/gov/odi">https://insurance.ohio.gov/wps/portal/gov/odi</a>. 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 <a href="https://insurance.ohio.gov/wps/portal/gov/odi">https://insurance.ohio.gov/wps/portal/gov/odi</a>. You can also make a fingerprint reservation online at <a href="https://www.fastfingerprints.com/">https://www.fastfingerprints.com/</a>.

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

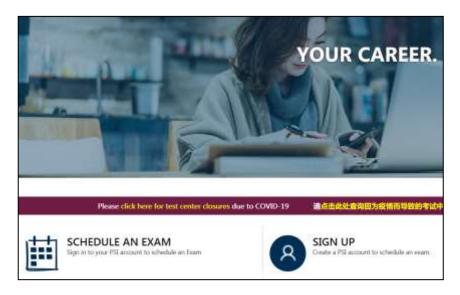
NOTE: EXAMINATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE. THE EXAMINATION FEE IS VALID FOR ONE YEAR FROM THE DATE OF PAYMENT.



#### **ON-LINE SCHEDULING**

For the fastest and most convenient examination scheduling process, register for your examinations online by accessing PSI's registration Website: Click Here (https://www.psiexams.com/ohin).

1. Select "SIGN UP" to create an account.

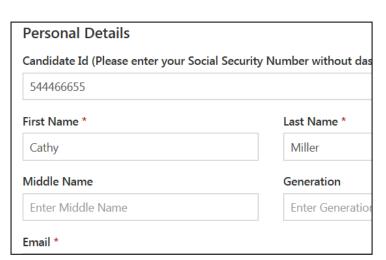


2. On a mobile phone, you need to select the icon on the top left corner. Then select "SIGN UP" to create an account.





3. You will be prompted to create an account with PSI.

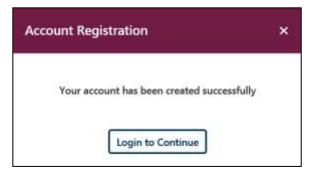


# **IMPORTANT**

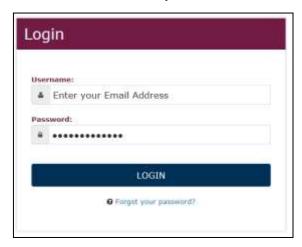
You must enter your First and Last name exactly as it is displayed on your government issued ID.



4. After you submit the form, you will get a message that your account was created successfully. Click on "Login to Continue".



Note: The username is the email address you entered when creating the account.



5. Select the Examination.



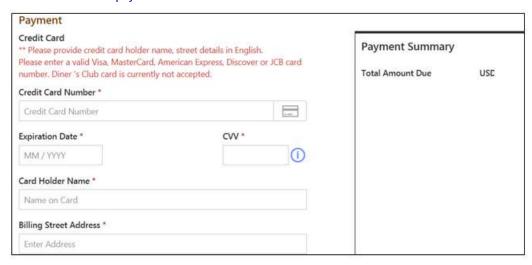
6. You will enter your personal information

Following Information is required for your examination record

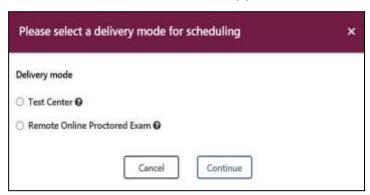




7. You will now enter payment.

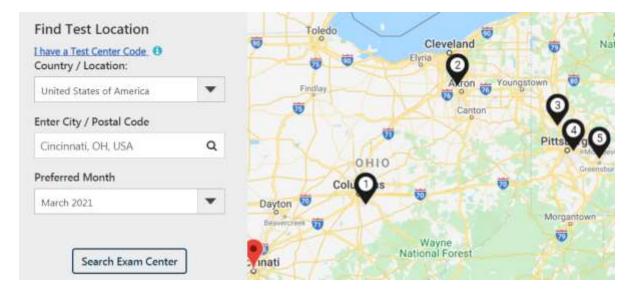


8. You will now select if you want to test at a PSI test site or Remotely proctored online from a computer at a remote location.



# **DELIVERY MODE TEST CENTER**

Enter the "City or Postal Code" and select "Preferred Month" to take the Exam. Then select "Search Exam Center".

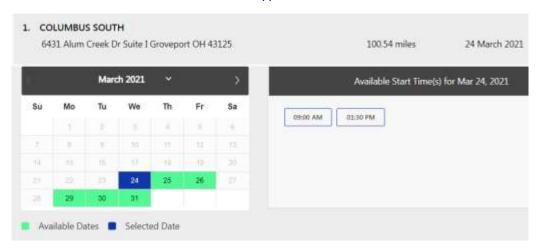




### Click on the preferred test site.



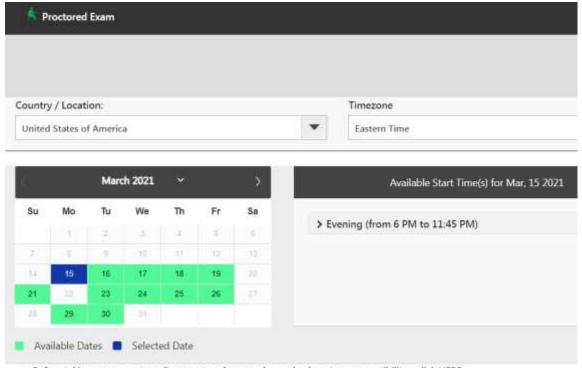
Then click on the date and time to make an appointment to take the Exam.



You are now scheduled and will receive an email confirmation.

# DELIVERY MODE REMOTE ONLINE PROCTORED EXAM

Before you select the date and time you will be taking the exam, YOU MUST FIRST CHECK THE COMPATIBILTY OF YOUR COMPUTER to include Audio/Video Check, Webcam Check and System Check. You must use Google Chrome Browser. Please note that if your computer performs any system update (i.e. software, server, firewall, webcam, etc.) from the time you schedule your exam to when you attempt to launch your exam, you may experience issues with your compatibility. It is best to conduct another compatibility check on the machine that you will be taking your exam at least 24 hours prior to your scheduled exam. You may also check your compatibility before or after registering for your exam by clicking here.





- Before taking your remote online proctored exam, please check system compatibility click HERE
- · You can only launch the exam within 30 minutes of your appointment time.

If you have any questions regarding your compatibility check, or if you experience issues launching your exam, you may contact our remote proctoring technical support team at (844) 267-1017. You may also initiate a chat after you close the Secure Browser Software by <u>clicking here</u>.

# TELEPHONE REGISTRATION (855) 807-3995

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.

#### 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 <a href="https://www.psiexams.com">www.psiexams.com</a> or call PSI at (855) 807-3995.

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 <a href="https://www.psiexams.com">www.psiexams.com</a> or call PSI at (855) 807-3995.

# 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 (855) 807-3995 or on our website at <a href="https://www.psiesxams.com">www.psiesxams.com</a>. 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**

231 Springside Dr, Suite 125

**AKRON, OH 44333** 

FROM I-77 S - HEAD SOUTHWEST ON I-77S. TAKE EXIT 137A TO MERGE ONTO OH18 E TOWARDS FAIRLAWN. GO ABOUT ½ MILE THEN TURN LEFT ONTO SPRINGSIDE DR. GO ALMOST ANOTHER ½ MILES AND THE BUILDING WILL BE ON THE RIGHT.

FROM I-77 N - HEAD NORTH ON I-77 N. TAKE EXIT 137A TO MERGE ONTO OH18 E TOWARDS FAIRLAWN. GO ABOUT ½ MILE THEN TURN LEFT ONTO SPRINGSIDE DR. GO ALMOST ANOTHER ½ MILES AND THE BUILDING WILL BE ON THE RIGHT.

FROM OH-18 E - TURN LEFT ONTO SPRINGSIDE DR. GO ALMOST ANOTHER ½ MILES AND THE BUILDING WILL BE ON THE RIGHT. FROM OH-18W - TURN RIGHT ONTO SPRINGSIDE DR. GO ALMOST ANOTHER ½ MILES AND THE BUILDING WILL BE ON THE RIGHT.

### 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

Cincinnati-Hamilton - Tri-State Professional Training and

Testing Center

2820 Bobmeyer Rd., Hangar C-7

Hamilton, OH 45015

THE TESTING CENTER IS LOCATED IN HANGAR C-7 AT THE OFFICE AND HANGAR COMPLEX ADJACENT TO THE BUTLER COUNTY REGIONAL AIRPORT. THE CORRECT ADDRESS IS 2820 BOBMEYER ROAD, HANGAR C-7 HAMILTON, OH 45015. IF YOU'VE ARRIVED AT THE TERMINAL BUILDING AND SEE A SHELL GASOLINE SIGN, YOU ARE AT THE WRONG LOCATION. EXIT THE TERMINAL BUILDING AND MAKE A RIGHT TURN (HEADING WEST) ON BOBMEYER ROAD. THE NEXT RIGHT TURN IS AN



ENTRANCE GATE TO THE OFFICE AND HANGAR COMPLEXES. HANGAR C-7 WITH THE RED AWNING IS LOCATED ON THE LEFT UPON ENTERING THE GATE.

#### 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 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.

#### **Columbus North**

6397 Emerald Parkway, Suite 150

Dublin, OH 43016

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.

#### Hamilton

Tri-State Professional Training and Testing Center\* 2820 Bobmeyer Rd

Hamilton, OH 45015

GET ON 1-71 S - FOLLOW 1-71 S TO OH-4 N/SPRINGFIELD PIKE IN SPRINGDALE. TAKE EXIT 41 FROM I-275 W,

CONTINUE ON OH-4 N. TAKE OH-4 BYPASS N TO BOBMEYER RD IN FAIRFIELD

2820 BOBMEYER RD

# 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.

#### Trov

BRAINSEED TESTING CENTER

1100 WAYNE STREET, SUITE 5200

TROY, OH 45373

FROM 1-75 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. TURN LEFT ONTO SUMMIT AVENUE. ENTER THE PARKING LOT ON THE RIGHT BEHIND THE LARGER BUILDING THAT USED TO BE STOUDER MEMORIAL HOSPITAL. THE TEST SITE IS ON THE LEFT IN A SMALL BUILDING. FROM 1-75 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. TURN LEFT ONTO SUMMIT AVENUE. ENTER THE PARKING LOT ON THE RIGHT BEHIND THE LARGER BUILDING THAT USED TO BE STOUDER MEMORIAL HOSPITAL. THE TEST SITE IS ON THE LEFT IN A SMALL BUILDING. IT IS NOT LOCATED INSIDE THE LARGER BUILDING.

#### Wadsworth

WADSWORTH - FLIGHT SERVICES OF WADSWORTH 840 AIRPORT RD

WADSWORTH, OH 44281

FROM CLEVELAND:I-77S, KEEP RIGHT TO TAKE OH-21 S VIA EXIT 136 TOWARDS MASSILLON. MERGE ONTO I-76 W/US-224 W TOWARDS LODI, TAKE THE OH-57 EXIT, EXIT 7, TOWARD RITTMAN/MEDINA \*\*\*FROM AKRON:I-76W TO I-76 W/I-77 N. CONTINUE TO FOLLOW I-76W TAKE THE OH-57 EXIT, EXIT 7, TOWARD RITTMAN/MEDINA\*\*\* FROM CANTON:I-77 N TOWARDS AKRON, MERGE ONTO US-224W VIA EXIT 122B ON THE LEFT TOWARDS BARBERTON.

TAKE THE OH-57 EXIT, EXIT 7, TOWARD RITTMAN/MEDINA\*\*\* FROM ASHLAND:I-71N TOWARDS CLEVELAND, TAKE THE I-76/OH-224 EXIT, EXIT 209, TOWARD AKRON/LODI. MERGE ONTO I-76E/US-224E VIA EXIT 209A TOWARD AKRON.

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 15 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 3<sup>rd</sup> form of identification)
- State issued INTERIM identification document (must also bring old identification card or 3<sup>rd</sup> 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 prelicensing certificate(s) or education waiver(s) in order to test.
- The date of course completion must not be over 180 calendar days.
- The start and completion dates of class must be filled in.
- The student and the authorized provider personnel must sign the certificate to be valid.
- The signature on the certificate must either be an original, wet signature or a digital signature that duplicates the original signature. DocuSign signatures that include the DocuSign label and an alphanumeric verification code are also permissible.
- Signature typed using a computer generated font should not be accepted.
- The certificate must be complete. No blank spaces.
- Altered certificates cannot be accepted.

If you do not provide appropriate prelicensing certificate(s) or education waiver(s) at the scheduled time of your exam, you will not be allowed to test and your exam fee will be forfeited.

#### SECURITY PROCEDURES FOR TESTING

The following examination protocols apply during any examination. PSI may pause or terminate an examination at any time. Failure to follow the examination protocol, may result in the disqualification of examination results, prohibition from taking future examinations, and may lead to legal action.

If testing at a PSI testing center, you will be given a piece of scratch paper and a pencil. You will return the scratch paper and pencil during check-out.

