



PSI Services LLC

Phone: (855) 807-3995

E-mail: OhinSupport@psionline.com

<https://test-takers.psiexams.com/ohins>



**INSURANCE LICENSE EXAMINATION
CANDIDATE INFORMATION BULLETIN**

Effective 3/13/2026, remote proctored examinations will no longer be available. In-person proctored exams will continue to be available at PSI testing locations.

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OHIO INSURANCE LICENSE EXAMINATION CHECKLIST

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

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

Pay and Schedule for your examination:

- Via online at <https://test-takers.psiexams.com/ohins>
or
- Call (855) 807-3995

Take your examination:

- Must present one valid form of signature bearing identification, with your photograph. Your name as shown during registration must exactly match the name on the photo I.D. used when checking in at the examination center.
- Must present VALID course completion certificate(s) or education waiver(s), if required, to the examination center. Your name as shown on the certificate must exactly match the name on the photo I.D. used when checking in at the examination center as well as the name shown during registration. **Please note that if you do not bring the appropriate prelicensing certificate(s) or education waiver(s) when required, you will not be able to test and your exam fee will be forfeited.**
- Course Completion Certificates must be paper copies. Electronic copies will not be accepted.
- Please arrive 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 [Background Check | Department of Insurance \(ohio.gov\)](#) and clicking on blue “Apply or Renew Agent License” button.

EXAMINATIONS BY PSI SERVICES LLC

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

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

If you are interested in applying for a nonresident license, you can apply online via [Background Check | Department of Insurance \(ohio.gov\)](#).

THE LICENSURE PROCESS

For licensing information, please contact:

Ohio Department of Insurance

License Division

50 West Town Street, Third Floor, Suite 300

Columbus, OH 43215

Telephone: (614) 644-2665

Email: licensing@insurance.ohio.gov

Website: [Background Check | Department of Insurance \(ohio.gov\)](#)

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

To be licensed, you must:

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

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

PRE-LICENSING EDUCATION REQUIREMENTS

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

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

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

PRE-LICENSING EDUCATION COMPLETION CERTIFICATE

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

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

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

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 [Background Check | Department of Insurance \(ohio.gov\)](http://Background Check | Department of Insurance (ohio.gov)). You can also make a fingerprint reservation online at <https://www.fastfingerprints.com/>.

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.

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 [Background Check | Department of Insurance \(ohio.gov\)](http://Background Check | Department of Insurance (ohio.gov)). You can fax the form with other supporting documentation to the Licensing Division at (614) 387-0051.

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

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

EXAMINATION PAYMENT AND SCHEDULING PROCEDURES

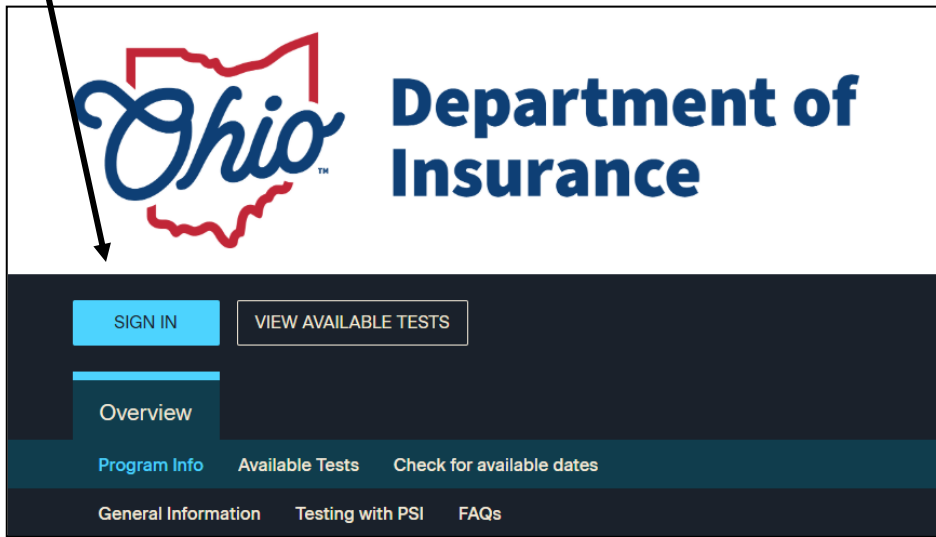
Examination Fee	\$49
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NOTE: EXAMINATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE. THE EXAMINATION FEE IS VALID FOR ONE YEAR FROM THE DATE OF PAYMENT.

ON-LINE SCHEDULING

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

1. Select SIGN IN



2. You will be prompted to **CREATE AN ACCOUNT** with PSI.

The first and last name must match exactly with your current, valid, government-issued ID.

Create Account

Social Security Number*

Confirm Social Security Number*

First Name*

Middle Name

Last Name*

3. Enter the "City or Postal Code" and select a date and time to book an appointment.

Cincinnati, OH

1 Cincinnati-Hamilton - Tri-State Professional Training and Testing Center (17.93 MI)
2820 Bobmeyer Rd., Hangar C-7, Hamilton, OH, US

View available time slots

First date in April: Wednesday April 1

April 2026						
SUN	MON	TUE	WED	THU	FRI	SAT
29	30	31	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	1	2

Time slots available for: **Tuesday April 7**

12-HOUR FORMAT 24-HOUR FORMAT

8:00 AM 11:15 AM 1:30 PM

○ Available ● Selected

4. You are now ready to pay.

Pay with card

Cardholder Name

Card Number

Expiration Date (MM/YY) CVV (3 digits) Postal Code

MM/YY ... 20785-2225

[By paying with my card, I agree to the PayPal Privacy Statement.](#)

5. Once payment has been made you will receive a message confirming the test center, booked date, and booked time.

Exam: OH Life Agent Series 11-44 (English)
Date: March 28, 2026
Start: 1:00:00 PM America/New_York
Duration: 120 Minutes
Location: CLEVELAND (Pearl Rd)
7029 Pearl Rd
Suite 320
Middleburg Heights, OH 44130 US

TELEPHONE REGISTRATION (855) 807-3995

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

RESCHEDULING/CANCELING AN EXAMINATION APPOINTMENT

You may cancel and reschedule the same examination without forfeiting your fee if your *cancellation notice is received 2 days before the scheduled examination date*. (For example, for a Monday appointment, the cancellation notice would need to be received on the previous Saturday.) You may reschedule online at <https://test-takers.psiexams.com/ohins> or call PSI at (855) 807-3995.

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

RETAKING A FAILED EXAMINATION

It is not possible to make a new examination appointment on the same day you have taken an examination; this is due to processing and reporting scores. (For example, a candidate who tests unsuccessfully on a Wednesday can call the next day, Thursday, and retest as soon as Friday, depending upon space availability.) You may schedule online at <https://test-takers.psiexams.com/ohins> or call PSI at (855) 807-3995.

MISSED APPOINTMENT OR LATE CANCELLATION

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

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

EXAMINATION ACCOMMODATIONS

All PSI examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and exam accommodations will be made in meeting a candidate's needs. A candidate with a disability or a candidate who would otherwise have difficulty taking the examination should request alternative arrangements by [Clicking Here](#).

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.

EXAMINATION CENTER CLOSING FOR AN EMERGENCY

In the event that severe weather or another emergency forces the closure of an examination center on a scheduled examination date, your examination will be rescheduled. PSI personnel will attempt to contact you in this situation. However, you may check the status of your examination schedule by calling (855) 807-3995 or on our website at <https://test-takers.psiexams.com/ohins>. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You will not be penalized. You will be rescheduled at no additional charge.

EXAMINATION CENTER LOCATIONS

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

Akron

231 Springside Dr, Suite 125
Akron, OH 44333

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

Cambridge

1300 Clark Street, Suite #5
Cambridge, OH 43725

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

Cincinnati

Cincinnati-Hamilton - Tri-State Professional Training and Testing Center
2820 Bobmeyer Rd., Hangar C-7
Hamilton, OH 45015

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

Cleveland

7029 PEARL RD, SUITE 320
MIDDLEBURG HEIGHTS, OH 44130

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

Columbus South

6431 Alum Creek Dr, Suite I
Groveport, OH 43125

IF COMING FROM (CLEVELAND) 270W OR 270S TOWARD CINCINNATI, TAKE ALUM CREEK EXIT. TURN RIGHT TOWARD GROVEPORT. TURN RIGHT AT SPIEGEL DRIVE AND AN IMMEDIATE RIGHT INTO FIRST PARKING LOT ON RIGHT. IF COMING FROM 270 E OR 270S TOWARD WHEELING, EXIT ALUM CREEK. TURN LEFT TOWARD GROVEPORT. TURN RIGHT ON SPIEGEL DR. AND TURN AN IMMEDIATE RIGHT INTO FIRST PARKING LOT ON RIGHT.

Columbus North

6397 Emerald Parkway, Suite 150
Dublin, OH 43016

FROM I-270 W TAKE THE TUTTLE CROSSING BLVD EXIT AND TURN RIGHT. TURN LEFT ONTO BLAZER PKWY. TURN LEFT ONTO RINGS ROAD. TURN LEFT ONTO EMERALD PKWY.

Macedonia

8536 Crow Dr, Suite GL-55
Macedonia, OH 43537

MACEDONIA ON N SIDE OF RT.82, .4 MILE E OF I-271 EXIT 19 AT RT. 82, .9 MILE E OF RT. 8 AND 82, AND 2.7 MILES W OF THE I-480 EXIT AT RT. 82 IN TWINSBURG. TURN N AT INTERSECTION OF RT. 82 AND CROW DR. THERE IS A 5TH3RD BANK ON CORNER AND LARGE GAZEBO. THE MACEDONIA PROFESSIONAL CTR IS THE 2ND BLDG ON LEFT, OPPOSITE PLANET FITNESS. FREE PARKING IS DIRECTLY IN FRONT OF MAIN ENTRANCE TO BLDG. AND EXTENDING TO RT. 82. ENTER MAIN LOBBY, TAKE ELEVATOR DOWN ONE LEVEL, FOLLOW SIGNS AND ARROWS. RESTROOMS ARE LOCATED OPPOSITE ELEVATORS ON 1ST AND 2ND FLOORS -USE KEYPAD CODE- 1234.

Maumee/Toledo

1446 S. Reynolds Road, Suite 201
Maumee, OH 43537

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

Troy

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 STODDER 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 STODDER 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 submitting alternative arrangements at [Clicking Here](#).

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.*

[Click here for a video of the Test Center Experience](#)

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 one (1) form of valid (non-expired) signature-bearing identification to the examination center. If the candidate fails to bring proper identification or the candidate names do not match, the candidate will not be allowed to test and their examination fee will not be refunded.

PRIMARY IDENTIFICATION (with photo) - Choose one

- 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.

PRE-LICENSING EDUCATION CERTIFICATE required:

- You will be required to present your prelicensing certificate(s) or education waiver(s) in order to test.
- The date of course completion must not be over 180 calendar days.
- The start and completion dates of class must be filled in.
- The student and the authorized provider personnel must sign the certificate to be valid.
- **The signature on the certificate must either be an original, wet signature or a digital signature that duplicates the original signature. DocuSign signatures that include the DocuSign label and an alphanumeric verification code are also permissible.**
- **Signature typed using a computer generated font should not be accepted.**
- The certificate must be complete. No blank spaces.
- Altered certificates cannot be accepted.

