INSURANCE LICENSE EXAMINATION
CANDIDATE INFORMATION BULLETIN

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

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Effective 12/10/2019
Before registering for an examination, make sure that you have reviewed the following checklist.

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

Pay and Schedule for your examination:

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

Take your examination:

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

After your examination:

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

Applying for a license:

- Immediately after you pass your examination, you may complete and submit your license application electronically using the kiosk at the examination center or you may apply outside the examination center by going to https://insurance.ohio.gov/wps/portal/gov/odi and clicking on blue “Apply or Renew Agent License” button.
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.

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

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.

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<table>
<thead>
<tr>
<th>Individual License Type</th>
<th>Pre-licensing Education Required</th>
<th>Exam Required</th>
<th>Fingerprint/Background Check</th>
<th>License Application Fees</th>
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<tr>
<td>Major Lines</td>
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<tr>
<td>- Life</td>
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<td>- Accident &amp; Health</td>
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<td>- Property</td>
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PRE-LICENSING EDUCATION REQUIREMENTS

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

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

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

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.

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 https://insurance.ohio.gov/wps/portal/gov/odi. 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 nonrenewal or revoked may use any pre-licensing 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 https://insurance.ohio.gov/wps/portal/gov/odi. You can also make a fingerprint reservation online at http://www.fastfingerprints.com/Internal/AppointmentEdit.aspx?AppointmentID=0.

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

EXAMINATION PAYMENT AND SCHEDULING PROCEDURES

Examination Fee $42

Note: Examination fees are not refundable or transferable. The examination fee is valid for one year from the date of payment.

It is the candidate’s responsibility to contact PSI to pay and schedule an examination. There is no limit to the number of times a candidate may retake an examination if necessary to pass. However, for the examinations that require a pre-licensing course certificate, the certificate must be valid
(Certificates are valid for 180 calendar days beginning on the date of issuance).

**ONLINE (WWW.PSIEXAMS.COM)**

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

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

**TELEPHONE REGISTRATION**

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

**FAX**

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

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

**EMAIL**

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

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

**STANDARD MAIL**

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

Print your name in the memo section of the company check, money order or cashier’s check so we can ensure the payment is applied to your registration. **Cash is not accepted.**

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

**RESCEDULING/CANCELING AN EXAMINATION APPOINTMENT**

You may cancel and reschedule the same examination without forfeiting your fee if your cancellation notice is received 2 days before the scheduled examination date. (For example, for a Monday appointment, the cancellation notice would need to be received on the previous Saturday.) You may reschedule online at www.psiexams.com or call PSI at (800) 733-9267.

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

**RETIking a Failed Examination**

It is not possible to make a new examination appointment on the same day you have taken an examination; this is due to processing and reporting scores. (For example, a candidate who tests unsuccessfully on a Wednesday can call the next day, Thursday, and retest as soon as Friday, depending upon space availability.) You may schedule online at www.psiexams.com or call PSI at (800) 733-9267.

**MISSED APPOINTMENT OR LATE CANCELLATION**

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

- Do not cancel your appointment 2 days before the scheduled examination date;
- Do not appear for your examination appointment;
- Arrive after examination start time;
- Do not present proper identification when you arrive for the examination.
- Do not have your PLE course certificate(s) or Department Waiver(s), if required for your examination.
- Present an altered PLE course certificate(s) or Department Waiver(s).

**EXAMINATION ACCOMMODATIONS**

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

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

In the event that severe weather or another emergency forces the closure of an examination center on a scheduled examination date, your examination will be rescheduled. PSI personnel will attempt to contact you in this situation. However, you may check the status of your examination schedule by calling (800) 733-9267 or on our website at www.psiexams.com. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You will not be penalized. You will be rescheduled at no additional charge.

EXAMINATION CENTER LOCATIONS

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

Akron
Bryden Center
1815 West Market Street, Suite 101
Akron, OH 44313

Cambridge
1300 Clark Street, Suite #4
Cambridge, OH 43725

Cincinnati
4000 EXECUTIVE PARK DR., SUITE 105
CINCINNATI, OH 45241

Cleveland
7029 PEARL RD, SUITE 320
MIDDLETOWN HEIGHTS, OH 44130
FROM I-715 - TAKE EXIT 235 FOR BAGLEY RD. USE THE LEFT TWO LANES TO TURN LEFT ONTO BAGLEY RD. TURN LEFT ONTO PEARL RD. THE OFFICE COMPLEX WILL BE ON THE RIGHT. WE ARE LOCATED IN SUITE 320.

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

Columbus South
6431 Alum Creek Dr, Suite 1
Groveport, OH 43125
IF COMING FROM (CLEVELAND) 270W OR 270S TOWARD CINCINNATI, TAKE ALUM CREEK EXIT. TURN RIGHT TOWARD GROVEPORT. TURN RIGHT AT SPIEGEL DRIVE AND AN IMMEDIATE RIGHT INTO FIRST PARKING LOT ON RIGHT. IF COMING FROM 270 E OR 270S TOWARD WHEELING, EXIT ALUM CREEK. TURN LEFT TOWARD GROVEPORT. TURN RIGHT ON SPIEGEL DR. AND TURN AN IMMEDIATE RIGHT INTO FIRST PARKING LOT ON RIGHT.

Toledo
1446 S. Reynolds Road, Suite 201
Maumee, OH 43537
PSI IS LOCATED ON THE SE CORNER OF DUSSEL DRIVE AND SOUTH REYNOLDS ROAD, IN THE "RMS" BUILDING. ENTRANCES TO THE PARKING LOT AND BUILDING FACE DUSSEL DRIVE. USE THE CENTER (MAIN) BUILDING ENTRANCE, AND FROM THE LOBBY TAKE THE STAIRS/ELEVATOR TO THE SECOND FLOOR. PSI IS IN SUITE 201.

Troy
BRAINSEED TESTING CENTER
1100 WAYNE STREET, SUITE 5200
TROY, OH 45373
FROM I-75 SOUTH TAKE THE STATE ROUTE 55 EXIT #73 FOR TROY/LUDLOW FALLS. TURN LEFT AT THE LIGHT AT THE EXIT TOWARDS TROY ONTO ST RT 55 (BECOMES WEST MARKET ST). FOLLOW ST RT 55/MARKET ST TO THE FOURTH LIGHT AFTER THE EXIT. TURN LEFT ONTO RIDGE AVE. CONTINUE TO WAYNE STREET AND TURN LEFT. 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 I-75 NORTH TAKE THE STATE ROUTE 55 EXIT #73 FOR TROY/LUDLOW FALLS. TURN RIGHT AT THE LIGHT ONTO ST RT 55 (BECOMES WEST MARKET ST.). FOLLOW ST RT 55/MARKET TO THE THIRD LIGHT AFTER THE EXIT. TURN LEFT ONTO RIDGE AVE. CONTINUE TO WAYNE STREET AND TURN LEFT. 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.

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

On the day of the examination, you should arrive 30 minutes before your appointment. This extra time is for sign-in, identification, and familiarizing you with the examination process. If you arrive late, you may not be admitted to the examination center and you will forfeit your examination registration fee.

REQUIRED IDENTIFICATION

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

PRIMARY IDENTIFICATION (with photo) - Choose one or two
- State issued driver’s license
- State issued identification card
- State issued INTERIM driver’s license (must also bring old driver’s license or 3rd form of identification)
- State issued INTERIM identification document (must also bring old identification card or 3rd form of identification)
- US Government Issued Passport
- US Government Issued Military Identification Card
- US Government Issued Alien Registration Card
- Canadian Government Issued ID

NOTE: ID must contain candidate’s photo, be valid and unexpired.

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

PRE-LICENSING EDUCATION CERTIFICATE required:
- You will be required to present your prelicensing certificate(s) or education waiver(s) in order to test. The certificate(s) must be signed and dated by the provider and candidate. Altered certificates cannot be accepted. Pre-licensing certificates and waivers are valid for 180 days beginning on the date of issuance. 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

The following security procedures apply during examinations:

- All examinations are closed book.
- You will be provided an online calculator. This is the only calculator that you may use.
- You will be provided a piece of scratch paper and a pencil. These must be returned to the proctor at the end of the examination.
- Candidates may take only approved items into the examination room.
- All personal belongings of candidates should be placed in the secure storage provided at each site prior to entering the examination room. Personal belongings include, but are not limited to, the following items:
  - Electronic devices of any type, including cellular / mobile phones, recording devices, electronic watches, cameras, pagers, laptop computers, tablet computers (e.g., iPads), music players (e.g., iPods), smart watches, radios, or electronic games.
  - Bulky or loose clothing or coats that could be used to conceal recording devices or notes. For security purposes outerwear such as, but not limited to: open sweaters, cardigans, shawls, scarves, hoodies, vests, jackets and coats are not permitted in the testing room. In the event you are asked to remove the outerwear, appropriate attire, such as a shirt or blouse should be worn underneath.
  - Hats or headgear not worn for religious reasons or as religious apparel, including hats, baseball caps, or visors.
  - Other personal items, including purses, notebooks, reference or reading material, briefcases, backpacks, wallets, pens, pencils, other writing devices, food, drinks, and good luck items.
- Person(s) accompanying an examination candidate may not wait in the examination center, inside the building or on the building's property. This applies to guests of any nature, including drivers, children, friends, family, colleagues or instructors.
- No smoking, eating, or drinking is allowed in the examination center.
- During the check in process, all candidates will be asked if they possess any prohibited items. Candidates may also be asked to empty their pockets and turn them out for the proctor to ensure they are empty. The proctor may also ask candidates to lift up the ends of their sleeves and the bottoms of their pant legs to ensure that notes or recording devices are not being hidden there.
- Proctors will also carefully inspect eyeglass frames, tie tacks, or any other apparel that could be used to harbor a recording device. Proctors will ask to inspect any such items in candidates’ pockets.
- If prohibited items are found during check-in, candidates shall put them in the provided secure storage or return these items to their vehicle. PSI will not be responsible for the security of any personal belongings or prohibited items.
- Any candidate possessing prohibited items in the examination room shall immediately have his or her test results invalidated, and PSI shall notify the examination sponsor of the occurrence.
- Any candidate seen giving or receiving assistance, found with unauthorized materials, or who violates any security regulations will be asked to surrender all examination materials and to leave the examination center. All such instances will be reported to the Department and you may be denied licensure.
- Copying or communicating examination content is a violation of a candidate’s contract with PSI, and federal and state law. Either may result in the disqualification of examination results and may lead to legal action.
- Once candidates have been seated and the examination begins, they may leave the examination room only to use the restroom, and only after obtaining permission from the proctor. Candidates will not receive extra time to complete the examination.

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

**IDENTIFICATION SCREEN**

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

**TUTORIAL**

Before you start your examination, an introductory tutorial is provided on the computer screen. The time you spend on this tutorial, up to 15 minutes, DOES NOT count as part of your examination time. Sample questions are included following the tutorial so that you may practice answering questions, and reviewing your answers.

**TEST QUESTION SCREEN**

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

One question appears on the screen at a time. During the examination, minutes remaining will be displayed at the top of the screen and updated as you record your answers.

IMPORTANT: After you have entered your responses, you will later be able to return to any question(s) and change your response, provided the examination time has not run out.

**EXAMINATION REVIEW**

PSI, in cooperation with the State, will be continually evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. While taking the examination, examinees will have the opportunity to provide comments on any questions, by clicking on the comments button. Your comments regarding the questions and the examinations are welcomed. Comments will be analyzed by PSI examination development staff. While PSI does not respond to individuals regarding these comments, all substantive comments are reviewed. If a discrepancy is found during the comment review, PSI and the Department may re-evaluate candidates’ results and adjust them accordingly.

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**REVIEW REQUEST**

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

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

**SCORE REPORTING**

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

**DUPLICATE SCORE REPORTS**

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

**TIPS FOR PREPARING FOR YOUR LICENSE EXAMINATION**

The following suggestions will help you prepare for your examination.

- Only consider the actual information given in the question, do not read into the question by considering any possibilities or exceptions.
- Planned preparation increases your likelihood of passing.
- Start with a current study bulletin and use the examination content outline as the basis of your study.
- Read study materials that cover all the topics in the content outline.
- Take notes on what you study. Putting information in writing helps you commit it to memory and it is also an excellent business practice.
- Discuss new terms or concepts as frequently as you can with colleagues. This will test your understanding and reinforce ideas.
- Your studies will be most effective if you study frequently, for periods of about 45 to 60 minutes. Concentration tends to wander when you study for longer periods of time.

You can take a practice exam online at [www.psiexams.com](http://www.psiexams.com) to prepare for your Ohio Insurance Examination.

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

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

### EXAMINATION INFORMATION

#### NON-SCORED QUESTIONS

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

#### STUDY MATERIALS

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

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

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

You can also access Ohio statutes and insurance regulations through ODI’s website at 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 https://insurance.ohio.gov/wps/portal/gov/odi 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, https://insurance.ohio.gov/wps/portal/gov/odi, 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.
**CONTINUING EDUCATION REQUIREMENTS**

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

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

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

**TITLE LICENSEES**

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

**SURETY BAIL BOND LICENSEES**

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

**VIATIONAL 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.

**SURETY BAIL BOND ID CARD**

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

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

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

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

CONTINUING EDUCATION EXEMPTIONS

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

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

LICENSE RENEWAL PROCESS

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

ODI encourages all agents to verify their license expiration date, license status and address using the “Agent/Agency Locator” on ODI’s website, https://insurance.ohio.gov/wps/portal/gov/odi. Agents are responsible for informing ODI of any address, email or phone number change within 30 days of such change. Agents can change their contact information electronically through www.nipr.com or by completing a change of address form (INS3241) which is available on ODI’s website (https://insurance.ohio.gov/wps/portal/gov/odi) 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 (https://insurance.ohio.gov/wps/portal/gov/odi). Please be advised that NIPR charges a nominal application processing fee that is in addition to any license renewal fee. Renewal applications may be submitted up to 90 days prior to an agent’s license expiration date. Agents must satisfy all continuing education requirements prior to submitting their renewal application.

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

RENEWAL REMINDER NOTIFICATION

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

NON-RENEWAL CONSEQUENCES

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

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

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

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

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

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

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

LICENSE SURRENDER OPTION

If a licensed Ohio insurance agent no longer wishes to maintain his/her license(s), he/she may surrender his/her license(s) so long as he/she is in good standing with the Superintendent of Insurance. The request to surrender a license (INS3240) can be obtained from ODI’s website 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.
**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

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**1.2 State regulation**

- Acts constituting insurance transactions (3901.17; 3905.02, 3905.42)
- Negotiate, sell, solicit (3905.01, .02)
- Director's general duties (3901.01, 3901.011, .04, .041, 3905.12)
- Company regulation
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  - Insolvency (3903.01(O))
  - Policy forms/rates/exceptions (3915.051; 3918.08; 3935.04; 3923.02, 3923.021; 1751.11, 1751.12)
  - Financial requirements (3901-1-50; 3901-3-04; 3907.05, 3929.011)
- Agent regulation
  - Commissions, compensations, fees (3905.18; 3905.181; 3901-5-09(N), 3905.55)
  - Reporting of felony and crimes of moral turpitude (3905.14 (B)(6), (B)(7), .22)
  - Policy/application signature (3905.14(B)(11), (26))
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### 4.0 Life Insurance Policies 7%

#### 4.1 Term life insurance

- **Level term**
- **Annual renewable term**
- **Level premium term**
- **Decreasing term**

#### 4.2 Whole life insurance

- **Continuous premium (straight life)**
- **Limited payment**
- **Single premium**

#### 4.3 Flexible premium policies

- **Adjustable life**
- **Universal life**

#### 4.4 Specialized policies

- **Joint life (first-to-die)**
- **Survivorship life (second-to-die)**
- **Juvenile life**

#### 4.5 Group life insurance

- **Characteristics of group plans**
- **Types of plan sponsors**
- **Group underwriting requirements**
- **Conversion to individual policy (3917.06(H), (I))**

#### 4.6 Credit life insurance (individual versus group)

### 5.0 Life Insurance Policy Provisions, Options and Riders 9%

#### 5.1 Standard provisions (3915.05)

- **Entire contract (C)**
- **Payment of premiums (A)**
- **Grace period (B)**
- **Reinstatement (J)**
- **Misstatement of age (E)**
- **Payment of claims (K)**
- **Exclusions**
- **Statement of the insured (D)**
- **Incontestability ((C), 3911.07)**
- **Prohibited provisions (3915.09)**
- **Modifications (3915.12)**

#### 5.2 Beneficiaries (3905.14 (B)(19), (20), 3911.09, .10, .13, .14)

#### 5.3 Settlement options

- **Cash payment**
- **Interest only**
- **Fixed-period installments**
- **Fixed-amount installments**
- **Life income**
- **Single life**
- **Joint and survivor**

#### 5.4 Nonforfeiture options

- **Cash surrender value**
- **Extended term**
- **Reduced paid-up insurance**

#### 5.5 Policy loan and withdrawal options

- **Cash loans**
- **Automatic premium loans**
- **Withdrawals or partial surrenders**

#### 5.6 Dividend options

- **Cash payment**
- **Reduction of premium payments**
- **Accumulation at interest**
- **One-year term option**
- **Paid-up additions**
- **Paid-up insurance**

#### 5.7 Disability riders

- **Waiver of premium**
- **Waiver of cost of insurance**
- **Disability income benefit**
- **Payor benefit life/disability (juvenile insurance)**

#### 5.8 Living benefit provisions/riders (3915.21-.24, 3923.44(K), (L); 3901-6-06)
Accelerated benefit (terminal illness)

Long-term care

5.9 Riders covering additional insureds

Spouse/other-insured term rider

Children’s term rider

Family term rider

5.10 Riders affecting the death benefit amount

Accidental death

Guaranteed insurability

Cost of living

Return of premium

6.0 Annuities 5%

6.1 Annuity principles and concepts

Accumulation period versus annuity period

Owner, annuitant and beneficiary

Insurance aspects of annuities

Suitability requirements (3901-6-13)

6.2 Immediate versus deferred annuities

Single premium immediate annuities (SPIAs)

Deferred annuities

Premium payment options

Nonforfeiture

Surrender charges

Death benefits

6.3 Annuity (benefit) payment options

Life contingency options

Pure life versus life with guaranteed minimum

Single life versus multiple life

Annuities certain (types)

