



# OHIO

Department of Insurance

## Licensing Information Bulletin

For examinations on and after June 25, 2016

Register online at [www.prometric.com/ohio/insurance](http://www.prometric.com/ohio/insurance)

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**Providing License Examinations for the State of Ohio**

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## Introduction

### *A message from ODI*

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 Prometric to conduct its examination program. ODI and Prometric work together to ensure that exams meet statutory requirements and professional exam development standards.

This bulletin provides you with information about the examination and licensing process for obtaining an Ohio insurance license.

### *At a glance*

Follow these main steps if you are interested in obtaining an insurance license:



#### *To obtain your insurance license*

- 1 Review this bulletin thoroughly to determine exams needed, if any, and other license requirements.
- 2 Complete any required pre-licensing education from an approved education provider and obtain a certificate of course completion.
- 3 Contact Prometric to register and pay for your exam and to schedule an appointment to take it.

The easiest way to register is online at [www.prometric.com/ohio/insurance](http://www.prometric.com/ohio/insurance). Phone, fax and mail options are also available. (See Page 6.)

- 4 Prepare for your exam, using this bulletin and other materials.

The content outlines in this guide are the basis for the exams. (See Page 20.)

- 5 Take the scheduled exam, bringing required identification and course completion certificate(s), if required, to the test center. (See Page 9.)

You will receive your results immediately after the exam. If you pass it, go on to step 6. If you do not pass, repeat steps 2 through 4 until you do.

- 6 Complete (BCI/FBI) criminal background check. (See Page 13.)

- 7 Apply for your license through ODI. (See Page 14.)

- 8 Obtain your Surety Bail Bond photo identification. (See Page 16.)



#### *To get answers not provided in this bulletin*

Direct all questions and requests for information about exams to:

##### **Prometric**

7941 Corporate Drive  
 Nottingham, MD 21236  
 Phone: 877.346.4014 / Fax: 877.341.9469  
 TDD User: 800.790.3926  
 Web site at [www.prometric.com/ohio/insurance](http://www.prometric.com/ohio/insurance)

Direct questions about licensure to:

##### **Ohio Department of Insurance**

License Division  
 50 West Town Street, Third Floor, Suite 300  
 Columbus, OH 43215  
 Phone: 614.644.2665  
 Web site: [www.insurance.ohio.gov](http://www.insurance.ohio.gov)

## Understanding license requirements

### Overview of the licensing process

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);
- Pass a criminal background check (see Page 13.);
- 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 (see Page 14.)



**Note** ODI encourages you to prepare for your exam and requires you to continue your professional education once you are licensed. Please refer to the “Continuing Education” section on Page 17.

### Pre-licensing education requirements

Resident agent license applicants must complete a pre-licensing education program from an Ohio approved pre-licensing provider prior to taking an examination for the following lines of authority:

- Life
- Accident and Health
- Property
- Casualty
- Personal Lines
- Surety Bail Bond

A current list of approved pre-licensing schools is posted on ODI’s Web site at [www.insurance.ohio.gov](http://www.insurance.ohio.gov). The educational requirements may be met by either completing a 20-hour classroom course or successfully completing an approved self-study course.

### Course Completion Certificate

Upon completing the required pre-licensing education program, you will be issued a Course Completion Certificate. If you take a combined pre-license course, you will receive two completion certificates (one for each 20-hour course). Each certificate is valid for 180 calendar days beginning with the date of course completion. You must pass your license exam during these 180 calendar days or take the course again.



**Important** You **must bring** your original, signed, unaltered Course Completion Certificate(s) or your Pre-License Education Waiver to the test center when you take your license exam. You **will not** be admitted to the exam without it.

## Waiver of pre-licensing education requirements

Pre-licensing education may be waived for:

Property & Casualty & Personal Lines			
CPCU		ARM	
AAI		CIC	
Health			
RHU		REBC	
CEBS		HIA	
LIFE			
CLU	ChFC	CFP	LUTCF
CEBS	CIC	FLMI	

- Applicants with an Associate or Bachelor's degree with a major in insurance; \*
- Title applicants; \*\* and
- Public Insurance Adjuster applicants. \*\*

\*Verification must be provided to ODI prior to testing. You must receive the education waiver from ODI and present the original on the day of testing. Each waiver is valid for 180 calendar days from the date of waiver.



**Important:** You **must** pass your license exam within those 180 calendar days or complete the required pre-license education again.

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 exemptions.

\*\*No pre-licensing education required.

## Resident licenses and exam requirements

ODI grants licenses for the lines of insurance listed below. Each type is listed with the required examination. Each license is valid only for the line(s) of authority named on the license.

Line of Insurance	Exam Series
Life, Accident and Health (combined exam)	11-35
Life	11-44
Accident and Health	11-45
Property and Casualty (combined exam)	11-36
Property	11-46
Casualty	11-47
Personal	11-43
Surety Bail Bond	11-42
Public Insurance Adjuster	11-38
Title	11-37



**Note** For Series 11-35 and 11-36 exams, you must present **both** Course Completion Certificates when you take your combined exam.

A review of the examination content outlines in this bulletin (beginning on Page 20) will help you to understand the scope of knowledge required for each of these licenses. For any other licenses, please contact ODI.

### *Nonresident license requirements*

In most cases, nonresidents who are licensed agents in their home states are not required to complete pre-licensing education or take examinations to be licensed as Ohio Nonresident Agents. Nonresidents must apply directly to ODI using the National Insurance Producer Registry (NIPR) Uniform Application for Individual Producer License.

## *Scheduling your exam*

Prometric provides computerized testing through its multistate testing network. You may take your examination at any Prometric test center in the United States. Follow the instructions here to register and schedule an appointment to take your examination.

### *Registering and scheduling exams*

Before you can test, you must contact Prometric to:

- 1 Register for the exam you need to take.
- 2 Pay the exam fee.
- 3 Schedule an appointment to take your exam.

Prometric will provide you a confirmation number as evidence that you have completed the registration process. Keep your confirmation number—you will need it to schedule, reschedule, cancel, and confirm your appointment.

**Accommodations.** If you require ADA accommodation or ESL additional time, see “Special test considerations” on Page 7 before registering.

**Holidays.** Testing generally does not occur on the following holidays:

- |   |  |
|---|--|
| <ul style="list-style-type: none"> <li>• New Year’s Day</li> <li>• Martin Luther King Jr. Day</li> <li>• Presidents’ Day</li> <li>• Memorial Day</li> </ul> | <ul style="list-style-type: none"> <li>• Independence Day</li> <li>• Labor Day</li> <li>• Thanksgiving Day</li> <li>• Christmas Day</li> </ul> |
|---|--|

Additional state holidays may be observed in the state where you schedule your exam appointment.

### **Test centers**

A complete list of test center locations may be found by going to [www.prometric.com/ohio/insurance](http://www.prometric.com/ohio/insurance) and clicking on the “**Start**” button. Test center locations are subject to change. Be sure to verify the address of and directions to your destination before you leave for your exam.

Test centers that might be most convenient to candidates in Ohio include:

<b>Test Sites</b>		
<b>Cincinnati, OH</b> 513.671.7030	<b>Cleveland, OH</b> 216.368.1030	<b>Fairborn, OH</b> 937.320.5478
<b>Mansfield, OH</b> 419.775.1219	<b>Maumee, OH</b> 419.482.0508	<b>Mentor, OH</b> 440.255.0055

<b>Middleburg Heights, OH</b> 440.260.0883	<b>Niles, OH</b> 330.652.1886	<b>Stow, OH</b> 330.922.5587
<b>Worthington, OH</b> 614.431.2083	<b>Fort Wayne, IN</b> 260.481.4153	<b>Lexington, KY</b> 859.268.3338
<b>Charleston, WV</b> 304.344.8087		

### On the Internet—a one-step process

Register and schedule your exam online at any time using our Internet Registration Service. Just follow these steps.



#### To register and schedule an exam online

- 1 Access [www.prometric.com/ohio/insurance](http://www.prometric.com/ohio/insurance).
- 2 Under **Get Started**, click on the “**Start**” button and follow the prompts.

### By phone—a one-step process

You may register and schedule your examination by calling 877.346.4014 between 8 a.m. and 9 p.m. (Eastern Time), Monday through Friday. Please have your exam registration form and your Visa or MasterCard information available. At the end of the call, you will be given a number confirming your appointment. Record and keep this confirmation number for your records.

### By fax or mail—a two-step process

You can register by fax or mail in two steps: (1) register and pay your exam fee and (2) schedule your exam appointment by phone.

You may fax your completed exam registration form (Page 50) to Prometric at 877.341.9469. You must include the Visa or MasterCard number and the cardholder’s signature on the fax.

You may mail your completed exam registration form and the appropriate exam fee. When registering by mail, you may pay the exam fee by including a Visa or MasterCard number, company check, cashier’s check or money order. **Personal checks and cash are not accepted.**

Faxed registrations are processed within 24 hours, or one business day, of receipt. Assume four to eight days for delivery of mailed registrations and then 48 hours for processing. Once your registration has been processed, you can schedule an appointment by calling 877.346.4014. Please record and retain the number confirming your appointment.

### Registration fee, expiration, and refund policy

Your exam registration is valid for 180 calendar days and will expire without further notice at that time. If you have allowed your exam registration to expire, or were unsuccessful in your exam attempt, you may re-register by any of the methods listed above, keeping in mind that the dates on your Course Completion Certificate will still need to be valid and that another exam registration fee is required for each attempt.

Your pre-licensing Course Completion Certificate is valid for 180 calendar days, beginning with the date the course was completed. If you have not registered, scheduled, and passed your exam within this time period, you will need to retake your pre-licensing education course.

Exam registration fees are **not refundable or transferable**.



**Note** You must take and pass your exam within 180 days of completing your pre-licensing education course. If you do not pass the exam within the 180 day timeframe, you will be required to take the pre-licensing education course again.

### *Rescheduling an appointment*

To avoid forfeiting your exam fee, you must contact Prometric at least **three full business days** before the day of your scheduled exam appointment. **Before you reschedule your exam**, refer to the following table to determine the **last day** you may reschedule without paying another full exam fee.

**Last day to reschedule with no fee**

<b>If your exam is on:</b>	<b>Call by 9 p.m. EST on:</b>
Monday	Tuesday
Tuesday	Wednesday
Wednesday	Thursday
Thursday	Friday
Friday	Monday

Note that this schedule **does not** include holidays. Since holidays are not business days, they do not count against the three days, so please call earlier around the holidays noted above.

If you do not allow at least three full business days to reschedule your appointment, your exam fee will be forfeited and you will need to pay another full exam fee and schedule another exam appointment.

### *If absent or late for your appointment*

If you miss your appointment or arrive late and are not allowed to test, you will forfeit your exam fees and must reschedule and pay another exam fee.

If you are unable to attend your scheduled exam due to illness or emergency, call Prometric. Under certain circumstances, the fee to reschedule may be waived. Prometric reserves the right to request documentation to support any illness or emergency claim.

### *Emergency closings*

Severe weather or an emergency could require canceling scheduled exams. If this occurs, Prometric will attempt to contact you by phone; however, you may check for testing site closures by calling Prometric. If the site is closed, your exam will be rescheduled without a rescheduling fee.

If a test center is open for testing and you choose not to appear for your appointment, you will forfeit your exam fees and must reschedule and pay another exam fee.

### *Special test considerations*

**ADA accommodation.** If you require testing accommodations under the Americans with Disabilities Act (ADA), please call Prometric at 888.226.9406 to obtain an accommodation request form. Reasonable testing accommodations are provided to allow candidates with documented disabilities recognized under the ADA an opportunity to demonstrate their skills and knowledge.

