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Introduction

A Message from Ohio Department of Insurance

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

Overview of Licensing Process

This handbook provides information about the examination and licensing process for obtaining a resident insurance license. You should read this Licensing Handbook including the examination content outlines prior to taking an exam. If interested in applying for a nonresident license, you can apply online via www.insurance.ohio.gov.

Licensing Process

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

1. Read this handbook to learn about examination and licensing requirements.
3. Schedule your exam. The easiest way to schedule is online at http://www.prometric.com/ohio/insurance. Phone, fax and mail options are also available.
4. Review the examination content outlines that can be found at the end of this document. The content outlines in this guide are the basis for the exams.
5. Bring required identification and valid course completion certificate(s), if required, to the test center.
6. Complete (BCI/FBI) criminal background check.
7. Apply for your license through ODI.
8. Obtain your Surety Bail Bond photo identification.
To get answers not provided in this Handbook

Visit our Website:  www.prometric.com/ohio/insurance

Frequently Asked Questions are available:

PRELICENSING COURSE INFORMATION
A list of pre-licensing courses are available online at https://sbs-wi.naic.org/Lion-Web/jsp/extcelookup/ProviderCourseSchedule.jsp.

FINGERPRINTING INFORMATION
Fingerprint appointments for Prometric test centers can be made at http://www.fastfingerprints.com/Internal/AppointmentEdit.aspx?AppointmentID=0
You can find a list of WebCheck providers approved by ODI at http://www.insurance.ohio.gov/Agent/Pages/Background.aspx.

LICENSING INFORMATION
Ohio Department of Insurance
License Division
50 West Town Street, Third Floor, Suite 300
Tel. (614) 644-2665
Website: www.insurance.ohio.gov

QUESTIONS ABOUT EXAMINATION OR PRELICENSING
Prometric
Website: www.prometric.com/ohio/insurance
E-mail: pro.ceservices@prometric.com
Tel: (877) 346-4014
Fax: (877) 341-9469
TDD User: (800) 790-3926
Ohio Licensing Requirements

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;
- 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

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.

<table>
<thead>
<tr>
<th>License Type</th>
<th>Lines of Authority</th>
<th>Pre-licensing Education Required*</th>
<th>Exam Required</th>
<th>Fingerprint</th>
<th>Background Check</th>
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<td>Individual Intermediary</td>
<td>Major Lines</td>
<td>20 hours</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>• Life</td>
<td>20 hours</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>• Accident &amp; Health</td>
<td>20 hours</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>• Property</td>
<td>20 hours</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>• Casualty</td>
<td>20 hours</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>• Personal Lines</td>
<td>20 hours</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>• Surety Bail Bond</td>
<td>20 hours</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>Limited Lines</td>
<td>None</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>• Public Insurance Adjuster</td>
<td>None</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>• Title</td>
<td>None</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

Failure to complete all pre-licensing requirements will require you to re-take the exam.

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 will help you to understand the scope of knowledge required for each of these licenses. For any other licenses, please contact ODI.
You must successfully complete a pre-license course requirement and pass the corresponding pre-license exam. Pre-license course requirements must be met through a course provider approved by the Department.

A list of approved pre-licensing education schools is available at https://sbs-wi.naic.org/Lion-Web/jsp/extcelookup/ProviderCourseSchedule.jsp.

**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.

**Pre-licensing Exemptions**

Pre-licensing education may be waived for:

<table>
<thead>
<tr>
<th>Life</th>
<th>Accident &amp; Health</th>
<th>Property, Casualty or Personal Lines</th>
</tr>
</thead>
<tbody>
<tr>
<td>Certified Employee Benefit Specialist (CEBS)</td>
<td>Registered Health Underwriter (RHU)</td>
<td>Accredited Advisor in Insurance (AAI)</td>
</tr>
<tr>
<td>Chartered Financial Consultant (ChFC)</td>
<td>Certified Employee Benefit Specialist (CEBS)</td>
<td>Associate in Risk Management (ARM)</td>
</tr>
<tr>
<td>Certified Insurance Counselor (CIC)</td>
<td>Registered Employee Benefits Counselor (REBC)</td>
<td>Certified Insurance Counselor (CIC)</td>
</tr>
<tr>
<td>Certified Financial Planner (CFP)</td>
<td>Health Insurance Associate (HIA)</td>
<td>Chartered Property and Casualty Underwriter (CPCU)</td>
</tr>
<tr>
<td>Chartered Life Underwriter (CLU)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fellow of the Life Management Institute (FLMI)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Life Underwriter Training Council Fellow (LUTCF)</td>
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</tbody>
</table>