6.4 Fixed Annuities

General account assets

Interest rate guarantees (minimum versus current)

Level benefit payment amount

6.5 Specialty annuity products

Equity indexed annuities

Market value adjusted annuities

6.6 Uses of annuities

Lump-sum settlements

Qualified retirement plans

Group versus individual annuities

Personal uses

Individual retirement plans

Tax-deferred growth

Retirement income

Education funds

7.0 Federal Tax Considerations for Life Insurance and Annuities 8%

7.1 Taxation of personal life insurance

Amounts available to policy owner

Cash value increases

Dividends

Policy loans

Surrenders

Amounts received by beneficiary

General rule and exceptions

Settlement options

Values included in insured’s estate

7.2 Modified endowment contracts (MECs)

Modified endowment versus life insurance

Seven-pay test

Distributions

7.3 Taxation of non-qualified annuities

Individually-owned

Accumulation phase (taxation issues related to withdrawals)

Annuity phase and the exclusion ratio

Distributions at death

Corporate-owned

7.4 Taxation of individual retirement plans

Traditional IRAs

Contributions and deductible amounts

Premature distributions (including taxation issues)

Annuity phase benefit payments

Values included in the annuitant’s estate

Amounts received by beneficiary

Roth IRAs

Contributions and limits

Distributions

7.5 Rollovers and transfers (IRAs and qualified plans)

7.6 Section 1035 exchanges

8.0 Accident and Health Insurance Basics 8%

8.1 Definitions of perils

Accidental injury
### 8.2 Principal types of losses and benefits
- Loss of income from disability
- Medical expense
- Dental expense
- Vision expense
- Long-term/home health care expense

### 8.3 Classes of health insurance policies
- Individual versus group
- Private versus government
- Limited versus comprehensive
- Self-funded/ERISA
- Employee association

### 8.4 Limited policies
- Limited perils and amounts
- Required notice to insured

#### Types of limited policies
- Accident-only
- Specified (dread) disease
- Hospital indemnity (income)
- Credit disability
- Blanket insurance (teams, passengers, other) (3923.13)
- Prescription drugs
- Vision care
- Critical illness
- Dental
- Hearing
- Group supplemental
- Travel
- Short-term major medical
- Medicare supplement & Part D (OAC 3901-8-08)

### 8.5 Common exclusions from coverage
- War or act of war
- Elective cosmetic surgery
- Workers' compensation
- Commission or attempt of a felony
- State child health program

### 8.6 Agent responsibilities in individual health insurance
- Marketing requirements
- Advertising

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| Life and Health Insurance Guaranty Association (3956.04, .06, .18; 3901-1-52) |
| Sales presentations |
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| Common situation for omission/errors |
| Field underwriting |
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| Application procedures |
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### 8.7 Individual underwriting by the insurer
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  - Unfair discrimination (3923.15; 3901.21)
  - Genetic testing (3901.491, .501)
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  - Classification of risks
    - Preferred
    - Standard
    - Substandard
    - Declined

### 8.8 Considerations in replacing accident and health insurance
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- State requirements
- Benefits, limitations and exclusions
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- Agent liability for errors and omissions

### 9.0 Individual Accident and Health Insurance Policy General Provisions 5%
#### 9.1 Standard provisions (3923.04)
- Entire contract; changes (A)
- Time limit on certain defenses (B)
- Grace period (C)
- Reinstatement (D)
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- Legal actions (K)
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- Cancellation by insured (M)

#### 9.2 Optional provisions (3923.05)
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- Misstatement of age (B)
- Other insurance in this insurer (C)
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- Expense-incurred benefits (D)
- Other than expense-incurred basis (E)
- Unpaid premium (G)
- Conformity with state statutes (H)
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- Right to examine (free look) (3923.31)
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  - Renewability clause
  - Non-cancelable
  - Guaranteed renewable
  - Conditionally renewable
  - Renewable at option of insurer
  - Nonrenewable (cancelable, term)

### 10.0 Disability Income and Related Insurance 5%
#### 10.1 Qualifying for disability benefits
- Inability to perform duties
  - Own occupation
  - Any occupation
- Pure loss of income (income replacement contracts)
- Presumptive disability
- Requirement to be under physician care
- State minimum benefit standards and exclusions

#### 10.2 Individual disability income insurance
- Basic total disability plan
  - Income benefits (monthly indemnity)
  - Elimination and benefit periods
  - Waiver of premium feature
- Coordination with social insurance and workers’ compensation benefits
  - Additional monthly benefit (AMB)
  - Social insurance supplement (SIS)
  - Occupational versus non-occupational coverage, eligibility and benefits
  - At-work benefits
    - Partial disability benefit
    - Residual disability benefit
  - Other provisions affecting income benefits
    - Cost of living adjustment (COLA) rider
    - Future increase option (FIO) rider
    - Other cash benefits
    - Accidental death and dismemberment
    - Rehabilitation benefit
    - Medical reimbursement benefit (non-disabling injury)
  - Benefit and Refund provisions
    - Return of premium
    - Cost of living adjustment
    - Future increase option
    - Relation of earnings to insurance
    - Annual renewable term
    - Change of occupation
    - Cash surrender value

#### 10.3 Unique aspects of individual disability underwriting
- Occupational considerations
- Benefit limits
- Policy issuance alternatives

#### 10.4 Group disability income insurance
- Group versus individual plans
- Short-term disability (STD)
- Long-term disability (LTD)

#### 10.5 Business disability insurance
- Key person disability income
- Business overhead expense policy
- Disability buy-sell policy
- Reducing term

#### 10.6 Social Security disability
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### 12.2 HIC services (1751.01)

- Basic health services (1751.01 (A))
  - Preventive care services
  - Physician services
  - Emergency care
  - Urgent care
  - Hospital services
  - Outpatient services
  - Diagnostic services
  - Cancer clinical trials
  - Supplemental health care services (1751.01(B))
  - Intermediate or long-term care facilities
  - Dental care
  - Vision care
  - Podiatric care
  - Mental health services
  - Alcohol and drug abuse treatment
  - Home health services
  - Prescription drug services
  - Nursing services
  - Physical therapy
  - Chiropractic services
  - Specialty Health Care Services (1751.01 (C))

### 12.3 HIC certification and regulation

- Solicitation documents (1751.31)
  - Advertising (1751.20)
  - Confidentiality of medical and health information (1751.52)
- Contractual plan
  - Evidence of coverage (1751.11, .33)
  - Benefits and exclusions
  - Open enrollment provision
  - Member rights (1751.18)
- Renewal (1751.18)

### 13.0 Group Accident and Health Insurance 5%

### 13.1 Characteristics of group insurance

- Group contract
- Certificate of coverage
- Experience rating versus community rating

### 13.2 Types of eligible groups

- Employment-related groups
- Individual employer groups
  - Multiple-Employer Trusts (METs) or Welfare Arrangements (MEWAs) (Chapter 1739)
  - Associations
  - Blanket (3923.13)
  - Students health plans
  - Customer groups (depositors, creditor-debtor, other)

### 13.3 Marketing considerations

- Advertising
- Regulatory jurisdiction/place of delivery
- Disclosure form

### 13.4 Employer group health insurance

- Insurer underwriting criteria
- Characteristics of group
- Nondiscrimination
- Plan design factors
  - Contributory/non-contributory
- Persistency factors
- Administrative capability
- State requirements
- Eligibility for coverage
  - Annual open enrollment
  - Part-time employees
  - Dependent, spousal eligibility
  - Domestic partners/civil unions
- Coordination of benefits provision
- Change of insurance companies or loss of coverage
  - Coinsurance and deductible carryover
  - No-loss no-gain
  - Events that terminate coverage
- Extension of benefits
  - Continuation of coverage under COBRA 29 USC1161 and Ohio-specific rules (3923.38)
  - Cancellation or nonrenewal
  - Reinstatement for military personal

### 13.5 Small employer medical plans

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[Image] WWW.PSIEXAMS.COM
14.0 Dental Care Plans 2%

14.1 Categories of dental treatment
- Diagnostic and preventive
- Restorative
- Oral surgery
- Endodontics
- Periodontics
- Prosthodontics
- Orthodontics

14.2 Indemnity plans
- Choice of providers
  - Network versus out-of-network
  - Scheduled versus nonscheduled plans
- Deductibles
- Coinsurance
- Exclusions, limitations
- Benefit categories
  - Diagnostic/preventive services
  - Basic services
  - Major services
- Deductibles and coinsurance
- Combination plans
- Exclusions
- Limitations
- Predetermination of benefits

14.3 Employer group dental expense
- Integrated deductibles versus stand-alone plans
- Minimizing adverse selection
- Stand-alone plans

15.0 Insurance for Senior Citizens and Special Needs Individuals 8%

15.1 Medicare
- Nature, financing, administration and terminology
Certification requirements
Advertising
Appropriateness of recommended purchase and excessive insurance
Outline of coverage
Right to return (free look)
Replacement
Required disclosure provisions
Permitted compensation arrangements
Notice of change
Guaranteed issue
Medicare SELECT

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, 3923.41-.50)
LTC, Medicare and Medicaid compared
Eligibility for benefits
Levels of care
Skilled care
Intermediate care
Custodial care
Home health care
Adult day care
Respite care
Assisted living
Benefit periods
Benefit amounts
Optional benefits
Guarantee of insurability
Return of premium
Qualified LTC plans
Exclusions
Underwriting considerations