Candidates should submit professional documentation of the disability with their form to help us determine the necessary testing arrangements. Thirty days' advance



notice is required for all testing arrangements. There is no additional charge for these accommodations.

**ESL accommodation.** All examinations are given in English. If English is not your primary language, you may qualify for additional time for your test by requesting an ESL Authorization from Prometric. Please include:

- A personal letter requesting the authorization; and
- A letter from your English instructor or sponsoring company (on company letterhead), certifying that English is not your primary language.

If documentation is approved, Prometric may extend the time limit on your examination to time and a half. You will be notified by mail of this approval and should not schedule your exam until you have received the approval letter.

## Preparing for your exam

Being well- prepared can help you pass your exam and possibly save you money and time spent retaking it. This section offers:

- An overview of the exam content outlines.
- Information about study materials.
- An explanation of how to take a practice exam.

### Content outlines overview

The license exam for each type of license consists of questions that test knowledge of topical areas listed in the content outline for that exam. An overview of each exam content outline appears in this bulletin, beginning on Page 20. You can view a detailed outline specific to your exam online at [www.prometric.com/ohio/insurance](http://www.prometric.com/ohio/insurance).

Item-development staff at Prometric and insurance professionals research the content and write questions. The questions are then submitted to industry professionals in Ohio for review and approval. These industry professionals first identify the important areas of knowledge and then confirm that the examination questions assess them. This process ensures that the examinations reflect content that you, as an entry-level agent, will need to know to properly perform your duties for the insurance-buying public.



**Note** Do not schedule your exam until you are familiar with all subject areas in the applicable content outline.

### Study materials

In addition to any pre-licensing education that is required for the exam you are taking, you are free to use materials of your choice to prepare for the exam. Manuals have been prepared by different publishers to assist candidates specifically in preparing for license exams. Because of the number and the diversity of approaches within these publications, **neither ODI nor Prometric reviews or approves study materials.**

**General recommendations.** You may obtain recommendations for study materials and pre-licensing study courses from insurance companies, the company or agency you plan to work for, or local insurance and agents' associations.

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

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

You can also access Ohio statutes and insurance regulations through ODI's website at [www.insurance.ohio.gov](http://www.insurance.ohio.gov).

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### *Practice exams*

Practice exams are available at [www.prometric.com/ohio/insurance](http://www.prometric.com/ohio/insurance).

While practice exams contain general, non-state-specific insurance questions, they are created in the same format and use the same question types as the actual licensure exams. Practice exams will also help you become familiar with the computer-based testing process.

During the practice exam, you will get immediate feedback on correct and incorrect responses as well as overall feedback at the end of the session. If you like, you may print out the final practice exam results to help you with further test preparation.

Practice exams are available for Life, Health, and Property/Casualty lines at no charge.

## *Taking your exam*

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Knowing what to expect when taking your exam may help you prepare for it. This section contains:

- An overview of the testing process.
- Regulations that will be enforced at the testing center.
- Information about the types of questions on the exam.
- A guide to understanding your exam results.
- Information about appeals.

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### *The testing process*

Your exam will be given by computer. You do not need any computer experience or typing skill to take your exam. Before you start the exam, you will receive a personalized introduction to the testing system. You can also take an introductory lesson on the computer.

**Arrival.** You should arrive at least **30 minutes before** your scheduled exam appointment. This allows time for you to sign in and for staff to verify your identification.

**Identification required.** You must present a valid form of identification before you can test. That identification document **must**:

- Be government-issued (e.g., driver's license, state-issued identification card, passport, or military identification card).
- Contain **both** a current photo and your signature (if not, you must present two identification cards: one with your photo and one with your signature).
- Have a name that exactly matches the name used to register for the exam (including designations such as "Jr." and "III").



**Important** Failure to provide appropriate identification at the time of the exam is considered a missed appointment. As a result, you will be required to pay another full examination fee before making another appointment.

If you cannot provide the identification listed above, contact Prometric **before** scheduling your appointment to arrange an alternative way to meet this requirement.

**Pre-licensing education documentation.** You must bring your original, unaltered Course Completion Certificate(s) or your approved Pre-License Education Waiver to the test center when you take your license exam. **You will not be admitted to the exam without one or the other.** If you are not admitted to the exam because you failed to bring your pre-licensing education documentation, you will be required to pay another full exam fee before making another appointment.



**Important:** Form INS3053 (Student Certificate for Pre-Licensing Education Course Completion) **must** be handed to test center staff upon arrival.

### *Test center regulations*

To ensure that all candidates are tested under equally favorable conditions, the following regulations and procedures will be observed at each test center.

- 1 You will be continuously monitored by video, physical walk-throughs and the observation window during your test. All testing sessions are video and audio recorded.
- 2 You must present valid (unexpired) and acceptable ID(s) in order to take your test. (See "Identification required" in the previous section).
- 3 You are required to sign out on the test center roster each time you leave the test room. You must also sign back in and show your ID to the Test Center Administrator (TCA) in order to be re-admitted to the test room.
- 4 You are **prohibited** from communicating, publishing, reproducing, or transmitting any part of your test, in any form or by any means, verbal or written, for any purpose.
- 5 You **must not** talk to other candidates or refer to their screens, testing materials, or written notes in the test room.
- 6 You **must not** use written notes, published materials, or other testing aids, except those allowed by the Department.
- 7 You are **allowed** to bring soft earplugs or center-supplied tissues in the test room.
- 8 Any clothing or jewelry items allowed to be worn in the test room must remain on your person at all times. Removed clothing or jewelry items must be stored in your locker.
- 9 You **must not** bring any personal/unauthorized items into the testing room. Such items include but are not limited to outerwear, hats, food, drinks, purses, briefcases, notebooks, pagers, watches, cellular telephones, recording devices, and photographic equipment. Weapons are not allowed at any Prometric test center. You will be asked to empty and turn your pockets inside out prior to every entry into the test room to confirm that you have no prohibited items.
- 10 You will be scanned with a metal detector wand prior to every entry into the test room. If you refuse, you cannot test.
- 11 You **must** return all materials issued to you by the TCA at the end of your test.
- 12 You are not allowed to use any electronic devices or phones during breaks.

- 13** Your test may have either scheduled or unscheduled breaks, which are determined by the Department. The TCA can inform you what is specifically permitted during these breaks.
- 14** Repeated or lengthy departures from the test room for unscheduled breaks will be reported by the TCA.
- 15** If you need access to an item stored in the test center during a break such as food or medicine, you must inform the TCA **before** you retrieve the item. You are not allowed to access any prohibited item (as defined by the Department for the test you are taking).
- 16** You must conduct yourself in a civil manner at all times when on the premises of the test center. Exhibiting abusive behavior towards the TCA, or any other staff member of the test center, may result in criminal prosecution.
- 17** To protect the privacy of all testers, the TCA can neither confirm nor deny if any particular individual is present or scheduled at the test center.
- 18** Persons not scheduled to take a test are not permitted to wait in the test center.

Failure to follow any of these security procedures may result in the disqualification of your examination. Prometric reserves the right to audio and videotape any examination session.

**Copyrighted questions.** All test questions are the property of Prometric Inc. and are protected by copyright. Federal law provides severe civil and criminal penalties for the unauthorized reproduction, distribution, or exhibition of copyrighted materials.

**If questions arise.** Test center administrators are not allowed to answer any questions pertaining to the exam content. If you do not understand a question on the examination, you should answer the question to the best of your ability.

### *Question types*

The questions in your licensing exam are multiple choice. Each provides four options from which you choose your answer.

**Question formats.** Three different multiple-choice formats are used. Each format is shown in the following examples. An asterisk (\*) indicates the correct answer in each sample question.

#### **Format 1—Direct question**

Which one of the following is a type of health insurance policy designed to replace the wages of an insured who is unable to work due to an accident or sickness?

- \* 1. Disability Income Insurance Policy
- 2. Employer-Sponsored Group Major Medical Policy
- 3. Hospital Expense Insurance Policy
- 4. Special Risk Policy

#### **Format 2—Incomplete sentence**

Benefits under workers' compensation insurance are payable:

- 1. For bodily injury that is accidental or intentional
- \* 2. Regardless of the liability of the employer
- 3. Unless safety rules are violated
- 4. Up to a maximum of 30 percent of weekly wages

#### **Format 3—All of the following except**

A life insurance policy may include provisions that do all of the following EXCEPT:

1. Restrict coverage if death is caused by suicide
2. Require evidence of insurability to reinstate coverage
- \* 3. Extend the contestable period beyond two years
4. Adjust proceeds if the insured's age is misstated on the application

**Experimental questions.** Your examination may include some experimental questions that will not be scored. If present, they are distributed throughout the examination and will not be identified as such. These are used to gather statistical information on the questions before they are added to the examination as scored items. These experimental questions **will not** be counted for or against you in your final examination score.

### *Your exam results*

At the end of your exam, your score will be shown on the screen and you will receive a printed score report. The report indicates your overall score and grade, including the numerical percentage of questions answered correctly and whether you passed or failed.

The report also displays your percentage correct in each major section of the exam, as defined by the exam content outline. These section scores are shown to guide you, your employer and your trainer about areas requiring additional preparation for retesting if you do not pass the exam. Even after you pass, you may want to focus on these areas as you begin to provide insurance products and services to the public.

### **Sample score report**

Score Report for Sample, Sarah A.			
<b>Ohio Property and Casualty Agent Examination</b>			
	Number of Questions	Number Correct	Percent Correct
Property and Casualty			
Total Test Score	150	120	80%
Insurance Regulation	15	12	80%
General Insurance	13	10	77%
Property and Casualty			
Insurance Basics	20	17	85%
Dwelling Policy	7	6	86%
Homeowners Policy	20	15	75%
Auto Insurance	30	24	80%
Commercial Package Policy (CPP)	18	15	83%
Business owners Policy	9	7	78%
Workers' Compensation Insurance	7	6	86%
Other Coverages and Options	11	8	73%
		Score: 80%	
		Grade: Pass	
		(A total score of 70 percent is required to pass)	

Note that the section percentages will not average out to your total percentage score. That is because individual exam outline sections are allocated different numbers of questions on the exam. Your total percentage score is computed by dividing the number of questions you answered correctly by the total number of questions in the exam. The total score is **not** computed by adding the section percentages and dividing by the total number of sections.

Prometric electronically notifies ODI of exam results within two business days of the exam date. Note that exam scores are confidential and will be revealed only to you and ODI.



**Important** If you fail to pass the exam within 180 days of course completion, you will be required to take your pre-licensing education course again.

**Duplicate score report.** You may call or write to Prometric to request a duplicate of your score report for a period of one year after an exam. The fee for a duplicate score report is \$15.

## *Appeals process*

Our goal is to provide a quality exam and a pleasant testing experience for every candidate. If you are dissatisfied with either and believe we can correct the problem, we would like to hear from you. We provide an opportunity for general comments at the end of your exam. Your comments will be reviewed by our personnel, but you will not receive a direct response.

If you would like to submit an appeal concerning examination content, registration, scheduling or test administration (testing site procedures, equipment, personnel, etc.), please submit an appeal by visiting [www.prometric.com/contactus](http://www.prometric.com/contactus).

The Appeals Committee will review your concern and send you a written response within 20 business days of receipt.

## *Obtaining your license*

After passing your examination, you should:

- Complete an electronic criminal background check (BCI and FBI).
- Complete the appropriate application.
- Submit the application and/or any supporting material to ODI.



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

## *Criminal background check*

Ohio Revised Codes 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).