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

SECURITY PROCEDURES FOR TESTING

The following examination protocols apply during any examination. PSI may pause or terminate an examination at any time. Failure to follow the examination protocol, may result in the disqualification of examination results, prohibition from taking future examinations, and may lead to legal action. You will be given a piece of scratch paper and a pencil. You will return the scratch paper and pencil during check-out.

Prohibited Items:

- Reference materials of any kind.

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

Prohibited Behavior:

- Giving or receiving assistance on an examination.
- Copying or communicating examination content.
- Using outside references or resources during an exam, examples:
 - Browsing the internet.
 - Using notepad on the computer.
- Engaging in disruptive behavior during check-in or during an exam, examples:
 - Acting in an inappropriate manner.
 - Using abusive language.
 - Causing noise unrelated to keyboard typing.
- Engaging in prohibited behavior during check-in or during an exam, examples:
 - Reading questions out loud.
 - Capturing a picture or video of exam items.
 - Attempting to use telephone or mobile device.
 - Obstructing the proctor's view.
 - Not focusing eyes on the screen.

During the check in process, all candidates will be asked if they possess any prohibited items. Candidates may also be asked to empty their pockets and turn them out for the proctor to ensure they are empty. The proctor may also ask candidates to lift up the ends of their sleeves and the bottoms of their pant legs to ensure that notes or recording devices are not being hidden there.

Proctors will also carefully inspect eyeglass frames, tie tacks, or any other apparel that could be used to harbor a recording device. Proctors will ask to inspect any such items in candidates' pockets.

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

- Any candidate seen giving or receiving assistance on an examination, found with prohibited items, or displaying prohibited behavior or violating any security regulations will have his or her examination terminated, and be asked

to surrender all examination materials. All such instances will be reported to the examination sponsor.

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

- Person(s) accompanying an examination candidate may not wait in the examination center, inside the building or on the building's property. This applies to guests of any nature, including drivers, children, friends, family, colleagues, or instructors.
- Once candidates have been seated and the examination begins, they may leave the examination room only to use the restroom, and only after obtaining permission from the proctor. Candidates will not receive extra time to complete the examination.

TAKING THE EXAMINATION BY COMPUTER

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

[Click here for the Tutorial in English](#)

TUTORIAL

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

TEST QUESTION SCREEN

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

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

EXAMINATION REVIEW

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

REVIEW REQUEST

If you are requesting a response about examination content, registration, scheduling or test administration (testing center procedures, equipment, etc.), please send a request in writing. Your letter must include your name, Social Security

number, exam title, date you tested and the details of your concern, including all relevant facts. Be sure to include your signature and return address. Once the request is received, PSI will respond in 20 days. Mail your letter to:

PSI
Attn: OH INSURANCE
18000 W. 105th Street ** Olathe, Kansas 66061

TIPS FOR PREPARING FOR YOUR LICENSE EXAMINATION

The following suggestions will help you prepare for your examination.

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

You can take a practice exam online at <https://test-takers.psiexams.com/ohins> to prepare for your Ohio Insurance Examination.

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

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

SCORE REPORTING

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

You may print the score report from your online account.

EXAMINATION INFORMATION

NON-SCORED QUESTIONS

In addition to the number of questions per examination, a small number of one to ten experimental items, generally, approximately 10% of the number of questions, may be administered to candidates during the examination. These questions will not be scored. However, these questions will count against examination time. The administration of such unscored, experimental questions is an essential step in developing future licensing examinations.

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 [Background Check | Department of Insurance \(ohio.gov\)](#).

EXAMINATION CONTENT OUTLINES

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

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

APPLYING FOR YOUR LICENSE

ELECTRONIC APPLICATIONS

Immediately after you pass your examination, you may complete and submit your license application electronically using the kiosk at the examination center or you may apply outside the examination center by going to [Background Check | Department of Insurance \(ohio.gov\)](#) and clicking on the blue "Apply or Renew Agent License" button. Fees will be collected using a credit card or electronic check payments as part of the application submission process.

Prior to beginning the online application process, it may be helpful to review the appropriate license application on ODI's website, [Background Check | Department of Insurance \(ohio.gov\)](#), so you are prepared to provide all required information when you begin submitting your application electronically, including the application fee.

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

PAPER APPLICATIONS

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

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

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

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

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

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

CRIMINAL BACKGROUND CHECK

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

check can utilize the same results so long as the original background check results are valid.

TITLE LICENSEES

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 [Background Check | Department of Insurance \(ohio.gov\)](#).

REQUIRED ATTACHMENTS FOR CHARGES AND/OR CONVICTIONS

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

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

SURETY BAIL BOND ID CARD

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

1. Get official approval from ODI that you have passed all requirements and can now be licensed.
2. Once received, call PSI at (855) 807-3995 and request to order your Surety Bail Bonds ID card. You will need to go to a PSI test site to get your photo taken.
3. Pay the \$20.00 processing fee to have your card shipped, which usually takes 7 to 10 days after PSI receives payment.

CONTINUING EDUCATION REQUIREMENTS

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

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

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

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

SURETY BAIL BOND LICENSEES

Persons holding **only** a surety bail bond license need to complete seven hours of approved continuing education, six of which must be approved as surety bail bond-specific and one of which must be approved as ethics-specific, prior to renewing their license. Persons holding a surety bail bond license **in addition to** a resident agent license must complete 24 hours of approved continuing education, 12 of which must be approved as surety bail bond-specific and three of which must be approved as ethics-specific, prior to renewing their license. These persons will have two different renewal cycles, one for the surety bail bond license and one for the resident agent license. Surety bail bond agents will be required to renew their surety bail bond license annually by April 1st.

VIATICAL SETTLEMENT BROKER LICENSEES

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

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

CONTINUING EDUCATION EXEMPTIONS

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

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

LICENSE RENEWAL PROCESS

All Ohio insurance agents who hold a major line, limited line and/or title insurance license are required to renew their license(s) every two years by the last date of their birth month. Surety Bail Bond agents are required to renew annually by April 1st. **Agents with a continuing education requirement are required to obtain all required credits prior to their license expiration date and PRIOR to submitting a license renewal application.**

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

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

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

RENEWAL REMINDER NOTIFICATION

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

NON-RENEWAL CONSEQUENCES

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

One month late period:

If agents do not renew their license by their license expiration date, they will have a one month late period to submit an application, provided they have satisfied any continuing education requirement they may have. In addition to the renewal fee (if required), the agent will be required to pay a

\$50 late fee. Please note, during the one month late period, an agent’s license will remain active.

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

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

License suspension/reinstatement information:

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

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

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

LICENSE SURRENDER OPTION

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

LICENSE INACTIVATION OPTION

A Ohio resident agent who holds an active resident major line, surety bail bond or title license may inactivate a license as long as the person is in good standing with the superintendent, compliant with continuing education requirements, **and** will not be engaging in, participating in or assisting with any activity for which an agent’s license is required. The request to inactivate a license (INS3235) can be obtained from ODI’s website:

<https://dam.assets.ohio.gov/image/upload/insurance.ohio.gov/Forms/Documents/INS3235.pdf>. The inactivation request must be received by the Department prior to the license expiration date. Any requests received after the license expiration date will be returned. Once a license has been inactivated, all appointments held by the agent will be cancelled as of the date the inactive status was granted.

Persons granted inactive status may request to reactivate their license by completing the required number continuing education hours and submitting the reactivation form (INS3236) along with the required reactivation fees.

EXAMINATION CONTENT OUTLINES

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

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

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

1.0 Insurance Regulation 10%
1.1 Licensing
Maintenance and duration (3905.06, .16; 3901-5-09)
Requirements (3905.02, .04, .041, .05, .051, .06; 3901-5-09)
Resident/nonresident (3905.06, .061, .07, .071)
Change in name, address, email, telephone number (3905.061, 3905.071; 3901-5-09)
Renewal/nonrenewal (3905.06; 3901-5-09(J))
Temporary license (3905.09)
Duty to report criminal convictions and administrative disciplinary actions (3905.22)
Assumed business names (3905.11)
Continuing education including exemptions and penalties (3905.06, 3905.481; 3901-5-01; 3901-5-05(D), 3901-5-09(L)(7))
Inactivity due to military service (3905.06(G)); 3901-5-09(J))
Inactivity due to extenuating circumstances (3905.06(G); 3901-5-09(J))
Disciplinary actions (3905.14)
License denial, probation, surrender, suspension, revocation, or refusal to issue or renew (3901.22(D)(1); 3905.14, 3905.16; 3901-5-12)
Failure to pay taxes (3905.14(B)(14))
Failure to appear for an interview (3905.14(B)(22))
Failure to provide department with a written response (3905.14(B)(21))
Penalties and fines for violations (3901.22(D), (F), 3905.14(B), (D), (E), (F), (G), (H), .99)
Cease and desist orders (3901.221; 3905.14(H), 3901.22(D))
Civil
Criminal
Hearings (3901.22; 3905.14(D); ORC 119)
Consent/Settlement agreements (3901.22(G))
1.2 State regulation

Acts constituting insurance transactions (3901.17; 3905.02, 3905.42)
Negotiate, sell, solicit (3905.01, .02)
Director's general duties and powers (3901.01, 3901.011, .04, .041; 3905.12)
Company regulation
Certificate of authority (3907.08; 3909.01, .08, 3925.11, 3927.01))
Insolvency (3903.01(O))
Policy forms/rates/exceptions (3915.051; 3918.08; 3935.04; 3923.02, 3923.021; 1751.11, 1751.12)
Financial requirements (3901-1-50; 3901-3-04; 3907.05, 3929.011)
Agent regulation
Commissions, compensations, fees (3905.18; 3905.181; 3901-5-09(N), 3905.55)
Reporting of felony and crimes of moral turpitude (3905.14 (B)(6), (B)(7), .22)
Policy/application signature (3905.14(B)(11), (26))
Appointment procedures
Agent appointment (3905.20; 3901-5-09(K))
Cancellation of appointment (3905.16(B)(1))
Termination notification (3905.21)
Unfair trade and claims settlement practices (3901.19-.26; 3901-1-07)
Rebating (3911.20; 3933.01; 3999.05)
Premium refunds and other incentives (3905.14(B)(32); 3999.05; Bulletins 2019-04 and 2019-05)
False advertising (3901.21(A), (B), (C), (D), (E), 3901.24; 3905.43; 3999.10, .11)
Misrepresentation (3901.21(A),(B); 3905.14(B)(5); 3999.08)
Defamation of insurer (3901.21(C), (D); 3999.09)
Unfair discrimination (3901.21(L), (M), (N))
Illegal inducements (3933.01; 3999.05, 3901.21(G), 3911.20; Bulletins 2019-04 and 2019-05)
General grounds for disciplinary action (3905.14(B))
Examination of books and records (3901.04, .07)
Insurance fraud regulation (3999.21, .31, .37, .41, .42, .99; 2913.47, 3901.44)
Insurance information privacy (3901.44; 3904.01 (R); 3904.04, 3904.14, 3965.01-.11)

Consumer information/fees (3905.55; 3901-6-04; 3905.181)
1.3 Federal regulation
Fair Credit Reporting Act (15 USC 1681-1681d)
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
Other federal regulations (e.g., Do Not Call List) (https://www.donotcall.gov/)
2.0 General Insurance 5%
2.1 Concepts
Risk management key terms
Risk
Exposure
Hazard
Peril
Loss
Methods of handling risk
Avoidance
Retention
Sharing
Reduction
Transfer
Elements of insurable risks
Adverse selection
Law of large numbers
Reinsurance
Indemnity/pay on behalf of
2.2 Insurers
Types of insurers
Stock companies
Mutual companies
Fraternal benefit societies
Reciprocals
Lloyd's associations
Risk retention groups
Surplus lines
Authorized/admitted versus unauthorized/nonadmitted insurers
Domestic, foreign and alien insurers
Financial solvency status (e.g., A.M. Best, Standard and Poor's, Moody's, NAIC)
Marketing (distribution) systems
2.3 Agent and general rules of agency
Insurer as principal