Ohio regulations and required provisions
Standards for marketing (3901-4-01(V))
Advertising (3901-4-01(U))
Appropriateness of recommended purchase (3901-4-01(W))
Inflation protection (3901-4-01(M))
Replacement (3901-4-01(N))
Unintentional lapse (3901-4-01(G))
Outline of coverage (3901-4-01, (DD); 3923.44(I))
Shopper's guide (3901-4-01(EE))
Pre-existing conditions (3923.44(B)(4)(5), (D))

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, .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, 3905.48; 3901-5-01; 3901-5-05(D); 3901-5-09(L)(7))

Inactivity due to military service (3905.06(G); 3905-09(J))

Inactivity due to extenuating circumstances (3905.06(G); 3901-5-09(J))

Disciplinary actions (3905.14)

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

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

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

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

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

Cease and desist orders (3901.221; 3905.14(G), 3905.22(D))

Civil

Criminal

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

Consent/Settlement agreements (3905.22(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)

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

Agent regulation

Commissions, compensations, fees (3905.18, .181; 3901-5-09(N), 3905.55)

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

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

Appointment procedures

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

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

Termination notification (3905.21)

Unfair insurance trade practices (3901.20, .21)

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 insurers
Domestic, foreign and alien insurers
Financial solvency status (e.g., A.M. Best, Standard and Poor’s, Moody’s, NAIC)
Marketing (distribution) systems

2.3 Agent and general rules of agency

Insurer as principal
Agent/insurer relationship
Authority and powers of agents
Express
Implied
Apparent
Responsibilities to the applicant/insured

2.4 Contracts

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

3.0 Property and Casualty Insurance Basics 16%

3.1 Principles and concepts

Insurable interest
Underwriting
Credit scores
Loss ratio
Rates
Types
Loss costs
Components
Hazards
Physical
Moral
Morale
Negligence
Elements of a negligent act
Defenses against negligence
Damages
Compensatory – special versus general
Punitive
Types of liability
Absolute
Strict
Vicarious
Causes of loss (perils)
Direct loss
Consequential loss
Indirect loss
Named perils versus special (open) perils
Blanket versus specific insurance
Basic types of construction
Loss valuation
Actual cash value
Replacement cost
Functional replacement cost
Market/agreed value
Valued amount
Stated amount

3.2 Policy structure

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Definitions
Insuring agreement or clause
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Coverage B – Other structures
Coverage C – Personal property
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5.4 Section II – Liability coverages
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5.6 Exclusions

5.7 Conditions

5.8 Selected endorsements
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Permitted incidental occupancies (HO 04 42)
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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)
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Stacked and non-stacked (3937.18(F), (G))
Required limits (4509.51)
Intrafamily liability exclusion (3937.46)
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6.2 Personal ('05) auto policy
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Liability coverages
Combined single limits versus split limits
Bodily injury and property damage
Supplementary payments
Exclusions
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Bodily injury
Property damage
Required limits
Coverage for damage to your auto
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Other than collision
Deductibles
Transportation expenses
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Substitute transportation
Towing and labor (PP 03 03)
Duties after an accident or loss
General provisions
Selected endorsements
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### 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

### 7.3 Commercial property (‘12)

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

### 7.4 Commercial Crime (‘15)

#### General definitions
- Burglary
- Theft
- Robbery

#### Crime coverage forms
- Commercial crime coverage forms (discovery/loss sustained)
- Government crime coverage forms (discovery/loss sustained)

#### Coverages
- Employee theft
- Forgery or alteration
- Inside the premises — theft of money and securities
- Inside the premises — robbery or safe burglary of other property
Outside the premises  
Computer fraud  
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Money orders and counterfeit money  
Other crime coverage  
Extortion — commercial entities (CR 04 03)  
Lessees of safe deposit boxes  
Securities deposited with others  
Guests' property  
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7.5 Commercial inland marine ('13)  
Nationwide marine definition  
Commercial Inland marine conditions forms  
Commercial inland marine coverage forms  
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Commercial articles  
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Transportation coverages  
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Motor truck cargo forms  
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7.6 Equipment breakdown ('13)  
Definitions, coverages and exclusions (EB 00 20)  
Equipment breakdown protection coverage form (EB 00 20)  
Selected endorsements  
Business income - Report of values (EB R 002)  
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7.7 Farm coverage  
Farm property coverage forms ('16)  
Coverage A — Dwellings  
Coverage B — Other private structures  
Coverage C — Household personal property  
Coverage D — Loss of use  
Coverage E — Scheduled farm personal property  
Coverage F — Unscheduled farm personal property  
Coverage G — Other farm structures  
Farm liability coverage forms ('16)  
Coverage H — Bodily injury and property damage liability  
Coverage I — Personal and advertising injury liability  
Coverage J — Medical payments  
Livestock coverage form  
Mobile agricultural machinery and equipment coverage form  
Cause of loss (basic, broad and special)  
Additional coverages  
Eligibility  
Exclusions  
Limits of insurance  
Conditions  
Definitions  

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  
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Exclusions  
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Definitions  
8.4 Businessowners Section III — Common Policy Conditions  
8.5 Selected endorsements  
Hired auto and non-owned auto liability (BP 04 04)  
Protective safeguards (BP 04 30)  
Utility services — direct damage (BP 04 56)  
Utility services — time element (BP 04 57)  
9.0 Workers' Compensation Insurance 4%  
9.1 Workers' compensation laws
## Types of laws

- Compulsory versus elective (4123.12, .35, .54)
- Monopolistic versus competitive
- Ohio Workers’ Compensation Law (Chapter 4123)
- Exclusive remedy (4123.54)
- Employment covered (required, voluntary) (4123.01, .28, .54)
- Covered injuries (4123.54, .55, .84)
- Occupational disease (4123.01(F))
- Benefits provided (4123.30, .54, .55-.59, .60-.61, .66)
- Second/subsequent injury fund
- Federal workers’ compensation laws
- Longshore and Harbor Workers’ Compensation Act (33 USC 904)
- Federal Employers Liability Act
- The Jones Act

### 9.2 Workers’ compensation and employers liability insurance policy

- Part One – Workers’ compensation insurance
- Part Two – Employers liability insurance
- Part Three – Other states insurance
- Part Four – Your duty if injury occurs
- Part Five – Premium
- Part Six – Conditions

### 9.3 Selected endorsements and rating factors

- Foreign coverage
- Voluntary compensation
- All states
- Job classification
- Payroll
- Experience modification factor
- Premium discounts
- Participation plans

### 10.0 Other Coverages and Options 7%

#### 10.1 Umbrella/excess liability policies

- Personal (DL 98 01)
- Commercial (CU 00 01)

#### 10.2 Specialty liability insurance

- Professional liability
- Errors and omissions
- Directors and officers liability
- Fiduciary liability
- Liquor liability
- Employment practices liability

### Employee Benefits

- Identity Fraud Expense Coverage

### 10.3 Surplus lines

- Eligibility
- Definitions and non-admitted markets
- Licensing requirements

### 10.4 Surety bonds

- Nature of bonds
- Bond period
- Discovery bond
- Limit of liability
- Termination of coverage
- Parties to a bond
- Principal, obligee, surety
- Purpose of bonds
- Surety, fidelity
- Types of fidelity bonds
- Employee theft, public official, financial institution, fiduciary
- Types of surety bonds
- Contract, license, judicial, permit

### 10.5 Aviation insurance

- Aircraft liability
- Hull, cargo, freight
- Implied warranties
- Perils
- Drone coverage
- General and particular average

### 10.6 Ocean marine insurance

- Major coverages
- Hull insurance
- Cargo insurance
- Freight insurance
- Protection and indemnity
- Implied warranties
- Perils
- General and particular average

### 10.7 National Flood Insurance Program

- “Write your own” versus government
- Eligibility
- Coverage
- Limits
### Deductibles

10.8 Other policies

- Boat owners
  - Personal watercraft
  - Recreational vehicles

<table>
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### 10.9 Residual markets

- Insurance Underwriting Plan
  - FAIR plans (3929.41-.49; 3901-1.18)
  - Commercial Insurance Joint Underwriting Association (3930.01-.18)
  - Ohio Automobile Insurance Plan (4509.70)

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### OHIO TITLE INSURANCE AGENT

**SERIES 11-37**

100 questions - 2 Hours

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#### 1.0 Insurance Regulation 10%

**1.1 Licensing**

- Types of licensees
  - Definitions/general requirements (3905.01, .02, .04-.06; 3953.01, 3953.03, 3901-5.09)
  - Title agent additional requirements (3953.01(H); 3953.21(B), 3953.22)
  - Inactivity due to military service (3905.06(G); 3901-5-09(J))
  - Maintenance and duration (3905.06, .16; 3901-5-09)
  - Requirements (3905.02, .04, .05, .051, .06; 3901-5-09)
  - Change in name, address, email, telephone number (3905.061, 3905.071; 3901-5-09)
  - Duty to report criminal convictions and administrative disciplinary actions (3905.22 (A), (B))
  - Assumed business names (3905.11)
  - Continuing education including exemptions and penalties (3905.06, 3905.481; 3901-5-01; 3901-5-05(D), 3901-5.09)