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

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

To complete a criminal background check, applicants must use National WebCheck, a web-based fingerprinting technology that processes background checks electronically. A list of WebCheck providers approved by ODI is located at [www.insurance.ohio.gov](http://www.insurance.ohio.gov). Click on Agents/Agencies – How do I... section and then click on “Find criminal background check requirements for licensure.” When you have your fingerprints taken, be sure to inform the provider that you need the “direct copy” option. WebCheck requests are processed within two business days, but the Department of Insurance may not receive the results for up to 4-6 weeks.

All Prometric test centers are approved WebCheck providers. If you wish to have fingerprints taken at a Prometric test center, you must pay a service fee (\$71) at the test center at the time of your fingerprint appointment. Please note that Prometric test centers can only accept Visa, MasterCard, or American Express. Cash, personal or company checks, and money orders are not accepted at Prometric test centers.

Fingerprint appointments for Prometric test centers can be made at <http://www.fastfingerprints.com/Internal/AppointmentEdit.aspx?AppointmentID=0>.



**Note** Be sure to request that BCI and FBI criminal check results be sent directly to ODI. Results not received directly from the BCI or FBI will not be accepted.

### *Completing a licensing application*

**Electronic applications.** Immediately after you pass your exam, you may complete and submit your license application electronically using the kiosk at the exam center or you may apply outside the test center by going to [www.insurance.ohio.gov](http://www.insurance.ohio.gov) and clicking on “Apply or Renew Agent License” blue button.

Prior to beginning the online application process, it may be helpful to review the appropriate license application on ODI’s Web site at [www.insurance.ohio.gov](http://www.insurance.ohio.gov) so you are prepared to provide all required information when you begin submitting your application electronically, including the application fee.



**Note** The National Insurance Producer Registry (NIPR) charges a \$5 transaction fee to apply online. This transaction fee is charged whether you are applying online at the test center or somewhere else. The \$5 fee must be paid with a credit or debit card. This fee cannot be paid by cash or 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 using the address found on Page 2 of this bulletin. Faxed and emailed applications will not be accepted.

After ODI has verified that you have completed any required education requirements, have passed the required exam 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 may print a copy of your license by going to ODI’s Web site at [www.insurance.ohio.gov](http://www.insurance.ohio.gov) and clicking on the “Print my Agent License” button.

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



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

### License fee requirements

Line of Authority (LOA)	LOA Category	LOA Fee
Accident & Health	Major Line	\$10.00
Casualty	Major Line	\$10.00
Life	Major Line	\$10.00
Personal Lines	Major Line	\$10.00
Property	Major Line	\$10.00
Variable Annuity	Major Line	\$10.00
Credit	Limited Line	\$10.00
Crop	Limited Line	\$10.00
Funeral Expense	Limited Line	\$10.00
Portable Electronics (10 or less locations)	Limited Line	\$3,000.00
Portable Electronics (11 or more locations)	Limited Line	\$5,000.00
Reciprocal	Limited Line	\$10.00
Rental Car	Limited Line	\$10.00
Travel	Limited Line	\$10.00
Managing General Agent	MGA	\$20.00
Public Insurance Adjuster	PIA	\$100.00
Public Insurance Adjuster Agent	PIAA	\$100.00
Reinsurance Intermediary	RI	\$500.00
Surety Bail Bond	SBB	\$150.00
Surplus Lines	SL	\$100.00
Third Party Administrator	TPA	\$200.00
Title	Title	\$10.00
Title Marketing Representative	TIMR	\$10.00
Viatical Settlement Broker	VSB	\$200.00

**Electronic applications.** Fees will be collected using a credit card or electronic check payments as part of the application submission process.

**Paper applications.** Payment is required with submission of paper application. The Check or Money Order should be made payable to "State of Ohio Treasurer." Counter checks are not accepted.

**All Fees are nonrefundable and nontransferable.**





**Note** The Department will contact an applicant if their application can't be processed for missing information. The applicant must respond to the Department 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 the Department will continue the review process. The Department may grant an extension of time to obtain certain documents upon request of the applicant.

### Required attachments for charges and/or convictions

If there have been charges and/or convictions of a crime, the following materials must be submitted by mail for each offense disclosed:

- **Copy** of the police report;
- **Copy** of the charging document;
- **Copy** of the conviction entry;
- **Copy** of the sentencing entry;
- At least 2 letters of professional recommendations; and
- A written statement explaining the circumstances of each incident.

If you reported an administrative proceeding regarding a professional or occupational license, the following must be submitted by mail:

- Written statement summarizing the details of each incident;
- **Copy** of the Notice of Hearing that states the charge(s) and allegation(s);
- At least 2 letters of professional recommendations; and
- **Copy** of the official document which demonstrates the final judgment/resolution.

Additional application documentation can be mailed to ODI using the address found on Page 2 of this bulletin or downloaded to NIPR's Attachment Warehouse ([www.nipr.com](http://www.nipr.com)).



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

## *What you will need to do next*

### *Surety Bail Bond ID Card*

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

- 1** Get official approval from the Ohio Department of Insurance that you have passed all requirements and can now be licensed.
- 2** Once received, call Prometric's registration department at **1-877-346-4014** and request to order your *Surety Bail Bonds* ID card.
- 3** Pay the \$25 processing fee to have your card shipped, which usually takes 7 to 10 days after Prometric receives payment.

## Continuing education requirements

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

**Property, Casualty, Personal Lines, Accident & Health, Variable or Life licensees.** Persons holding one or more of the above lines of authority are required to complete 24 hours of approved continuing education, three of which must be approved as ethics specific, prior to renewing their license.

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

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

**Viatical Settlement Broker licensees.** Persons holding **only** a viatical settlement broker license are required to complete 15 hours of approved continuing education specifically related to viatical settlements and viatical transactions. Persons holding a viatical settlement broker license **in addition to** a resident agent license must complete 24 hours of approved continuing education, 15 of which must be specifically related to viatical settlements and viatical transactions and three of which must be approved as ethics specific. These persons will have two different renewal cycles, one for the viatical settlement broker license and one for the resident agent license. The initial compliance period for all individuals licensed as a viatical settlement broker shall begin on January 1 immediately following the year of licensure and ends 24 months later on December 31 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 the Ohio Department of Insurance and their license status is currently inactive "By Agent Request".

## *License renewal process*

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

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

In order to renew a Major Line, Limited Line, Title, Title Marketing Representative or Surety Bail Bond insurance license, all agents, on or before their license expiration date, **must** submit a National Insurance Producer Registry (NIPR) Renewal Application. The renewal application and step-by-step instructions regarding the renewal process can be found by clicking the "**Renew My Agent License**" button on ODI's Web site ([www.insurance.ohio.gov](http://www.insurance.ohio.gov)). Please be advised that NIPR charges a \$5 application processing fee that is in addition to any license renewal fee. Renewal applications may be submitted up to 90 days prior to an agent's license expiration date. Agents **must** satisfy all continuing education requirements prior to submitting their renewal application.

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

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

## **Non-renewal consequences**

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

### **One month late period:**

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

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



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

#### **License suspension/reinstatement information:**

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

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

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

#### **License surrender option**

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

# Exam content outlines

The following outlines give an overview of the content of each of the Ohio insurance examinations. Each examination will include questions on the subjects contained in the outline. The percentages indicate the relative weight assigned to each section of the examination.

For example, 10 percent means that 10 questions will be drawn on a 100-question exam and 15 will be drawn on a 150-question exam.

**An outline that includes more descriptive subsections for your exam is available online at [www.prometric.com/ohio/insurance](http://www.prometric.com/ohio/insurance).**

## Ohio Agent's Examination for Life, Accident and Health Insurance Series 11-35

**150 questions – 2.5-hour time limit  
Effective June 25<sup>th</sup>, 2016**

### 1.0 Insurance Regulation 10%

#### 1.1 Licensing

- Maintenance and duration (3905.06, .16; 3901-5-09)
- Requirements (3905.02, .04, .05, .051, .06; 3901-5-09)
- Resident/nonresident (3905.06, .07)
- Change in name, address, telephone number (3905.061, 3905.071; 3901-5-09)
- Renewal/nonrenewal (3905.06)
- 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 (3905.481; 3901-5-01; 3901-5-05(D))
- Inactivity due to military service (3905.06(G); 3901-5-09)
- Inactivity due to extenuating circumstances (3905.06(G); 3901-5-09)
- Disciplinary actions
  - License denial, probation, suspension, revocation, or refusal to issue or renew (3901.22(D)(1); 3905.14; 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 (3905.14(D), (H), .99)

- Cease and desist orders (3901.221; 3905.14(G), 3901.22(D))
- Civil
- Criminal
- Hearings (3901.22; 3905.14(C); ORC 119, 3901.321)
- Consent agreements

#### 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 (3901.011, .04, .041; 3905.12)
- Company regulation
  - Certificate of authority (3907.08; 3909.01, 08)
  - Insolvency (3903.01(N))
  - Policy forms/rates/exceptions (3915.051; 3918.08; 3935.04; 3937.03)
  - Financial requirements (3901-1-50; 3901-3-04; 3907.05)
  - Unfair 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, .22)
  - Policy/application signature (3905.14(B)(11))
- Appointment procedures
  - Agent appointment (3905.20; 3901-1-10; 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 (3905.14(B)(32); 3999.05, Bulletin 2009-13)
  - False advertising (3901.21(B), (D), .24; 3905.43; 3999.10, .11)

- Misrepresentation (3901.21(A),(B); 3905.14(B)(5); 3999.08)
- Defamation of insurer (3901.21(C); 3999.09)
- Unfair discrimination (3901.21(L), (M); 3911.16--19)
- Illegal inducements (3933.01; 3999.05, 3901.21(G), 3911.20, Bulletin 2009-13)
- General grounds for disciplinary action (3905.14(B))
- Examination of books and records (3901.04, .07)
- Insurance fraud regulation (3999.31, .37; ORC 2913.47, 3901.44)
- Insurance information privacy (3901.44; 3904.04-3904.14; 3905.24, 3904.13)
- 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 Agents 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 10%

#### 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, .03)
- 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)(I), 3916.08)
  - 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 (3956.06, .18; 3901-1-52)
  - Backdating of policies (3915.13)
  - Illustrations (3901-6-04)
  - Policy summary (3901-6-03(D)(6))
  - Buyer's guide (3901-6-03(D)(1))
  - Guaranty association disclaimer (3956.18; 3901-1-52)
  - Life insurance policy cost comparison methods
  - Replacement (3901-6-05)
  - Use and disclosure of insurance information
  - Post Application Consumer Review
- Field underwriting
  - Notice of information practices
  - Application procedures
- Delivery
  - Policy review
  - Effective date of coverage
  - Premium collection
  - Statement of good health

### 3.9 Individual underwriting by the insurer

- Information sources and regulation (3904)
  - Application
  - Agent report
  - Attending physician statement
  - Investigative consumer (inspection) report
  - Medical Information Bureau (MIB)
  - Medical examinations and lab tests including HIV (3901.46(B)(1))
- Selection criteria
- Classification of risks
  - Preferred
  - Standard
  - Substandard
  - Declined

### 4.0 Life Insurance Policies 8%

#### 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(E--I))

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

### 5.0 Life Insurance Policy Provisions, Options and Riders 10%

#### 5.1 Standard provisions (3915.05)

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

#### 5.2 Beneficiaries

- (3911.09, .10, .13, .14)
- Designation options
  - Individuals
  - Classes

Estates  
 Minors  
 Trusts  
 Divorced spouse (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 provision/rider (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

**6.7 Suitability (3901-6-13)****7.0 Federal Tax Considerations for Life Insurance and Annuities 9%****7.1 Taxation of personal life insurance**

Amounts available to policyowner  
 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 (tax 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 5%****8.1 Definition 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)  
 Prescription drugs  
 Vision care  
 Critical illness  
 Dental  
 Hearing  
 Medicare supplement & Part D (OAC 3901-8-08)