#### Prohibited Items:

- Reference materials of any kind.
- Electronic devices of any type, including but not limited to; cellular phones, cameras, computers of any type (e.g., laptops, tablets, iPads), earbuds, electronic games, electronic watches, handheld calculators, headsets, mobile devices, music players (e.g., iPods), pagers, radios, recording devices (audio or video), smart watches, televisions, etc.).
- Hats or headgear not worn for religious reasons or as religious apparel, including hats, baseball caps, or visors
- Bulky or loose clothing or coats including but not limited to; open sweaters, cardigans, shawls, scarves, vests, jackets and coats.
  - In the event you are asked to remove bulky or loose outerwear, appropriate attire, such as a shirt or blouse should be worn underneath.
- Other personal items, including but not limited to; backpacks, briefcases, chewing gum, drinks, food, good luck items, notebooks, paper or other materials on which to write, pens, pencils or other writing devices, purses, reading material, smoking or chewing products, wallets, etc.

# **Prohibited Behavior:**

- Giving or receiving assistance on an examination.
- Copying or communicating examination content.
- Using outside references or resources during an exam, examples:
  - o Browsing other local resources.
  - Browsing the internet.

- Attempting to use a computer or computer program not provided or approved by PSI.
- Attempting to use a telephone or mobile device.
- Using notepad on the computer.
- Using an application on the computer not provided by PSI.
- Engaging in disruptive behavior during check-in or during an exam, examples:
  - o Acting in an inappropriate manner.
  - Using abusive language.
  - Speaking aloud.
  - Causing noise unrelated to keyboard typing.
- Engaging in prohibited behavior during check-in or during an exam, examples:
  - Reading questions out loud.
  - Leaving the room without proctor approval.
  - Using instant messaging, or other electronic communication.
  - o Capturing a picture or video of exam items.
  - Attempting to use telephone or mobile device.
  - Obstructing the proctor's view (camera or in person).
  - Having inappropriate materials on desktop (explicit).
  - Changing spaces during the exam without proctor approval.
  - Not focusing eyes on the screen.

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.

No prohibited items are allowed within the candidate's reach or line of sight. If prohibited items are found during check-in, candidates shall put them in the provided secure storage or return these items to their vehicle for test center exams. PSI will not be responsible for the security of any personal belongings or prohibited items.

Any candidate seen giving or receiving assistance on an examination, found with prohibited items, or displaying prohibited behavior or violating any security regulations will have his or her examination terminated, and be asked to surrender all examination materials. All such instances will be reported to the examination sponsor.

Additional protocols for testing at a testing center, include but not limited to:

- 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.
- 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.

Additional protocols for remote online proctored exams, include but not limited to:

- Temporarily moving out of the camera's line of sight.
- Candidates are not allowed to have scratch paper.
- Adequate lighting for the proctor to see candidate's activity.
- Internet service must be sufficient to administer the exam, see page 12 for requirements.
- Web camera must be placed for ideal viewing by the proctor.
- Candidate may not change computers during the exam.
- Candidate may not change spaces during the exam.
- Candidate must follow proctor instructions, which may include, but are not limited to:
  - Keeping hands on the desktop.
  - Keeping eves on the computer screen.
  - Not fidgeting during the exam.
  - Keeping hands away from face.
- Please do your best to avoid covering your mouth for the whole duration of exam. Be aware that talking/whispering/mouthing is not allowed during exam.
- Breaks are NOT allowed during remote online proctored examinations. If you believe you cannot complete your examination without a break, please do not register for remote online proctored examinations.

# TAKING THE EXAMINATION BY COMPUTER

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

# **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**

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

# REMOTE ONLINE PROCTORED EXAMINATION

You will be required to present your prelicensing certificate(s) or education waiver(s) in order to test. The certificate(s) must be signed and dated by the provider and candidate.

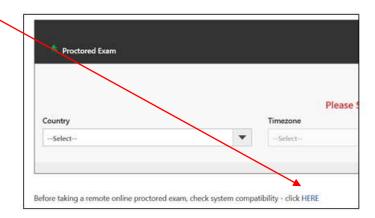
#### For remote proctored testing:

You MUST email your prelicensing certificate(s) or education waiver(s) to ohcert@psiexams.com within 24 hours of passing the exam. The Department is unable to process any license application without receipt of the valid PLE certificate(s). Therefore, failure to timely submit the PLE certificate(s) to ohcert@psiexams.com WILL delay the licensure process.

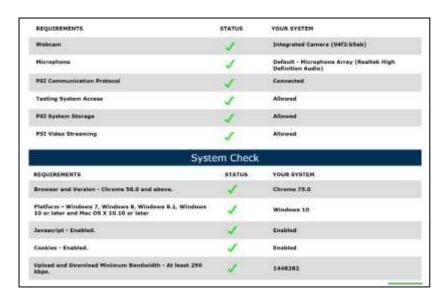
Proctors for online testing will communicate with candidates on-screen during the test and pause the exam whenever unauthorized persons or activity appear on video monitors or in audio recordings. The proctor will pause the exam whenever a candidate leaves the testing station, or an interruption occurs. The proctor may end the test if an interruption is not corrected appropriately. Immediate on-screen results will be displayed on your screen once you complete BOTH your exam AND the survey following the exam. Paper score reports will not be available upon completion of the exam for this remotely proctored location. A military ID will not be accepted for a remotely proctored exam, however, all other Identification noted above are acceptable for this delivery mode.



**BE SURE TO CHECK THE COMPATIBILTY OF YOUR COMPUTER** to include Audio/Video Check, Webcam Check and System Check. Prior to scheduling, click here. You must use Google Chrome Browser.



Please note that if your computer performs any system update (i.e. software, server, firewall, webcam, etc.) from the time you schedule your exam to when you attempt to launch your exam, you may experience issues with your compatibility. It is best to conduct another compatibility check on the machine that you will be taking your exam at least 24 hours prior to your scheduled exam. You may also check your compatibility before or after registering for your exam by <u>clicking here</u>.



### LAUNCHING THE EXAMINATION

You can launch the examination up to 30 minutes before the scheduled start time.



If you have any questions regarding your compatibility check, or if you experience issues launching your exam, you may contact our remote proctoring technical support at (844) 267-1017. You may also initiate a chat after you close the Secure Browser Software by clicking here.



# 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 <a href="https://www.psiexams.com">www.psiexams.com</a>
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.

# **SCORE REPORTING**

Your score will be displayed on screen at the end of the examination and a score report will be emailed to you. If you fail, the emailed score report will include the diagnostic report indicating your strengths and weaknesses by examination type.

Candidates taking a remotely proctored exam: Please note that you must select to end both the exam portion and survey portion of your test in order to receive your on-screen results and emailed score report. If you do not receive your emailed score report, you may reach out to scorereport@psionline.com.

You may request a duplicate score report after your examination by emailing scorereport@psionline.com. Include your name, candidate ID number and confirmation number. Your candidate ID number and confirmation number is on your exam confirmation email. Please allow up to 72 hours to receive your duplicate score report.

# **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

https://insurance.ohio.gov/wps/portal/gov/odi.

# **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 <a href="https://insurance.ohio.gov/wps/portal/gov/odi">https://insurance.ohio.gov/wps/portal/gov/odi</a> 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, <a href="https://insurance.ohio.gov/wps/portal/gov/odi">https://insurance.ohio.gov/wps/portal/gov/odi</a>, 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

https://insurance.ohio.gov/wps/portal/gov/odi 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 <a href="https://insurance.ohio.gov/wps/portal/gov/odi">https://insurance.ohio.gov/wps/portal/gov/odi</a>.

# 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 (855) 807-3995 and request to order your Surety Bail Bonds ID card. You will need to go to a PSI test site to get your photo taken.
- 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 April 1st.

### **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 April 1st. 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, <a href="https://insurance.ohio.gov/wps/portal/gov/odi">https://insurance.ohio.gov/wps/portal/gov/odi</a>. 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 <a href="https://www.nipr.com">www.nipr.com</a> or by completing a change of address form (INS3241) which is available on ODI's website (<a href="https://insurance.ohio.gov/wps/portal/gov/odi">https://insurance.ohio.gov/wps/portal/gov/odi</a>) 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 (<a href="https://insurance.ohio.gov/wps/portal/gov/odi">https://insurance.ohio.gov/wps/portal/gov/odi</a>). 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



15

\$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

https://insurance.ohio.gov/wps/portal/gov/odi 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) obtained from ODI's can be website. https://insurance.ohio.gov/wps/portal/gov/odi under 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, .041, .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))	Illegal inducements (3933.01; 3999.05, 3901.21(G), 3911.20; Bulletins 2019-04 and 2019-05)
Disciplinary actions (3905.14)	General grounds for disciplinary action (3905.14(B))
License denial, probation, surrender, suspension, revocation, or refusal to issue or renew (3901.22(D)(1); 3905.14, 3905.16; 3901-5-	Examination of books and records (3901.04, .07)
12) Failure to pay taxes (3905.14(B)(14))	Insurance fraud regulation (3999.21, .31, .37, .41, .42, .99; 2913.47, 3901.44)
Failure to appear for an interview (3905.14(B)(22))	Insurance information privacy (3901.44; 3904.01 (R); 3904.04, 3904.14, 3965.0111)
Failure to provide department with a written response (3905.14(B)(21))	Consumer information/fees (3905.55; 3901-6-04; 3905.181)
Penalties and fines for violations (3901.22(D), (F), 3905.14(B),	1.3 Federal regulation
(D), (E), (F), (G), (H), .99)	Fair Credit Reporting Act (15 USC 1681-1681d)
Cease and desist orders (3901.221; 3905.14(H), 3901.22(D))	Fraud and false statements including 1033 waiver (18 USC 1033,
Civil	1034)
Criminal	Other federal regulations (e.g., Do Not Call List) (https://www.donotcall.gov/)
Hearings (3901.22; 3905.14(D); ORC 119)	2.0 General Insurance 5%
Consent/Settlement agreements (3901.22(G))	2.1 Concepts
1.2 State regulation	Risk management key terms
Acts constituting insurance transactions (3901.17; 3905.02, 3905.42)	Risk
Negotiate, sell, solicit (3905.01, .02)	Exposure
Director's general duties and powers (3901.01, 3901.011, .04, .041; 3905.12)	Hazard
Company regulation	Peril
Certificate of authority (3907.08; 3909.01, .08, 3925.11, 3927.01))	Loss
Insolvency (3903.01(0))	Methods of handling risk
Policy forms/rates/exceptions (3915.051; 3918.08; 3935.04;	Avoidance
3923.02, 3923.021; 1751.11, 1751.12)	Retention
Financial requirements (3901-1-50; 3901-3-04; 3907.05, 3929.011)	Sharing
Agent regulation	Reduction
Commissions, compensations, fees (3905.18; 3905.181; 3901-5-09(N), 3905.55)	Transfer
Reporting of felony and crimes of moral turpitude (3905.14 (B)(6),	Elements of insurable risks
(B)(7), .22)  Policy/application signature (3905.14(B)(11), (26))	Adverse selection
Appointment procedures	Law of large numbers
Agent appointment (3905.20; 3901-5-09(K))	Reinsurance
	Indemnity/pay on behalf of
Cancellation of appointment (3905.16(B)(1))	2.2 Insurers
Termination notification (3905.21)  Unfair trade and claims settlement practices (3901.1926; 3901-	Types of insurers
1-07)	Stock companies
Rebating (3911.20; 3933.01; 3999.05)	Mutual companies
Premium refunds and other incentives (3905.14(B)(32); 3999.05; Bulletins 2019-04 and 2019-05)	Fraternal benefit societies
False advertising (3901.21(A), (B), (C), (D), (E), 3901.24; 3905.43; 3999.10, .11)	Reciprocals
Misrepresentation (3901.21(A),(B); 3905.14(B)(5); 3999.08)	Lloyd's associations
Defamation of insurer (3901.21(C), (D); 3999.09)	Risk retention groups
Unfair discrimination (3901.21(L), (M), (N))	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		
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	Estate conservation	
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	3.3 Determining amou	nt of personal life insurance
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	Human life value app	roach
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	Needs approach	
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	Types of information	on gathered
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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 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	3.4 Business uses of lif	e insurance
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	Buy-sell funding	
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	Key person	
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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	3.5 Viatical settlement	s (Chapter 3916)
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	Nature and purpose	
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	General rules	
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	Viatical settlement b	roker authority and licensing (3916.02)
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	Disciplinary actions (3	3916.15)
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	Promoting purchase	e for purpose of selling (3916.16)
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	Advertisements (39	16.17)
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	Definitions (3916.01)	
Viatical settlement contract (3916.01(0), 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	Viatical settlement	broker (3916.01(N), .02, .03, .04)
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	Viatical settlement	provider (3916.01(P), .07)
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	Viatical settlement	contract (3916.01(O), 3916.08)
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	Stranger Originated	Life Insurance (Stoli) (3916.05(B); 3901-9-04
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	Viator (3916.01(R))	
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	3.6 Classes of life insu	rance policies
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	Group versus individu	al
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	Ordinary versus indus	trial (home service)
Fixed versus variable life insurance and annuities  Universal Life  3.7 Premiums  Factors in premium determination  Mortality  Interest  Expense  Premium Concepts  Net single premium	Permanent versus ter	m
Universal Life  3.7 Premiums  Factors in premium determination  Mortality  Interest  Expense  Premium Concepts  Net single premium	Participating versus n	onparticipating
3.7 Premiums  Factors in premium determination  Mortality  Interest  Expense  Premium Concepts  Net single premium	Fixed versus variable	life insurance and annuities
Factors in premium determination  Mortality Interest Expense Premium Concepts Net single premium	Universal Life	
Mortality Interest Expense Premium Concepts Net single premium	3.7 Premiums	
Interest  Expense  Premium Concepts  Net single premium	Factors in premium d	etermination
Expense  Premium Concepts  Net single premium	Mortality	
Premium Concepts  Net single premium	Interest	
Net single premium	Expense	
	Premium Concepts	
Gross annual premium	Net single premium	l
	Gross annual premi	um
Premium payment mode	Premium payment mo	ode