Agent/insurer relationship
Authority and powers of agents
Express
Implied
Apparent
Responsibilities to the applicant/insured
2.4 Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Legal interpretations affecting contracts
Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel
3.0 Life Insurance Basics 8%
3.1 Insurable interest (3911.091,.11)
3.2 Personal uses of life insurance
Survivor protection
Estate creation
Cash accumulation
Liquidity
Estate conservation
3.3 Determining amount of personal life insurance
Human life value approach
Needs approach
Types of information gathered
Determining lump-sum needs

Planning for income needs
3.4 Business uses of life insurance
Buy-sell funding
Key person
Executive bonuses
3.5 Viatical settlements (Chapter 3916)
Nature and purpose
General rules
Viatical settlement broker authority and licensing (3916.02)
Disciplinary actions (3916.15)
Promoting purchase for purpose of selling (3916.16)
Advertisements (3916.17)
Definitions (3916.01)
Viatical settlement broker (3916.01(N), .02, .03, .04)
Viatical settlement provider (3916.01(P), .07)
Viatical settlement contract (3916.01(O), 3916.08)
Stranger Originated Life Insurance (Stoli) (3916.05(B); 3901-9-04)
Viator (3916.01(R))
3.6 Classes of life insurance policies
Group versus individual
Ordinary versus industrial (home service)
Permanent versus term
Participating versus nonparticipating
Fixed versus variable life insurance and annuities
Universal Life
3.7 Premiums
Factors in premium determination
Mortality
Interest
Expense
Premium Concepts
Net single premium
Gross annual premium
Premium payment mode
3.8 Agent responsibilities
Solicitation, sales presentations, and disclosure requirements (3901-6-01, 03)
Advertising
Life and Health Insurance Guaranty Association (3956.04, .06, .18; 3901-1-52)
Backdating of policies (3915.13)
Illustrations (3901-6-04))

Policy summary (3901-6-03(D)(6))
Buyer's guide (3901-6-03(D)(1))
Life insurance policy cost comparison methods
Replacement (3901-6-05)
Use and disclosure of insurance information
Post Application Consumer Review
Field underwriting
Notice of information practices
Application procedures
Delivery
Policy review
Effective date of coverage
Premium collection
Statement of good health
3.9 Individual underwriting by the insurer
Information sources and regulation (3904)
Application
Agent report
Attending physician statement
Investigative consumer (inspection) report
Medical Information Bureau (MIB)
Medical examinations and lab tests including HIV (3901.46(A), (B)(1))
Selection criteria
Classification of risks
Preferred
Standard
Substandard
Declined
4.0 Life Insurance Policies 7%
4.1 Term life insurance
Level term
Annual renewable term
Level premium term
Decreasing term
4.2 Whole life insurance
Continuous premium (straight life)
Limited payment
Single premium
4.3 Flexible premium policies
Adjustable life
Universal life

4.4 Specialized policies
Joint life (first-to-die)
Survivorship life (second-to-die)
Juvenile life
4.5 Group life insurance
Characteristics of group plans
Types of plan sponsors
Group underwriting requirements
Conversion to individual policy (3917.06(H), (I))
4.6 Credit life insurance (individual versus group)
5.0 Life Insurance Policy Provisions, Options and Riders 9%
5.1 Standard provisions (3915.05)
Entire contract (C)
Payment of premiums (A)
Grace period (B)
Reinstatement (J)
Misstatement of age (E)
Payment of claims (K)
Exclusions
Statement of the insured (D)
Incontestability ((C), 3911.07)
Prohibited provisions (3915.09)
Modifications (3915.12)
5.2 Beneficiaries (3905.14 (B)(19), (20), 3911.09, .10, .13, .14)
Designation options
Individuals
Classes
Estates
Minors
Trusts
Beneficiary Revocation (5815.33)
Succession
Revocable versus irrevocable
Common disaster clause
Spendthrift clause
5.3 Settlement options
Cash payment
Interest only
Fixed-period installments
Fixed-amount installments
Life income

Single life
Joint and survivor
5.4 Nonforfeiture options
Cash surrender value
Extended term
Reduced paid-up insurance
5.5 Policy loan and withdrawal options
Cash loans
Automatic premium loans
Withdrawals or partial surrenders
5.6 Dividend options
Cash payment
Reduction of premium payments
Accumulation at interest
One-year term option
Paid-up additions
Paid-up insurance
5.7 Disability riders
Waiver of premium
Waiver of cost of insurance
Disability income benefit
Payor benefit life/disability (juvenile insurance)
5.8 Living benefit provisions/riders (3915.21-.24, 3923.44(K), (L); 3901-6-06)
Accelerated benefit (terminal illness)
Long-term care
5.9 Riders covering additional insureds
Spouse/other-insured term rider
Children's term rider
Family term rider
5.10 Riders affecting the death benefit amount
Accidental death
Guaranteed insurability
Cost of living
Return of premium
6.0 Annuities 5%
6.1 Annuity principles and concepts
Accumulation period versus annuity period
Owner, annuitant and beneficiary
Insurance aspects of annuities
Suitability requirements (3901-6-13)

6.2 Immediate versus deferred annuities
Single premium immediate annuities (SPIAs)
Deferred annuities
Premium payment options
Nonforfeiture
Surrender charges
Death benefits
6.3 Annuity (benefit) payment options
Life contingency options
Pure life versus life with guaranteed minimum
Single life versus multiple life
Annuities certain (types)
6.4 Fixed Annuities
General account assets
Interest rate guarantees (minimum versus current)
Level benefit payment amount
6.5 Specialty annuity products
Equity indexed annuities
Market value adjusted annuities
6.6 Uses of annuities
Lump-sum settlements
Qualified retirement plans
Group versus individual annuities
Personal uses
Individual retirement plans
Tax-deferred growth
Retirement income
Education funds
7.0 Federal Tax Considerations for Life Insurance and Annuities 8%
7.1 Taxation of personal life insurance
Amounts available to policy owner
Cash value increases
Dividends
Policy loans
Surrenders
Amounts received by beneficiary
General rule and exceptions
Settlement options
Values included in insured's estate
7.2 Modified endowment contracts (MECs)

Modified endowment versus life insurance
Seven-pay test
Distributions
7.3 Taxation of non-qualified annuities
Individually-owned
Accumulation phase (taxation issues related to withdrawals)
Annuity phase and the exclusion ratio
Distributions at death
Corporate-owned
7.4 Taxation of individual retirement plans
Traditional IRAs
Contributions and deductible amounts
Premature distributions (including taxation issues)
Annuity phase benefit payments
Values included in the annuitant's estate
Amounts received by beneficiary
Roth IRAs
Contributions and limits
Distributions
7.5 Rollovers and transfers (IRAs and qualified plans)
7.6 Section 1035 exchanges
8.0 Accident and Health Insurance Basics 8%
8.1 Definitions of perils
Accidental injury
Sickness
8.2 Principal types of losses and benefits
Loss of income from disability
Medical expense
Dental expense
Vision expense
Long-term/home health care expense
8.3 Classes of health insurance policies
Individual versus group
Private versus government
Limited versus comprehensive
Self-funded/ERISA
Employee association
8.4 Limited policies
Limited perils and amounts
Required notice to insured
Types of limited policies

Accident-only
Specified (dread) disease
Hospital indemnity (income)
Credit disability
Blanket insurance (teams, passengers, other) (3923.13)
Prescription drugs
Vision care
Critical illness
Dental
Hearing
Group supplemental
Travel
Short-term major medical
Medicare supplement & Part D (3923.33, .338, .331 - .336; 3901-8-08, 3901-8-09)
8.5 Common exclusions from coverage
War or act of war
Elective cosmetic surgery
Workers' compensation
Commission or attempt of a felony
State child health program
8.6 Agent responsibilities in individual health insurance
Marketing requirements
Advertising
Life and Health Insurance Guaranty Association (3956.04, .06, .18; 3901-1-52)
Sales presentations
Outline of coverage
Common situation for omission/errors
Field underwriting
Nature and purpose
Disclosure of information about individuals
Application procedures
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OHIO PROPERTY AND CASUALTY INSURANCE AGENT SERIES 11-36
150 questions - 2.5 Hours

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Ohio Workers' Compensation Law (Chapter 4123)
Exclusive remedy (4123.54)
Employment covered (required, voluntary) (4123.01, .28, .54))
Covered injuries (4123.54, .55, .84)
Occupational disease (4123.01(F))
Benefits provided (4123.30, .54, .55-.59, .60-.61, .66)
Second/subsequent injury fund
Federal workers' compensation laws
Longshore and Harbor Workers' Compensation Act (33 USC 904)
Federal Employers Liability Act
The Jones Act
9.2 Workers' compensation and employers liability insurance policy
Part One – Workers' compensation insurance
Part Two – Employers liability insurance

Part Three – Other states insurance
Part Four – Your duty if injury occurs
Part Five – Premium
Part Six – Conditions
9.3 Selected endorsements and rating factors
Foreign coverage
Voluntary compensation
All states
Job classification
Payroll
Experience modification factor
Premium discounts
Participation plans
10.0 Other Coverages and Options 7%
10.1 Umbrella/excess liability policies
Personal (DL 98 01)
Commercial (CU 00 01)
10.2 Specialty liability insurance
Professional liability
Errors and omissions
Directors and officers liability
Fiduciary liability
Liquor liability
Employment practices liability
Employee Benefits
Identity Fraud Expense Coverage
10.3 Surplus lines
Eligibility
Definitions and non-admitted markets
Licensing requirements
10.4 Surety bonds
Nature of bonds
Bond period
Discovery bond
Limit of liability
Termination of coverage
Parties to a bond
Principal, obligee, surety
Purpose of bonds
Surety, fidelity
Types of fidelity bonds

Employee theft, public official, financial institution, fiduciary
Types of surety bonds
Contract, license, judicial, permit
10.5 Aviation insurance
Aircraft liability
Hull, cargo, freight
Implied warranties
Perils
Drone coverage
General and particular average
10.6 Ocean marine insurance
Major coverages
Hull insurance
Cargo insurance
Freight insurance
Protection and indemnity
Implied warranties
Perils
General and particular average
10.7 National Flood Insurance Program
"Write your own" versus government
Eligibility
Coverage
Limits
Deductibles
10.8 Other policies
Boat owners
Personal watercraft
Recreational vehicles
Difference in conditions
10.9 Residual markets
Insurance Underwriting Plan
FAIR plans (3929.41-.49; 3901-1-18)
Commercial Insurance Joint Underwriting Association (3930.01-.18)
Ohio Automobile Insurance Plan (4509.70)