**8.5 Common exclusions from coverage**

Intentionally self-inflicted injuries  
 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 (3956.06; 3956.18; 3901-1-52)  
 Sales presentations  
 Outline of coverage

Health insurance association/fund  
 Common situations 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 CMS & Ohio

### 8.7 Individual underwriting by the insurer

Criteria  
 Unfair discrimination  
 Genetic testing (3901.49 1)  
 Sources of underwriting information  
 Application  
 Agent report  
 Attending physician statement  
 Investigative consumer (inspection) report  
 Medical Information Bureau (MIB)  
 Medical examinations and lab tests (including HIV consent) (3901.46(B)(1))  
 Classification of risks  
 Preferred  
 Standard  
 Substandard  
 Declined

### 8.8 Considerations in replacing accident and health insurance

Pre-existing conditions  
 Waiting period  
 State requirements  
 Benefits, limitations and exclusions  
 Proof/certificate of credible coverage  
 Underwriting requirements  
 Agent liability for errors and omissions

### 9.0 Individual Accident and Health Insurance Policy General Provisions 4%

#### 9.1 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)

#### 9.2 Optional standard provisions (3923.05)

Change of occupation (A)  
 Misstatement of age (B)  
 Other insurance in this insurer (C)  
 Insurance with other insurers  
 Expense-incurred basis (D)

Other than expense-incurred basis (E)  
 Unpaid premium (G)  
 Conformity with state statutes (H)  
 Illegal occupation (I)  
 Intoxicants and narcotics  
**9.3 Other general provisions**  
 Right to examine (free look) (3923.31)  
 Insuring clause  
 Consideration clause  
 Subrogation  
 Renewability clause  
 Noncancelable  
 Guaranteed renewable  
 Conditionally renewable  
 Renewable at option of insurer  
 Nonrenewable (cancelable, term)

### 10.0 Disability Income and Related Insurance 5%

#### 10.1 Qualifying for disability benefits

Inability to perform duties  
 Own occupation  
 Any occupation  
 Pure loss of income (income replacement contracts)  
 Presumptive disability  
 Requirement to be under physician care  
 State minimum benefit standards and exclusions

#### 10.2 Individual disability income insurance

Basic total disability plan  
 Income benefits (monthly indemnity)  
 Elimination and benefit periods  
 Waiver of premium feature  
 Coordination with social insurance and workers compensation benefits  
 Additional monthly benefit (AMB)  
 Social insurance supplement (SIS)  
 Occupational versus 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 (nondisabling injury)  
 Benefit and refund provisions

Return of premium  
 Cost of living adjustment  
 Future increase option  
 Relation of earnings to insurance  
 Loss-of-time benefit adjustment  
 Annual renewable term  
 Change of occupation  
 Cash surrender value  
 Exclusions

#### 10.3 Unique aspects of individual disability underwriting

Occupational considerations  
 Benefit limits  
 Policy issuance alternatives

#### 10.4 Group disability income insurance

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

#### 10.5 Business disability insurance

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

#### 10.6 Social Security disability

Qualification for disability benefits  
 Definition of disability  
 Waiting period  
 Disability income benefits

#### 10.7 Workers compensation

Eligibility  
 Benefits

### 11.0 Medical Plans 6%

#### 11.1 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

#### 11.2 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  
 HMO's  
 Consumer Driven Plans  
 Ohio Children's Health Insurance Program (5160; 5161)

### 11.3 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

### 11.4 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  
 Routine pap smears  
 Annual gynecological exams

### 11.5 HIPAA (Health Insurance Portability and Accountability Act) requirements

Eligibility  
 Privacy  
 Guaranteed issue  
 Pre-existing conditions  
 Creditable coverage  
 Renewability  
 Mental health parity  
 Security provisions

### 11.6 Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs)

Definition  
 Eligibility  
 Contribution limits

### 11.7 PPACA (Patient Protection and Affordable Care Act) (Bulletin 10-01; Bulletin 2011-03)

Adverse benefit determination (3922.01-.23)

Rollout schedule  
 Employer compliance  
 Department of labor audits  
 Types of plans  
 Enrollment periods  
 Healthcare.gov versus private plans  
 Statement of benefits, coverages and uniform glossary

## 12.0 Health Insuring Corporations (HICs) 4%

### 12.1 General characteristics

Combined health care delivery and financing  
 Limited service area  
 Limited choice of providers  
 Gatekeeper concept  
 Copayments  
 Prepaid basis

### 12.2 HIC services (1751.01)

Basic health services (1751.01(A))  
 Preventive care services  
 Primary care physician versus referral (specialty) physician  
 Emergency care  
 Urgent care  
 Hospital services  
 Outpatient services  
 Diagnostic services  
 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

### 12.3 HIC certification and regulation

Solicitation documents (1751.31)  
 Advertising (1751.20)  
 Confidentiality of medical and health information (1751.52)  
 Evidence of coverage (1751.11, .33)  
 Renewal (1751.18)

### 12.4 Specialty HIC (1751.01(C))

Structure and providers  
 Contractual plan  
 Evidence of coverage  
 Benefits and exclusions  
 Open enrollment provision  
 Member rights (1751.19(B))

## 13.0 Group Accident and Health Insurance 5%

### 13.1 Characteristics of group insurance

Group contract  
 Certificate of coverage  
 Experience rating versus community rating

### 13.2 Types of eligible groups

Employment-related groups  
 Individual employer plans  
 Multiple-Employer Trusts (METs) or Welfare Arrangements (MEWAs)  
 Associations

Blanket  
 Students  
 Customer groups (depositors, creditor-debtor, other)

### 13.3 Marketing considerations

Advertising  
 Regulatory jurisdiction/place of delivery  
 Disclosure form

### 13.4 Employer group health insurance

Insurer underwriting criteria  
 Characteristics of group  
 Nondiscrimination  
 Plan design factors - contributory/noncontributory  
 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 and Ohio-specific rules (3923.38)  
 Cancellation or nonrenewal  
 Reinstatement for military personnel

### 13.5 Small employer medical plans

Definition of small employer (3924.01(N))  
 Eligibility/availability 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)

## 14.0 Dental Care Plans 2%

### 14.1 Categories of dental treatment

Diagnostic and preventive  
 Restorative  
 Oral surgery  
 Endodontics  
 Periodontics  
 Prosthodontics  
 Orthodontics

**14.2 Indemnity plans**

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

**14.3 Employer group dental expense**

- Integrated deductibles versus stand-alone plans
- Minimizing adverse selection
- Stand-alone plans

**15.0 Insurance for Senior Citizens and Special Needs Individuals 8%****15.1 Medicare**

- Nature, financing, administration and terminology
- 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
- Part D — Prescription Drug Insurance
  - Eligibility for Part D coverage

**15.2 Medicare supplements (3901-8-07, 08 Appendix C, D; 3923.33, .338, .41, .331-.336: OAC 3901-8-08 Amended, including Appendix C)**

- Purpose
- Open enrollment
- Standardized 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****15.3 Other options for individuals with Medicare**

- Employer group health plans
  - Disabled employees
  - Employees with kidney failure
  - Individuals age 65 and older
- Medicaid
  - Eligibility
  - Benefits
  - Differences

**15.4 Long-term care (LTC) policies (3901-4-01; 3923.44) ORC Chapters 1751, 3901, 3923)**

- 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))

**16.0 Federal Tax Considerations for Accident and Health Insurance 4%****16.1 Personally-owned health insurance**

- Disability income insurance
  - Benefits subject to FICA
- Medical expense insurance

- Long-term care insurance

**16.2 Employer group health insurance**

- Disability income (STD, LTD)
  - Benefits subject to FICA
- Medical, dental and vision expense
- Long-term care insurance
- Accidental death and dismemberment

**16.3 Medical expense coverage for sole proprietors and partners****16.4 Business disability insurance**

- Key person disability income
- Buy-sell policy

**16.5 Medical Savings Accounts (MSAs) and Health Savings Accounts (HSAs)****16.6 Health Reimbursement Accounts (HRAs)****Ohio Agent's Examination for Property and Casualty Insurance Series 11-36**

**150 questions – 2.5 -minute time limit**  
**Effective- June 25<sup>th</sup>, 2016**

**1.0 Insurance Regulation 10%****1.1 Licensing**

- Maintenance and duration (3905.06, .16; 3901-5-09)
  - Requirements (3905.02, .04, .05, .051, .06; 3901-5-09)
- Resident/nonresident (3905.06, .07)
  - Change in name, address, telephone number (3905.061; 3905.071; 3901-5-09)
- Renewal/nonrenewal (3905.06;)
  - 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 (3905.481; 3901-5-01; 3901-5-05(D))
- Inactivity due to military service (3905.06(G); 3901-5-09)
- Inactivity due to extenuating circumstances (3905.06(G); 3901-5-09)
- Disciplinary actions
  - License denial, probation, suspension, revocation, or refusal to issue or renew (3901.22(D)(1); 3905.14; 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 (3905.14(D), (H), .99)  
 Cease and desist orders (3901.221; 3905.14(G), 3901.22(D))  
 Civil  
 Criminal  
 Hearings (3901.22; 3905.14(C); ORC 119, 3901.321)  
 Consent agreements

## 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 (3901.011, .04, .041; 3905.12)  
 Company regulation  
 Certificate of authority (3907.08; 3909.01, .08)  
 Insolvency (3903.01(N))  
 Policy forms/ rates/ exceptions (3915.051; 3918.08; 3935.04; 3937.03)  
 Financial requirements (3901-1-50; 3901-3-04; 3907.05)  
 Unfair 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, .22)  
 Policy/application signature (3905.14(B)(11))  
 Appointment procedures  
 Agent appointment (3905.20; 3901-1-10; 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 (3905.14(B)(32); 3999.05, Bulletin 2009-13)  
 False advertising (3901.21(B), (D), .24; 3905.43; 3999.10, .11)

Misrepresentation (3901.21(A),(B); 3905.14(B)(5); 3999.08)  
 Defamation of insurer (3901.21(C); 3999.09)  
 Unfair discrimination (3901.21(L), (M); 3911.16-- .19)  
 Illegal inducements (3933.01; 3999.05, 3901.21(G), 3911.20, Bulletin 2009-13)  
 General grounds for disciplinary action (3905.14(B))

Examination of books and records (3901.04, .07)

Insurance fraud regulation (3999.31, .37; ORC 2913.47, 3901.44)

Insurance information privacy (3901.44; 3904.04-3904.14; 3905.24, 3904.13)

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 9%

### 2.1 Concepts

Risk management key terms

Risk  
 Exposure  
 Hazard  
 Peril  
 Loss

Methods of handling risk

Avoidance  
 Retention  
 Sharing  
 Reduction  
 Transfer

Elements of insurable risks

Adverse selection  
 Law of large numbers  
 Reinsurance  
 Indemnity/pay on behalf of

### 2.2 Insurers

Types of insurers  
 Stock companies  
 Mutual companies  
 Fraternal benefit societies  
 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 Agents and general rules of agency

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

## 2.4 Contracts

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

## 3.0 Property and Casualty Insurance Basics 16%

### 3.1 Principles and concepts

Insurable interest  
 Underwriting  
 Credit scores  
 Loss ratio  
 Rates  
 Types  
 Loss costs  
 Components  
 Hazards  
 Physical  
 Moral  
 Morale  
 Negligence  
 Elements of a negligent act  
 Defenses against negligence  
 Damages  
 Compensatory — special versus general and punitive  
 Absolute liability  
 Strict liability  
 Vicarious liability  
 Causes of loss (perils)  
 Direct loss  
 Consequential or 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  
   Nonconcurrency  
   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/nonreduction of limits  
 Vacancy or unoccupancy  
 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–.41; 3901-1-18(c))  
 Binders (4509.56; 3901-1-18)