Solicitation, sales presentations, and disclosure requirements (3901-6-01, 03)	Continuous premium (straight life)
Advertising	Limited payment
Life and Health Insurance Guaranty Association (3956.04, .06, .18;	Single premium
3901-1-52)  Backdating of policies (3915.13)	4.3 Flexible premium policies
Illustrations (3901-6-04))	Adjustable life
, , , , , , , , , , , , , , , , , , , ,	Universal life
Policy summary (3901-6-03(D)(6))	4.4 Specialized policies
Buyer's guide (3901-6-03(D)(1))	Joint life (first-to-die)
Life insurance policy cost comparison methods	Survivorship life (second-to-die)
Replacement (3901-6-05)	Juvenile life
Use and disclosure of insurance information	4.5 Group life insurance
Post Application Consumer Review	Characteristics of group plans
Field underwriting	Types of plan sponsors
Notice of information practices	Group underwriting requirements
Application procedures	Conversion to individual policy (3917
Delivery	4.6 Credit life insurance (individual v
Policy review	5.0 Life Insurance Policy Provisions,
Effective date of coverage	5.1 Standard provisions (3915.05)
Premium collection	Entire contract (C)
Statement of good health	` ,
.9 Individual underwriting by the insurer	Payment of premiums (A)
Information sources and regulation (3904)	Grace period (B)
Application	Reinstatement (J)
Agent report	Misstatement of age (E)
Attending physician statement	Payment of claims (K)
Investigative consumer (inspection) report	Exclusions
Medical Information Bureau (MIB)	Statement of the insured (D)
Medical examinations and lab tests including HIV (3901.46(A),	Incontestability ((C), 3911.07)
(B)(1)) Selection criteria	Prohibited provisions (3915.09)
	Modifications (3915.12)
Classification of risks	5.2 Beneficiaries (3905.14 (B)(19), (2
Preferred	Designation options
Standard	Individuals
Substandard	Classes
Declined	Estates
4.0 Life Insurance Policies 7%	Minors
1.1 Term life insurance	Trusts
Level term	Beneficiary Revocation (5815.33)
Annual renewable term	Succession
Level premium term	Revocable versus irrevocable
Decreasing term	Common disaster 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 (3915.2124, 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
Α	ccumulation period versus annuity period
0	wner, annuitant and beneficiary
lr	nsurance aspects of annuities
S	uitability requirements (3901-6-13)
6.2	Immediate versus deferred annuities
S	ingle premium immediate annuities (SPIAs)
D	eferred annuities
	Premium payment options
	Nonforfeiture
	Surrender charges
	Death benefits
6.3	Annuity (benefit) payment options
Ŀ	ife contingency options
	Pure life versus life with guaranteed minimum
	Single life versus multiple life
A	nnuities certain (types)
6.4	Fixed Annuities
G	eneral account assets
lr	nterest rate guarantees (minimum versus current)
L	evel benefit payment amount
6.5	Specialty annuity products
Е	quity indexed annuities
Μ	larket value adjusted annuities
6.6	Uses of annuities
L	ump-sum settlements
Q	ualified retirement plans
	Group versus individual annuities
Р	ersonal uses
	Individual retirement plans
	Tax-deferred growth
	Retirement income

# 7.1 Taxation of personal life insurance

Policy loans

Amounts available to policy owner
Cash value increases
Dividends



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	
3.0 Accident and Health Insurance Basics 8%	
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	
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	11.2 Types of providers and plans	
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Cost Sharing, premium, deductible, coverage gap, catastrophic	Levels of care
Low Income Subsidy	Skilled care
Late enrollment penalty	Intermediate care
Limitations- Prior auth, step therapy, quantity limits	Custodial care
Preferred, network pharmacies	Home health care
15.4 Medicare supplements; 3923.33,	Adult day care
.338.331336; OAC 3901-8-08 Amended, including Appendix C and D)	Respite care
Purpose	Assisted living
Open enrollment	Benefit periods
Solicitation of Medicare supplements (3923.33, .338.331336; 3901-	Benefit amounts
8-08, 3901-8-09) Standardization Medicare supplement plans	Optional benefits
Core benefits	Guarantee of insurability
Additional benefits	Return of premium
	Qualified LTC plans
Ohio regulations and required provisions	Exclusions
Standards for marketing	Underwriting consideration
Certification requirements	Ohio regulations and requi
Advertising  Appropriateness of recommended purchase and excessive	Standards for marketing
insurance	Advertising (3901-4-01(L
Outline of coverage	Appropriateness of reco
Right to return (free look)	Inflation protection (390
Replacement	Replacement (3901-4-01
Required disclosure provisions	Unintentional lapse (390
Permitted compensation arrangements	Outline of coverage (390
Notice of change	Shopper's guide (3901-4-
Guaranteed issue	Pre-existing conditions (
Medicare SELECT	16.0 Federal Tax Considera

15.5 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
15.6 Long-term care (LTC) policies (3901-4-01; 1751.63, 3923.4150)
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))
16.0 Federal Tax Considerations for Accident and Health Insurance 4%



16.1 Personally-owned health insurance
Disability income insurance
Benefits subject to FICA
Medical expense insurance
Long-term care insurance
16.2 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
16.3 Medical expense coverage for sole proprietors and partners
16.4 Business disability insurance
Key person disability income
Buy-sell policy
16.5 Medical Savings Accounts (MSAs) and Health savings accounts (HSAs)
16.6 Health Reimbursement Accounts (HRAs)

# OHIO PROPERTY AND CASUALTY INSURANCE AGENT SERIES 11-36

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, .041, .05, .051, .06; 3901-5-09)
Resident/nonresident (3905.01(C), .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)

	to provide department with a written response 4(B)(21))
	es and fines for violations (3901.22(D), (F), 3905.14(B), , (F), (G), (H), .99)
	e and desist orders (3901.221; 3905.14(H), 22(D))
Civil	
Crimi	nal
Heari	ngs (3901.22; 3905.14(D); ORC 119)
Consent	:/Settlement agreements (3901.22(G))
1.2 State re	gulation
Acts const	cituting insurance transactions (3901.17; 3905.02, 3905.42)
Negotia	te, sell, solicit (3905.01, .02)
Director's 3905.12)	general duties and powers (3901.01, 3901.011, .04, .041;
Company	regulation
Certific	ate of authority (3925.11, 3927.01, 3929.01)
Insolver	ncy (3903.01(0))
Policy fo 3937.03	orms/rates/exceptions (3935.04;
Financia 3929.11	al requirements (3901-1-50; 3901-3-04; 3929.011, 3929.07, )
Unfair t 07; 390	rade and claims settlement practices (3901.19-26; 3901-1-1-54))
Agent reg	ulation
Commis 3905.55	sions, compensations, fees (3905.18, .181; 3901-5-09(N),
	ng of felony and crimes of moral turpitude (3905.14, (B)(7), .22)
Policy/a	application signature (3905.14(B)(11), (26))
Appointme	ent procedures
Agent a	ppointment (3905.20; 3901-5-09(K))
Cancella	ation of appointment (3905.16(B)(1))
Termina	ation notification (3905.21)
Unfair ins	urance trade practices (3901.20, .21)
Rebatin	g (3933.01)
	m refunds and other incentives (3905.14(B)(32); 2019-04
False ac 3999.10	dvertising (3901.21(A), (B), (C), (D), (E), 3901.24; 3905.43; 1, .11)
Misrepre	esentation (3901.21; 3905.14(B)(5); 3999.08)
Defama	tion of insurer (3901.21(C), (D); 3999.09)
	discrimination (3901.21(L), (M), (N))
Illegal ii and 201	nducements (3933.01; Bulletin 2019-04 9-05)
	grounds for disciplinary action (3905.14(B))
Examinati	on of books and records (3901.04, .07)
Insurance 2913.47,	fraud regulation (3999.21, .31, .37, .41, .42, .99;

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



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

3901.44)	
,	
Insurance information privacy (3901.44; 3904.04, 3904.13, 3904 3965.01-11)	.14,
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 9%	
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 insurer	s
Domestic, foreign and alien insurers	
Financial solvency status (e.g., A.M. Best, Standard and Poor's, Moody's, NAIC)	

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 16%
3.1 Principles and concepts
Insurable interest
Underwriting
Credit scores
Loss ratio
Rates
Types
Loss costs
Components
Hazards



Physical	Coinsurance
Moral	Other insurance
Morale	Non-concurrency
Negligence	Primary and excess
Elements of a negligent act	Pro rata
Defenses against negligence	Contribution by equal shares
Damages	Limits of liability insurance
Compensatory — special versus general	Per occurrence (accident)
Punitive	Per person
Types of liability	Aggregate — general versus products — completed operations
Absolute	Split
Strict	Combined single
Vicarious	Restoration/non-reduction of limits
Causes of loss (perils)	Vacancy or un-occupancy
Direct loss	Named insured provisions
Consequential loss	Duties after loss
Indirect loss	Assignment
Named perils versus special (open) perils	Abandonment
Blanket versus specific insurance	Policy provisions
Basic types of construction	Liberalization
Loss valuation	Subrogation
Actual cash value	Salvage
Replacement cost	Claim settlement options
Functional replacement cost	Replacement cost vs. actual cash value
Market/agreed value	Duty to defend
Valued amount	Third-party provisions
Stated amount	Standard mortgage clause
3.2 Policy structure	Loss payable clause
Declarations	No benefit to the bailee
Definitions	Additional insured
Insuring agreement or clause	3.4 Ohio laws, regulations and required provisions
Additional/supplementary coverage	Ohio Valued Policy Law (3929.25)
Conditions	Ohio Insurance Guaranty Association (3955.0110, .1219)
Exclusions	Cancellation and nonrenewal (3929.1922, .24; 3937.25411, 3937.47; 3901-1-18(D))
Endorsements	Binders (4509.56; 3901-1-18(I))
3.3 Common policy provisions	Controlled business (3905.6165))
Insureds — named, first named, additional	Retaliatory provisions (3901.86)
Policy period	Concealment, misrepresentation or fraud (2913.47, 3999.31)
Policy territory	Declination of insurance and unfair discrimination (3901.21(L), (M),
Cancellation and nonrenewal	(N))
Deductibles	Mine subsidence (3929.5053, .55, .56, .5861; 3901-1-48)



Terrorism Risk Insurance Program Reauthorization Act of 2019 (Pub. L. 116-94) (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 6%

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 ('22) Policy 14%

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

 ${\bf Coverage}\; {\bf B} - {\bf Other}\; {\bf structures}$ 

Coverage C - Personal property

 ${\bf Coverage}\;{\bf D}-{\bf Loss}\;{\bf of}\;{\bf use}$ 

Additional coverages

5.4 Section II - Liability coverages

 ${\color{red} \textbf{Coverage}} \; \textbf{E} - \textbf{Personal liability}$ 

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 14%

6.1 Laws

Ohio Motor Vehicle Financial Responsibility Law (4509.01-.81))

Required limits of liability (4509.51)

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))

Required limits (4509.51)

Intrafamily liability exclusion (3937.46)

Cancellation/nonrenewal (3937.30-.411, .47)