**OHIO TITLE INSURANCE AGENT
SERIES 11-37**

100 questions - 2 Hours

1.0 Insurance Regulation 10%

1.1 Licensing
Types of licensees
Definitions/general requirements (3905.01, .02, .04-.06; 3953.01, 3953.03; 3901-5-09)
Title agent additional requirements (3953.01(H); 3953.21(B), 3953.22)
Inactivity due to military service (3905.06(G); 3901-5-09(J))
Maintenance and duration (3905.06, .16; 3901-5-09)
Requirements (3905.02, .04, .041, .05, .051, .06; 3901-5-09)
Change in name, address, email, telephone number (3905.061, 3905.071; 3901-5-09)
Duty to report criminal convictions and administrative disciplinary actions (3905.22 (A), (B))
Assumed business names (3905.11)
Continuing education including exemptions and penalties (3905.06, 3905.481; 3901-5-01; 3901-5-05(D), 3901.5.09)
Disciplinary actions
Penalties and fines for violations (3901.22(D), (F), 3905.14(B), (D), (E), (F), (G), (H), (.99), (3905.99)
Cease and desist orders (3901.221; 3905.14(G), 3901.22(D))
Civil
Criminal
Hearings (3901.22; 3905.14(D); ORC 119)
Consent/Settlement agreements (3901.22(G)), 3905.14 (B)(2))
Failure to pay taxes (3905.14(B)(14))
Failure to appear for an interview (3905.14(B)(22))
Failure to provide department with a written response (3905.14(B)(21))
1.2 State regulation
Director's general duties and powers (3901.01, 3901.011, .04, .041; 3905.12)
Company regulation
Certificate of authority (3925.11, 3925.12, 3953.03, 3953.04, 3953.17)
Title marketing representative appointment (3901-5-09(G))
Insolvency (3903.01(O))
Prohibited business (3953.09), 3953.21(B); 3901-7-04))
Financial requirements (3925.12; 3953.05; 3953.06; 3901-1-50; 3901-3-04)
Closing Protection Coverage (3953.32)
Agent regulation
Agent appointment (3905.20, .21; 3901-5-09(K))
Commissions (3905.18; 3953.25; 3901-5-09(N))
Trust account (3953.231; 3901-7-01)
Interest on trust account (IOTA) (3953.231)
Division of fees and charges (3953.27)
Illegal compensation (3905.18, 3953.26; 3901-7-04)

Agent/Consumer fees (3905.55)
Surety bonds and errors and omissions coverage (3953.23; 3901-7-02)
Closing protection coverage (3953.32)
Controlled business (3953.21(B), 3901-7-04)
Unfair insurance trade practices (3901.19-.26; 3901-1-07)
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), (D); 3999.09)
Unfair discrimination (3901.21(L), (M), (N))
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, .99; 2913.47, 3901.44)
Insurance information privacy (3901.44; 3904.04, .13, .14)
1.3 Federal regulation
Fair Credit Reporting Act (15 USC 1681-1681d)
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
Other federal regulations (e.g., Do Not Call List) (https://www.donotcall.gov/)
2.0 General Insurance 10%
2.1 Concepts
Risk management key terms
Risk
Exposure
Loss
Insurable Interest
Reinsurance
2.2 Agent and general rules of agency (3905)
Insurer as principal
Agent/insurer relationship
Authority and powers of agents
Express (3905.20)
Implied (3901-5-12)
Apparent
Responsibilities to the applicant/insured
2.3 Contracts
Elements of a legal contract
Offer and acceptance
Consideration

Competent parties
Legal purpose
Legal interpretations affecting contracts
Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
3.0 Real Property 35%
3.1 Concepts, principles and practices
Definition of real property
Types of real property
Title to real property
Marketable title
3.2 Acquisition and transfer of real property
Conveyances
Encumbrances
Adverse possession
Condemnation
Dower
Involuntary alienation
Abandonment
Judicial sales
Land installment contract
Leases
Decedents' estates
Intestate
Testate
Divorce, dissolution and annulment
Trusts
Types of joint ownership
Tenants in common
Joint tenancy
Acknowledgments
Legal capacity of parties
Individuals
Corporations
General partnerships

Limited partnerships
Fictitious names
Trust agreements
Limited Liability Company (LLC)
Powers of Attorney
3.3 Legal descriptions
Types of legal descriptions
Types of measurements used
Language of legal descriptions
Structure and format
Interpretation
3.4 Escrow principles
Escrow terminology
Types of escrows
Escrow contracts
Fiduciary responsibilities of escrow agents
3.5 Recording
Types of records
Types of recording systems
Requirements to record
Recording steps
Acknowledgments
4.0 Title Insurance 20%
4.1 Title insurance principles (3953)
Risks covered by title insurance
Risk of error in public records
Hidden off-record title risks
Risk of omission and commission by agent
Entities that can be insured; need for insurance
Individual
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
Executions
Covenants, conditions and restrictions
5.2 Special problem areas and concerns
Ohio child support lien
Acknowledgments
Mechanic's lien
Bankruptcy
Probate
Forfeitures
Foreclosure
Claims against the title
Lis pendens
5.3 Principles of clearing title
Releases
Assignments
Subordinations
Affidavits

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

OHIO PUBLIC ADJUSTER SERIES 11-38
100 questions - 2 Hours

1.0 Insurance Regulation 10%
1.1 Licensing Requirements (3951.02)
Requirements (3901-1-24, 3951.01, .02, .03, .04, .05, .06)
Definitions (3951.01)
Qualifications (3951.03)
Certificate of authority (3951.02, .03, .07; 3951.04)
Process/issuance or denial (3951.03-.04)
License fees (3951.06(A))
Surety bond (3951.06(D))
Written examination (3951.05)
Waiver of examination (3951.09)
Reciprocal licensing (3951.09)
Claim adjustment contract requirements (3901-1-24(D), (E))
Prohibited activities (3901-1-24(C); 3951.08)
1.2 Maintenance and duration
Requirements (3951.02-.04)
Renewal (3951.06(C), (D))
1.3 Disciplinary actions
Cease and desist orders (3901.22(D), .221)
Suspension and revocation (3951.07; 3901-1-24(G); 3951.10)
Penalties and fines for violations (3951.99; 3901-1-24(G))
1.4 Claim settlement laws and regulations (3901-1-24, 3901-1-54; RC 2913.47(B))
Unfair insurance trade practices (3901.20, .21; 3901-1-07)
2.0 Insurance Basics 18%
2.1 Concepts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract

Conditional contract
Legal interpretations affecting contracts
Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel
2.2 Insurance principles and concepts
Hazards
Physical
Moral
Morale
Causes of loss (perils)
Named perils versus special (open) perils
Proximate cause
Direct loss
Consequential
Indirect loss
Blanket versus specific insurance
Basic types of construction
Loss valuation
Actual cash value
Replacement cost
Functional replacement cost
Market/agreed value
Valued amount
Stated amount
2.3 Policy structure
Declarations
Definitions
Insuring agreement or clause
Additional/supplementary coverage
Conditions
Exclusions
Endorsements
2.4 Common policy provisions
Insureds – named, first named, additional
Policy period
Policy territory
Cancellation and nonrenewal
Deductibles

Other insurance
Nonconcurrency
Primary and excess
Pro rata
Contribution by equal shares
Policy limits
Restoration/non-reduction of limits
Coinsurance
Vacancy or unoccupancy
Assignment
Liberalization
Third-party provisions
Standard mortgage clause
Loss payable clause
No benefit to the bailee
2.5 Ohio laws, regulation and required provisions
Ohio Valued Policy Law (3929.25)
Ohio Insurance Guaranty Association (3955.01-.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; 3999.99, 3929.55, 2913.01, 2913.02, 2913.31; and 2913.47)
Mine subsidence (3929.50-.53, .55, .56, .58-.61; 3901-1-48)
Terrorism Risk Insurance Program Reauthorization Act of 2019 (Pub. L. 116-94) Bulletin 2015-02
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 ('22) 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 ('18) auto policy
Definitions
Coverage for damage to your auto
Collision
Other than collision
Deductibles
Transportation expenses
Exclusions
Duties after an accident or loss
General provisions
Selected endorsements
Amendment of policy provisions – Ohio (PP 01 86)
Towing and labor (PP 03 03)
Extended non-owned coverage (PP 03 06)
Miscellaneous type vehicle (PP 03 23)
Joint ownership coverage (PP 03 34)
6.3 Commercial auto ('20)
Commercial auto coverage forms
Business auto
Garage
Business auto physical damage
Truckers
Motor carrier
Coverage form sections
Covered autos
Garage keepers coverage
Trailer interchange coverage
Physical damage coverage
Exclusions
Conditions
Definitions
Selected endorsements

Lessor – additional insured and loss payee (CA 20 01)
Mobile equipment (CA 20 15)
Drive other car coverage (CA 99 10)
Individual named insured (CA 99 17)
Commercial carrier regulations
The Motor Carrier Act of 1980
Endorsement for motor carrier policies of insurance for public liability (MCS-90)
7.0 Commercial Package Policy (CPP) 18%
7.1 Components of a commercial policy
Common policy declarations
Common policy conditions
Interline endorsements
One or more coverage parts
7.2 Commercial property ('12)
Definitions, conditions, exclusions
Coverage forms
Building and personal property
Condominium association
Condominium commercial unit-owners
Builders risk
Business income
Legal liability
Extra expense
Causes of loss forms
Basic
Broad
Special
Selected endorsements
Ordinance or law (CP 04 05)
Spoilage (CP 04 40)
Peak season limit of insurance (CP 12 30)
Value reporting form (CP 13 10)
7.3 Commercial crime ('13)
General definitions
Burglary
Theft
Robbery
Crime coverage forms
Commercial crime coverage forms (discovery/loss sustained)
Government crime coverage forms (discovery/loss sustained)
Coverages
Employee theft
Forgery or alteration
Inside the premises – theft of money and securities

Inside the premises – robbery or safe burglary of other property
Outside the premises
Computer fraud
Funds transfer fraud
Money orders and counterfeit money
Other crime coverage
Extortion – commercial entities (CR 04 03)
7.4 Commercial inland marine ('04)
Nationwide marine definition
Commercial Inland marine conditions forms
Commercial inland marine coverage forms
Accounts receivable
Bailee's customer
Commercial articles
Contractors equipment floater
Electronic data processing
Equipment dealers
Installation floater
Jewelers block
Signs
Valuable papers and records
Transportation coverages
Motor truck cargo forms
Transit coverage forms
7.5 Equipment breakdown ('13)
Equipment Breakdown protection coverage form (BM 00 20)
Selected endorsements
Business income - Report of values (EB 00 20)
Actual cash value (EB 99 59)
7.6 Farm coverage
Farm property coverage forms ('03)
Coverage A – Dwellings
Coverage B – Other private structures
Coverage C – Household personal property
Coverage D – Loss of use
Coverage E – Scheduled farm personal property
Coverage F – Unscheduled farm personal property
Coverage G – Other farm structures
8.0 Businessowners ('13) Policy 16%
8.1 Characteristics and purpose
8.2 Businessowners Section I – Property
Coverage
Exclusions
Limits of insurance
Deductibles

Loss conditions
General conditions
Optional coverages
Eligibility and definitions
8.3 Businessowners Section III – Common Policy Conditions
8.4 Selected endorsements
Protective safeguards (BP 04 30)
Utility services – direct damage (BP 04 56)
Utility services – time element (BP 04 57)
9.0 Other Coverages and Options 3%
9.1 National Flood Insurance Program
"Write your own" versus government
Eligibility
Coverage
Limits
Deductibles
9.2 Ocean marine insurance
Major coverages
Hull insurance
Cargo insurance
Freight insurance
Protection and indemnity
Implied warranties
Perils
General and particular average
9.3 Other policies
Aircraft hull
Boat owners
Difference in conditions
9.4 Surety bonds
Contract
License and permit
Judicial
9.5 Aviation insurance
Aircraft liability
Hull, cargo, freight
Implied warranties
Perils
Drone coverage
General and particular average
9.6 Ocean marine insurance
Major coverages
Hull insurance
Cargo insurance
Freight insurance