Retaliatory provisions and fees (3901.86; 3905.55)  
 Concealment, misrepresentation or fraud (3999.31)  
 Declination of insurance and unfair discrimination (3901.21(L), (M))  
 Mine subsidence (3929.50–.53, .55, .56, .58–.61; 3901-1-48)  
 Terrorism Risk Insurance Act, Extension and Program Reauthorization Act of 2007 (15 USC 6701)  
 Unfair Property/Casualty Claims Settlement Practices (3905.55; 3901-1-54; 3901-1-07)

## 4.0 Dwelling ('02) Policy 6%

### 4.1 Characteristics and purpose

Eligibility  
 Cancellation/nonrenewal  
   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

## 5.0 Homeowners ('11) Policy 14%

### 5.1 Eligibility and definitions

### 5.2 Coverage forms

HO-2 through HO-6  
 HO-8

### 5.3 Section I — Property coverages

Coverage A — Dwelling  
 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 14%

### 6.1 Laws

Ohio Motor Vehicle Financial Responsibility Law (4509.01–.81)  
   Required limits of liability (4509.51)  
 Uninsured/underinsured motorist  
   Definitions (3937.18(A)(B),(C))  
   Bodily injury (3937.18(B),(C))  
   Property damage (3937.181)  
   Stacked and non-stacked (3937.18(F),(G))  
   Required limits (4509.51)  
   Intrafamily liability exclusion (3937.46)  
 Cancellation/nonrenewal (3937.30–.41)  
   Reasons  
   Notice  
   Prohibition against use of intrafamily liability exclusion (3937.46)  
 Use of non-OEM aftermarket crash parts (1345.81)

### 6.2 Personal ('05) auto policy

Eligibility, definitions, and conditions  
 Liability coverages  
   Combined single limits versus split limits  
   Bodily injury and property damage  
   Supplementary payments  
   Exclusions  
 Medical payments coverage  
 Uninsured/underinsured motorist coverage  
   Bodily injury  
   Property damage  
   Required limits  
 Coverage for damage to your auto  
   Collision  
   Other than collision  
   Deductibles  
   Transportation expenses  
   Exclusions  
   Substitute transportation  
   Towing and labor (PP 03 03)  
 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)

### 6.3 Commercial auto ('13)

Commercial auto coverage forms  
 Business auto  
 Garage  
 Business auto physical damage  
 Truckers  
 Motor carrier  
 Coverage form sections  
 Symbols/covered autos  
 Liability coverage  
 Garagekeepers coverage  
 Trailer interchange coverage  
 Physical damage coverage  
 Eligibility  
 Exclusions  
 Conditions  
 Definitions  
 Selected endorsements  
 Lessor — Additional insured and loss payee (CA 20 01)  
 Mobile equipment (CA 20 15)  
 Auto medical payments coverage (CA 99 03)  
 Drive other car coverage (CA 99 10)  
 Individual named insured (CA 99 17)  
 Broad form products coverage  
 Employees as insureds  
 Commercial carrier regulations  
 The Motor Carrier Act of 1980  
 Endorsement for motor carrier policies of insurance for public liability (MCS-90)

### 7.0 Commercial Package Policy (CPP) 12%

#### 7.1 Components of a commercial policy

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

#### 7.2 Commercial general liability ('13)

Commercial general liability coverages  
 Bodily injury and property damage liability  
 Personal and advertising injury liability  
 Medical payments  
 Supplementary payments  
 Fire legal liability  
 Limits of insurance  
 Exclusions  
 Conditions  
 Definitions  
 Claims-made features

Trigger  
 Retroactive date  
 Extended reporting periods  
 Claim information  
 Occurrence versus claims-made  
 Premises and operations  
 Per occurrence/aggregate  
 Products and completed operations  
 Insured contract  
 Contingent liability  
 Pollution liability  
 Coverage form  
 Limited coverage form  
 Extension endorsement

#### 7.3 Commercial property ('12)

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

#### 7.4 Crime and fidelity ('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)  
 Lessees of safe deposit boxes  
 Securities deposited with others  
 Guests' property  
 Safe depository

#### 7.5 Commercial inland marine ('04)

Nationwide marine definition  
 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

#### 7.6 Equipment breakdown ('13)

Definitions, coverages and exclusions (EB 00 20)  
 Selected endorsements  
 Business income — Report of values (EB R 002)  
 Actual cash value (EB 99 59)

#### 7.7 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  
 Farm liability coverage forms ('06)  
 Coverage H — Bodily injury and property damage liability  
 Coverage I — Personal and advertising injury liability  
 Coverage J — Medical payments  
 Livestock coverage form  
 Mobile agricultural machinery and equipment coverage form  
 Causes of loss (basic, broad and special)  
 Additional coverages  
 Eligibility  
 Exclusions  
 Additional coverages  
 Limits of insurance  
 Conditions  
 Definitions

### 8.0 Businessowners ('13) Policy 8%

#### 8.1 Eligibility

#### 8.2 Businessowners Section I — Property

Eligibility and definitions  
 General conditions

Loss conditions  
Exclusions  
Coverage  
Limits of insurance  
Deductibles  
Optional coverages

### 8.3 Businessowners Section II — Liability

Coverages  
Exclusions  
Limits of insurance  
General conditions  
Definitions

### 8.4 Businessowners Section III — Common Policy Conditions

#### 8.5 Selected endorsements

Hired auto and non-owned auto liability (BP 04 04)  
Protective safeguards (BP 04 30)  
Utility services — direct damage (BP 04 56)  
Utility services — time element (BP 04 57)

### 9.0 Workers Compensation Insurance 4%

#### 9.1 Workers compensation laws

Types of laws  
Compulsory versus elective (4123.12, .35, .54)  
Monopolistic versus competitive  
Ohio Workers Compensation Law (Chapter 4123)  
Exclusive remedy (4123.54)  
Employment coverage (required, voluntary, elective) (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  
U.S. Longshore and Harbor Workers Compensation Act (33 UC 904)  
Federal Employers Liability Act  
Workers' Compensation Act  
The Jones Act

#### 9.2 Workers compensation and employer 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  
General and particular average

#### 10.6 Ocean marine insurance

Policy provisions  
Hull, cargo 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

Boatowners  
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 Agent's Examination for Title Insurance Series 11-37

100 questions - 2-hour time limit  
Effective- June 25<sup>th</sup>, 2016

### 1.0 Insurance Regulation 10%

#### 1.1 Licensing

Types of licensees  
Definitions/general requirements (3905.01, .02; 3953.01, 3953.03)  
Title agent additional requirements (3953.01(H); 3953.21(B))  
Inactivity due to military service (3905.06(G); 3901-5-09)  
Maintenance and duration (3905.06(C), .16; 3901-5-09)  
Change in name, address, telephone number (3905.061; 3905.071; 3901-5-09)  
Duty to report criminal convictions and administrative disciplinary actions (3905.22)  
Assumed business names (3905.11)  
Continuing education (3905.481; 3901-5-01; 3901-5-05(D))  
Disciplinary actions  
Cease and desist orders (3901.221; 3905.14(G); 3901.22 (D))  
License suspension, revocation, or refusal to issue or renew (3905.14; 3901-5-09(F)(14)), 3901.22 (D)(1), 3901-5-12  
Penalties and fines for violations (3905.14(D), (H), .99)  
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 (3901.011, .04, .041; 3905.12)
- Company regulation
  - Certificate of authority (3925.12; 3953.04)
  - Agent appointment (3905.20, .21; 3901-1-10; 3901-5-09(K))
  - Title marketing representative appointment (3901-5-09(G))
  - Insolvency (3903.01(N))
  - Prohibited business (3953.09)
  - Financial requirements (3925.12; 3953.05; 3953.06)
  - Closing Protection Coverage (3953.32)
- Agent regulation
  - 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 (3953.26; 3901-7-04)
  - Consumer fees (3905.55)
  - Surety bonds and errors and omissions coverage (3953.23; 3901-7-02) (D)
  - Closing protection coverage (3953.32)
  - Controlled business (3901-7-04)
- Unfair insurance trade practices
  - Rebating (3901.20; 3901.21; 3933.01; 3953.26; 3901-1-07)
  - Misrepresentation (3901.21(A), (B); 3905.14(B)(5); 3999.08)
  - False advertising (3901.21(B), (D); 3905.43; 3999.10, .11)
  - Defamation of insurer (3901.21(C); 3999.09)
  - Unfair discrimination (3901.21(L), (M))
  - 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; 3901-7-01)
- Insurance fraud regulation (3999.31, .37; 2913.47; 3901.44)
- Insurance information privacy (3904.13; 3905.24; 3901.44; 3904.04; 3904.14)

## 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) (www.donotcall.gov.)

## 2.0 General Insurance 10%

### 2.1 Concepts

- Risk management key terms
  - Risk
  - Exposure
  - Loss
- Insurable interest
- Reinsurance

### 2.2 Agents and general rules of agency

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

### 2.3 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)

### 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

- Risks covered by title insurance
  - Risk of error in public records
  - Hidden off-record title risks
  - Risk of omission and agent 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
  - 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 and stipulations
  - Endorsements

### 4.2 Title searching techniques

## 5.0 Title Exceptions and Procedures for Clearing Title 25%

### 5.1 Principles and concepts

- General 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 or closing procedures

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

### Ohio Examination for Public Adjuster Series 11-38

100 questions - 2-hour time limit  
Effective- June 25<sup>th</sup>, 2016

## 1.0 Insurance Regulation 10%

### 1.1 Licensing requirements (3951.02)

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

### 1.2 Maintenance and duration

Requirements (3951.02-.04; 3901-5-09)  
Renewal (3951.06(C), (D))

Change in name, address, telephone number (3905.061; 3901-5-09; 3905.071)  
Supplement to certificate of authority (3951.06(B))  
Assumed business name (3905.11)  
Continuing education

### 1.3 Disciplinary actions

Cease and desist order (3901.22(D); 3901.221; 3905.14(G))  
Suspension and revocation (3901.22(D)(1); 3905.14; 3951.07; 3901-1-24(G))  
Penalties for violations (3951.99; 3901-1-24(G))

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

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

## 2.0 Insurance Basics 18%

### 2.1 Contract basics

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 or indirect loss  
Blanket versus specific insurance  
Basic types of construction  
Loss valuation  
Actual cash value  
Replacement cost  
Functional replacement cost  
Market value  
Agreed value

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/nonreduction 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, regulations 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; 3901-1-18)  
Concealment, misrepresentation or fraud (3999.31)  
Mine subsidence (3929.50-.53, .55, .56, .58-.61; 3901-1-48)  
Terrorism Risk Insurance Act of 2005, Extension Act and Program Reauthorization Act of 2007 (15 USC 6701)

## 3.0 Adjusting Losses 15%

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

Duties and responsibilities  
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(C))

### 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

### 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

### 4.6 Selected endorsements

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

## 5.0 Homeowners ('11) Policy 7%

### 5.1 Coverage forms

HO-2 through HO-6  
HO-8

### 5.2 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

Aftermarket parts regulation (RL 1345.81)

### 6.2 Personal ('05) auto policy

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

### 6.3 Commercial auto ('13)

Commercial auto coverage forms  
Business auto  
Garage  
Business auto physical damage  
Truckers  
Motor carrier  
Coverage form sections  
Covered autos  
Garagekeepers 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)

Commercial property conditions form  
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 form  
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 (BM 15 31)
  - Actual cash value (BM 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
- Mobile agricultural machinery and equipment coverage form
- Livestock coverage form
- Definitions
- Causes of loss (basic, broad and special)
- Conditions
- Exclusions
- Limits
- Additional coverages