Reasons

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 ('18) auto policy

Eligibility, definitions, and conditions

Liability coverages

Combined single limits versus split limits

Bodily injury and property damage

Supplementary payments



Exclusions	Auto medical payments coverage (CA 99 03)
Medical payments coverage	Drive other car coverage (CA 99 10)
Uninsured/underinsured motorist coverage	Individual named insured (CA 99 17)
Bodily injury	Broad form products coverage
Property damage	Employees as insureds
Required limits	Commercial carrier regulations
Coverage for damage to your auto	The Motor Carrier Act of 1980
Collision	Endorsement for motor carrier policies of insu
Other than collision	liability (MCS-90)  7.0 Commercial Package Policy (CPP) 12%
Deductibles	7.1 Components of a commercial policy
Transportation expenses	Common policy declarations
Exclusions	Common policy conditions
Substitute transportation	Interline endorsements
Towing and labor (PP 03 03)	One or more coverage parts
Duties after an accident or loss	7.2 Commercial general liability ('13)
General provisions	Commercial general liability (13)
Selected endorsements	Bodily injury and property damage liability
Amendment of policy provisions — Ohio (PP 01 86)	Personal and advertising injury liability
Extended non-owned coverage (PP 03 06)	Medical payments
Miscellaneous type vehicle (PP 03 23)	Supplementary payments
Joint ownership coverage (PP 03 34)	Fire legal liability
Commercial auto ('20)	Limits of insurance
nmercial auto coverage forms	Exclusions
Business auto	Conditions
Garage	Definitions
Business auto physical damage	Claims-made features
Truckers	Trigger
Motor carrier	Retroactive date
Coverage form sections	Extended reporting periods
Symbols/covered autos	Claim information
Liability coverage	Occurrence versus claims-made
Garage keepers coverage	Premises and operations
Trailer interchange coverage	Per occurrence/aggregate
Physical damage coverage	Products and completed operations
Eligibility	Insured contract
Exclusions	Contingent liability
Conditions	Pollution liability
Definitions	Coverage form
Selected endorsements	Limited coverage form
Lessor — additional insured and loss payee (CA 20 01)	Extension endorsement
Mobile equipment (CA 20 15)	7.3 Commercial property ('12)

Drive other car coverage (CA 99 10)	
Individual named insured (CA 99 17)	
Broad form products coverage	
Employees as insureds	
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) 12%	
7.1 Components of a commercial policy	
Common policy declarations	
Common policy conditions	
Interline endorsements	
One or more coverage parts	
7.2 Commercial general liability ('13)	
Commercial general liability coverages	
Bodily injury and property damage liability	
Personal and advertising injury liability	
Medical payments	
Supplementary payments	
Fire legal liability	
Limits of insurance	
Exclusions	
Conditions	
Definitions	
Claims-made features	
Trigger	
Retroactive date	
Extended reporting periods	
Claim information	
Occurrence versus claims-made	
Premises and operations	
Per occurrence/aggregate	
Products and completed operations	
Insured contract	
Contingent liability	
Pollution liability	
Coverage form	
Limited coverage form	
Extension endorsement	
7.3 Commercial property ('12)	



Definitions, conditions, exclusions	7.5 Commercial inland marine ('13)
Coverage forms	Nationwide marine definition
Building and personal property	Commercial Inland marine conditions forms
Condominium association	Commercial inland marine coverage forms
Condominium commercial unit-owners	Accounts receivable
Builders risk	Bailee's customer
Business income	Commercial articles
Legal liability	Contractors equipment floater
Extra expense	Electronic data processing
Causes of loss forms	Equipment dealers
Basic	Installation floater
Broad	Jewelers block
Special	Signs
Selected endorsements	Valuable papers and records
Ordinance or law (CP 04 05)	Transportation coverages
Spoilage (CP 04 40)	Common carrier cargo liability
Peak season limit of insurance (CP 12 30)	Motor truck cargo forms
Value reporting form (CP 13 10)	Transit coverage forms
7.4 Commercial Crime ('15)	7.6 Equipment breakdown ('13)
General definitions	Definitions, coverages and exclusions (EB 00 20)
Burglary	Equipment breakdown protection coverage form (EB 00 20)
Theft	Selected endorsements
Robbery	Business income - Report of values (EB R 002)
Crime coverage forms	Actual cash value (EB 99 59)
Commercial crime coverage forms (discovery/loss sustained)	7.7 Farm coverage
Government crime coverage forms (discovery/loss sustained)	Farm property coverage forms ('16)
Coverages	Coverage A — Dwellings
Employee theft	Coverage B — Other private structures
Forgery or alteration	Coverage C — Household personal property
Inside the premises — theft of money and securities	Coverage D — Loss of use
Inside the premises — robbery or safe burglary of other property	Coverage E — Scheduled farm personal property
Outside the premises	Coverage F — Unscheduled farm personal property
Computer fraud	Coverage G — Other farm structures
Funds transfer fraud	Farm liability coverage forms ('16)
Money orders and counterfeit money	Coverage $H-Bodily$ injury and property damage liability
Other crime coverage	Coverage I — Personal and advertising injury liability
Extortion — commercial entities (CR 04 03)	Coverage J — Medical payments
Lessees of safe deposit boxes	Livestock coverage form
Securities deposited with others	Mobile agricultural machinery and equipment coverage form
Guests' property	Cause of loss (basic, broad and special)
Safe depository	Additional coverages
	<del></del>



Eligibility **Exclusions** Limits of insurance Conditions **Definitions** 8.0 Businessowners ('13) Policy 8% 8.1 Characteristics and purpose 8.2 Businessowners Section I - Property **Definitions** General conditions Loss conditions **Exclusions** Coverage Limits of insurance **Deductibles** Optional coverages 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
Employment practices liability Employee Benefits
Employee Benefits
Employee Benefits  Identity Fraud Expense Coverage
Employee Benefits  Identity Fraud Expense Coverage  10.3 Surplus lines
Employee Benefits  Identity Fraud Expense Coverage  10.3 Surplus lines  Eligibility

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

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, .041, .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), (E), (F), (G), (H), (.99), (3905.99) Cease and desist orders (3901.221; 3905.14(G), 3901.22(D)) Civil Criminal Hearings (3901.22; 3905.14(D); 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(0)) 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)



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

Commercial Insurance Joint Underwriting Association (3930.01-.18)

Agent regulation	Implied (39
Agent appointment (3905.20, .21; 3901-5-09(K))	Apparent
Commissions (3905.18; 3953.25; 3901-5-09(N))	Responsibiliti
Trust account (3953.231; 3901-7-01)	2.3 Contracts
Interest on trust account (IOTA) (3953.231)	Elements of a
Division of fees and charges (3953.27)	Offer and a
Illegal compensation (3905.18, 3953.26; 3901-7-04)	Considerat
Agent/Consumer fees (3905.55)	Competent
Surety bonds and errors and omissions coverage (3953.23; 3901-7-02)	Legal purp
Closing protection coverage (3953.32)	Legal interpr
Controlled business (3953.21(B), 3901-7-04)	Ambiguitie
Unfair insurance trade practices (3901.1926; 3901-1-07)	Reasonable
Rebating (3933.01; 3953.26)	Indemnity
False advertising (3901.21(B), (D); 3905.43; 3999.10, .11)	Utmost god
Misrepresentation (3901.21; 3905.14(B)(5); 3999.08)	Representa
Defamation of insurer (3901.21(C), (D); 3999.09)	Warranties
Unfair discrimination (3901.21(L), (M), (N))	Concealme
	Fraud
Illegal inducements (3933.01; 3953.26; 3901-7-04)	3.0 Real Prope
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)	3.1 Concepts,  Definition of
Insurance fraud regulation (3999.21, .31, .37, .41, .42, .99; 2913.47, 3901.44)	Types of real
Insurance information privacy (3901.44; 3904.04, .13, .14)	Title to real
1.3 Federal regulation	Marketable ti
Fair Credit Reporting Act (15 USC 1681-1681d)	3.2 Acquisition
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)	Conveyances
Other federal regulations (e.g., Do Not Call List)	
(https://www.donotcall.gov/)	Adverse posso
2.0 General Insurance 10%	
2.1 Concepts	Dower
Risk management key terms	Involuntary a
Risk	Abandonmen
Exposure	Judicial sales
Loss	Land installm
Insurable Interest	Leases
Reinsurance	Decedents' es
2.2 Agent and general rules of agency (3905)	Intestate
Insurer as principal	Testate
Agent/insurer relationship	Divorce, disso
Authority and powers of agents	Trusts
Express (3905.20)	Types of join
Exp(C33 (3703.20)	

Apparent Responsibilities to the applicant/insured  2.3 Contracts Elements of a legal contract  Offer and acceptance Consideration
2.3 Contracts  Elements of a legal contract  Offer and acceptance  Consideration
Elements of a legal contract  Offer and acceptance  Consideration
Offer and acceptance Consideration
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
Testate Divorce, dissolution and annulment



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
Commercial
Interests that can be insured
Fee simple estate
Leasehold estate
1

Life 6	estate
Easer	ments
Mort	gagee
Title in	surance forms (3953.28)
Comr	nitments
Owne	er's policy
Loan	policy
Lease	ehold policies
Title in	surance policy structure and provisions
Insur	ing provisions
Sche	dule A
Sche	dule B — exceptions from coverage
Exclu	isions from coverage
Cond	itions
Endo	rsements
4.2 Title	searching techniques
	Exceptions and procedures for Clearing Title 25%
5.1 Princ	iples and concepts
Excepti	
Volunta	ary and involuntary liens
Federal	liens
Mortgag	ge
Judgme	ents
Taxes a	and assessments
Surveys	i.
Condon	niniums
Water r	rights
Mineral	rights
Equitab	ole interests
Attachr	nents
Executi	ons
Covena	nts, conditions and restrictions
5.2 Speci	al problem areas and concerns
	ild support lien
	rledgments
Acknow	
Acknow Mechan	nic's lien
Mechan	ptcy

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

100 questions - 2 mours
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, .07; 3951.04)
Process/issuance or denial (3951.0304)
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 (3951.0204)
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); 3951.10)
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 (3955.0110, .1219)
Ohio FAIR Plan (3929.4149; 3901-1-18)
Cancellation and nonrenewal (3929.1922, .24; 3937.2535, 3937.47; 3901-1-18)
Concealment, misrepresentation or fraud (3999.31, 3999.37, 3999.42; 3999.99, 3929.55, 2913.01, 2913.02, 2913.31; and 2913.47)
Mine subsidence (3929.5053, .55, .56, .5861; 3901-1-48)
Terrorism Risk Insurance Program Reauthorization Act of 2019 (Pub. L. 116-94) 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	of books and records
Abandonme	nt
3.3 Determini	ing value and loss
Burden of p	roof of value and loss
Estimates	
Depreciation	1
Salvage	
Appraisal	
3.4 Payment	and discharge
Claim settle	ment options
Practical ad	justment procedures (determine and evaluate)
Building c	onstruction
Inventory	analysis
Time elen	nent
Improvem	ent and betterments
Builders r	isk
4.0 Dwelling (	'02) Policy 5%
4.1 Character	istics and purpose
Eligibility	
Cancellation	ı/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 cover	ages
4.4 General e	xclusions
4.5 Condition	s and definitions
4.6 Selected	endorsements
Special prov	risions — Ohio (DP 01 34)
Automatic ii	ncrease in insurance (DP 04 11)
Broad theft	coverage (DP 04 72)
Dwelling un	der construction (DP 11 43)
5.0 Homeown	ers ('22) Policy 7%
5.1 Coverage	forms

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)	ŀ
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 ('18) 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 ('20)	
Commercial auto coverage forms	
Business auto	
Garage	
Business auto physical damage	
Truckers	_
Motor carrier	_
Coverage form sections	_
co.c. age form sections	

Covere	ed autos
Garage	e keepers coverage
Trailer	r interchange coverage
Physic	al damage coverage
Exclus	ions
Condit	cions
Definit	tions
Selected	endorsements
Lessor	- additional insured and loss payee (CA 20 01)
Mobile	equipment (CA 20 15)
Drive o	other car coverage (CA 99 10)
Individ	dual named insured (CA 99 17)
Commerc	cial carrier regulations
The Mo	otor Carrier Act of 1980
	sement for motor carrier policies of insurance for public cy (MCS-90)
7.0 Comme	ercial Package Policy (CPP) 18%
7.1 Compo	onents of a commercial policy
Common	policy declarations
Common	policy conditions
Interline	endorsements
One or m	nore coverage parts
7.2 Commo	ercial property ('12)
Definitio	ns, conditions, exclusions
Coverage	e forms
Buildin	ng and personal property
Condo	minium association
Condo	minium commercial unit-owners
Builde	rs risk
Busine	ess income
Legal l	liability
Extra e	expense
Causes o	of loss forms
Basic	
Broad	
Specia	<u>ll</u>
Selected	endorsements
Ordina	ance or law (CP 04 05)
Spoilag	ge (CP 04 40)
Peak s	season limit of insurance (CP 12 30)
Value	reporting form (CP 13 10)
7.3 Commo	ercial crime ('13)
General	definitions
Burgla	ry
Theft	