- 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.

**No pre-licensing education required.

**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.

If you are seeking an exemption from the pre-licensing requirement, you must submit the **Pre-licensing Education Waiver Request** and official documentation providing evidence of designation. The waiver request can be obtained at

You can fax the form with other supporting documentation to the Licensing Division at (614) 387-0051.

**Fingerprinting and Background Check Information**

You are required to submit fingerprints and a criminal history for the Ohio Department of Insurance, Ohio Bureau of Criminal Investigation and Identification (BCI) and the Federal Bureau of Investigation (FBI). You can make a fingerprint reservation online at http://www.fastfingerprints.com/Internal/AppointmentEdit.aspx?AppointmentID=0.

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.
Scheduling Your Exam

Registering and Scheduling Information

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

**Testing Accommodations.** If you require an Americans with Disabilities Act (ADA) accommodation(s) or English as Second Language (ESL) additional time, see the “Testing Accommodations” section below.

Online

**Register and schedule online—it saves time and it's easy!**

You can easily register and schedule your exam online at any time using our Internet Registration Service by going to:

2. Click on Schedule Your Test and follow the prompts.

By Fax or Mail

You may **fax** the completed Exam Registration Form found at the end of this handbook to Prometric to (877) 341-9469. You must also include the completed Credit Card Payment Form (Visa, MasterCard or American Express). The cardholder’s signature must be on the Form.

OR

You may **mail** the completed Exam Registration Form and the appropriate exam fee to the address on the form. When registering by mail, you may pay the exam fee by Visa, MasterCard or American Express, company check, cashier’s check or money order. **Personal checks and cash are not accepted.**

If paying by credit card, you must also include the completed Credit Card Payment Form (Visa, MasterCard or American Express). The cardholder’s signature must be on the Form.

By Phone

If you are unable to schedule online, you may schedule the examination by calling (877) 346-4014 between 8 a.m. and 9 p.m. (Eastern Time), Monday through Friday. Please have your exam information and credit card information for payment available.

Reschedule and Cancellation

To reschedule your existing exam appointment, you must contact Prometric at least four (4) business days prior to the exam appointment date in order to avoid forfeiting your exam fee. If you do not allow at least four 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.
You may request a refund by going to https://fs6.formsite.com/Prometric/form33/index.html and completing the refund request form.

Prometric will review refund requests and email decisions to you within 7-10 business days of receipt unless further research and/or documentation are required. Prometric reserves the right to request documentation to support any illness or emergency claim. Refund requests made via phone will not be accepted.

If you change or cancel your appointment without proper notice, you will forfeit your examination fee(s).

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 fee(s).

Test Centers
You may take the exam at any Prometric test center in the United States.

Test center locations are subject to change. Be sure to verify the address

Test centers that might be most convenient in Ohio include:

<table>
<thead>
<tr>
<th>Test Sites</th>
<th>Test Sites</th>
<th>Test Sites</th>
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</thead>
</table>
| Cincinnati, OH  
11353 Reed Hartman Hwy Suite LL50  
Cincinnati, OH 45241 | Akron, OH  
1000 S. Cleveland Massillon Rd Suite 104  
Akron, OH 44333 | Cleveland, OH  
(Case Western University)  
10900 Euclid Ave, Sears Building Suite 440  
Cleveland, OH 44106 |
| Columbus/Worthington, OH  
450 W Wilson Bridge Rd Suite 210  
Worthington, OH 43085 | Strongsville, OH  
7261 Engle Road Suite 203  
Middleburg Heights, OH 44130 | Maumee, OH  
1745 Indian Wood Cir Suite 110  
Maumee, OH 43537 |
| Niles, OH  
950 Youngstown Warren Rd Square One Center Suite D  
Niles, OH 44446 | Mentor, OH  
8880 Mentor Ave Mentor, OH 44060 | Beaver Creek, OH  
2600 Paramount Place Suite 190  
Fairborn, OH 45324 |