Protection and indemnity
Implied warranties
Perils
General and particular average
9.7 Other policies
Boat owners
Personal watercraft
Recreational vehicles
Types of flood insurance (e.g., "write your own," government)
Eligibility
Coverage
Limits
Deductibles
9.8 Residual markets
Ohio Automobile Insurance Plan (4509.70)

OHIO SURETY BAIL BONDS AGENT SERIES 11-42
100 questions - 2 Hours

1.0 Insurance Regulation 25%
1.1 Licensing
Director's general duties and powers (3901.01, 3901.011, .04, .041; 3905.12)
Process (3905.85)
License Requirements (3905.02, .84, .841, .85, 3905.06)
Resident qualifications (3905.85, 3905.06)
Non-resident qualifications (3905.07, .85)
Records requirements (3905.90)
Build up funds (3905.91)
Agent appointment/termination (3905.20, .21, .86, .861, .862; 3901-5-09)
Initial restriction regarding executing and delivering bonds (3905.85(C))
Maintenance and duration (3905.85(F)(1))
Change in name, address, email, telephone number (3905.061, 3905.071, .89; 3901-5-09)
Assumed business names (3905.11)
License renewal/nonrenewal (3901-5-09(J); (3905.85(F))
Duty to report criminal convictions and administrative disciplinary actions (3905.22)
Continuing education (3905.88; 3901-5-01; 3901-5-09)
Disciplinary actions (3905.14, 3905.85(D))
Failure to pay taxes (3905.14(B)(14))
Failure to appear for an interview 3905.14(B)(22))

Failure to provide department with a written response (3905.14(B)(21))
Cease and desist orders (3901.221; 3905.14(G), 3901.22(D))
License denial, probation, surrender, suspension, revocation, or refusal to issue or renew (3901.22(D)(1); 3905.14, 3905.16, 3905.88(B); 3901-5-12)
Penalties and fines for violations (3905.14, .99; 2927.27(C))
1.2 Agent regulation
Record maintenance and examination (3905.90)
Prohibited conduct (3905.932; 3901-1-66)
Solicitation on grounds of courthouse or detention facility (3901-1-66(I); 3905.932(B))
Practice of law (3905.932(H))
Referral of attorney (3905.932(A))
Signing bond in blank (3905.931(A), .933(A))
Solicit without license (3905.84)
Surety Bail Bond Agent Conduct (3901-1-66)
Unfair and prohibited practices (3901-1-66) 3905.84, 3905.841
Misrepresentation (3901.21(A); 3905.14(B)(5); 3999.08)
False advertising (3901.21(A), (B), (C), (D), (E), 3901.24; 3905.43; 3999.10, .11)
Defamation of insurer (3901.21(C), (D); 3999.09)
Charges, fee, refunds and rebates (3905.14(B)(32)(33), 3905.93, .932(D),(E),(F), .933(B))
1.3 Federal regulation
Fair Credit Reporting Act (15 USC 1681-1681d)
Fraud and false statements, including 1033 waiver (18 USC 1033, 1034)
2.0 The Legal Framework 35%
2.1 Authority
Express
Implied
Apparent
2.2 Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Classifications of contracts
Formal and informal
Unilateral and bilateral
Executory and executed contracts
Concealment
Fraud

2.3 Court jurisdictions
Original jurisdiction
Territorial
Subject-matter
Personal
Appellate jurisdiction
2.4 Terminology
Acquit
Adjudicate
Capital offense
Conviction
Custody
Defendant
Disposition
Extradition
Felony
Fugitive
Hearing
Incarceration
Indictment
Misdemeanor
Recognizance
Revoke
Suspend
Warrant
Writ
3.0 Bail Bond Principles and Practices 40%
3.1 Parties to a surety bond
Principal
Indemnitor for principal
Indemnity agreement
Obligee
Surety
3.2 Duties of surety bail bond agent
Power of attorney
Duty to register (3905.87)
Collateral and trust obligations
Build-up funds (3905.91)
Duties when apprehending fugitives
Written contract (2927.27(A)(2))
Duty to notify law enforcement (2927.27(A)(3))

Prohibition of representation as bounty hunter (2927.27(B))
3.3 Types of bonds
Personal surety bond
Corporate surety bond
Criminal defendant bonds
Bail
Appeal
Habeas corpus
Property bond
Nonsurety/cash (3905.932(G); 3901-1-66(C)(1))
3.4 Procedure
Application for bond (surety/defendant contract)
Collateral security
Surety contract
Posting the bond
Informational notice
3.5 Court procedures
Court appearances
Arraignment
Trial
Appeal
Conditions of release
Prior to trial
Pending appeal
Failure to appear
Revocation of bail
3.6 Release of surety
3.7 Surrender of principal (defendant)
Exoneration of bond
Return of collateral
3.8 Bond forfeiture
Motion
Notice to defendant and sureties
Judgment
Dispersal of funds
Time limits for appeal
Arrest after forfeiture

1.0 Insurance Regulation 10%
1.1 Licensing
Maintenance and duration (3905.06, .16; 3901-5-09)
Requirements (3905.02, .04, .041, .05, .051, .06; 3901-5-09)
Resident/nonresident (3905.01(C), .06, .061, .07, .071)
Change in name, address, email, telephone number (3905.061, 3905.071; 3901-5-09)
Renewal/nonrenewal (3905.06; 3901-5-09(J))
Temporary license (3905.09)
Duty to report criminal convictions and administrative disciplinary actions (3905.22)
Assumed business names (3905.11)
Continuing education including exemptions and penalties (3905.06, 3905.481; 3901-5-01; 3901-5-05(D), 3901.5.09(L)(7))
Inactivity due to military service (3905.06(G)); 3901-5-09(J))
Inactivity due to extenuating circumstances (3905.06(G); 3901-5-09(J))
Disciplinary actions (3905.14)
License denial, probation, surrender, suspension, revocation, or refusal to issue or renew (3901.22(D)(1); 3905.14, 3905.16; 3901-5-12)
Failure to pay taxes (3905.14(B)(14))
Failure to appear for an interview (3905.14(B)(22))
Failure to provide department with a written response (3905.14(B)(21))
Penalties and fines for violations (3901.22(D), (F), 3905.14(B), (D), (E), (F), (G), (H), .99)
Cease and desist orders (3901.221; 3905.14(H), 3901.22(D))
Civil
Criminal
Hearings (3901.22; 3905.14(D); ORC 119)
Consent/Settlement agreements (3901.22(G))
1.2 State regulation
Acts constituting insurance transactions (3901.17; 3905.02, 3905.42)
Negotiate, sell, solicit (3905.01, .02)
Director's general duties and powers (3901.01, 3901.011, .04, .041; 3905.12)
Company regulation
Certificate of authority (3925.11, 3927.01, 3929.01)
Insolvency (3903.01(O))
Policy forms/rates/exceptions (3935.04; 3937.03)
Financial requirements (3901-1-50; 3901-3-04; 3929.011, 3929.07, 3929.11)
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)

**OHIO PERSONAL LINE INSURANCE AGENT
SERIES 11-43**

100 questions - 2 Hours

Reporting of felony and crimes of moral turpitude (3905.14, .22)
Policy/application signature (3905.14(B)(11), (26))
Appointment procedures
Agent appointment (3905.20; 3901-5-09(K))
Cancellation of appointment (3905.16(B)(1))
Termination notification (3905.21)
Unfair insurance trade practices (3901.20, .21)
Rebating (3933.01)
Premium refunds and other incentives (3905.14(B)(32); Bulletin 2019-04 and 2019-05)
False advertising (3901.21(A), (B), (C), (D), (E), 3901.24; 3905.43; 3999.10, .11)
Misrepresentation (3901.21; 3905.14(B)(5); 3999.08)
Defamation of insurer (3901.21(C), (D); 3999.09)
Unfair discrimination (3901.21(L), (M), (N))
Illegal inducements (3933.01; Bulletin 2019-04 and 2019-05)
General grounds for disciplinary action (3905.14(B))
Examination of books and records (3901.04, .07)
Insurance fraud regulation (3999.21, .31, .37, .41, .42, .99; 2913.47, 3901.44)
Insurance information privacy (3901.44; 3904.04, 3904.13, 3904.14, 3965.01-.11)
Consumer information/fees (3905.55; 3905.181)
1.3 Federal regulation
Fair Credit Reporting Act (15 USC 1681-1681d)
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
Other federal regulations (e.g., Do Not Call List) (https://www.donotcall.gov/)
2.0 General Insurance 10%
2.1 Concepts
Risk management key terms
Risk
Exposure
Hazard
Peril
Loss
Methods of handling risk
Avoidance
Retention
Sharing
Reduction
Transfer
Elements of insurable risks
Adverse selection

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

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

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

Third-party provisions
Standard mortgage clause
Loss payable clause
No benefit to the bailee
Additional insured
3.4 Ohio laws, regulations and required provisions
Ohio Valued Policy Law (3929.25)
Ohio Insurance Guaranty Association (3955.01-.10, .12.-.19)
Cancellation and nonrenewal (3929.19-.22, .24; 3937.25-.411; 3901-1-18(D), 3937.47)
Binders (4509.56; 3901-1-18(I))
Retaliatory provisions (3901.86)
Concealment, misrepresentation or fraud (2913.47, 3999.31)
Declination of insurance and unfair discrimination (3901.21(L), (M), (N))
Mine subsidence (3929.50-.53, .55, .56, .58-.61; 3901-1-48)
Terrorism Risk Insurance Program Reauthorization Act of 2019 (Pub. L. 116-94) (Bulletin 2015-02)
Unfair Property/Casualty Claims Settlement Practices (3905.55; 3901-1-54; 3901-1-07)
Fire Loss - Treasury Certificate/Demolition Fund (3929.86)
4.0 Dwelling ('14) Policy 10%
4.1 Characteristics and purpose
Eligibility
Cancellation/renewal
Reasons
Notice
4.2 Coverage forms – Perils insured against
Basic
Broad
Special
4.3 Property coverages
Coverage A – Dwelling
Coverage B – Other structures
Coverage C – Personal property
Coverage D – Fair rental value
Coverage E – Additional living expense
Other coverages
4.4 General exclusions
4.5 Conditions and definitions
4.6 Selected endorsements
Special provisions – Ohio (DP 01 34)
Automatic increase in insurance (DP 04 11)

Broad theft coverage (DP 04 72)
Dwelling under construction (DP 11 43)
4.7 Personal liability supplement
Cancellation/nonrenewal
5.0 Homeowners ('22) Policy 23%
5.1 Eligibility and definitions
5.2 Coverage forms
HO-2 through HO-6
HO-8
5.3 Section I – Property coverages
Coverage A – Dwelling
Coverage B – Other structures
Coverage C – Personal property
Coverage D – Loss of use
Additional coverages
5.4 Section II – Liability coverages
Coverage E – Personal liability
Coverage F – Medical payments to others
Additional coverages
5.5 Perils insured against
5.6 Exclusions
5.7 Conditions
5.8 Selected endorsements
Special provisions – Ohio (HO 01 34)
Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)
Permitted incidental occupancies (HO 04 42)
Earthquake (HO 04 54)
Scheduled personal property (HO 04 61)
Personal property replacement cost (HO 04 90)
Home day care (HO 04 97)
Business pursuits (HO 24 71)
Watercraft (HO 24 75)
Personal injury (HO 24 82)
6.0 Auto Insurance 23%
6.1 Laws
Ohio Motor Vehicle Financial Responsibility Law (4509.01-.81))
Required limits of liability (4509.51)
Constructive total loss
Arbitration
Rental vehicle coverage
Use of non-OEM aftermarket crash parts (1345.81; 3901-1-54)