Robbery	Coverage G — Other farm structures
Crime coverage forms	8.0 Businessowners ('13) Policy 16%
Commercial crime coverage forms (discovery/loss sustained)	8.1 Characteristics and purpose
Government crime coverage forms (discovery/loss sustained)	8.2 Businessowners Section I — Property
Coverages	Coverage
Employee theft	Exclusions
Forgery or alteration	Limits of insurance
Inside the premises — theft of money and securities	Deductibles
Inside the premises — robbery or safe burglary of other property	Loss conditions
Outside the premises	General conditions
Computer fraud	Optional coverages
Funds transfer fraud	Eligibility and definitions
Money orders and counterfeit money	8.3 Businessowners Section III — Common Policy Conditions
Other crime coverage	8.4 Selected endorsements
Extortion — commercial entities (CR 04 03)	Protective safeguards (BP 04 30)
7.4 Commercial inland marine ('04)	Utility services — direct damage (BP 04 56)
Nationwide marine definition	Utility services — time element (BP 04 57)
Commercial Inland marine conditions forms	9.0 Other Coverages and Options 3%
Commercial inland marine coverage forms	9.1 National Flood Insurance Program
Accounts receivable	"Write your own" versus government
Bailee's customer	Eligibility
Commercial articles	Coverage
Contractors equipment floater	Limits
Electronic data processing	Deductibles
Equipment dealers	9.2 Ocean marine insurance
Installation floater	Major coverages
Jewelers block	Hull insurance
Signs	Cargo insurance
Valuable papers and records	Freight insurance
Transportation coverages	Protection and indemnity
Motor truck cargo forms	Implied warranties
Transit coverage forms	Perils
7.5 Equipment breakdown ('13)	General and particular average
Equipment Breakdown protection coverage form (BM 00 20)	9.3 Other policies
Selected endorsements	Aircraft hull
Business income - Report of values (EB 00 20)	Boat owners
Actual cash value (EB 99 59)	Difference in conditions
7.6 Farm coverage	9.4 Surety bonds
Farm property coverage forms ('03)	Contract
Coverage A — Dwellings	License and permit
Coverage B — Other private structures	Judicial
Coverage C — Household personal property	9.5 Aviation insurance
Coverage D — Loss of use	Aircraft liability
Coverage E — Scheduled farm personal property	Hull, cargo, freight
Coverage F — Unscheduled farm personal property	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))

Referral of attorney (3905.932(A))

Practice of law (3905.932(H))

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) 3905.84, 3905.841

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

False advertising (3901.21(A), (B), (C), (D), (E), 3901.24; 3905.43; 3999.10, .11)

Defamation of insurer (3901.21(C), (D); 3999.09)

Charges, fee, refunds and rebates (3905.14(B)(32)(33), 3905.93, .932(D),(E),(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

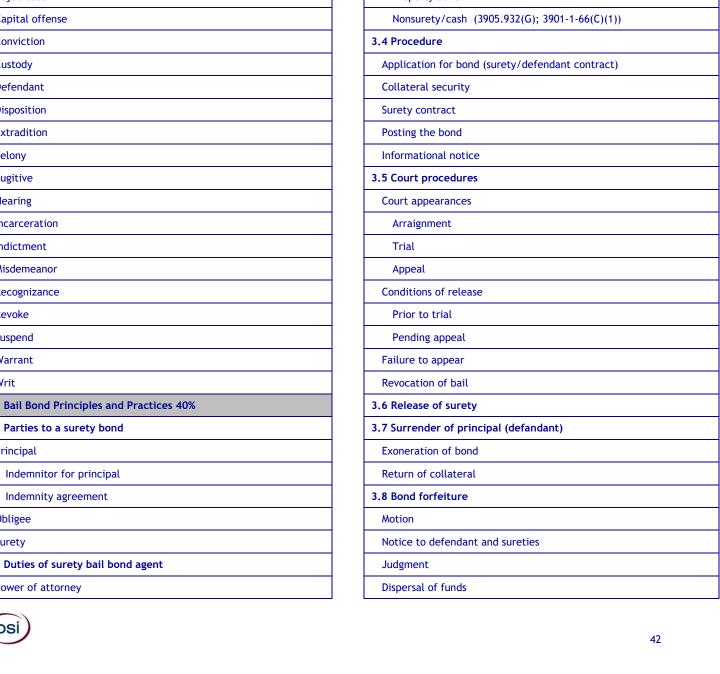
Consideration

Competent parties

Legal purpose



Classifications of contracts	Duty to register (3905.87)
Formal and informal	Collateral and trust obligations
Unilateral and bilateral	Build-up funds (3905.91)
Executory and executed contracts	Duties when apprehending fugitives
Concealment	Written contract (2927.27(A)(2))
Fraud	Duty to notify law enforcement (2927.27(A)(3))
2.3 Court jurisdictions	Prohibition of representation as bounty hunter (2927.27(B))
Original jurisdiction	3.3 Types of bonds
Territorial	Personal surety bond
Subject-matter	Corporate surety bond
Personal	Criminal defendant bonds
Appellate jurisdiction	Bail
2.4 Terminology	Appeal
Acquit	Habeas corpus
Adjudicate	Property bond
Capital offense	Nonsurety/cash (3905.932(G); 3901-1-66(C)(1))
Conviction	3.4 Procedure
Custody	Application for bond (surety/defendant contract)
Defendant	Collateral security
Disposition	Surety contract
Extradition	Posting the bond
Felony	Informational notice
Fugitive	3.5 Court procedures
Hearing	Court appearances
Incarceration	Arraignment
Indictment	Trial
Misdemeanor	Appeal
Recognizance	Conditions of release
Revoke	Prior to trial
Suspend	Pending appeal
Warrant	Failure to appear
Writ	Revocation of bail
3.0 Bail Bond Principles and Practices 40%	3.6 Release of surety
3.1 Parties to a surety bond	3.7 Surrender of principal (defandant)
Principal	Exoneration of bond
Indemnitor for principal	Return of collateral
Indemnity agreement	3.8 Bond forfeiture
Obligee	Motion
Surety	Notice to defendant and sureties
3.2 Duties of surety bail bond agent	Judgment
Power of attorney	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, .041, .05, .051, .06; 3901-5-09)
Resident/nonresident (3905.01(C), .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), (E), (F), (G), (H), .99)
Cease and desist orders (3901.221; 3905.14(H), 3901.22(D))
Civil
Criminal
Hearings (3901.22; 3905.14(D); 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(O))

Policy forms/rates/exceptions (3935.04; 3937.03)	
Financial requirements (3901-1-50; 3901-3-04; 3929.011, 3929.07 3929.11)	7,
Unfair trade and claims settlement practices (3901.19-26; 3901-07; 3901-1-54))	1-
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)	
Premium refunds and other incentives (3905.14(B)(32); Bulletin 2019-04 and 2019-05)	
False advertising (3901.21(A), (B), (C), (D), (E), 3901.24; 3905.43 3999.10, .11)	3;
Misrepresentation (3901.21; 3905.14(B)(5); 3999.08)	
Defamation of insurer (3901.21(C), (D); 3999.09)	
Unfair discrimination (3901.21(L), (M), (N))	
Illegal inducements (3933.01; Bulletin 2019-04 and 2019-05)	
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, .99; 2913.47, 3901.44)	
Insurance information privacy (3901.44; 3904.04, 3904.13, 3904.14 3965.0111)	٠,
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	Unilateral contract
Retention	Conditional contract
Sharing	Legal interpretations affecting contracts
Reduction	Ambiguities in a contract of adhesion
Transfer	Reasonable expectations
Elements of insurable risks	Indemnity
Adverse selection	Utmost good faith
Law of large numbers	Representations/misrepresentations
Reinsurance	Warranties
Indemnity/pay on behalf of	Concealment
2.2 Insurers	Fraud
Types of insurers	Waiver and estoppel
Stock companies	3.0 Property and Casualty Insurance Basics 17%
Mutual companies	3.1 Principles and concepts
Fraternal benefit societies	Insurable interest
Reciprocals	Underwriting
Lloyd's associations	Credit scores
Risk retention groups	Loss ratio
Surplus lines	Rates
Authorized/admitted versus unauthorized/non-admitted insurers	Types
Domestic, foreign and alien insurers	Loss costs
Financial solvency status (e.g., A.M. Best, Standard and Poor's, Moody's, NAIC)	Components
Marketing (distribution) systems	Hazards
2.3 Agent and general rules of agency	Physical
Insurer as principal	Moral
Agent/insurer relationship	Morale
Authority and powers of agents	Negligence
Express	Elements of a negligent act
Implied	Defenses against negligence
Apparent	Damages
Responsibilities to the applicant/insured	Compensatory — special versus general
2.4 Contracts	Punitive
Elements of a legal contract	Types of liability
Offer and acceptance	Absolute
Consideration	Strict
Competent parties	Vicarious
Legal purpose	Causes of loss (perils)
Distinct characteristics of an insurance contract	Direct loss
Contract of adhesion	Consequential loss
Aleatory contract	Indirect loss
Personal contract	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	
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	Policy provisions
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	Liberalization
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	Subrogation
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	Salvage
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	Claim settlement opti
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	Replacement cost vs.
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	Duty to defend
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	Third-party provisions
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	Standard mortgage cla
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	Loss payable clause
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	No benefit to the bail
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	Additional insured
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	3.4 Ohio laws, regulation
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	Ohio Valued Policy Law
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	Ohio Insurance Guaranty
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	Cancellation and nonrer
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	1-18(D), 3937.47) Binders (4509.56; 3901-
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	
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	Retaliatory provisions (3
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	Concealment, misrepres  Declination of insurance
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	(N))
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	Mine subsidence (3929.5
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	Terrorism Risk Insurance (Pub. L. 116-94) (Bulleti
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	Unfair Property/Casualt
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	3901-1-54; 3901-1-07)
Pro rata  Contribution by equal shares  Limits of liability insurance  Per occurrence (accident)  Per person  Aggregate  Split  Combined single  Restoration/non-reduction of limits	Fire Loss - Treasury Cert
Contribution by equal shares  Limits of liability insurance  Per occurrence (accident)  Per person  Aggregate  Split  Combined single  Restoration/non-reduction of limits	4.0 Dwelling ('14) Policy
Limits of liability insurance  Per occurrence (accident)  Per person  Aggregate  Split  Combined single  Restoration/non-reduction of limits	4.1 Characteristics and p
Per occurrence (accident)  Per person  Aggregate  Split  Combined single  Restoration/non-reduction of limits	Eligibility
Per person  Aggregate  Split  Combined single  Restoration/non-reduction of limits	Cancellation/renewal
Aggregate  Split  Combined single  Restoration/non-reduction of limits	Reasons
Split  Combined single  Restoration/non-reduction of limits	Notice
Combined single  Restoration/non-reduction of limits	4.2 Coverage forms — Per
Restoration/non-reduction of limits	Basic
	Broad
Vecanaviarun eccunansi	Special
Vacancy or un-occupancy	4.3 Property coverages
Named insured provisions	Coverage A — Dwelling
Duties after loss	Coverage B — Other stru
Assignment	Coverage C — Personal p
Abandonment	Coverage D — Fair renta

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 requir	ed provisions
Ohio Valued Policy Law (3929.25)	
Ohio Insurance Guaranty Association	(3955.0110, .1219)
Cancellation and nonrenewal (3929. 1-18(D), 3937.47)	1922, .24; 3937.25411; 3901-
Binders (4509.56; 3901-1-18(I))	
Retaliatory provisions (3901.86)	
Concealment, misrepresentation or	fraud (2913.47, 3999.31)
Declination of insurance and unfair ((N))	discrimination (3901.21(L), (M),
Mine subsidence (3929.5053, .55, .	56, .5861; 3901-1-48)
Terrorism Risk Insurance Program Re (Pub. L. 116-94) (Bulletin 2015-02)	eauthorization Act of 2019
Unfair Property/Casualty Claims Set 3901-1-54; 3901-1-07)	tlement Practices (3905.55;
Fire Loss - Treasury Certificate/Dem	nolition 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 ('22) 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 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)) Required limits (4509.51) Intrafamily liability exclusion (3937.46) Cancellation/nonrenewal (3937.30-.411, .47) 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 ('18) 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 (3929.4149; 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, .041, .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-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-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), (E), (F), (G), (H), .99) Cease and desist orders (3901.221; 3905.14(H), 3901.22(D)) Civil Criminal Hearings (3901.22; 3905.14(D); 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(O)) Policy forms/rates/exceptions (3915.051; 3918.08; 3935.04; 3923.02, 3923.021) 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), 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-Rebating (3911.20; 3999.05; Bulletins 2019-04 and 2019-05) Premium refunds and other incentives (3905.14(B)(32); 3999.05, Bulletins 2019-04 and 2019-05) False advertising (3901.21(A), (B), (C), (D), (E), 3901.24; 3905.43; 3999.10, .11) Misrepresentation (3901.21(A),(B); 3905.14(B)(5); 3999.08) Defamation of insurer (3901.21(C), (D); 3999.09) Unfair discrimination (3901.21(L), (M), (N))



Illegal inducements (3933.01; 3999.05, 3901.21(G), 3911.20, Bulletins 2019-04 and 2019-05) 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, .99; 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, 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

	mestic, foreign and atten insurers
	nancial solvency status (e.g., A.M. Best, Standard and Poor's, ody's, NAIC)
Ma	rketing (distribution) systems
2.3	Agent and general rules of agency
Ins	urer as principal
Ag	ent/insurer relationship
Au	thority and powers of agents
	Express
	Implied
	Apparent
Re	sponsibilities to the applicant/insured
2.4 (	Contracts
Ele	ements of a legal contract
(	Offer and acceptance
(	Consideration
(	Competent parties
	Legal purpose
Dis	tinct characteristics of an insurance contract
(	Contract of adhesion
	Aleatory contract
	Personal contract
	Unilateral contract
(	Conditional contract
Le	gal 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 L	Life Insurance Basics 18%
3.1 l	nsurable interest (3911.091,.11)
3.2 F	Personal uses of life insurance
Su	rvivor protection
Est	ate creation
Ca	sh accumulation
Lic	quidity