- Disciplinary actions
  - Penalties and fines for violations (3901.22(D), (F), 3905.14(B), (D), (H), (99)
  - Cease and desist orders (3901.221; 3905.14(G), 3901.22(D))
  - Civil
    - Criminal
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      - Failure to pay taxes (3905.14(B)(14))
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#### 1.2 State regulation

- Director's general duties and powers (3901.01, 3901.011, .04, .041; 3905.12)
- Company regulation
  - Certificate of authority (3925.11, 3925.12, 3953.03, 3953.04, 3953.17)
  - Title marketing representative appointment (3901-5-09(G))
  - Insolvency (3903.01(O))
  - Prohibited business (3953.09, 3953.21(B); 3901-7-04)
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  - Closing Protection Coverage (3953.32)

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  - Agent/Consumer fees (3905.55)
  - Surety bonds and errors and omissions coverage (3953.23; 3901-7-02)
  - Closing protection coverage (3953.32)
  - Controlled business (3953.21(B), 3901-7-04)

- Unfair insurance trade practices
  - Rebating (3933.01; 3953.26)
  - False advertising (3901.21(B), (D); 3905.43; 3999.10, .11)
  - Misrepresentation (3901.21; 3905.14(B)(5); 3999.08)
  - Defamation of insurer (3901.21(C); 3999.09)
  - Unfair discrimination (3901.21(L), (M); 3953.29)
  - Illegal inducements (3933.01; 3953.26; 3901-7-04)
  - Controlled business (3901-7-04; 3905.14(B)(34), 3953.21(B))

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

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

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

#### 1.3 Federal regulation

- Fair Credit Reporting Act (15 USC 1681-1681d)
- Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
- Other federal regulations (e.g., Do Not Call List) (https://www.donotcall.gov/)

#### 2.0 General Insurance 10%

**2.1 Concepts**

- Risk management key terms
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- 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
  - Life estate
  - Easements
  - Mortgagee

Title insurance forms (3953.28)
- Commitments
- Owner's policy
- Loan policy
- Leasehold policies

Title insurance policy structure and provisions
- Insuring provisions
- Schedule A
- Schedule B – exceptions from coverage
- Exclusions from coverage
- Conditions
- Endorsements

4.2 Title searching techniques

5.0 Title Exceptions and procedures for Clearing Title 25%

5.1 Principles and concepts
- Exceptions
  - Voluntary and involuntary liens
  - Federal liens
  - Mortgage
  - Judgments
  - Taxes and assessments
  - Surveys
  - Condominiums
  - Water rights
  - Mineral rights
  - Equitable interests
  - Attachments

5.2 Special problem areas and concerns
- Ohio child support lien
- Acknowledgments
- Mechanic's lien
- Bankruptcy
- Probate
- Forfeitures
- Foreclosure
- Claims against the title
- Lis pendens

5.3 Principles of clearing title
- Releases
- Assignments
- Subordinations
- Affidavits

5.4 Settlement of closing procedures
- Real Estate Settlement Procedures Act (RESPA)
- Closing protection letter (3953.32)
- Good funds

1.0 Insurance Regulation 10%

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

1.2 Maintenance and duration
- Requirements (3951.02-.04)
Renewal (3951.06(C), (D))

1.3 Disciplinary actions
  - Cease and desist orders (3901.22(D), .221)
  - Suspension and revocation (3951.07; 3901-1.24(G))
  - Penalties and fines for violations (3951.99; 3901-1.24(G))

1.4 Claim settlement laws and regulations (3901-1.24, 3901-1.54; RC 2913.47(B))
  - Unfair insurance trade practices (3901.20, .21; 3901-1.07)

2.0 Insurance Basics 18%

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

2.2 Insurance principles and concepts
  - Hazards
    - Physical
    - Moral
    - Morale
  - Causes of loss (perils)
    - Named perils versus special (open) perils
  - Proximate cause
  - Direct loss
  - Consequential
  - Indirect loss
  - Blanket versus specific insurance
  - Basic types of construction
  - Loss valuation

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

2.4 Common policy provisions
  - Insureds – named, first named, additional
  - Policy period
  - Policy territory
  - Cancellation and nonrenewal
  - Deductibles
  - Other insurance
  - Nonconcurrency
  - Primary and excess
  - Pro rata
  - Contribution by equal shares
  - Policy limits
  - Restoration/non-reduction of limits
  - Coinsurance
  - Vacancy or unoccupancy
  - Assignment
  - Liberalization
  - Third-party provisions
    - Standard mortgage clause
    - Loss payable clause
    - No benefit to the bailee

2.5 Ohio laws, regulation and required provisions
  - Ohio Valued Policy Law (3929.25)
  - Ohio Insurance Guaranty Association (3955.01-.10, .12-.19)
  - Ohio FAIR Plan (3929.41-.49; 3901-1-18)
  - Cancellation and nonrenewal (3929.19-.22, .24; 3937.25-.35, 3937-47; 3901-1-18)
  - Concealment, misrepresentation or fraud (3999.31, 3999.37, 3999.42)
  - Mine subsidence (3929.50-.53, .55, .56, .58-.61; 3901-1-48)

3.0 Adjusting Losses 15%
### 3.1 Role of the adjuster (Reg 3901-1-24)
- Duties and responsibilities
- Prohibited activities (3901-1-24(C))
- Independent adjuster versus public adjuster (3951.01(B))
- Public adjuster versus public adjuster agent (3951.01(B)(C), .03(E))
- Relationship to the legal profession (3951.01(E)(1), .08)
- Records (3901-1-24(D))

### 3.2 Duties of insured after loss
- Notice to insurer
- Minimizing loss
- Proof of loss
- Special requirements
- Production of books and records
- Abandonment

### 3.3 Determining value and loss
- Burden of proof of value and loss
- Estimates
- Depreciation
- Salvage
- Appraisal

### 3.4 Payment and discharge
- Claim settlement options
- Practical adjustment procedures (determine and evaluate)
  - Building construction
  - Inventory analysis
  - Time element
  - Improvement and betterments
  - Builders risk

### 4.0 Dwelling ('02) Policy 5%
#### 4.1 Characteristics and purpose
- Eligibility
- Cancellation/renewal
- Reasons
- Notice

#### 4.2 Coverage forms — Perils insured against
- Basic
- Broad
- Special

#### 4.3 Property coverages
- Coverage A — Dwelling
- Coverage B — Other structures
- Coverage C — Personal property
- Coverage D — Fair rental value
- Coverage E — Additional living expense
- Other coverages

### 4.4 General exclusions

### 4.5 Conditions and definitions

### 4.6 Selected endorsements
- Special provisions — Ohio (DP 01 34)
- Automatic increase in insurance (DP 04 11)
- Broad theft coverage (DP 04 72)
- Dwelling under construction (DP 11 43)

### 5.0 Homeowners ('11) Policy 7%
#### 5.1 Coverage forms
- HO-2 through HO-6
- HO-8

#### 5.2 Eligibility and Definitions

#### 5.3 Section I — Property coverages
- Coverage A — Dwelling
- Coverage B — Other structures
- Coverage C — Personal property
- Coverage D — Loss of use
- Additional coverages

#### 5.4 Perils insured against

#### 5.5 Exclusions

#### 5.6 Conditions

#### 5.7 Selected endorsements
- Special provisions — Ohio (HO 01 34)
- Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)
- Permitted incidental occupancies (HO 04 42)
- Earthquake (HO 04 54)
- Scheduled personal property (HO 04 61)
- Personal property replacement cost (HO 04 90)
- Home day care (HO 04 97)

### 6.0 Auto Insurance 8%
#### 6.1 Laws
- Use of non-OEM aftermarket crash parts (1345.81; 3901-1-54(H)(4))

#### 6.2 Personal ('05) auto policy
- Definitions
- Coverage for damage to your auto
  - Collision
  - Other than collision
  - Deductibles
  - Transportation expenses
- Exclusions
- Duties after an accident or loss
- General provisions
- Selected endorsements
- Amendment of policy provisions — Ohio (PP 01 86)
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<td>Special</td>
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<td>Joint ownership coverage (PP 03 34)</td>
<td>Selected endorsements</td>
</tr>
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### 6.3 Commercial auto ('13)

#### Commercial auto coverage forms
- Business auto
- Garage
- Business auto physical damage
- Truckers
- Motor carrier

#### Coverage form sections
- Covered autos
- Garage keepers coverage
- Trailer interchange coverage
- Physical damage coverage
- Exclusions
- Conditions
- Definitions

#### Selected endorsements
- Lessor — additional insured and loss payee (CA 20 01)
- Mobile equipment (CA 20 15)
- Drive other car coverage (CA 99 10)
- Individual named insured (CA 99 17)

#### Commercial carrier regulations
- The Motor Carrier Act of 1980
- Endorsement for motor carrier policies of insurance for public liability (MCS-90)

### 7.0 Commercial Package Policy (CPP) 18%

#### 7.1 Components of a commercial policy
- Common policy declarations
- Common policy conditions
- Interline endorsements
- One or more coverage parts

#### 7.2 Commercial property ('12)
- Definitions, conditions, exclusions
- Coverage forms
  - Building and personal property
  - Condominium association
  - Condominium commercial unit-owners
  - Builders risk
  - Business income
  - Legal liability
  - Extra expense
  - Causes of loss forms