(H)(4))
Uninsured/underinsured motorist
Definitions (3937.18(A),(B),(C))
Bodily injury (3937.18(B),(C))
Property damage (3937.181)
Stacked and non-stacked (3937.18(F), (G))
Required limits (4509.51)
Intrafamily liability exclusion (3937.46)
Cancellation/nonrenewal (3937.30-.411, .47)
Grounds
Notice
Prohibition against use of intrafamily liability exclusion (3937.46)
Use of non-OEM aftermarket crash parts (1345.81; 3901-1-54(H)(4))
6.2 Personal ('18) auto policy
Eligibility, definitions, and conditions
Liability coverages
Combined single limits versus split limits
Bodily injury and property damage
Supplementary payments
Exclusions
Medical payments coverage
Uninsured/underinsured motorist coverage
Bodily injury
Property damage
Required limits
Coverage for damage to your auto
Collision
Other than collision
Deductibles
Transportation expenses
Exclusions
Substitute transportation
Towing and labor (PP 03 03)
Duties after an accident or loss
General provisions
Selected endorsements
Amendment of policy provisions – Ohio (PP 01 86)
Extended non-owned coverage (PP 03 06)
Miscellaneous type vehicle (PP 03 23)
Joint ownership coverage (PP 03 34)
7.0 Other Coverages and Options 7%

7.1 Umbrella/excess liability policies
Personal (DL 98 01)
7.2 National Flood Insurance Program
"Write your own" versus government
Eligibility
Coverage
Limits
Deductibles
7.3 Other policies
Boat owners
Personal watercraft
Recreational vehicles
Difference in conditions
7.4 Residual markets
Insurance Underwriting Plan
FAIR plan (3929.41-.49; 3901-1-18)
Ohio Automobile Insurance Plan (4509.70)

OHIO LIFE INSURANCE AGENT SERIES 11-44
100 questions - 2 Hours

1.0 Insurance Regulation 12%
1.1 Licensing
Maintenance and duration (3905.06, .16; 3901-5-09)
Requirements (3905.02, .04, .041, .05, .051, .06; 3901-5-09)
Resident/nonresident (3905.06, .061, .07, .071)
Change in name, address, email, telephone number (3905.061, 3905.071; 3901-5-09)
Renewal/nonrenewal (3905.06; 3901-5-09(J))
Temporary license (3905.09)
Duty to report criminal convictions and administrative disciplinary actions (3905.22)
Assumed business names (3905.11)
Continuing education including exemptions and penalties (3905.06, 3905.481; 3901-5-01; 3901-5-05(D), 3901-5-09(L)(7))
Inactivity due to military service (3905.06(G)); 3901-5-09(J))
Inactivity due to extenuating circumstances (3905.06(G); 3901-5-09(J))
Disciplinary actions (3905.14)
License denial, probation, surrender, suspension, revocation, or refusal to issue or renew (3901.22(D)(1); 3905.14, 3905.16; 3901-5-12)
Failure to pay taxes (3905.14(B)(14))
Failure to appear for an interview 3905.14(B)(22))

Failure to provide department with a written response (3905.14(B)(21))
Penalties and fines for violations (3901.22(D), (F), 3905.14(B), (D), (E), (F), (G), (H), .99)
Cease and desist orders (3901.221; 3905.14(H), 3901.22(D))
Civil
Criminal
Hearings (3901.22; 3905.14(D); ORC 119)
Consent/Settlement agreements (3901.22(G))
1.2 State regulation
Acts constituting insurance transactions (3901.17; 3905.02, 3905.42)
Negotiate, sell, solicit (3905.01, .02)
Director's general duties and powers (3901.01, 3901.011, .04, .041; 3905.12)
Company regulation
Certificate of authority (3907.08; 3909.01, .08, 3925.11, 3927.01)
Insolvency (3903.01(O))
Policy forms/rates/exceptions (3915.051; 3918.08; 3935.04; 3923.02, 3923.021)
Financial requirements (3901-1-50; 3901-3-04; 3907.05, 3929.011)
Agent regulation
Commissions, compensations, fees (3905.18; 3905.181; 3901-5-09(N), 3905.55)
Reporting of felony and crimes of moral turpitude (3905.14 (B)(6), (B)(7), .22)
Policy/application signature (3905.14(B)(11), (26))
Appointment procedures
Agent appointment (3905.20; 3901-5-09(K))
Cancellation of appointment (3905.16(B)(1))
Termination notification (3905.21)
Unfair trade and claims settlement practices (3901.19-.26; 3901-1-07)
Rebating (3911.20; 3999.05; Bulletins 2019-04 and 2019-05)
Premium refunds and other incentives (3905.14(B)(32); 3999.05, Bulletins 2019-04 and 2019-05)
False advertising (3901.21(A), (B), (C), (D), (E), 3901.24; 3905.43; 3999.10, .11)
Misrepresentation (3901.21(A),(B); 3905.14(B)(5); 3999.08)
Defamation of insurer (3901.21(C), (D); 3999.09)
Unfair discrimination (3901.21(L), (M), (N))
Illegal inducements (3933.01; 3999.05, 3901.21(G), 3911.20, Bulletins 2019-04 and 2019-05)
General grounds for disciplinary action (3905.14(B))
Examination of books and records (3901.04, .07)
Insurance fraud regulation (3999.21, .31, .37, .41, .42, .99; 2913.47, 3901.44)
Insurance information privacy (3901.44; 3904.04, 3904.14, 3965.01-.11)
Consumer information/fees (3905.55; 3901-6-04; 3905.181)

1.3 Federal regulation
Fair Credit Reporting Act (15 USC 1681-1681d)
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
Other federal regulations (e.g., Do Not Call List) (https://www.donotcall.gov/)
2.0 General Insurance 12%
2.1 Concepts
Risk management key terms
Risk
Exposure
Hazard
Peril
Loss
Methods of handling risk
Avoidance
Retention
Sharing
Reduction
Transfer
Elements of insurable risks
Adverse selection
Law of large numbers
Reinsurance
Indemnity/pay on behalf of
2.2 Insurers
Types of insurers
Stock companies
Mutual companies
Fraternal benefit societies
Reciprocal
Lloyd's associations
Risk retention groups
Surplus lines
Authorized/admitted versus unauthorized/nonadmitted insurers
Domestic, foreign and alien insurers
Financial solvency status (e.g., A.M. Best, Standard and Poor's, Moody's, NAIC)
Marketing (distribution) systems
2.3 Agent and general rules of agency
Insurer as principal
Agent/insurer relationship
Authority and powers of agents

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

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

Life insurance policy cost comparison methods
Replacement (3901-6-05)
Use and disclosure of insurance information
Post Application Consumer Review
Field underwriting
Notice of information practices
Application procedures
Delivery
Policy review
Effective date of coverage
Premium collection
Statement of good health
3.9 Individual underwriting by the insurer
Information sources and regulation (3904)
Application
Agent report
Attending physician statement
Investigative consumer (inspection) report
Medical Information Bureau (MIB)
Medical examinations and lab tests including HIV (3901.46(A), (B)(1))
Selection criteria
Classification of risks
Preferred
Standard
Substandard
Declined
4.0 Life Insurance Policies 12%
4.1 Term life insurance
Level term
Annual renewable term
Level premium term
Decreasing term
4.2 Whole life insurance
Continuous premium (straight life)
Limited payment
Single premium
4.3 Flexible premium policies
Adjustable/Universal life
Variable Universal life
4.4 Specialized policies

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

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

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

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

**OHIO ACCIDENT AND HEALTH INSURANCE AGENT
SERIES 11-45**

100 questions - 2 Hours

1.0 Insurance Regulation 10%
1.1 Licensing
Maintenance and duration (3905.06, .16; 3901-5-09)
Requirements (3905.02, .04, .041, .05, .051, .06; 3901-5-09)
Resident/nonresident (3905.06, .061, .07, .071)
Change in name, address, email, telephone number (3905.061, 3905.071; 3901-5-09)
Renewal/nonrenewal (3905.06; 3901-5-09(J))
Temporary license (3905.09)
Duty to report criminal convictions and administrative disciplinary actions (3905.22)
Assumed business names (3905.11)
Continuing education including exemptions and penalties (3905.06, 3905.481; 3901-5-01; 3901-5-05(D), 3901-5-09(L)(7))
Inactivity due to military service (3905.06(G)); 3901-5-09(J))
Inactivity due to extenuating circumstances (3905.06(G); 3901-5-09(J))

Disciplinary actions (3905.14)
License denial, probation, surrender, suspension, revocation, or refusal to issue or renew (3901.22(D)(1); 3905.14, 3905.16; 3901-5-12)
Failure to pay taxes (3905.14(B)(14))
Failure to appear for an interview (3905.14(B)(22))
Failure to provide department with a written response (3905.14(B)(21))
Penalties and fines for violations (3901.22(D), (F), 3905.14(B), (D), (E), (F), (G), (H), .99)
Cease and desist orders (3901.221; 3905.14(H), 3901.22(D))
Civil
Criminal
Hearings (3901.22; 3905.14(C); 3905.14(D); ORC 119)
Consent/Settlement agreements (3901.22(G))
1.2 State regulation
Acts constituting insurance transactions (3901.17; 3905.02, 3905.42)
Negotiate, sell, solicit (3905.01, .02)
Director's general duties and powers (3901.01, 3901.011, .04, .041; 3905.12)
Company regulation
Certificate of authority (1751.02, 3907.08; 3909.01, .08, 3925.11, 3927.01))
Insolvency (3903.01(O))
Policy forms/rates/exceptions (3918.08; 3935.04; 3937.03; 3923.02, 3923.021; 1751.11, 1751.12)
Financial requirements (3901-1-50; 3901-3-04; 3907.05, 3929.011)
Unfair trade and claims settlement practices (3901.19-.26; 3901-1-07; 3901-1-54))
Agent regulation
Commissions, compensations, fees (3905.18; 3905.181; 3901-5-09(N), 3905.55)
Reporting of felony and crimes of moral turpitude (3905.14 (B)(6), (B)(7), .22)
Policy/application signature (3905.14(B)(11), (26))
Appointment procedures
Agent appointment (3905.20; 3901-5-09(K))
Cancellation of appointment (3905.16(B)(1))
Termination notification (3905.21)
Unfair insurance trade practices (3901.20, .21)
Rebating (3911.20; 3933.01; 3999.05)
Premium refunds and other incentives (3905.14(B)(32); 3999.05, Bulletins 2019-04 and 2019-05)
False advertising (3901.21(A), (B), (C), (D), (E), 3901.24; 3905.43; 3999.10, .11)
Misrepresentation (3901.21(A),(B); 3905.14(B)(5); 3999.08)
Defamation of insurer (3901.21(C), (D); 3999.09)
Unfair discrimination (3901.21(L), (M), (N))