Domestic, foreign and alien insurers



Estate conservation	Solicitation, sales presentations, and disclosure requirements (3901 6-01, 03)
3.3 Determining amount of personal life insurance	Advertising
Human life value approach	Life and Health Insurance Guaranty Association (3956.04, .06, .18
Needs approach	3901-1-52)
Types of information gathered	Backdating of policies (3915.13)
Determining lump-sum needs	Illustrations (3901-6-04))
Planning for income needs	Policy summary (3901-6-03(D)(6))
3.4 Business uses of life insurance	Buyer's guide (3901-6-03(D)(1))
Buy-sell funding	Life insurance policy cost comparison methods
Key person	Replacement (3901-6-05)
Executive bonuses	Use and disclosure of insurance information
3.5 Viatical settlements (Chapter 3916)	Post Application Consumer Review
Nature and purpose	Field underwriting
General rules	Notice of information practices
Viatical settlement broker authority and licensing (3916.02)	Application procedures
Disciplinary actions (3916.15)	Delivery
Promoting purchase for purpose of selling (3916.16)	Policy review
Advertisements (3916.17)	Effective date of coverage
Definitions (3916.01)	Premium collection
Viatical settlement broker (3916.01(N), .02, .03, .04)	Statement of good health
Viatical settlement provider (3916.01(P), .07)	3.9 Individual underwriting by the insurer
Viatical settlement contract (3916.01(0), 3916.08)	Information sources and regulation (3904)
Stranger Originated Life Insurance (Stoli) (3916.05(B); 3901-9-04)	Application
Viator (3916.01(R))	Agent report
3.6 Classes of life insurance policies	Attending physician statement
Group versus individual	Investigative consumer (inspection) report
Ordinary versus industrial (home service)	Medical Information Bureau (MIB)
Permanent versus term	Medical examinations and lab tests including HIV (3901.46(A), (B)(1))
Participating versus nonparticipating	Selection criteria
Fixed versus variable life insurance and annuities	Classification of risks
Universal Life	Preferred
3.7 Premiums	Standard
Factors in premium determination	Substandard
Mortality	Declined
Interest	4.0 Life Insurance Policies 12%
Expense	4.1 Term life insurance
Premium Concepts	Level term
Net single premium	Annual renewable term
Gross annual premium	Level premium term
Premium payment mode	Decreasing term
3.8 Agent responsibilities	4.2 Whole life insurance

	01, 03)
-	Advertising
	Life and Health Insurance Guaranty Association (3956.04, .06, .18; 3901-1-52)
E	Backdating of policies (3915.13)
I	llustrations (3901-6-04))
F	Policy summary (3901-6-03(D)(6))
E	Buyer's guide (3901-6-03(D)(1))
ı	Life insurance policy cost comparison methods
F	Replacement (3901-6-05)
ι	Use and disclosure of insurance information
ı	Post Application Consumer Review
Fie	eld underwriting
1	Notice of information practices
,	Application procedures
De	livery
F	Policy review
E	Effective date of coverage
F	Premium collection
9	Statement of good health
3.9 l	ndividual underwriting by the insurer
Inf	ormation sources and regulation (3904)
1	Application
-	Agent report
1	Attending physician statement
ı	nvestigative consumer (inspection) report
ı	Medical Information Bureau (MIB)
	Medical examinations and lab tests including HIV (3901.46(A), (B)(1))
Sel	ection criteria
Cla	assification of risks
F	Preferred
9	Standard
9	Substandard
[	Declined
4.0 L	ife Insurance Policies 12%
4.1 T	erm life insurance
Lev	vel term
-	Annual renewable term
I	Level premium term
D :	creasing term



Continuous premium (straight life)	Spendthrift clause
Limited payment	5.3 Settlement options
Single premium	Cash payment
4.3 Flexible premium policies	Interest only
Adjustable/Universal life	Fixed-period installm
Variable Universal life	Fixed-amount installr
4.4 Specialized policies	Life income
Joint life (first-to-die)	Single life
Survivorship life (second-to-die)	Joint and survivor
Juvenile life	5.4 Nonforfeiture opti
4.5 Group life insurance	Cash surrender value
Characteristics of group plans	Extended term
Types of plan sponsors	Reduced paid-up insu
Group underwriting requirements	5.5 Policy loan and wit
Conversion to individual policy (3917.06(H), (I))	Cash loans
4.6 Credit life insurance (individual versus group)	Automatic premium l
5.0 Life Insurance Policy Provisions, Options and Riders 22%	Withdrawals or partia
	5.6 Dividend options
5.1 Standard provisions (3915.05)	Cash payment
Entire contract (C)	Reduction of premiur
Payment of premiums (A)	Accumulation at inte
Grace period (B)	One-year term option
Reinstatement (J)	Paid-up additions
Misstatement of age (E)	Paid-up insurance
Payment of claims (K)	5.7 Disability riders
Exclusions	Waiver of premium
Statement of the insured (D)	Waiver of cost of insu
Incontestability ((C), 3911.07)	Disability income ber
Prohibited provisions (3915.09)	Payor benefit life/dis
Modifications (3915.12)	5.8 Living benefit pro
5.2 Beneficiaries (3905.14 (B)(19), (20), 3911.09, .10, .13, .14)	3901-6-06)
Designation options	Accelerated benefit
Individuals	Long-term care
Classes	5.9 Riders covering ad
Estates	Spouse/other-insured
Minors	Children's term rider
Trusts	Family term rider
Beneficiary Revocation (5815.33)	5.10 Riders affecting t
Succession	Accidental death
Revocable versus irrevocable	Guaranteed insurabil
Common disaster clause	Cost of living

Spendthrift clause	
5.3 Settlement option	s
Cash payment	
Interest only	
Fixed-period installm	nents
Fixed-amount install	ments
Life income	
Single life	
Joint and survivor	
5.4 Nonforfeiture opti	ions
Cash surrender value	,
Extended term	
Reduced paid-up insu	urance
5.5 Policy loan and wi	thdrawal options
Cash loans	
Automatic premium	loans
Withdrawals or parti	al surrenders
5.6 Dividend options	
Cash payment	
Reduction of premiu	m payments
Accumulation at inte	rest
One-year term option	n
Paid-up additions	
Paid-up insurance	
5.7 Disability riders	
Waiver of premium	
Waiver of cost of ins	urance
Disability income be	nefit
Payor benefit life/di	sability (juvenile insurance)
5.8 Living benefit pro 3901-6-06)	ovisions/riders (3915.2124, 3923.44(K), (L);
Accelerated benefit	(terminal illness)
Long-term care	
5.9 Riders covering additional insureds	
Spouse/other-insured	d term rider
Children's term rider	
Family term rider	
5.10 Riders affecting	the death benefit amount
Accidental death	
Guaranteed insurabil	ity
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 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, .041, .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))

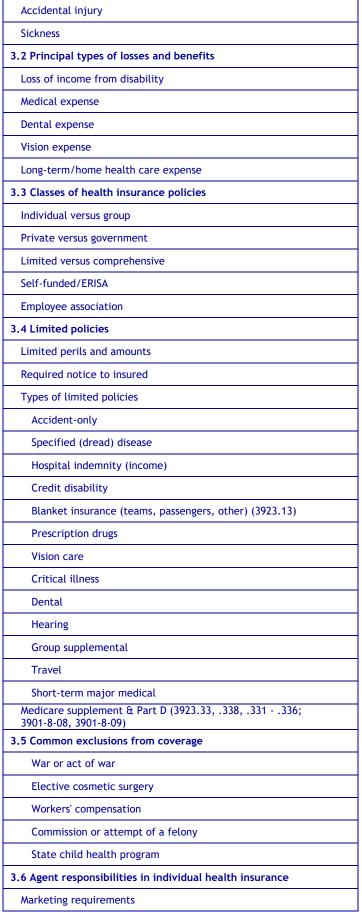


Temporary license (3905.09)	Rebating (3911.20; 3933.01; 3999.05)
Duty to report criminal convictions and administrative disciplinary actions (3905.22)	Premium refunds and other incentives (3905.14(B)(32); 3999.05, Bulletins 2019-04 and 2019-05)
Assumed business names (3905.11)	False advertising (3901.21(A), (B), (C), (D), (E), 3901.24; 3905.43; 3999.10, .11)
Continuing education including exemptions and penalties (3905.06, 3905.481; 3901-5-01; 3901-5-05(D), 3901-5-09(L)(7))	Misrepresentation (3901.21(A),(B); 3905.14(B)(5); 3999.08)
Inactivity due to military service (3905.06(G)); 3901-5-09(J))	Defamation of insurer (3901.21(C), (D); 3999.09)
Inactivity due to extenuating circumstances (3905.06(G); 3901-5-	Unfair discrimination (3901.21(L), (M), (N))
09(J))  Disciplinary actions (3905.14)	Illegal inducements (3933.01; 3999.05, 3901.21(G), 3911.20, Bulletins 2019-04 and 2019-05)
License denial, probation, surrender, suspension, revocation, or	General grounds for disciplinary action (3905.14(B))
refusal to issue or renew (3901.22(D)(1); 3905.14, 3905.16; 3901-5-12)	Examination of books and records (3901.04, .07)
Failure to pay taxes (3905.14(B)(14))	Insurance fraud regulation (3999.21, .31, .37, .41, .42, .99; 2913.47,
Failure to appear for an interview (3905.14(B)(22))	3901.44) Insurance information privacy (3901.44; 3904.04, 3904.14, 3965.01-
Failure to provide department with a written response (3905.14(B)(21))	.11)
Penalties and fines for violations (3901.22(D), (F), 3905.14(B),	Consumer information/fees (3905.55; 3901-6-04; 3905.181)
(D), (E), (F), (G), (H), .99)	1.3 Federal regulation
Cease and desist orders (3901.221; 3905.14(H), 3901.22(D))	Fair Credit Reporting Act (15 USC 1681-1681d)
Civil	Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
Criminal	Other federal regulations (e.g., Do Not Call List)
Hearings (3901.22; 3905.14(C); 3905.14(D); ORC 119)	(https://www.donotcall.gov/)
Consent/Settlement agreements (3901.22(G))	2.0 General Insurance 10%
.2 State regulation	2.1 Concepts
Acts constituting insurance transactions (3901.17; 3905.02, 3905.42)	Risk management key terms
Negotiate, sell, solicit (3905.01, .02)	Risk
Director's general duties and powers (3901.01, 3901.011, .04, .041; 3905.12)	Exposure
Company regulation	Hazard
Certificate of authority (1751.02, 3907.08; 3909.01, .08, 3925.11,	Peril
3927.01))	Loss
Insolvency (3903.01(O))	Methods of handling risk
Policy forms/rates/exceptions (3918.08; 3935.04; 3937.03; 3923.02, 3923.021; 1751.11, 1751.12)	Avoidance
Financial requirements (3901-1-50; 3901-3-04; 3907.05, 3929.011)	Retention
Unfair trade and claims settlement practices (3901.1926; 3901-	Sharing
1-07; 3901-1-54))	Reduction
Agent regulation  Commissions, compensations, fees (3905.18; 3905.181; 3901-5-	Transfer
09(N), 3905.55)	Elements of insurable risks
Reporting of felony and crimes of moral turpitude (3905.14 (B)(6), (B)(7), .22)	Adverse selection
Policy/application signature (3905.14(B)(11), (26))	Law of large numbers
Appointment procedures	Reinsurance
Agent appointment (3905.20; 3901-5-09(K))	Indemnity/pay on behalf of
Cancellation of appointment (3905.16(B)(1))	2.2 Insurers
Termination notification (3905.21)	Types of insurers
Unfair insurance trade practices (3901.20, .21)	Stock companies

Defamation of insurer (3901.21(C), (D); 3999.09)	
Unfair discrimination (3901.21(L), (M), (N))	
Illegal inducements (3933.01; 3999.05, 3901.21(G), 3911.20, Bulletins 2019-04 and 2019-05)	
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, 2913.47,	.99;
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Insurance information privacy (3901.44; 3904.04, 3904.14, 3965 .11)	.01-
Consumer information/fees (3905.55; 3901-6-04; 3905.181)	
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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	