**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
- 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 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

- Implied warranties
- Perils
- General and particular average

**9.3 Other policies**

- Aircraft hull
- Boatowners
- Difference in conditions

**Ohio Agent's Examination for Surety  
Bail Bonds  
Series 11-42**

**100 questions - 2-hour time limit  
Effective- June 25<sup>th</sup>, 2016**

**1.0 Insurance Regulation 25%****1.1 Licensing**

- Director's general duties and powers (3901.011, .04, .041; 3905.12)
- Process (3905.85)
- License requirements (3905.02, 3905.84, .841, .85)
- Resident qualifications (3905 .85)
- Non-resident qualifications (3905.07, .841, .85)
- Requirements
  - Build up funds (3905.91(A))
- Agent
  - appointment/termination (3905.20, .21, .86; 3901-1-10; 3901-5-09)
  - Initial restriction regarding executing and delivering bonds (3905.85(C))
- Maintenance and duration (3905.85(F)(1))
  - Change in name, address, telephone number (3905.061, .071, .89; 3901-5-09)
  - Assumed business name (3905.11)
  - License renewals (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)
- Disciplinary actions
  - 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 order (3901.221; 3905.14(G); 3901.22(D))
    - License suspension, revocation, or refusal to issue or renew (3901.22(D)(1); 3905.14, .94; 3901-5-12)

- Penalties for violations (3905.14, .99; 2927.27(C))

**1.2 Agent regulation**

- Record maintenance and examination (3905.90)
- Prohibited conduct
  - 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 (3901.20, .21; 3901-1-07)
  - Misrepresentation (3901.21(A); 3905.14(B)(5); 3999.08)
  - False advertising (3901.21(B); 3905.43-3905.934, 3999.10)
  - Defamation of insurer (3901.21(C); 3999.09)
- Charges, fee, refunds and rebates (3905.14(B)(32), 3905.93, .932(D), (F), .933(B))

**1.3 Federal regulation**

- Fair Credit Reporting Act (15 USC 1681-1681d)
- Fraud and false statements (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
    - Express and implied
- 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 (3905.931(A))  
Duty to register (3905.87)  
Collateral and trust obligations (3905.92)  
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

### Ohio Agent's Examination for Personal Lines Insurance Series 11-43

100 questions - 2-hour time limit  
Effective- June 25<sup>th</sup>, 2016

### 1.0 Insurance Regulation 10%

#### 1.1 Licensing

Maintenance and duration (3905.06, .16; 3901-5-09)  
Requirements (3905.02, .04, .05, .051, .06; 3901-5-09)  
Resident/nonresident (3905.06, .07)  
Change in name, address, telephone number (3905.061; 3905.071; 3901-5-09)  
Renewal/nonrenewal (3905.06)  
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 (3905.481; 3901-5-01; 3901-5-05(D))  
Inactivity due to military service (3905.06(G); 3901-5-09)  
Inactivity due to extenuating circumstances (3905.06(G); 3901-5-09)  
Disciplinary actions  
License denial, probation, suspension, revocation, or refusal to issue or renew (3901.22(D)(1); 3905.14; 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 (3905.14(D), (H), .99)  
Cease and desist orders (3901.221; 3905.14(G); 3901.22(D))  
Civil  
Criminal

Hearings (3901.22; 3905.14(C); ORC 119; 3901.321)

Consent agreements

#### 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 (3901.011, .04, .041; 3905.12)  
Company regulation  
Certificate of authority (3907.08; 3909.01, .08)  
Insolvency (3903.01(N))  
Policy forms/rates/exceptions (3915.051; 3918.08; 3935.04; 3937.03)  
Financial requirements (3901-1-50; 3901-3-04; 3907.05)  
Unfair claims settlement practices (3901.19--.26; 3901-1-07; 3901-1-54)  
Agent regulation  
Commissions, compensation, fees (3905.18; 3905.181; 3901-5-09(N); 3905.55)  
Reporting of felony and crimes of moral turpitude (3905.14, 22)  
Policy/application signature (3905.14(B)(11))  
Appointment procedures  
Agent appointment (3905.20; 3901-1-10; 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 (3905.14(B)(32); 3999.05; Bulletin 2009-13)  
False advertising (3901.21(B), (D), .24; 3905.43; 3999.10, .11)  
Misrepresentation (3901.21(A), (B); 3905.14(B)(5); 3999.08)  
Defamation of insurer (3901.21(C); 3999.09)  
Unfair discrimination (3901.21(L), (M); 3911.16--.19)  
Illegal inducements (3933.01; 3999.05; 3901.21(G); 3911.20; Bulletin 2009-13)  
General grounds for disciplinary action (3905.14(B))  
Examination of books and records (3901.04, .07)

Insurance fraud regulation  
(3999.31, .37; ORC 2913.47;  
3901.44)  
Insurance information privacy  
(3901.44; 3904.04-3904.14;  
3905.24; 3904.13)  
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  
Reciprocal  
Lloyd's associations  
Risk retention groups  
Surplus lines  
Comparison of insurers  
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 Agents 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/misrepresenta  
tions  
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  
Absolute liability  
Strict liability  
Vicarious liability  
Causes of loss (perils)  
Direct loss  
Consequential  
Indirect  
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  
Stated amount  
Valued policy

### 3.2 Policy structure

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

### 3.3 Common/basic policy provisions

Insureds — named, first named,  
additional  
Policy period  
Policy territory  
Cancellation and nonrenewal  
Coinsurance  
Deductibles  
Other insurance  
Nonconcurrency  
Primary and excess  
Pro rata  
Contribution by equal shares  
Limits of liability/ insurance  
Per occurrence (accident)  
Per person  
Aggregate  
Split  
Combined single  
Restoration/nonreduction of limits  
Vacancy or unoccupancy  
Named insured provisions  
Duties after loss  
Assignment  
Abandonment  
Policy provisions  
Liberalization  
Subrogation  
Salvage  
Claim settlement options  
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)  
Assigned risk/JUA (Joint  
Underwriting Association)  
Cancellation and nonrenewal  
(3929.19–.22, .24; 3937.25–.41)  
Binders (4509.56; 3901-1-18)  
Arbitration  
Loss payment  
Retaliatory Provisions and fees  
(3901.86, 3905.55)  
Concealment, misrepresentation or  
fraud (3999.31; 2913.47)  
Declination of insurance and unfair  
discrimination (3901.21(L), (M))  
Mine subsidence (3929.50–.53,  
.55, .56, .58–.61; 3901-1-48)  
Unfair Property/Casualty Claims  
Settlement Practices (3905.55,  
3901-1-54; 3901-1-07)

Terrorism Risk Insurance Act and Program Reauthorization Act of 2007 (15 USC 6701)  
Prohibition against use of intrafamily liability exclusion (3937.46)

#### 4.0 Dwelling ('02) Policy 10%

##### 4.1 Characteristics and purpose Eligibility

##### 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 Definitions and conditions

##### 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/renewal

#### 5.0 Homeowners ('11) Policy 23%

##### 5.1 Coverage forms

HO-2 through HO-6  
HO-8

##### 5.2 Eligibility / 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 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)  
Ohio Automobile Insurance Plan / Ohio Automobile Insurance Assigned Risk Plan  
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  
Cancellation/nonrenewal (3937.30–.41)  
Grounds  
Notice

##### 6.2 Personal ('05) auto policy

Eligibility, definitions, 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 costs 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

Boatowners (Personal watercraft and recreational vehicles)

##### 7.4 Residual markets

Insurance Underwriting Plan  
FAIR plans (3929.41–.49; 3901-1-18)  
Ohio Automobile Insurance Plan (4509.70)

#### Ohio Agent's Examination for Life Series 11-44

100 questions - 2-hour time limit  
Effective- June 25<sup>th</sup>, 2016

#### 1.0 Insurance Regulation 12%

##### 1.1 Licensing

Maintenance and duration (3905.06, .16; 3901-5-09)  
Requirements (3905.02, .04, .05, .051, .06; 3901-5-09)  
Resident/nonresident (3905.06, .07)  
Change in name, address, telephone number (3905.061; 3905.071; 3901-5-09)  
Renewal/nonrenewal (3905.06)  
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 (3905.481; 3901-5-01; 3901-5-05(D))  
Inactivity due to military service (3905.06(G); 3901-5-09)  
Inactivity due to extenuating circumstances (3905.06(G); 3901-5-09)  
Disciplinary actions  
License denial, probation, suspension, revocation, or refusal to issue or renew (3901.22(D)(1); 3905.14; 3901-5-12)

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 Failure to appear for an interview (3905.14(B)(22))  
 Failure to provide department with written response (3905.14(B)(21))  
 Penalties and fines for violations (3905.14(D), (H), .99)

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

Civil  
 Criminal  
 Hearings (3901.22; 3905.14(C); ORC 119; 3901.321)

Consent agreements

## 1.2 State regulation

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

Company regulation

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Insolvency (3903.01(N))

Policy forms/rates/exceptions (3915.051; 3918.08; 3935.04; 3937.03)

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

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

Agent regulation

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

Reporting of felony and crimes of moral turpitude (3905.14, 22)

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

Appointment procedures

Agent appointment (3905.20; 3901-1-10; 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 (3905.14(B)(32); 3999.05; Bulletin 2009-13)

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

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

Defamation of insurer (3901.21(C); 3999.09)

Unfair discrimination (3901.21(L), (M); 3911.16-- .19)

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

General grounds for disciplinary action (3905.14(B))

Examination of books and records (3901.04, .07)

Insurance fraud regulation (3999.31, .37; ORC 2913.47; 3901.44)

Insurance information privacy (3901.44; 3904.04-3904.14; 3905.24; 3904.13)

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

## 1.3 Federal regulation

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

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

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

## 2.0 General Insurance 12%

### 2.1 Concepts

Risk management key terms

Risk  
 Exposure  
 Hazard  
 Peril  
 Loss

Methods of handling risk

Avoidance  
 Retention  
 Sharing  
 Reduction  
 Transfer

Elements of insurable risks

Adverse selection  
 Law of large numbers  
 Reinsurance  
 Indemnity/pay on behalf of

### 2.2 Insurers

Types of insurers

Stock companies  
 Mutual companies  
 Fraternal benefit societies  
 Reciprocals  
 Lloyd's associations  
 Risk retention groups  
 Surplus lines

Authorized/admitted versus unauthorized/nonadmitted insurers

Domestic, foreign and alien insurers

Financial solvency status (e.g., A.M. Best, Standard and Poor's, Moody's, NAIC)  
 Marketing (distribution) systems

## 2.3 Agents 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, .03)  
 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)(I); 3916.08)  
Viator (3916.01(R))

### 3.6 Classes of life insurance policies

Group versus individual  
Ordinary versus industrial (home service)  
Permanent versus term  
Universal Life  
Participating versus nonparticipating  
Fixed versus variable life insurance and annuities

### 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 (3956.06, .18; 3901-1-52)  
Backdating of policies (3915.13)  
Illustrations (3901-6-04)  
Policy summary (3901-6-03(D)(6))  
Buyer's guide (3901-6-03(D)(1))  
Guaranty association disclaimer (3956.18; 3901-1-52)  
Life insurance policy cost comparison methods  
Replacement (3901-6-05)  
Use and disclosure of insurance information  
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(B)(1))  
Selection criteria  
Classification of risks  
Preferred  
Standard  
Substandard  
Declined

## 4.0 Life Insurance Policies 10%

### 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(E-1))

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

## 5.0 Life Insurance Policy Provisions, Options and Riders 20%

### 5.1 Standard provisions (3915.05)

Entire contract (C)  
Right to examine (free look)  
Payment of premiums (A)  
Grace period (B)  
Reinstatement (J)  
Misstatement of age (E)  
Payment of claims (K)  
Exclusions  
Statements of the insured (D)  
Incontestability ((C), 3911.07)  
Prohibited provisions (3915.09)  
Modifications (3915.12)