Illegal inducements (3933.01; 3999.05, 3901.21(G), 3911.20, Bulletins 2019-04 and 2019-05)
General grounds for disciplinary action (3905.14(B))
Examination of books and records (3901.04, .07)
Insurance fraud regulation (3999.21, .31, .37, .41, .42, .99; 2913.47, 3901.44)
Insurance information privacy (3901.44; 3904.04, 3904.14, 3965.01-.11)
Consumer information/fees (3905.55; 3901-6-04; 3905.181)
1.3 Federal regulation
Fair Credit Reporting Act (15 USC 1681-1681d)
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
Other federal regulations (e.g., Do Not Call List) (https://www.donotcall.gov/)
2.0 General Insurance 10%
2.1 Concepts
Risk management key terms
Risk
Exposure
Hazard
Peril
Loss
Methods of handling risk
Avoidance
Retention
Sharing
Reduction
Transfer
Elements of insurable risks
Adverse selection
Law of large numbers
Reinsurance
Indemnity/pay on behalf of
2.2 Insurers
Types of insurers
Stock companies
Mutual companies
Fraternal benefit societies
Reciprocals
Lloyd's associations
Risk retention groups
Surplus lines
Authorized/admitted versus unauthorized/nonadmitted insurers

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

Vision expense
Long-term/home health care expense
3.3 Classes of health insurance policies
Individual versus group
Private versus government
Limited versus comprehensive
Self-funded/ERISA
Employee association
3.4 Limited policies
Limited perils and amounts
Required notice to insured
Types of limited policies
Accident-only
Specified (dread) disease
Hospital indemnity (income)
Credit disability
Blanket insurance (teams, passengers, other) (3923.13)
Prescription drugs
Vision care
Critical illness
Dental
Hearing
Group supplemental
Travel
Short-term major medical
Medicare supplement & Part D (3923.33, .338, .331 - .336; 3901-8-08, 3901-8-09)
3.5 Common exclusions from coverage
War or act of war
Elective cosmetic surgery
Workers' compensation
Commission or attempt of a felony
State child health program
3.6 Agent responsibilities in individual health insurance
Marketing requirements
Advertising
Life and Health Insurance Guaranty Association (3956.04, .06, .18; 3901-1-52)
Sales presentations
Outline of coverage
Common situation for omission/errors
Field underwriting

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

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

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

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

Special Enrollment Period
Non-custodial parent
Grandchildren
Immunizations
Physically/mentally handicapped coverage
Women's benefits
Cytologic screening and mammography (3923.52; 1751.62)
Infertility
Maternity
Postpartum
Coordination of benefits provision
6.5 HIPAA (Health Insurance Portability and Accountability Act) requirements
Eligibility
Privacy
Guaranteed issue
Renewability
Mental health parity
Security provisions
6.6 Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs)
Definition
Eligibility
Contribution limits
6.7 PPACA (Patient Protection and Affordable Care Act)
Adverse benefit determination (3922.01-.23)
Rollout schedule
Employer compliance
Department of labor audits
Types of plans
Enrollment periods
Healthcare.gov versus private plans
Statement of benefits, coverages and uniform glossary
7.0 Health Insuring Corporations (HICs) 6%
7.1 General characteristics
Combined health care delivery and financing
Structure and providers
Limited service area
Limited choice of providers
Gatekeeper concept/Primary care physician versus referral (specialty) physician
Copayments

Prepaid basis
7.2 HIC services (1751.01)
Basic health services (1751.01 (A))
Preventive care services
Physician services
Emergency care
Urgent care
Hospital services
Outpatient services
Diagnostic services
Cancer clinical trials
Supplemental health care services (1751.01(B))
Intermediate or long-term care facilities
Dental care
Vision care
Podiatric care
Mental health services
Alcohol and drug abuse treatment
Home health services
Prescription drug services
Nursing services
Physical therapy
Chiropractic services
Specialty Health Care Services (1751.01 (C))
7.3 HIC certification and regulation
Solicitation documents (1751.31)
Advertising (1751.20)
Confidentiality of medical and health information (1751.52)
Contractual plan
Evidence of coverage (1751.11, .33)
Benefits and exclusions
Open enrollment provision
Member rights (1751.18)
Renewal (1751.18)
8.0 Group Accident and Health Insurance 9%
8.1 Characteristics of group insurance
Group contract
Certificate of coverage
Experience rating versus community rating
8.2 Types of eligible groups
Employment-related groups

Individual employer groups
Multiple-Employer Trusts (METs) or Welfare Arrangements (MEWAs) (Chapter 1739)
Associations
Blanket (3923.13)
Students health plans
Customer groups (depositors, creditor-debtor, other)
8.3 Marketing considerations
Advertising
Regulatory jurisdiction/place of delivery
Disclosure form
8.4 Employer group health insurance
Insurer underwriting criteria
Characteristics of group
Nondiscrimination
Plan design factors
Contributory/non-contributory
Persistency factors
Administrative capability
State requirements
Eligibility for coverage
Annual open enrollment
Part-time employees
Dependent, spousal eligibility
Domestic partners/civil unions
Coordination of benefits provision
Change of insurance companies or loss of coverage
Coinsurance and deductible carryover
No-loss no-gain
Events that terminate coverage
Extension of benefits
Continuation of coverage under COBRA 29 USC1161 and Ohio-specific rules (3923.38)
Cancellation or nonrenewal
Reinstatement for military personal
8.5 Small employer medical plans
Definition of small employer (3924.01(N))
Eligibility of employees (3924.01(G))
Open/late enrollment (3924.01(I))
Service waiting period (3924.01(M))
Guaranteed issue (3924.03(E))
Renewability (3924.03(B))

Premium rates (3924.04)
Disclosure rules (3924.033)
9.0 Dental Care Plans 3%
9.1 Categories of dental treatment
Diagnostic and preventive
Restorative
Oral surgery
Endodontics
Periodontics
Prosthodontics
Orthodontics
9.2 Indemnity plans
Choice of providers
Network versus out-of-network
Scheduled versus nonscheduled plans
Deductibles
Coinsurance
Exclusions, limitations
Benefit categories
Diagnostic/preventive services
Basic services
Major services
Deductibles and coinsurance
Combination plans
Exclusions
Limitations
Predetermination of benefits
9.3 Employer group dental expense
Integrated deductibles versus stand-alone plans
Minimizing adverse selection
Stand-alone plans
10.0 Insurance for Senior Citizens and Special Needs Individuals 15%
10.1 Medicare
Nature, financing, administration and terminology
Part A – Hospital Insurance
Individual eligibility requirements
Enrollment
Coverages and cost-sharing amounts
Exclusions
Part B – Medical Insurance

Individual eligibility requirements
Enrollment
Coverages and cost-sharing amounts
Exclusions
Claims terminology and other key terms
Part C – Medicare Advantage
Nature, financing, administration and terminology
Eligibility Requirements
Enrollment timelines
Plan types and definitions
Coverages and cost-sharing amounts
Supplemental Benefits
Exclusions/limitations
Part D – Prescription Drug Insurance
Nature, financing, administration and terminology
Eligibility and enrollment
Coverage, formulary, tiering, exceptions/appeals
Cost Sharing, premium, deductible, coverage gap, catastrophic
Low Income Subsidy
Late enrollment penalty
Limitations- Prior auth, step therapy, quantity limits
Preferred, network pharmacies
10.2 Medicare supplements (3923.33, .338.331-.336; OAC 3901-8-08 Amended, including Appendix C and D)
Purpose
Open enrollment
Solicitation of Medicare supplements (3923.33, .338.331-.336; 3901-8-08, 3901-8-09)
Standardization Medicare supplement plans
Core benefits
Additional benefits
Ohio regulations and required provisions
Standards for marketing
Certification requirements
Advertising
Appropriateness of recommended purchase and excessive insurance
Outline of coverage
Right to return (free look)
Replacement
Required disclosure provisions
Permitted compensation arrangements

Notice of change
Guaranteed issue
Medicare SELECT
10.3 Other options for individuals with Medicare
Employer group health plans
Disabled employees
Employees with kidney failure
Individuals age 65 or older
Connector Models
Medicaid
Eligibility
Benefits
Differences
10.4 Long-term care (LTC) policies (3901-4-01; 1751.63, 3923.41-.50)
LTC, Medicare and Medicaid compared
Eligibility for benefits
Levels of care
Skilled care
Intermediate care
Custodial care
Home health care
Adult day care
Respite care
Assisted living
Benefit periods
Benefit amounts
Optional benefits
Guarantee of insurability
Return of premium
Qualified LTC plans
Exclusions
Underwriting considerations
Ohio regulations and required provisions
Standards for marketing (3901-4-01(V))
Advertising (3901-4-01(U))
Appropriateness of recommended purchase (3901-4-01(W))
Inflation protection (3901-4-01(M))
Replacement (3901-4-01 (N))
Unintentional lapse (3901-4-01(G))
Outline of coverage (3901-4-01, (DD); 3923.44(I))

Shopper's guide (3901-4-01(EE))
Pre-existing conditions (3923.44(B)(4)(5), (D))
11.0 Federal Tax Considerations for Accident and Health Insurance 6%
11.1 Personally-owned health insurance
Disability income insurance
Benefits subject to FICA
Medical expense insurance
Long-term care insurance
11.2 Employer group health insurance
Disability income (STD, LTD)
Benefits subject to FICA
Medical, dental and vision expense
Long-term care insurance
Accidental death and dismemberment
11.3 Medical expense coverage for sole proprietors and partners
11.4 Business disability insurance
Key person disability income
Buy-sell policy
11.5 Medical Savings Accounts (MSAs) and Health savings accounts (HSAs)
11.6 Health Reimbursement Accounts (HRAs)

OHIO PROPERTY INSURANCE AGENT SERIES 11-46
100 questions - 2 Hours

1.0 Insurance Regulation 10%
1.1 Licensing
Maintenance and duration (3905.06, .16; 3901-5-09)
Requirements (3905.02, .04, .041, .05, .051, .06; 3901-5-09)
Resident/nonresident (3905.01(C), .06, .061, .07, .071)
Change in name, address, email, telephone number (3905.061, 3905.071; 3901-5-09)
Renewal/nonrenewal (3905.06; 3901-5-09(J))
Temporary license (3905.09)
Duty to report criminal convictions and administrative disciplinary actions (3905.22)
Assumed business names (3905.11)
Continuing education including exemptions and penalties (3905.06, 3905.481; 3901-5-01; 3901-5-05(D), 3901-5-09(L)(7))
Inactivity due to military service (3905.06(G)); 3901-5-09(J))
Inactivity due to extenuating circumstances (3905.06(G); 3901-5-09(J))

Disciplinary actions (3905.14)
License denial, probation, surrender, suspension, revocation, or refusal to issue or renew (3901.22(D)(1); 3905.14, 3905.16; 3901-5-12)
Failure to pay taxes (3905.14(B)(14))
Failure to appear for an interview (3905.14(B)(22))
Failure to provide department with a written response (3905.14(B)(21))
Penalties and fines for violations (3901.22(D), (F), 3905.14(B), (D), (E), (F), (G), (H), .99)
Cease and desist orders (3901.221; 3905.14(H), 3901.22(D))
Civil
Criminal
Hearings (3901.22; 3905.14(D); ORC 119)
Consent/Settlement agreements (3901.22(G))
1.2 State regulation
Acts constituting insurance transactions (3901.17; 3905.02, 3905.42)
Negotiate, sell, solicit (3905.01, .02)
Director's general duties and powers (3901.01, 3901.011, .04, .041; 3905.12)
Company regulation
Certificate of authority (3925.11, 3927.01, 3929.01)
Insolvency (3903.01(O))
Policy forms/rates/exceptions (3935.04; 3937.03)
Financial requirements (3901-1-50; 3901-3-04; 3929.011, 3929.07, 3929.11)
Unfair trade and claims settlement practices (3901.19-26; 3901-1-07; 3901-1-54))
Agent regulation
Commissions, compensations, fees (3905.18, .181; 3901-5-09(N), 3905.55)
Reporting of felony and crimes of moral turpitude (3905.14 (B)(6), (B)(7), .22)
Policy/application signature (3905.14(B)(11), (26))
Appointment procedures
Agent appointment (3905.20; 3901-5-09(K))
Cancellation of appointment (3905.16(B)(1))
Termination notification (3905.21)
Unfair insurance trade practices (3901.20, .21)
Rebating (3933.01)
Premium refunds and other incentives (3905.14(B)(32); Bulletin 2019-04 and 2019-05)
False advertising (3901.21(A), (B), (C), (D), (E), 3901.24; 3905.43; 3999.10, .11)
Misrepresentation (3901.21; 3905.14(B)(5); 3999.08)
Defamation of insurer (3901.21(C), (D); 3999.09)
Unfair discrimination (3901.21(L), (M), (N))
Illegal inducements (3933.01; Bulletin 2019-04 and 2019-05)