#### 7.3 Commercial crime ('13)
- General definitions
  - Burglary
  - Theft
  - Robbery

#### Crime coverage forms
- Commercial crime coverage forms (discovery/loss sustained)
- Government crime coverage forms (discovery/loss sustained)

#### Coverages
- Employee theft
- Forgery or alteration
- Inside the premises — theft of money and securities
- Inside the premises — robbery or safe burglary of other property
- Outside the premises
- Computer fraud
- Funds transfer fraud
- Money orders and counterfeit money
- Other crime coverage
- Extortion — commercial entities (CR 04 03)

### 7.4 Commercial inland marine ('04)

#### Nationwide marine definition

#### Commercial Inland marine conditions forms

#### Commercial inland marine coverage forms
- Accounts receivable
- Bailee’s customer
- Commercial articles
- Contractors equipment floater
- Electronic data processing
- Equipment dealers
- Installation floater
- Jewelers block
- Signs
- Valuable papers and records
- Transportation coverages
- Motor truck cargo forms
- Transit coverage forms

### 7.5 Equipment breakdown ('13)
Equipment Breakdown protection coverage form (BM 00 20)

Selected endorsements

Business income - Report of values (EB 00 20)

Actual cash value (EB 99 59)

7.6 Farm coverage

Farm property coverage forms ('03)

Coverage A – Dwellings

Coverage B – Other private structures

Coverage C – Household personal property

Coverage D – Loss of use

Coverage E – Scheduled farm personal property

Coverage F – Unscheduled farm personal property

Coverage G – Other farm structures

8.0 Businessowners ('13) Policy 16%

8.1 Characteristics and purpose

8.2 Businessowners Section I – Property

Coverage

Exclusions

Limits of insurance

Deductibles

Loss conditions

General conditions

Optional coverages

Eligibility and definitions

8.3 Businessowners Section III – Common Policy Conditions

8.4 Selected endorsements

Protective safeguards (BP 04 30)

Utility services – direct damage (BP 04 56)

Utility services – time element (BP 04 57)

9.0 Other Coverages and Options 3%

9.1 National Flood Insurance Program

“Write your own” versus government

Eligibility

Coverage

Limits

Deductibles

9.2 Ocean marine insurance

Major coverages

Hull insurance

Cargo insurance

Freight insurance

Protection and indemnity

Implied warranties

Perils

General and particular average

9.3 Other policies

Aircraft hull

Boat owners

Difference in conditions

9.4 Surety bonds

Contract

License and permit

Judicial

9.5 Aviation insurance

Aircraft liability

Hull, cargo, freight

Implied warranties

Perils

Drone coverage

General and particular average

9.6 Ocean marine insurance

Major coverages

Hull insurance

Cargo insurance

Freight insurance

Protection and indemnity

Implied warranties

Perils

General and particular average

9.7 Other policies

Boat owners

Personal watercraft

Recreational vehicles

Types of flood insurance (e.g., "write your own," government)

Eligibility

Coverage

Limits

Deductibles

9.8 Residual markets

Ohio Automobile Insurance Plan (4509.70)

Ohio Surety Bail Bonds Agent Series 11-42

100 questions - 2 Hours

1.0 Insurance Regulation 25%

1.1 Licensing

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

Process (3905.85)
### License Requirements (3905.02, .84, .841, .85, 3905.06)
- Resident qualifications (3905.85, 3905.06)
- Non-resident qualifications (3905.07, .85)
- Records requirements (3905.90)

#### Build up funds (3905.91)
- Agent appointment/termination (3905.20, .21, .86, .861, .862; 3905.9-09)
- 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))

#### 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); 3905.5-12)
- Penalties and fines for violations (3905.14, .99; 2927.27(C))

### 1.2 Agent regulation
- Solicitation on grounds of courthouse or detention facility (3901-1-66(I); 3905.932(B))
- Practice of law (3905.932(H))
- Referral of attorney (3905.932(A))
- Signing bond in blank (3905.931(A), .933(A))
- Solicit without license (3905.84)
- Surety Bail Bond Agent Conduct (3901-1-66)

#### Unfair and prohibited practices (3901-1-66)
- Misrepresentation (3901.21(A); 3905.14(B)(5); 3999.08)
- False advertising (3901.21(A), (B); 3905.43,-, 3905.934; 3999.10)
- Defamation of insurer (3901.21(C ); 3999.09)
- Charges, fee, refunds and rebates (3905.14(B)(32)(33), 3905.93, .932(D), (E)(1),(F), .933(B))

### 1.3 Federal regulation
- Fair Credit Reporting Act (15 USC 1681-1681d)

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

### 2.0 The Legal Framework 35%

#### 2.1 Authority
- Express
- Implied
- Apparent

#### 2.2 Contracts
- Elements of a legal contract
- Offer and acceptance
- Consideration
- Competent parties
- Legal purpose
- Classifications of contracts
- Formal and informal
- Unilateral and bilateral
- Executory and executed contracts
- Concealment
- Fraud

#### 2.3 Court jurisdictions
- Original jurisdiction
- Territorial
- Subject-matter
- Personal
- Appellate jurisdiction

#### 2.4 Terminology
- Acquit
- Adjudicate
- Capital offense
- Conviction
- Custody
- Defendant
- Disposition
- Extradition
- Felony
- Fugitive
- Hearing
- Incarceration
- Indictment
- Misdemeanor
- Recognizance

---

### Fair Credit Reporting Act (15 USC 1681-1681d)
Revoke
Suspend
Warrant
Writ

3.0 Bail Bond Principles and Practices 40%

3.1 Parties to a surety bond
Principal
Indemnitor for principal
Indemnity agreement
Obligee
Surety

3.2 Duties of surety bail bond agent
Power of attorney
Duty to register (3905.87)
Collateral and trust obligations
Build-up funds (3905.91)
Duties when apprehending fugitives
Written contract (2927.27(A)(2))
Duty to notify law enforcement (2927.27(A)(3))
Prohibition of representation as bounty hunter (2927.27(B))

3.3 Types of bonds
Personal surety bond
Corporate surety bond
Criminal defendant bonds
Bail
Appeal
Habeas corpus
Property bond
Nonsurety/cash (3905.932(G); 3901-1-66(c)(1))

3.4 Procedure
Application for bond (surety/defendant contract)
Collateral security
Surety contract
Posting the bond
Informational notice

3.5 Court procedures
Court appearances
Arraignment
Trial
Appeal
Conditions of release

Prior to trial
Pending appeal
Failure to appear
Revocation of bail

3.6 Release of surety

3.7 Surrender of principal (defendant)
Exoneration of bond
Return of collateral

3.8 Bond forfeiture
Motion
Notice to defendant and sureties
Judgment
Disposal of funds
Time limits for appeal
Arrest after forfeiture

OHIO PERSONAL LINE INSURANCE AGENT
SERIES 11-43
100 questions - 2 Hours

1.0 Insurance Regulation 10%

1.1 Licensing
Maintenance and duration (3905.06, .16; 3901-5-09)
Requirements (3905.02, .04, .05, .051, .06; 3901-5-09)
Resident/nonresident (3905.06, .061, .07, .071)
Change in name, address, email, telephone number (3905.061, 3905.071; 3901-5-09)
Renewal/nonrenewal (3905.06; 3901-5-09(J))
Temporary license (3905.09)
Duty to report criminal convictions and administrative disciplinary actions (3905.22)
Assumed business names (3905.11)
Continuing education including exemptions and penalties (3905.06, 3905.481; 3901-5-01; 3901-5-05(D), 3901.5-09(L)(7))
Inactivity due to military service (3905.06(G); 3901-5-09(J))
Inactivity due to extenuating circumstances (3905.06(G); 3901-5-09(J))
Disciplinary actions (3905.14)
License denial, probation, surrender, suspension, revocation, or refusal to issue or renew (3901.22(D)(1); 3901.14, 3901.16; 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))
### 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)
  - Unfair trade and claims settlement practices (3901.19-26; 3901-1-07; 3901-1-54)
- **Agent regulation**
  - Commissions, compensations, fees (3905.18, .181; 3901-5-09(N), 3905.55)
  - Reporting of felony and crimes of moral turpitude (3905.14, .22)
  - Policy/application signature (3905.14(B)(11), (26))
- **Appointment procedures**
  - Agent appointment (3905.20; 3901-5-09(K))
  - Cancellation of appointment (3905.16(B)(11))
  - Termination notification (3905.21)
  - Unfair insurance trade practices (3901.20, .21)
  - Rebating (3933.01; 3999.05)
  - Premium refunds and other incentives (3905.14(B)(32); 3999.05, Bulletin 2009-13)
  - False advertising (3901.21(A), (B), (D), .24; 3905.43; 3999.10, .11)
  - Misrepresentation (3901.21; 3901.21(B)(5); 3999.08)
  - Defamation of insurer (3901.21(C); 3999.09)
  - Unfair discrimination (3901.21(L), (M))
  - Illegal inducements (3933.01; Bulletin 2009-13)
  - General grounds for disciplinary action (3905.14(B))
  - Examination of books and records (3901.04, .07)
  - Insurance fraud regulation (3999.21, .31, .37, .41, .42; 2913.47, 3901.44)
  - Insurance information privacy (3901.44; 3904.04, 3904.13, 3904.14, 3965.01-.11)
  - Consumer information/fees (3905.55; 3901.181)