### 5.2 Beneficiaries (3911.09, .10, 13, .14)

Designation options  
Individuals  
Classes  
Estates  
Minors  
Trusts  
Divorced spouse (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 provision/rider (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 14%

### 6.1 Annuity principles and concepts

Accumulation period versus annuity period  
Owner, annuitant and beneficiary  
Insurance aspects of annuities  
Suitability requirements (Rule 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

**6.7 Suitability (3901-6-13)****7.0 Federal Tax Considerations for Life Insurance and Annuities 14%****7.1 Taxation of personal life insurance**

Amounts available to policyowner  
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 (tax 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 Agent's Examination for Accident and Health Insurance Series 11-45**

**100 questions - 2-hour time limit  
Effective- June 25<sup>th</sup>, 2016**

**1.0 Insurance Regulation 10%****1.1 Licensing**

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**1.2 State regulation**

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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, .22)  
Policy/application signature (3905.14(B)(11))  
Appointment procedures  
Agent appointment (3905.20; 3901-1-10; 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 (3905.14(B)(32); 3999.05; Bulletin 2009-13)  
False advertising (3901.21(B), (D), .24; 3905.43; 3999.10, .11)  
Misrepresentation (3901.21(A),(B); 3905.14(B)(5); 3999.08)  
Defamation of insurer (3901.21(C); 3999.09)  
Unfair discrimination (3901.21(L), (M); 3911.16-- .19)  
Illegal inducements (3933.01; 3999.05; 3901.21(G); 3911.20; Bulletin 2009-13)  
General grounds for disciplinary action (3905.14(B))  
Examination of books and records (3901.04, .07)  
Insurance fraud regulation (3999.31, .37; ORC 2913.47; 3901.44)  
Insurance information privacy (3901.44; 3904.04-3904.14; 3905.24; 3904.13)



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., AM Best, Standard and Poor's, Moody's, NAIC)  
Marketing (distribution) systems

### 2.3 Agents and general rules of agency

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

### 2.4 Contracts

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

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

## 3.0 Accident and Health Insurance Basics 15%

### 3.1 Definition 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)  
Prescription drugs  
Vision care  
Critical illness  
Dental  
Hearing  
Medicare supplement & Part D (OAC 3901-8-08 Amended)

### 3.5 Common exclusions from coverage

Intentionally self-inflicted injuries  
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 (3956.06, 3956.18; 3901-1-52)

Sales presentations  
Outline of coverage  
Health insurance association/fund  
Common situations 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 CMS & Ohio

### 3.7 Individual underwriting by the insurer

Criteria  
Unfair discrimination  
Genetic testing (3901.49)  
Sources of underwriting information (3904)  
Application  
Agent report  
Attending physician statement  
Investigative consumer (inspection) report  
Medical Information Bureau (MIB)  
Medical examinations and lab tests (including HIV consent) (3901.46(B)(1))  
Classification of risks  
Preferred  
Standard  
Substandard  
Declined

### 3.8 Considerations in replacing accident and health insurance

Pre-existing conditions  
Waiting period  
State requirements  
Benefits, limitations and exclusions  
Proof/certificate of credible coverage  
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 standard provisions (3923.05)**

Change of occupation (A)  
 Misstatement of age (B)  
 Other insurance in this insurer (C)  
 Insurance with other insurers  
 Expense-incurred basis (D)  
 Other than expense-incurred basis (E)  
 Unpaid premium (G)  
 Conformity with state statutes (H)  
 Illegal occupation (I)  
 Intoxicants and narcotics

**4.3 Other general provisions**  
Right to examine (free look) (3923.31)

Insuring clause  
 Consideration clause  
 Subrogation  
 Renewability clause  
 Noncancelable  
 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 (nondisabling injury)  
 Benefit and refund provisions  
 Return of premium  
 Cost of living adjustment  
 Future increase option  
 Relation of earnings to insurance  
 Loss-of-time benefit adjustment  
 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  
 HMO's  
 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

**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  
 Non-custodial parent  
 Grandchildren  
 Immunizations  
 Physically/mentally handicapped coverage  
 Special enrollment period  
 Women's benefits  
 Cytologic screening and mammography (3923.52; 1751.62)  
 Infertility  
 Maternity  
 Postpartum  
 Routine pap smears  
 Annual gynecological exams

**6.5 HIPAA (Health Insurance Portability and Accountability Act) requirements**

Eligibility  
 Privacy  
 Guaranteed issue  
 Pre-existing conditions  
 Creditable coverage  
 Renewability  
 Mental health parity  
 Security provisions

**6.6 Health Savings Accounts (HSAs) & Flexible Spending Accounts (FSAs)**

Definition  
 Eligibility  
 Contribution limits

### 6.7 PPACA (Patient Protection and Affordable Care Act) (Bulletin 10-01; Bulletin 2011-03)

Adverse benefit determination (Chapter 3922)  
 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  
 Limited service area  
 Limited choice of providers  
 Gatekeeper concept  
 Copayments  
 Prepaid basis

#### 7.2 HIC services (1751.01)

Basic health services (1751.01(A))  
 Preventive care services  
 Primary care physician versus referral (specialty) physician  
 Emergency care  
 Urgent care  
 Hospital services  
 Outpatient services  
 Diagnostic services  
 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

#### 7.3 HIC certification and regulation (ORC 1751.31 Amended by SB9)

Solicitation documents (1751.31)  
 Advertising (1751.20)  
 Confidentiality of medical and health information (1751.52)  
 Evidence of coverage and information to provide subscribers (1751.11, .33)  
 Renewal (1751.18)

#### 7.4 Specialty HIC (1751.01(C))

Structure and providers  
 Contractual plan  
 Evidence of coverage  
 Benefits and exclusions  
 Open enrollment provision  
 Member rights (1751.19(B))

### 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 plans  
 Multiple-Employer Trusts (METs) or Welfare Arrangements (MEWAs)  
 Associations

Blanket  
 Students

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/noncontributory  
 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 and Ohio-specific rules (3923.38)  
 Cancellation or nonrenewal  
 Reinstatement for military personnel

#### 8.5 Small employer medical plans

Definition of small employer (3924.01(N))  
 Eligibility/availability of employees (3924.01(G))  
 Open/late enrollment (3924.01(I))  
 Service waiting periods (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  
 Part D — Prescription Drug Insurance  
 Eligibility for Part D coverage

#### 10.2 Medicare supplements (3901-8-07, 08, Appendix C, D; 3923.33, .338, .41, .331-.336; OAC 3901-8-08 Amended, Including Appendix C)

Purpose  
 Open enrollment  
 Standardized 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 and older  
 Medicaid  
 Eligibility  
 Benefits  
 Differences

### 10.4 Long-term care (LTC) policies (3901-4-01; 3923.44; 1751, 3901, 3923)

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))

## 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 Agent's Examination for Property Insurance Series 11-46

100 questions - 2-hour time limit  
 Effective- June 25<sup>th</sup>, 2016

## 1.0 Insurance Regulation 10%

### 1.1 Licensing

Maintenance and duration (3905.06, .16; 3901-5-09)  
 Requirements (3905.02, .04, .05, .051, .06; 3901-5-09)  
 Resident/nonresident (3905.06, .07)  
 Change in name, address, telephone number (3905.061; 3905.071; 3901-5-09)  
 Renewal/nonrenewal (3905.06)  
 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 (3905.481; 3901-5-01; 3901-5-05(D))  
 Inactivity due to military service (3905.06(G); 3901-5-09)  
 Inactivity due to extenuating circumstances (3905.06(G); 3901-5-09)

Disciplinary actions  
 License denial, probation, suspension, revocation, or refusal to issue or renew (3901.22(D)(1); 3905.14; 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 (3905.14(D), (H), .99)  
 Cease and desist orders (3901.221; 3905.14(G); 3901.22(D))  
 Civil  
 Criminal  
 Hearings (3901.22; 3905.14(C); ORC 119; 3901.321)

### 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 (3901.011, .04, .041; 3905.12)  
 Company regulation  
 Certificate of authority (3907.08; 3909.01, .08)  
 Insolvency (3903.01(N))  
 Policy forms/rates/exceptions (3915.051; 3918.08; 3935.04; 3937.03)  
 Financial requirements (3901-1-50; 3901-3-04; 3907.05)  
 Unfair claims settlement practices (3901.19-- .26; 3901-1-07; 3901-1-54)  
 Agent regulation  
 Commissions, compensation, fees (3905.18; 3905.181; 3901-5-09(N); 3905.55)  
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Illegal inducements (3933.01; 3999.05; 3901.21(G); 3911.20; Bulletin 2009-13)

General grounds for disciplinary action (3905.14(B))

Examination of books and records (3901.04, .07)

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Sharing  
Reduction  
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Reinsurance

Indemnity/pay on behalf of

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Types of insurers

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Reciprocal  
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Financial solvency status (e.g., A.M. Best, Standard and Poor's, Moody's, NAIC)

Marketing (distribution) systems

### 2.3 Agents and general rules of agency

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Express

Implied

Apparent

Responsibilities to the applicant/insured

### 2.4 Contracts

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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

Negligence

Elements of a negligent act

Defenses against negligence

Damages

Compensatory - special versus general and punitive

Types of liability

Absolute, strict, vicarious

Hazards

Physical

Moral

Morale

Causes of loss (perils)

Consequential or indirect loss

Named perils versus special (open) perils

Direct 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

### 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

Other insurance

Nonconcurrency

Primary and excess

Pro rata and contributions by equal shares

Limits of liability insurance

Per occurrence/accident

Per person

Aggregate

Split

Combined single

Restoration/nonreduction of limits

Vacancy or unoccupancy

Named insured provisions

Duties after loss

Assignment

Abandonment

Policy provisions

Liberalization

Subrogation

Salvage

Claim settlement options

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-.30-.41)

Cancellation and nonrenewal

(3929.19–.22, .24; 3937.25–.29, .31–.36; 3901-1-18(c))

Controlled business

(3905.14(B)(34))

Retaliatory provisions and fees

(3901.86; 3905.55)

Concealment, misrepresentation or fraud (3999.31; 2913.47)  
 Declination of insurance and unfair discrimination (3901.21(L), (M))  
 Mine subsidence (3929.50-.53, .55, .56, .58-.61; 3901-1-48)  
 Terrorism Risk Insurance Act, Extension Act of 2005, and Program Reauthorization Act of 2007 (15 USC 6701)  
 Unfair Property/Casualty Claims Settlement Practices (3901-1-55; 3901-1-07)

#### 4.0 Dwelling ('02) Policy 14%

##### 4.1 Characteristics and purpose

##### 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

#### 5.0 Homeowners ('11) Policy 18%

##### 5.1 Coverage forms

HO-2 through HO-6  
 HO-8

##### 5.2 Definitions and eligibility

##### 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 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

Nationwide marine definition  
 Commercial inland marine conditions form  
 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)

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 ('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  
 Mobile agricultural machinery and equipment coverage form  
 Livestock coverage form  
 Definitions  
 Causes of loss (basic, broad and special)  
 Conditions  
 Exclusions  
 Limits  
 Additional coverages

#### 7.0 Businessowners ('13) Policy — Property 6%

##### 7.1 Characteristics and purpose

##### 7.2 Businessowners Section I — Property

Coverage  
 Exclusions  
 Limits of insurance  
 Deductibles  
 Loss conditions  
 General conditions  
 Optional coverages  
 Definitions

##### 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  
 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

Boatowners  
 Personal watercraft  
 Recreational vehicles  
 Difference in conditions