Mutual companies	3.1 Definitions of perils
Fraternal benefit societies	Accidental injury
Reciprocals	Sickness
Lloyd's associations	3.2 Principal types of los
Risk retention groups	Loss of income from dis
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Authorized/admitted versus unauthorized/nonadmitted insurers	Dental expense
Domestic, foreign and alien insurers	Vision expense
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2.3 Agent and general rules of agency	Individual versus group
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Agent/insurer relationship	Limited versus compreh
Authority and powers of agents	Self-funded/ERISA
Express	Employee association
Implied	3.4 Limited policies
Apparent	Limited perils and amou
Responsibilities to the applicant/insured	Required notice to insu
2.4 Contracts	Types of limited policie
Elements of a legal contract	Accident-only
Offer and acceptance	Specified (dread) disc
Consideration	Hospital indemnity (i
Competent parties	Credit disability
Legal purpose	Blanket insurance (te
Distinct characteristics of an insurance contract	Prescription drugs
Contract of adhesion	Vision care
Aleatory contract	Critical illness
Personal contract	Dental
Unilateral contract	Hearing
Conditional contract	Group supplemental
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Ambiguities in a contract of adhesion	Short-term major me
Reasonable expectations	Medicare supplement & 3901-8-08, 3901-8-09)
Indemnity	3.5 Common exclusions
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Representations/misrepresentations	Elective cosmetic sur
Warranties	Workers' compensation
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Conceament	
Fraud	State child health bro
Fraud Waiver and estoppel	State child health pro  3.6 Agent responsibilitie





Advertising	Reinstatemen
Life and Health Insurance Guaranty Association (3956.04, .06, .18; 3901-1-52)	Claim procedu
Sales presentations	Physical exam
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Common situation for omission/errors	Change of ber
Field underwriting	Cancellation b
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Disclosure of information about individuals	Change of occ
Application procedures	Misstatement
Requirements at delivery of policy	Other insuran
Employee waiver form	Insurance witl
Medicare Marketing Rules for Center for Medicare and Medicaid Services (CMS) & Ohio	Expense-ind Other than
3.7 Individual underwriting by the insurer	Unpaid premi
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Waiting period	Own occupa
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, , , ,	Waiver of p

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Claim procedures (E-I)
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Conformity with state statutes (H)
Illegal occupation (I)
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Right to examine (free look) (3923.31)
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5.0 Disability Income and Related Insurance 8%
5.1 Qualifying for disability benefits
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5.7 Workers' compensation
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6.1 Medical plan concepts
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Newborn child coverage (3923.26; 1751.61)	Gatekeeper concept/Primary care physician versus referral (specialty) physician
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Grandchildren	Preventive care services
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Rollout schedule	Advertising (1751.20)
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Enrollment periods	Benefits and exclusions
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7.0 Health Insuring Corporations (HICs) 6%	Renewal (1751.18)
7.1 General characteristics	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
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Individual employer groups
Multiple-Employer Trusts (METs) or Welfare Arrangements (MEWAs) (Chapter 1739)
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Regulatory jurisdiction/place of delivery
Disclosure form
8.4 Employer group health insurance
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Nondiscrimination
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Contributory/non-contributory
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Administrative capability
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Part-time employees
Dependent, spousal eligibility
Domestic partners/civil unions
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Coinsurance and deductible carryover
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Guaranteed issue (3924.03(E))
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9.1 Categories of dental treatment
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Oral surgery
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Prosthodontics
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9.2 Indemnity plans
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9.3 Employer group dental expense
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Minimizing adverse selection
Stand-alone plans
10.0 Insurance for Senior Citizens and Special Needs Individuals 15%
40.4 (4.1)

10.1 Medicare

Nature, financing, administration and terminology



Part A — Hospital Insurance
<u> </u>
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
10.2 Medicare supplements (3923.33, .338.331336; OAC 3901-8-08 Amended, including Appendix C and D)
Purpose
Open enrollment
Solicitation of Medicare supplements (3923.33, .338.331336; 3901-8-08, 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 an insurance	d excessive
Outline of coverage	
Right to return (free look)	
Replacement	
Required disclosure provisions	
Permitted compensation arrangements	
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Guaranteed issue	
Medicare SELECT	
10.3 Other options for individuals with Medicare	
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Employees with kidney failure	
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10.4 Long-term care (LTC) policies (3901-4-01; .50)	1751.63, 3923.41-
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Custodial care	
Home health care	
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Assisted living	
Benefit periods	
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Advertising (3901-4-01(U))
Appropriateness of recommended purchase (3901-4-01(W))
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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, .041, .05, .051, .06; 3901-5-09)
Resident/nonresident (3905.01(C), .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)

	ort criminal convictions and administrative ractions (3905.22)
Assumed bu	usiness names (3905.11)
Continuing (3905.06, 3	education including exemptions and penalties 905.481; 3901-5-01; 3901-5-05(D), 3901-5-09(L)(7))
Inactivity d	ue to military service (3905.06(G)); 3901-5-09(J))
Inactivity d 5-09(J))	ue to extenuating circumstances (3905.06(G); 3901-
Disciplinary act	ions (3905.14)
	l, probation, surrender, suspension, revocation, or ue or renew (3901.22(D)(1); 3905.14, 3905.16; 3901-
Failure to pay	taxes (3905.14(B)(14))
Failure to app	pear for an interview (3905.14(B)(22))
Failure to pro (3905.14(B)(2	vide department with a written response 1))
(D), (E), (F),	desist orders (3901.221; 3905.14(H),
Civil	
Criminal	
Hearings (3	901.22; 3905.14(D); ORC 119)
Consent/Sett	lement agreements (3901.22(G))
1.2 State regulati	ion
Acts constitutin	g insurance transactions (3901.17; 3905.02, 3905.42)
Negotiate, se	ll, solicit (3905.01, .02)
Director's gener 3905.12)	al duties and powers (3901.01, 3901.011, .04, .041;
Company regula	ition
Certificate of	authority (3925.11, 3927.01, 3929.01)
Insolvency (39	903.01(O))
Policy forms/ 3937.03)	rates/exceptions (3935.04;
Financial requ 3929.11)	uirements (3901-1-50; 3901-3-04; 3929.011, 3929.07,
Unfair trade a 07; 3901-1-54	and claims settlement practices (3901.19-26; 3901-1-
Agent regulati	on
3905.55)	compensations, fees (3905.18, .181; 3901-5-09(N),
Reporting of $(B)(7)$ , .22)	felony and crimes of moral turpitude (3905.14 (B)(6),
Policy/applica	ation signature (3905.14(B)(11), (26))
Appointment pr	ocedures
	tment (3905.20; 3901-5-09(K))
Agent appoint	(1703.20, 3701-3-07(K))
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Cancellation	
Cancellation of	of appointment (3905.16(B)(1))



Premium refunds and other incentives (3905.14(B)(32); Bulletin 2019-04 and 2019-05)  False advertising (3901.21(A), (B), (C), (D), (E), 3901.24; 3905.43; 3999.10, .11)  Misrepresentation (3901.21; 3905.14(B)(5); 3999.08)  Defamation of insurer (3901.21(C), (D); 3999.09)  Unfair discrimination (3901.21(L), (M), (N))  Illegal inducements (3933.01; Bulletin 2019-04 and 2019-05)  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, .99; 2913.47, 3901.44)  Insurance information privacy (3901.44; 3904.04, 3904.13, 3904.14, 3965.0111)  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%  Risk management key terms
3999.10, .11)  Misrepresentation (3901.21; 3905.14(B)(5); 3999.08)  Defamation of insurer (3901.21(C), (D); 3999.09)  Unfair discrimination (3901.21(L), (M), (N))  Illegal inducements (3933.01; Bulletin 2019-04 and 2019-05)  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, .99; 2913.47, 3901.44)  Insurance information privacy (3901.44; 3904.04, 3904.13, 3904.14, 3965.0111)  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
Defamation of insurer (3901.21(C), (D); 3999.09)  Unfair discrimination (3901.21(L), (M), (N))  Illegal inducements (3933.01; Bulletin 2019-04 and 2019-05)  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, .99; 2913.47, 3901.44)  Insurance information privacy (3901.44; 3904.04, 3904.13, 3904.14, 3965.0111)  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
Unfair discrimination (3901.21(L), (M), (N))  Illegal inducements (3933.01; Bulletin 2019-04 and 2019-05)  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, .99; 2913.47, 3901.44)  Insurance information privacy (3901.44; 3904.04, 3904.13, 3904.14, 3965.0111)  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
Illegal inducements (3933.01; Bulletin 2019-04 and 2019-05)  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, .99; 2913.47, 3901.44)  Insurance information privacy (3901.44; 3904.04, 3904.13, 3904.14, 3965.0111)  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
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, .99; 2913.47, 3901.44)  Insurance information privacy (3901.44; 3904.04, 3904.13, 3904.14, 3965.0111)  Consumer information/fees (3905.55; 3905.181)  3.3 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
Examination of books and records (3901.04, .07)  Insurance fraud regulation (3999.21, .31, .37, .41, .42, .99; 2913.47, 3901.44)  Insurance information privacy (3901.44; 3904.04, 3904.13, 3904.14, 3965.0111)  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
Insurance fraud regulation (3999.21, .31, .37, .41, .42, .99; 2913.47, 3901.44)  Insurance information privacy (3901.44; 3904.04, 3904.13, 3904.14, 3965.0111)  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
2913.47, 3901.44) Insurance information privacy (3901.44; 3904.04, 3904.13, 3904.14, 3965.0111) Consumer information/fees (3905.55; 3905.181)  3.3 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
3965.0111)  Consumer information/fees (3905.55; 3905.181)  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
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%
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
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
Other federal regulations (e.g., Do Not Call List) (https://www.donotcall.gov/) 2.0 General Insurance 10% 2.1 Concepts
(https://www.donotcall.gov/) 2.0 General Insurance 10% 2.1 Concepts
2.1 Concepts
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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
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2.3 Agent and general rules of agency
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Agent/insurer relationship
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Apparent
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Consideration
Competent parties
Legal purpose
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Legal interpretations affecting contracts
Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties
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Fraud
Waiver and estoppel
3.0 Property Insurance Basics 20%
3.1 Principles and concepts



Insurable interest	Conditions
Underwriting	Exclusions
Credit scores	Endorsements
Loss ratio	3.3 Common policy prov
Rates	Insureds — named, firs
Types	Policy period
Loss costs	Policy territory
Components	Cancellation and nonre
Hazards	Deductibles
Physical	Coinsurance
Moral	Other insurance
Morale	Non-concurrency
Negligence	Primary and excess
Elements of a negligent act	Pro rata
Defenses against negligence	Contribution by equ
Damages	Limits of liability insur
Compensatory — special versus general	Per occurrence (acc
Punitive	Per person
Types of liability	Aggregate – general
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Strict	Combined single
Vicarious	Restoration/non-reduc
Causes of loss (perils)	Vacancy or un-occupar
Direct loss	Named insured provision
Consequential loss	Duties after loss
Indirect loss	Assignment
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Blanket versus specific insurance	Policy provisions
Basic types of construction	Liberalization
Loss valuation	Subrogation
Actual cash value	Salvage
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Functional replacement cost	Replacement cost vs
Market/agreed value	Duty to defend
Valued amount	Third-party provisions
Stated amount	Standard mortgage of
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Definitions	Additional insured
Insuring agreement or clause	3.4 Ohio laws, regulation
Additional/supplementary coverage	Ohio Valued Policy Lav

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
${\sf Aggregate-general\ versus\ products-completed\ operations}$
Split
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Restoration/non-reduction of limits
Vacancy or un-occupancy
Named insured provisions
Duties after loss
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
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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 (3901.86) 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 2019 (Pub. L. 116-94) (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 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  ${\it Coverage} \; E- {\it Additional living expense}$ 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 ('22) Policy 18% 5.1 Eligibility and definitions 5.2 Coverage forms

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Builde	ers risk
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Causes of	DI LOSS TOTTIIS
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Value reporting form (CP 13 10)	Conditions
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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	Definitions	
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	7.0 Businessowners ('13) Policy 6%	
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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	7.2 Businessowners Section I — Property	_
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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	General conditions	
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	Loss conditions	_
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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		
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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	Protective safeguards (BP 04 30)	
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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	8.0 Other Coverages and Options 6%	
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	8.1 Aviation insurance	
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	Hull, cargo, freight	
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	Implied warranties	
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	Perils	
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	Drone coverage	
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	General and particular average	
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	8.2 Ocean marine 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	Major coverages	
Freight insurance Protection and indemnity Implied warranties Perils General and particular average 8.3 National Flood Insurance Program "Write your own" versus government	Hull insurance	
Protection and indemnity  Implied warranties  Perils  General and particular average  8.3 National Flood Insurance Program  "Write your own" versus government	Cargo insurance	
Implied warranties  Perils  General and particular average  8.3 National Flood Insurance Program  "Write your own" versus government	Freight insurance	
Perils  General and particular average  8.3 National Flood Insurance Program  "Write your own" versus government	Protection and indemnity	
General and particular average  8.3 National Flood Insurance Program  "Write your own" versus government	Implied warranties	
8.3 National Flood Insurance Program  "Write your own" versus government	Perils	
"Write your own" versus government	General and particular average	
	8.3 National Flood Insurance Program	
Fligibility	"Write your own" versus government	
Lugibiuty	Eligibility	



Limits
Deductibles
8.4 Other policies
Boat owners
Personal watercraft
Recreational vehicles
Difference in conditions
8.5 Residual markets
FAIR plans (3929.4149; 3901-1-18)
Commercial Insurance Joint Underwriting Association (3930.0118)
· · · · · · · · · · · · · · · · · · ·