General grounds for disciplinary action (3905.14(B))
Examination of books and records (3901.04, .07)
Insurance fraud regulation (3999.21, .31, .37, .41, .42, .99; 2913.47, 3901.44)
Insurance information privacy (3901.44; 3904.04, 3904.13, 3904.14, 3965.01-.11)
Consumer information/fees (3905.55; 3905.181)
1.3 Federal regulation
Fair Credit Reporting Act (15 USC 1681-1681d)
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
Other federal regulations (e.g., Do Not Call List) (https://www.donotcall.gov/)
2.0 General Insurance 10%
2.1 Concepts
Risk management key terms
Risk
Exposure
Hazard
Peril
Loss
Methods of handling risk
Avoidance
Retention
Sharing
Reduction
Transfer
Elements of insurable risks
Adverse selection
Law of large numbers
Reinsurance
Indemnity/pay on behalf of
2.2 Insurers
Types of insurers
Stock companies
Mutual companies
Fraternal benefit societies
Reciprocal
Lloyd's associations
Risk retention groups
Surplus lines
Authorized/admitted versus unauthorized/non-admitted insurers
Domestic, foreign and alien insurers

Financial solvency status (e.g., A.M. Best, Standard and Poor's, Moody's, NAIC)
Marketing (distribution) systems
2.3 Agent and general rules of agency
Insurer as principal
Agent/insurer relationship
Authority and powers of agents
Express
Implied
Apparent
Responsibilities to the applicant/insured
2.4 Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Legal interpretations affecting contracts
Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel
3.0 Property Insurance Basics 20%
3.1 Principles and concepts
Insurable interest
Underwriting
Credit scores
Loss ratio
Rates
Types

Loss costs
Components
Hazards
Physical
Moral
Morale
Negligence
Elements of a negligent act
Defenses against negligence
Damages
Compensatory – special versus general
Punitive
Types of liability
Absolute
Strict
Vicarious
Causes of loss (perils)
Direct loss
Consequential loss
Indirect loss
Named perils versus special (open) perils
Blanket versus specific insurance
Basic types of construction
Loss valuation
Actual cash value
Replacement cost
Functional replacement cost
Market/agreed value
Valued amount
Stated amount
3.2 Policy structure
Declarations
Definitions
Insuring agreement or clause
Additional/supplementary coverage
Conditions
Exclusions
Endorsements
3.3 Common policy provisions
Insureds – named, first named, additional
Policy period

Policy territory
Cancellation and nonrenewal
Deductibles
Coinsurance
Other insurance
Non-concurrency
Primary and excess
Pro rata
Contribution by equal shares
Limits of liability insurance
Per occurrence (accident)
Per person
Aggregate – general versus products – completed operations
Split
Combined single
Restoration/non-reduction of limits
Vacancy or un-occupancy
Named insured provisions
Duties after loss
Assignment
Abandonment
Policy provisions
Liberalization
Subrogation
Salvage
Claim settlement options
Replacement cost vs. actual cash value
Duty to defend
Third-party provisions
Standard mortgage clause
Loss payable clause
No benefit to the bailee
Additional insured
3.4 Ohio laws, regulations and required provisions
Ohio Valued Policy Law (3929.25)
Ohio Insurance Guaranty Association (3955.01-.10, .12.-.19)
Cancellation and nonrenewal (3929.19-.22, .24; 3937.25-.411, 3937.47; 3901-1-18(D))
Binders (4509.56; 3901-1-18(I))
Controlled business (3905.61-.65))
Retaliatory provisions (3901.86)
Concealment, misrepresentation or fraud (2913.47, 3999.31)

Declination of insurance and unfair discrimination (3901.21(L), (M), (N))
Mine subsidence (3929.50-.53, .55, .56, .58-.61; 3901-1-48)
Terrorism Risk Insurance Program Reauthorization Act of 2019 (Pub. L. 116-94) (Bulletin 2015-02)
Unfair Property/Casualty Claims Settlement Practices (3905.55; 3901-1-54; 3901-1-07)
Fire Loss - Treasury Certificate/Demolition Fund (3929.86)
4.0 Dwelling ('14) Policy 14%
4.1 Characteristics and purpose
Eligibility
Cancellation/renewal
Reasons
Notice
4.2 Coverage forms – Perils insured against
Basic
Broad
Special
4.3 Property coverages
Coverage A – Dwelling
Coverage B – Other structures
Coverage C – Personal property
Coverage D – Fair rental value
Coverage E – Additional living expense
Other coverages
4.4 General exclusions
4.5 Conditions and definitions
4.6 Selected endorsements
Special provisions – Ohio (DP 01 34)
Automatic increase in insurance (DP 04 11)
Broad theft coverage (DP 04 72)
Dwelling under construction (DP 11 43)
4.7 Personal liability supplement
Cancellation/nonrenewal
5.0 Homeowners ('22) Policy 18%
5.1 Eligibility and definitions
5.2 Coverage forms
HO-2 through HO-6
HO-8
5.3 Section I – Property coverages
Coverage A – Dwelling
Coverage B – Other structures
Coverage C – Personal property

Coverage D – Loss of use
Additional coverages
5.5 Perils insured against
5.6 Exclusions
5.7 Conditions
5.8 Selected endorsements
Special provisions – Ohio (HO 01 34)
Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)
Permitted incidental occupancies (HO 04 42)
Earthquake (HO 04 54)
Scheduled personal property (HO 04 61)
Personal property replacement cost (HO 04 90)
Home day care (HO 04 97)
6.0 Commercial Package Policy (CPP) 16%
6.1 Components of a commercial policy
Common policy declarations
Common policy conditions
Interline endorsements
One or more coverage parts
6.2 Commercial property ('12)
Definitions, conditions, exclusions
Coverage forms
Building and personal property
Condominium association
Condominium commercial unit-owners
Builders risk
Business income
Legal liability
Extra expense
Causes of loss forms
Basic
Broad
Special
Selected endorsements
Ordinance or law (CP 04 05)
Spoilage (CP 04 40)
Peak season limit of insurance (CP 12 30)
Value reporting form (CP 13 10)
6.3 Commercial inland marine ('13)
Nationwide marine definition

Commercial Inland marine conditions forms
Commercial inland marine coverage forms
Accounts receivable
Bailee's customer
Commercial articles
Contractors equipment floater
Electronic data processing
Equipment dealers
Installation floater
Jewelers block
Signs
Valuable papers and records
Transportation coverages
Common carrier cargo liability
Motor truck cargo forms
Transit coverage forms
6.4 Equipment breakdown ('13)
Definitions, coverages and exclusions (EB 00 20)
Equipment breakdown protection coverage form (EB 00 20)
Selected endorsements
Business income - Report of values (EB R 002)
Actual cash value (EB 99 59)
6.5 Farm coverage
Farm property coverage forms ('16)
Coverage A – Dwellings
Coverage B – Other private structures
Coverage C – Household personal property
Coverage D – Loss of use
Coverage E – Scheduled farm personal property
Coverage F – Unscheduled farm personal property
Coverage G – Other farm structures
Livestock coverage form
Mobile agricultural machinery and equipment coverage form
Cause of loss (basic, broad and special)
Additional coverages
Eligibility
Exclusions
Limits of insurance
Conditions
Definitions
7.0 Businessowners ('13) Policy 6%

7.1 Characteristics and purpose
7.2 Businessowners Section I – Property
Definitions
General conditions
Loss conditions
Exclusions
Coverage
Limits of insurance
Deductibles
Optional coverages
7.3 Businessowners Section III – Common Policy Conditions
7.4 Selected endorsements
Protective safeguards (BP 04 30)
Utility services – direct damage (BP 04 56)
Utility services – time element (BP 04 57)
8.0 Other Coverages and Options 6%
8.1 Aviation insurance
Hull, cargo, freight
Implied warranties
Perils
Drone coverage
General and particular average
8.2 Ocean marine insurance
Major coverages
Hull insurance
Cargo insurance
Freight insurance
Protection and indemnity
Implied warranties
Perils
General and particular average
8.3 National Flood Insurance Program
"Write your own" versus government
Eligibility
Coverage
Limits
Deductibles
8.4 Other policies
Boat owners
Personal watercraft
Recreational vehicles

Difference in conditions
8.5 Residual markets
FAIR plans (3929.41-.49; 3901-1-18)
Commercial Insurance Joint Underwriting Association (3930.01-.18)

OHIO CASUALTY INSURANCE AGENT SERIES 11-47
100 questions - 2 Hours

1.0 Insurance Regulation 10%
1.1 Licensing
Maintenance and duration (3905.06, .16; 3901-5-09)
Requirements (3905.02, .04, .041, .05, .051, .06; 3901-5-09)
Resident/nonresident (3905.01(C), .06, .061, .07, .071)
Change in name, address, email, telephone number (3905.061, 3905.071; 3901-5-09)
Renewal/nonrenewal (3905.06; 3901-5-09(J))
Temporary license (3905.09)
Duty to report criminal convictions and administrative disciplinary actions (3905.22)
Assumed business names (3905.11)
Continuing education including exemptions and penalties (3905.06, 3905.481; 3901-5-01; 3901-5-05(D), 3901-5-09(L)(7))
Inactivity due to military service (3905.06(G)); 3901-5-09(J))
Inactivity due to extenuating circumstances (3905.06(G); 3901-5-09(J))
Disciplinary actions (3905.14)
License denial, probation, surrender, suspension, revocation, or refusal to issue or renew (3901.22(D)(1); 3905.14, 3905.16; 3901-5-12)
Failure to pay taxes (3905.14(B)(14))
Failure to appear for an interview (3905.14(B)(22))
Failure to provide department with a written response (3905.14(B)(21))
Penalties and fines for violations (3901.22(D), (F), 3905.14(B), (D), (E), (F), (G), (H), .99)
Cease and desist orders (3901.221; 3905.14(H), 3901.22(D))
Civil
Criminal
Hearings (3901.22; 3905.14(D); ORC 119)
Consent/Settlement agreements (3901.22(G))
1.2 State regulation
Acts constituting insurance transactions (3901.17; 3905.02, 3905.42)
Negotiate, sell, solicit (3905.01, .02)
Director's general duties and powers (3901.01, 3901.011, .04, .041; 3905.12)
Company regulation

Certificate of authority (3925.11, 3927.01, 3929.01)
Insolvency (3903.01(O))
Policy forms/rates/exceptions (3935.04; 3937.03)
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