### 2.0 General Insurance 10%

#### 2.1 Concepts
- Risk management key terms
  - Risk
  - Exposure
  - Hazard
  - Peril
  - Loss
- Methods of handling risk
  - Avoidance
  - Retention
  - Sharing
  - Reduction
  - Transfer
- Elements of insurable risks
  - Adverse selection
  - Law of large numbers
  - Reinsurance
  - Indemnity/pay on behalf of

#### 2.2 Insurers
- Types of insurers
  - Stock companies
  - Mutual companies
  - Fraternal benefit societies
  - Reciprocals
  - Lloyd’s associations
  - Risk retention groups
  - Surplus lines
  - Authorized/admitted versus unauthorized/non-admitted insurers
  - Domestic, foreign and alien insurers
  - Financial solvency status (e.g., A.M. Best, Standard and Poor’s, Moody’s, NAIC)
- Marketing (distribution) systems

#### 2.3 Agent and general rules of agency
- Insurer as principal
- Agent/insurer relationship
- Authority and powers of agents
- Express
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### 2.4 Contracts

**Elements of a legal contract**
- Offer and acceptance
- Consideration
- Competent parties
- Legal purpose

**Distinct characteristics of an insurance contract**
- Contract of adhesion
- Aleatory contract
- Personal contract
- Unilateral contract
- Conditional contract

**Legal interpretations affecting contracts**
- Ambiguities in a contract of adhesion
- Reasonable expectations
- Indemnity
- Utmost good faith
- Representations/misrepresentations
- Warranties
- Concealment
- Fraud
- Waiver and estoppel

### 3.0 Property and Casualty Insurance Basics 17%

#### 3.1 Principles and concepts

**Insurable interest**
- Underwriting
- Credit scores
- Loss ratio

**Rates**
- Types
- Loss costs
- Components

**Hazards**
- Physical
- Moral
- Morale
- Negligence
- Elements of a negligent act

**Defenses against negligence**
- Damages
- Punitive
- Types of liability
- Absolute
- Strict
- Vicarious
- Causes of loss (perils)
- Direct loss
- Consequential loss
- Indirect loss
- Named perils versus special (open) perils
- Blanket versus specific insurance
- Basic types of construction

**Loss valuation**
- Actual cash value
- Replacement cost
- Functional replacement cost
- Market/agreed value
- Valued amount
- Stated amount

#### 3.2 Policy structure

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

**Insureds**
- named, first named, additional

**Policy period**
- Policy territory
- Cancellation and nonrenewal
- Deductibles
- Coinsurance
- Other insurance
- Non-concurrency
- Primary and excess
- Pro rata
Contributions by equal shares

Limits of liability insurance

Per occurrence (accident)

Per person

Aggregate

Split

Combined single

Restoration/non-reduction of limits

Vacancy or un-occupancy

Named insured provisions

Duties after loss

Assignment

Abandonment

Policy provisions

Liberalization

Subrogation

Salvage

Claim settlement options

Replacement cost vs. actual cash value

Duty to defend

Third-party provisions

Standard mortgage clause

Loss payable clause

No benefit to the bailee

Additional insured

3.4 Ohio laws, regulations and required provisions

Ohio Valued Policy Law (3929.25)

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

Cancellation and nonrenewal (3929.19-.22, .24; 3937.25-.411; 3901-18(D), 3937.47)

Binders (4509.56; 3901-18(I))

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 2015 (15 USC 6701) (Bulletin 2015-02)

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

Fire Loss - Treasury Certificate/Demolition Fund (3929.86)

4.0 Dwelling ('14) Policy 10%

4.1 Characteristics and purpose

Eligibility

Cancellation/renewal

Reasons

Notice

4.2 Coverage forms – Perils insured against

Basic

Broad

Special

4.3 Property coverages

Coverage A – Dwelling

Coverage B – Other structures

Coverage C – Personal property

Coverage D – Fair rental value

Coverage E – Additional living expense

Other coverages

4.4 General exclusions

4.5 Conditions and definitions

4.6 Selected endorsements

Special provisions – Ohio (DP 01 34)

Automatic increase in insurance (DP 04 11)

Broad theft coverage (DP 04 72)

Dwelling under construction (DP 11 43)

4.7 Personal liability supplement

Cancellation/nonrenewal

5.0 Homeowners ('11) Policy 23%

5.1 Eligibility and definitions

5.2 Coverage forms

HO-2 through HO-6

HO-8

5.3 Section I – Property coverages

Coverage A – Dwelling

Coverage B – Other structures

Coverage C – Personal property

Coverage D – Loss of use

Additional coverages

5.4 Section II – Liability coverages

Coverage E – Personal liability

Coverage F – Medical payments to others

Additional coverages

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5.6 Exclusions
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# 1.0 Insurance Regulation 12%

## 1.1 Licensing

- **Maintenance and duration** (3905.06, .16; 3901-5-09)
- **Requirements** (3905.02, .04, .05, .051, .06; 3901-5-09)
- **Resident/nonresident** (3905.06, .061, .07, .071)
- **Change in name, address, email, telephone number** (3905.061, 3905.071; 3901-5-09)
- **Renewal/nonrenewal** (3905.06; 3901-5-09(J))
- **Temporary license** (3905.09)
- **Duty to report criminal convictions and administrative disciplinary actions** (3905.22)
- **Assumed business names** (3905.11)
- **Continuing education including exemptions and penalties** (3905.02, 3905.481; 3901-5-09)
- **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)

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

## 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/](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**

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

- **Agent regulation**
  - **Commissions, compensations, fees** (3905.18; 3901.81; 3901-5-09(N), 3905.55)
  - **Reporting of felony and crimes of moral turpitude** (3905.14(B)(6), (B)(7); .22)
  - **Policy/application signature** (3905.14(B)(11), (26))

- **Appointment procedures**
  - **Agent appointment** (3905.20; 3901-5-09(K))
  - **Cancellation of appointment** (3905.16(B)(1))
  - **Termination notification** (3905.21)

- **Unfair insurance trade practices** (3901.20, .21)
  - **Rebating** (3911.20; 3999.05)
  - **Premium refunds and other incentives** (3905.14(B)(32); 3999.05, Bulletin 2009-13)
  - **False advertising** (3901.21(B), (D), .24; 3905.43; 3999.10, .11)
  - **Misrepresentation** (3901.21(A), (B); 3905.14(B)(5); 3999.08)
  - **Defamation of insurer** (3901.21(C); 3999.09)
  - **Unfair discrimination** (3901.21; 3911.16-.19)
  - **Illegal inducements** (3999.05, 3901.21(G), 3911.20, Bulletin 2009-13)

- **General grounds for disciplinary action** (3905.14(B))
  - **Examination of books and records** (3901.04, .07)
  - **Insurance fraud regulation** (3999.21, .31, .37, .41, .42; ORC 2913.47, 3901.44)
  - **Insurance information privacy** (3901.44; 3904.04, 3904.14, 3905.01-.11)
  - **Consumer information/fees** (3905.55; 3901-6-04; 3905.181)

## 2.2 General concepts

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

- **Agent regulation**
  - **Commissions, compensations, fees** (3905.18; 3901.81; 3901-5-09(N), 3905.55)
  - **Reporting of felony and crimes of moral turpitude** (3905.14(B)(6), (B)(7); .22)
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  - **Insurance information privacy** (3901.44; 3904.04, 3904.14, 3905.01-.11)
  - **Consumer information/fees** (3905.55; 3901-6-04; 3905.181)
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<td>Indemnity/pay on behalf of</td>
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### 2.2 Insurers

**Types of insurers**
- Stock companies
- Mutual companies
- Fraternal benefit societies
- Reciprocals
- Lloyd's associations
- Risk retention groups
- Surplus lines

**Authorized/admitted versus unauthorized/nonadmitted insurers**
- Domestic, foreign and alien insurers
- Financial solvency status (e.g., A.M. Best, Standard and Poor's, Moody's, NAIC)
- Marketing (distribution) systems

### 2.3 Agent and general rules of agency

- **Insurer as principal**
- **Agent/insurer relationship**
- **Authority and powers of agents**
  - Express
  - Implied
  - Apparent
- **Responsibilities to the applicant/insured**

### 2.4 Contracts

- **Elements of a legal contract**
  - Offer and acceptance
  - Consideration
  - Competent parties
  - Legal purpose
- **Distinct characteristics of an insurance contract**
  - Contract of adhesion
  - Aleatory contract
  - Personal contract
  - Unilateral contract
  - Conditional contract

### 3.0 Life Insurance Basics 18%

#### 3.1 Insurable interest (3911.091,.11)

#### 3.2 Personal uses of life insurance

- Survivor protection
- Estate creation
- Cash accumulation
- Liquidity
- Estate conservation

#### 3.3 Determining amount of personal life insurance

- Human life value approach
- Needs approach
  - Types of information gathered
  - Determining lump-sum needs
  - Planning for income needs