**8.5 Residual markets**

Commercial Insurance Joint Underwriting Association (3930.01-.18)  
FAIR plans (3929.41-.49; 3901-1-18)

**Ohio Agent's Examination for  
Casualty Insurance  
Series 11-47**

**100 questions - 2-hour time limit  
Effective- June 25<sup>th</sup>, 2016**

**1.0 Insurance Regulation 10%****1.1 Licensing**

Maintenance and duration (3905.06, .16; 3901-5-09)  
Requirements (3905.02, .04, .05, .051, .06; 3901-5-09)  
Resident/nonresident (3905.06, .07)  
Change in name, address, telephone number (3905.061; 3905.071; 3901-5-09)  
Renewal/ nonrenewal (3905.06)  
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 (3905.481; 3901-5-01; 3901-5-05(D))  
Inactivity due to military service (3905.06(G); 3901-5-09)  
Inactivity due to extenuating circumstances (3905.06(G); 3901-5-09)  
Disciplinary actions  
License denial, probation, suspension, revocation, or refusal to issue or renew (3901.22(D)(1); 3905.14; 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 (3905.14(D), (H), .99)  
Cease and desist orders (3901.221; 3905.14(G); 3901.22(D))  
Civil  
Criminal

Hearings (3901.22; 3905.14(C); ORC 119; 3901.321)

Consent agreements

**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 (3901.011, .04, .041; 3905.12)  
Company regulation  
Certificate of authority (3907.08; 3909.01, .08)  
Insolvency (3903.01(N))  
Policy forms/rates/exceptions (3915.051; 3918.08; 3935.04; 3937.03)  
Financial requirements (3901-1-50; 3901-3-04; 3907.05)  
Unfair 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, .22)  
Policy/application signature (3905.14(B)(11))  
Appointment procedures  
Agent appointment (3905.20; 3901-1-10; 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 (3905.14(B)(32); 3999.05; Bulletin 2009-13)  
False advertising (3901.21(B), (D), .24; 3905.43; 3999.10, .11)  
Misrepresentation (3901.21(A), (B); 3905.14(B)(5); 3999.08)  
Defamation of insurer (3901.21(C); 3999.09)  
Unfair discrimination (3901.21(L), (M); 3911.16-- .19)  
Illegal inducements (3933.01; 3999.05; 3901.21(G); 9311.20; Bulletin 2009-13)  
General grounds for disciplinary action (3905.14(B))  
Examination of books and records (3901.04, .07)

Insurance fraud regulation (3999.31, .37; ORC 2913.47; 3901.44)  
Insurance information privacy (3901.44; 3904.04-3904.14; 3905.24; 3904.13)  
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  
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 Agents 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 Casualty Insurance Basics 15%

#### 3.1 Principles and concepts

- Insurable interest
- Underwriting
  - Credit scores
  - Loss ratio
- Rates
  - Types
  - Loss costs
  - Components
- Hazards
  - Physical
  - Moral
  - Morale
- Negligence
  - Elements of a negligent act
  - Defenses against negligence
- Damages
  - Compensatory — special versus general
  - Punitive
  - Absolute liability
  - Strict liability
  - Vicarious liability

#### 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
- Coinurance
- Other insurance
  - Nonconcurrency
  - Primary and excess
  - Pro rata
  - Contribution by equal shares
- Limits of liability

- Per occurrence (accident)
- Per person
- Aggregate — general versus products — completed operations
- Split
  - Combined single
- Named insured provisions
  - Duties after loss
  - Assignment
  - Abandonment
- Policy provisions
  - Liberalization
  - Subrogation
  - Duty to defend
  - Claim settlement options
  - Replacement cost vs. actual cash value

#### 3.4 Ohio laws, regulations and required provisions

- Ohio Insurance Guaranty Association (3955.01–.10, .12–.19)
- Cancellation and nonrenewal (3937.25–.41)
- Binders (4509.56; 3901-1-18)
- Controlled business (3905.14(B)(41))
- Retaliatory Provisions and fees (3901.86; 3905.55)
- Concealment, misrepresentation or fraud (3999.31; 2913.47)
- Declination of insurance and unfair discrimination (3901.21(L), (M))
- Terrorism Risk Insurance Act, Extension Act of 2005, and Program Reauthorization Act of 2007 (15 UC 6701)
- Unfair Property/Casualty Claims Settlement Practices (3901-1-54; 3901-1-07)

### 4.0 Homeowners ('11) Policy 15%

#### 4.1 Coverage forms

- HO-2 through HO-6
- HO-8

#### 4.2 Definitions and eligibility

#### 4.3 Section II — Liability coverages

- Coverage E — Personal liability
- Coverage F — Medical payments to others
- Additional coverages

#### 4.4 Exclusions

#### 4.5 Conditions

#### 4.6 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)
- Home day care (HO 04 97)
- Business pursuits (HO 24 71)
- Watercraft (HO 24 75)
- Personal injury (HO 24 82)

### 5.0 Auto Insurance 17%

#### 5.1 Laws

- Ohio Motor Vehicle Financial Responsibility Law (4509.01–.81)
  - Required limits of liability (4509.51)
- Uninsured/underinsured motorist Definitions
  - (3937.18(A)(B),(C))
  - Bodily injury (3937.18(B),(C))
  - Property damage (3937.181)
  - Stacked and non-stacked (3937.18(F)(G))
  - Required limits
- Cancellation/nonrenewal (3937.30–.41, .46)
  - Grounds
  - Notice
  - Prohibition against use of intrafamily liability exclusion (3937.46)

#### 5.2 Personal ('05) auto policy

- Eligibility, definitions, and conditions
- Liability coverages
  - Combined single limits vs. split limits
  - Bodily injury and property damage
  - Supplementary payments
  - Exclusions
- Medical payments coverage
- Uninsured 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)

#### 5.3 Commercial auto ('13)

- Eligibility
- Definitions, conditions, exclusions
- Commercial auto coverage forms
  - Business auto
  - Garage
  - Business auto physical damage
  - Truckers
  - Motor carrier
- Coverage form sections
  - Symbols/covered autos
  - Liability coverage



Garagekeepers coverage  
 Trailer interchange coverage  
 Physical damage coverage  
 Selected endorsements  
 Lessor — Additional insured and loss payee (CA 20 01)  
 Mobile equipment (CA 20 15)  
 Auto medical payments coverage (CA 99 03)  
 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)

## 6.0 Commercial Package Policy (CPP) 13%

### 6.1 Components of a commercial policy

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

### 6.2 Commercial general liability ('13)

Commercial general liability coverage forms  
 Bodily injury and property damage liability  
 Personal and advertising injury liability  
 Medical payments  
 Supplementary payments  
 Fire legal liability  
 Limits of insurance  
 Definitions, conditions, exclusions  
 Coverage features  
 Per occurrence/aggregate  
 Occurrence versus claims-made  
 Premises and operations  
 Insured contract  
 Contingent liability  
 Claims-made features  
 Trigger  
 Retroactive date  
 Extended reporting periods  
 Claim information  
 Products and completed operations  
 Pollution liability  
 Coverage form  
 Limited coverage form  
 Extension endorsement

### 6.3 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)  
 Lessees of safe deposit boxes  
 Securities deposited with others  
 Guest property  
 Safe depository

### 6.4 Farm coverage

Eligibility  
 Definitions, conditions, exclusions  
 Farm liability coverage forms ('06)  
 Coverage H — Bodily injury and property damage liability  
 Coverage I — Personal and advertising injury liability  
 Coverage J — Medical payments  
 Exclusions  
 Additional coverages  
 Limits of insurance  
 Basic, broad, special  
 Causes of loss

## 7.0 Businessowners ('13) Policy — Liability 6%

### 7.1 Characteristics and purpose

### 7.2 Businessowners Section II — Liability

Eligibility  
 Definitions  
 Coverages  
 Exclusions  
 Limits of insurance  
 General conditions

### 7.3 Businessowners Section III — Common Policy Conditions

### 7.4 Selected endorsements

Hired auto and non-owned auto liability (BP 04 04)  
 Protective safeguards  
 Utility services-direct damage and time element (BP 04 56; BP 04 57)

## 8.0 Workers Compensation Insurance 8%

### 8.1 Workers compensation laws

Types of laws  
 Compulsory versus elective (4123.12, .35, .54)

Monopolistic versus competitive  
 Ohio Workers Compensation Law (Chapter 4123)  
 Exclusive remedy (4123.54)  
 Employment required (required, voluntary, elective) (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  
 U.S. Longshore and Harbor Workers Compensation Act (33 USC 904)  
 Federal Employers Liability Act  
 Workers' Compensation Act  
 The Jones Act (46 USC 688)

### 8.2 Workers compensation and employer liability insurance policy

General section  
 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  
 Voluntary compensation endorsement  
 Foreign coverage  
 All states  
 Rating factor  
 Job classification  
 Payroll  
 Experience modification factor  
 Premium discounts  
 Participation plans

## 9.0 Other Coverages and Options 6%

### 9.1 Umbrella/excess liability policies

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

### 9.2 Specialty liability insurance

Professional liability  
 Errors and omissions  
 Directors and officers liability  
 Fiduciary liability  
 Liquor liability  
 Employment practices liability  
 Employee benefits  
 Identity fraud expense coverage

### 9.3 Surplus lines

Eligibility  
 Definitions and non-admitted markets  
 Licensing requirements

**9.4 Surety bonds**

- Principal, obligee, surety
- Contract bonds
- License and permit bonds
- Judicial bonds

**9.5 Aviation insurance**

- Aircraft liability
  - Hull, cargo, freight
  - Aircraft liability, implied warranties, perils
  - General and particular average

**9.6 Ocean marine insurance**

- Policy provisions
  - Protection and indemnity
  - Implied warranties
  - Perils
  - General and particular average
- Coverage forms
  - Floaters - e.g., personal articles, jewelry, and effects, fine arts, camera, musical instruments

**9.7 Other policies**

- Boatowners
  - Personal watercraft
  - Recreational vehicles
- Types of flood insurance (e.g., "write your own", government)
- Flood insurance provisions
  - Eligibility, coverage, limits, deductible

**9.8 Residual markets**

- Ohio Automobile Insurance Plan (4509.70)



# Exam Registration Form

## Ohio Insurance Examinations



Print or type clearly and neatly. Incomplete or illegible forms will not be processed.

Last Name	First Name	Middle Name	Social Security Number
Residence Address (Your address of legal residence is required)			
City	State	ZIP Code	Daytime Phone Number (including area code) (      )
Employer (insurance company, if known)			Evening Phone Number (including area code) (      )
E-mail address (applications without an email address may experience delays)			Fax Number (including area code) (      )
Name of Your Prelicensing Education Course Provider or Waiver code number:			Prelicensing Course Completion Date

This form is Page 50 of the Ohio Licensing Information Bulletin. We recommend you read the entire Bulletin.

Series	Exam Title	Exam Fee	Total
11-35	Life, Accident and Health Insurance	\$49.50	\$
11-36	Property and Casualty Insurance	\$49.50	\$
11-37	Title Insurance	\$49.50	\$
11-38	Public Adjuster	\$49.50	\$
11-42	Surety Bail Bonds	\$49.50	\$
11-43	Personal Lines Insurance	\$49.50	\$
11-44	Life Products	\$49.50	\$
11-45	Accident and Health Insurance	\$49.50	\$
11-46	Property Insurance	\$49.50	\$
11-47	Casualty Insurance	\$49.50	\$
Additional Fees		Fee	Total
	Duplicate Score Report	\$15	\$
	Surety Bail Bond Processing Fee for Photo ID	\$25	\$
7900	Photo only (Surety Bail Bond)	\$25	\$
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