### 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, .041, .05, .051, .06; 3901-5-09)
Resident/nonresident (3	3905.01(C), .06, .061, .07, .071)
Change in name, addres 3905.071; 3901-5-09)	s, email, telephone number (3905.061,
Renewal/nonrenewal (3	905.06; 3901-5-09(J))
Temporary license (3905	5.09)
Duty to report criminal disciplinary actions (390	convictions and administrative 15.22)
Assumed business name	s (3905.11)
	cluding exemptions and penalties 11-5-01; 3901-5-05(D), 3901-5-09(L)(7))
Inactivity due to militar	y service (3905.06(G)); 3901-5-09(J))
Inactivity due to extenu 5-09(J))	ating circumstances (3905.06(G); 3901-
Disciplinary actions (3905.14	4)
	surrender, suspension, revocation, or 3901.22(D)(1); 3905.14, 3905.16; 3901-
Failure to pay taxes (3905	.14(B)(14))
Failure to appear for an in	iterview (3905.14(B)(22))
Failure to provide departn (3905.14(B)(21))	nent with a written response
Penalties and fines for vio (D), (E), (F), (G), (H), .99)	lations (3901.22(D), (F), 3905.14(B),
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Criminal	
Hearings (3901.22; 3905	0.14(D); ORC 119)

1.2 St	ate regulation
Act	s constituting insurance transactions (3901.17; 3905.02, 3905.42)
	egotiate, sell, solicit (3905.01, .02)
	ector's general duties and powers (3901.01, 3901.011, .04, .041; 5.12)
Con	npany regulation
С	ertificate of authority (3925.11, 3927.01, 3929.01)
lr	nsolvency (3903.01(O))
Р	olicy forms/rates/exceptions (3935.04; 3937.03)
	inancial requirements (3901-1-50; 3901-3-04; 3929.011, 3929.07, 929.11)
	nfair trade and claims settlement practices (3901.19-26; 3901-1-7; 3901-1-54))
Ag	ent regulation
	ommissions, compensations, fees (3905.18, .181; 3901-5-09(N), 905.55)
	eporting of felony and crimes of moral turpitude (3905.14 B)(6), (B)(7), .22)
Р	olicy/application signature (3905.14(B)(11), (26))
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Α	gent appointment (3905.20; 3901-5-09(K))
C	ancellation of appointment (3905.16(B)(1))
Т	ermination notification (3905.21)
Unt	fair insurance trade practices (3901.20, .21)
R	ebating (3933.01;)
	remium refunds and other incentives (3905.14(B)(32); ulletin 2019-04 and 2019-05)
	alse advertising (3901.21(A), (B), (C), (D), (E), 3901.24; 3905.43; 999.10, .11)
Ν	disrepresentation (3901.21; 3905.14(B)(5); 3999.08)
D	efamation of insurer (3901.21(C), (D); 3999.09)
U	nfair discrimination (3901.21(L), (M), (N))
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G	eneral grounds for disciplinary action (3905.14(B))
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Con	sumer information/fees (3905.55; 3905.181)
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Frai 103	ud and false statements including 1033 waiver (18 USC 1033, 4)
	er federal regulations (e.g., Do Not Call List) sps://www.donotcall.gov/)
0.6	eneral Insurance 10%

Consent/Settlement agreements (3901.22(G))



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Hazard
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Loss
Methods of handling risk
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Sharing
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Elements of insurable risks
Adverse selection
Law of large numbers
Reinsurance
Indemnity/pay on behalf of
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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
Consideration
Competent parties
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Distinct characteristics of an insurance contract
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Aleatory contract
Personal contract
Unilateral contract
Conditional contract
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Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties
Warranties  Concealment
Concealment
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Concealment Fraud Waiver and estoppel 3.0 Casualty Insurance Basics 15%
Concealment Fraud Waiver and estoppel 3.0 Casualty Insurance Basics 15% 3.1 Principles and concepts
Concealment Fraud Waiver and estoppel 3.0 Casualty Insurance Basics 15% 3.1 Principles and concepts Insurable interest
Concealment Fraud Waiver and estoppel 3.0 Casualty Insurance Basics 15% 3.1 Principles and concepts Insurable interest Underwriting
Concealment Fraud Waiver and estoppel 3.0 Casualty Insurance Basics 15% 3.1 Principles and concepts Insurable interest Underwriting Credit scores
Concealment Fraud Waiver and estoppel 3.0 Casualty Insurance Basics 15% 3.1 Principles and concepts Insurable interest Underwriting Credit scores Loss ratio
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Concealment Fraud Waiver and estoppel 3.0 Casualty Insurance Basics 15% 3.1 Principles and concepts Insurable interest Underwriting Credit scores Loss ratio Rates Types
Concealment Fraud Waiver and estoppel  3.0 Casualty Insurance Basics 15%  3.1 Principles and concepts Insurable interest Underwriting Credit scores Loss ratio Rates Types Loss costs
Concealment Fraud Waiver and estoppel  3.0 Casualty Insurance Basics 15%  3.1 Principles and concepts Insurable interest Underwriting Credit scores Loss ratio Rates Types Loss costs Components
Concealment Fraud Waiver and estoppel 3.0 Casualty Insurance Basics 15% 3.1 Principles and concepts Insurable interest Underwriting Credit scores Loss ratio Rates Types Loss costs Components Hazards
Concealment Fraud Waiver and estoppel  3.0 Casualty Insurance Basics 15%  3.1 Principles and concepts Insurable interest Underwriting Credit scores Loss ratio Rates Types Loss costs Components Hazards Physical
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Concealment Fraud Waiver and estoppel  3.0 Casualty Insurance Basics 15%  3.1 Principles and concepts Insurable interest Underwriting Credit scores Loss ratio Rates Types Loss costs Components Hazards Physical Moral Morale Negligence
Concealment Fraud Waiver and estoppel  3.0 Casualty Insurance Basics 15%  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
Concealment Fraud Waiver and estoppel 3.0 Casualty Insurance Basics 15% 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



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Types of liability	Ohio
Absolute	Cance 3937.
Strict	Binde
Vicarious	Contr
3.2 Policy structure	Retal
Declarations	Conce
Definitions	Declir (N))
Insuring agreement or clause	Mine
Additional/supplementary coverage	Terro
Conditions	(Pub.
Exclusions	Unfai - 3901-
Endorsements	Fire L
3.3 Common policy provisions	4.0 Hor
Insureds — named, first named, additional	4.1 Elig
Policy period	4.2 Cov
Policy territory	HO-2
Cancellation and nonrenewal	HO-8
Deductibles	4.3 Sec
Coinsurance	Cover
Other insurance	Cover
Non-concurrency	Addit
Primary and excess	4.4 Exc
Pro rata	4.5 Cor
Contribution by equal shares	4.6 Sele
Limits of liability insurance	Speci
Per occurrence (accident)	Limite
Per person	27)
${\tt Aggregate-general\ versus\ products-completed\ operations}$	Perm
Split	Home
Combined single	Busin
Named insured provisions	Wate
Duties after loss	Perso
Assignment	5.0 Aut
Abandonment	5.1 Lav
Policy provisions	Ohio
Liberalization	Red
Subrogation	Unins
Claim settlement options	Def
Replacement cost vs. actual cash value	Вос
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cellation and nonrenewal (3929.19-.22, .24; 3937.25-.411, '.47; 3901-1-18(D))

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rolled business (3905.61-.65))

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ination of insurance and unfair discrimination (3901.21(L), (M),

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orism Risk Insurance Program Reauthorization Act of 2019 . L. 116-94) (Bulletin 2015-02)

air Property/Casualty Claims Settlement Practices (3905.55; -1-54; 3901-1-07)

Loss - Treasury Certificate/Demolition Fund (3929.86)

### meowners ('11) Policy 15%

### gibility and definitions

### verage forms

through HO-6

### ction II — Liability coverages

erage E — Personal liability

erage F – Medical payments to others

tional coverages

### clusions

### nditions

### lected endorsements

cial provisions — Ohio (HO 01 34)

ted fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04

nitted incidental occupancies (HO 04 42)

e day care (HO 04 97)

ness pursuits (HO 24 71)

ercraft (HO 24 75)

onal injury (HO 24 82)

### to Insurance 17%

Motor Vehicle Financial Responsibility Law (4509.01-.81))

equired limits of liability (4509.51)

sured/underinsured motorist

efinitions (3937.18(A),(B),(C)

odily injury (3937.18(B),(C))

operty damage (3937.181)

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Intrafamily liability excl	usion (3937.46)
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Liability coverages	
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Bodily injury and proper	ty damage
Supplementary payment	:s
Exclusions	
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Uninsured/underinsured m	notorist coverage
Bodily injury	
Property damage	
Required limits	
Coverage for damage to yo	our auto
Collision	
Other than collision	
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Transportation expenses	3
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,	l damage coverage
Eligibili	
Exclusio	
Condition	
Definiti	ons
Selected 6	endorsements
Lessor -	- additional insured and loss payee (CA 20 01)
Mobile	equipment (CA 20 15)
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Individu	ial named insured (CA 99 17)
Employe	ees as insureds
Commerci	ial carrier regulations
The Mot	tor Carrier Act of 1980
	ement for motor carrier policies of insurance for public
เเลอเเเร่ง	(MCS-90)
,	rcial Package Policy (CPP) 13%
6.0 Comme	
6.0 Comme	rcial Package Policy (CPP) 13%
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Extended reporting periods	Additional coverages
Claim information	Eligibility
Occurrence versus claims-made	Exclusions
Premises and operations	Limits of insurance
Per occurrence/aggregate	Conditions
Products and completed operations	Definitions
Insured contract	7.0 Businessowners ('13) Policy 6%
Contingent liability	7.1 Characteristics and purpose
Pollution liability	7.2 Businessowners Section II — Liability
Coverage form	Eligibility
Limited coverage form	Coverages
Extension endorsement	Exclusions
6.3 Commercial Crime ('15)	Limits of insurance
General definitions	General conditions
Burglary	Definitions
Theft	7.3 Businessowners Section III — Common Policy Conditions
Robbery	7.4 Selected endorsements
Crime coverage forms	Hired auto and non-owned auto liability (BP 04 04)
Commercial crime coverage forms (discovery/loss sustained)	Protective safeguards (BP 04 30)
Government crime coverage forms (discovery/loss sustained)	Utility services — direct damage (BP 04 56)
Coverages	Utility services — time element (BP 04 57)
Employee theft	8.0 Workers' Compensation Insurance 8%
Forgery or alteration	8.1 Workers' compensation laws
Inside the premises — theft of money and securities	Types of laws
Inside the premises — robbery or safe burglary of other property	Compulsory versus elective (4123.12, .35, .54)
Outside the premises	Monopolistic versus competitive
Computer fraud	Ohio Workers' Compensation Law (Chapter 4123)
Funds transfer fraud	Exclusive remedy (4123.54)
Money orders and counterfeit money	Employment covered (required, voluntary) (4123.01, .28, .54))
Other crime coverage	Covered injuries (4123.54, .55, .84)
Extortion — commercial entities (CR 04 03)	Occupational disease (4123.01(F))
Lessees of safe deposit boxes	Benefits provided (4123.30, .54, .5559, .6061, .66)
Securities deposited with others	Second/subsequent injury fund
Guests' property	Federal workers' compensation laws
Safe depository	Longshore and Harbor Workers' Compensation Act (33 UC 904)
6.4 Farm coverage	Federal Employers Liability Act
Farm liability coverage forms ('16)	The Jones Act
Coverage H — Bodily injury and property damage liability	8.2 Workers' compensation and employers liability insurance policy
Coverage I — Personal and advertising injury liability	Part One — Workers' compensation insurance
Coverage J — Medical payments	Part Two — Employers liability insurance
Coverage J — Medical payments  Cause of loss (basic, broad and special)	Part Two — Employers liability insurance  Part Three — Other states insurance



Part Four — Your duty if injury occurs
Part Five — Premium
Part Six — Conditions
8.3 Selected endorsements and rating factors
Foreign coverage
Voluntary compensation
All states
Job classification
Payroll
Experience modification factor
Premium discounts
Participation plans
9.0 Other Coverages and Options 6%
9.1 Umbrella/excess liability policies
Personal (DL 98 01)
Commercial (CU 00 01)
9.2 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
9.3 Surplus lines
Eligibility
Definitions and non-admitted markets
Licensing requirements
9.4 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
9.5 Aviation insurance
Aircraft liability
Hull, cargo, freight
Implied warranties
Perils
Drone coverage
General and particular average
9.6 Ocean marine insurance
Policy provisions
Protection and indemnity
Implied warranties
Perils
General and particular average
Coverage Forms
Floaters - e.g., personal articles, jewelry, and effects, fine arts, camera, musical instruments
9.7 Other policies
Boat owners
Personal watercraft
Recreational vehicles
9.9 Residual markets

Ohio Automobile Insurance Plan (4509.70)





# 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