#### 3.4 Business uses of life insurance

- Buy-sell funding
- Key person
- Executive bonuses

#### 3.5 Viatical settlements (Chapter 3916)

- Nature and purpose
- General rules
- Viatical settlement broker authority and licensing (3916.02)
- Disciplinary actions (3916.15)
- Promoting purchase for purpose of selling (3916.16)
- Advertisements (3916.17)
- Definitions (3916.01)
- Viatical settlement broker (3916.01(N), .02, .03, .04)
- Viatical settlement provider (3916.01(P), .07)
- Viatical settlement contract (3916.01(O), 3916.08)
- Stranger Originated Life Insurance (Stoli) (3916.05(B); 3901-9-04)
- Viator (3916.01(R))
### 3.6 Classes of life insurance policies
- Group versus individual
- Ordinary versus industrial (home service)
- Permanent versus term
- Participating versus nonparticipating
- Fixed versus variable life insurance and annuities
- Universal Life

### 3.7 Premiums
- Factors in premium determination
  - Mortality
  - Interest
  - Expense
- Premium Concepts
  - Net single premium
  - Gross annual premium
- Premium payment mode

### 3.8 Agent responsibilities
- Solicitation, sales presentations, and disclosure requirements (3901-6-01, .03)
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  - Life and Health Insurance Guaranty Association (3956.04, .06, .18; 3901.1-52)
  - Backdating of policies (3915.13)
  - Illustrations (3901.6-04)
  - Policy summary (3901-6-03(D)(6))
  - Buyer’s guide (3901-6-03(D)(1))
  - Life insurance policy cost comparison methods
  - Replacement (3901-6-05)
  - Use and disclosure of insurance information
  - Post Application Consumer Review
  - Field underwriting
    - Notice of information practices
    - Application procedures
  - Delivery
    - Policy review
    - Effective date of coverage
    - Premium collection
    - Statement of good health
- Attending physician statement
- Investigative consumer (inspection) report
- Medical Information Bureau (MIB)
- Medical examinations and lab tests including HIV (3901.46(A), (B)(1))
- Selection criteria
- Classification of risks
  - Preferred
  - Standard
  - Substandard
  - Declined

### 4.0 Life Insurance Policies 12%

#### 4.1 Term life insurance
- Level term
- Annual renewable term
- Level premium term
- Decreasing term

#### 4.2 Whole life insurance
- Continuous premium (straight life)
- Limited payment
- Single premium

#### 4.3 Flexible premium policies
- Adjustable/Universal life
- Variable Universal life

#### 4.4 Specialized policies
- Joint life (first-to-die)
- Survivorship life (second-to-die)
- Juvenile life

#### 4.5 Group life insurance
- Characteristics of group plans
- Types of plan sponsors
- Group underwriting requirements
- Conversion to individual policy (3917.06(H), (I))

#### 4.6 Credit life insurance (individual versus group)

### 5.0 Life Insurance Policy Provisions, Options and Riders 22%

#### 5.1 Standard provisions (3915.05)
- Entire contract (C)
- Payment of premiums (A)
- Grace period (B)
- Reinstatement (J)
- Misstatement of age (E)
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5.2 Beneficiaries (3905.14 (B)(19), (20), 3911.09, .10, .13, .14)

Designation options
- Individuals
- Classes
- Estates
- Minors
- Trusts
  - Beneficiary Revocation (5815.33)
Succession
- Revocable versus irrevocable
- Common disaster clause
- Spendthrift clause

5.3 Settlement options
- Cash payment
- Interest only
- Fixed-period installments
- Fixed-amount installments
- Life income
- Single life
  - Joint and survivor

5.4 Nonforfeiture options
- Cash surrender value
- Extended term
- Reduced paid-up insurance

5.5 Policy loan and withdrawal options
- Cash loans
- Automatic premium loans
- Withdrawals or partial surrenders

5.6 Dividend options
- Cash payment
- Reduction of premium payments
- Accumulation at interest
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### Indemnity/pay on behalf of

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3.0 Accident and Health Insurance Basics 15%

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### 4.0 Individual Accident and Health Insurance Policy General Provisions 9%

#### 4.1 Standard provisions (3923.04)
- **Entire contract; changes (A)**
- **Time limit on certain defenses (B)**
- **Grace period (C)**
- **Reinstatement (D)**
- **Claim procedures (E-I)**
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  - **Non-cancelable**
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### 5.0 Disability Income and Related Insurance 8%

#### 5.1 Qualifying for disability benefits
- **Inability to perform duties**
  - **Own occupation**
  - **Any occupation**
  - **Pure loss of income (income replacement contracts)**
  - **Presumptive disability**
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#### 5.2 Individual disability income insurance
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  - **Income benefits (monthly indemnity)**
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#### 5.4 Group disability income insurance

- **Group versus individual plans**
- **Short-term disability (STD)**
- **Long-term disability (LTD)**

#### 5.5 Business disability insurance

- **Key person disability income**
- **Business overhead expense policy**
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#### 5.6 Social Security disability

- **Qualification for disability benefits**
- **Definition of disability**
- **Waiting period**
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#### 5.7 Workers’ compensation

- **Eligibility**
- **Benefits**

### 6.0 Medical Plans 9%

#### 6.1 Medical plan concepts

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- **Specified coverages versus comprehensive care**
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  - **Health insuring corporations (HICs) (formerly known as health maintenance organizations)**
  - **Preferred provider organizations (PPOs)**
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- **Cost-saving services**
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- **Hospital outpatient benefits**
- **Alternatives to hospital services**
- **Utilization management reviews**
- **Prospective review**
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- **Retrospective**
- **Grievance procedures**
- **Prior authorization procedures (3923.041, 1751.72)**

### 6.4 Ohio requirements (individual and group)

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  - **Newborn child coverage (3923.26; 1751.61)**
  - **Coverage of adopted children (3923.40; 3924.51; 1751.59)**
- **Enrollment**
- **Special Enrollment Period**
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  - **Infertility**
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- **Privacy**
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- **Security provisions**
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### 8.0 Group Accident and Health Insurance 9%

#### 8.1 Characteristics of group insurance

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10.0 Insurance for Senior Citizens and Special Needs Individuals 15%

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11.5 Medical Savings Accounts (MSAs) and Health savings accounts (HSAs)

11.6 Health Reimbursement Accounts (HRAs)

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**OHIO PROPERTY INSURANCE AGENT SERIES 11-46**

100 questions - 2 Hours

### 1.0 Insurance Regulation 10%

#### 1.1 Licensing

- Maintenance and duration (3905.06, .16; 3901-5-09)
- Requirements (3905.02, .04, .05, .051, .06; 3901-5-09)
- Resident/nonresident (3905.06, .061, .07, .071)
- Change in name, address, email, telephone number (3905.061, 3905.071; 3901-5-09)
- Renewal/nonrenewal (3905.06; 3901-5-09(J))
- Temporary license (3905.09)
- Duty to report criminal convictions and administrative disciplinary actions (3905.22)
- Assumed business names (3905.11)
- Continuing education including exemptions and penalties (3905.06, 3905.481; 3901-5-01; 3901-5-09(D), 3901-5-09(L)(7))
- Inactivity due to military service (3905.06(G)); 3901-5-09(J))
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  - Penalties and fines for violations (3901.22(D), (F), 3905.14(B), (D), (H), .99)
  - Cease and desist orders (3901.221; 3905.14(G), 3901.22(D))
  - Civil
  - Criminal
  - Hearings (3901.22; 3905.14(C); ORC 119)
  - Consent/Settlement agreements (3901.22(G))

#### 1.2 State regulation

- Acts constituting insurance transactions (3901.17; 3905.02, 3905.42)
- Negotiate, sell, solicit (3905.01, .02)
- Director’s general duties and powers (3901.01, 3901.011, .04, .041; 3905.12)
- Company regulation
- Certificate of authority (3925.11, 3927.01, 3929.01)

### 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

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**11.5 Medical Savings Accounts (MSAs) and Health savings accounts (HSAs)**

**11.6 Health Reimbursement Accounts (HRAs)**

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## 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

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Conditions

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General and particular average

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OHIO CASUALTY INSURANCE AGENT

SERIES 11-47

100 questions - 2 Hours

1.0 Insurance Regulation 10%

1.1 Licensing

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

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

Resident/nonresident (3905.06, .061, .07, .071)

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

Renewal/nonrenewal (3905.06; 3901-5-09(J))

Temporary license (3905.09)

Duty to report criminal convictions and administrative disciplinary actions (3905.22)
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| 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) |
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**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 |
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| Sharing |
| Reduction |
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| Adverse selection |
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| Reinsurance |
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| Mutual companies |
| Fraternal benefit societies |
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Binders (4509.56; 3901-1.18(i))

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

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

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4.0 Homeowners ('11) Policy 15%

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4.3 Section II — Liability coverages

Coverage E — Personal liability

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7.2 Businessowners Section II — Liability

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Part Two — Employers liability insurance

Part Three — Other states insurance

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9.2 Specialty liability insurance

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

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Mailing Address

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Cell Phone Number (including area code)

(_______) _______ - ____________

Pre-licensing School Name and/or School Code

E-mail Address

Examination (check one):

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Check one:

❑ First Time ❑ Retake

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

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

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

Card No: ________________________ Exp. Date: __________

Card Verification No: ____________

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

Billing Street Address: __________________________ Billing Zip Code: __________

Cardholder Name (Print): __________________________ Signature: __________________________

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

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

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