Holidays
Testing generally does not occur on federal holidays. Additional state holidays may be observed in the state where you schedule the exam appointment.

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 checking our website at https://www.prometric.com/en-us/pages/siteclosure.aspx or calling Prometric at (877) 346-4014. If the site is closed, the exam will be rescheduled without a rescheduling fee.

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

**ADA Accommodation.** Prometric complies with all provisions of the Americans with Disabilities Act ("ADA") (42 U.S.C. Section 12101 et seq.) and Title VII of the Civil Rights Act, as amended (42 U.S.C. 200e et seq.). Reasonable testing accommodations are provided to allow candidates with documented disabilities recognized under the Americans with Disabilities Act (ADA) an opportunity to demonstrate their skills and knowledge. Prometric makes every effort to provide reasonable testing accommodations that enable all test takers to take examinations.

If you require testing accommodations under the ADA, please complete and submit a Testing Accommodation Request Form online at [https://www.prometric.com/en-us/for-test-takers/prepare-for-test-day/documents/Standard-ADA-Packet-Request.pdf](https://www.prometric.com/en-us/for-test-takers/prepare-for-test-day/documents/Standard-ADA-Packet-Request.pdf), or contact Prometric at (888) 226-9406 to obtain an Accommodation Request Form.

Professional documentation of the disability must be submitted with the Testing Accommodation Request Form to aid Prometric in determining the appropriate testing accommodations. 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 the test by requesting an ESL Authorization from Prometric. To request an ESL authorization, please submit:

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

Please fax documents to 800.347.9242 and allow three (3) business days for processing. If your request is approved, Prometric may extend the time limit on your examination to time-and-one-half or 150% of the normal time limit. Prometric will inform you by mail whether your request for accommodation is approved. You should not schedule your exam until you have received the confirmation email. Exams scheduled before the ESL request has been approved will not include extra time.
Preparing for Your Exam

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

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

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. Different publishers provide materials to assist you in preparing for insurance licensing exams. These materials take different approaches and you should choose one that meets your needs. Neither the Office of the Commissioner of Insurance nor Prometric reviews or approves these 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.

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 at the end of this handbook.

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

Practice Exams

To take a practice exam, select or copy the link below to your browser:

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 are designed to help you become familiar with the computer-based testing process.

During the practice exam, you will get immediate feedback to correct and incorrect responses as well as overall feedback at the end of the session just as you would during the actual exam. Practice exams are available for:

- (LIPA) Life Insurance Producer/Agent Practice Exam in English only
- (HIPA) Health Insurance Producer/Agent Practice Exam in English only
- (PIPA) Property & Casualty Insurance Producer Practice Exam in English only

There is no cost to take Prometric Practice Exams!
Taking Your Exam

Knowing what to expect when taking the 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 the exam results.
- Information about appeals.

The exam will be administered by computer but you do not need any computer experience or typing skill to take the exam.

**Testing Process**

**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 and complete all security checks.

**Pre-licensing Education Certificate required.** You will be required to present your pre-licensing certificate in order to test. Acceptable forms of proof include faxed copies, electronic certificate, and paper copies only. The certificate must show a state or school letterhead and be signed and dated by the provider. Altered certificates cannot be accepted. Pre-licensing certificates are valid for 1 year from issue date.

**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 the appointment to arrange an alternative way to meet this requirement.

**Test Center Regulations**

**Copied 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.

To ensure that all candidates are tested under similar conditions, the following regulations and procedures will be enforced at each test center. Failure to follow any of these security procedures may result in your being disqualified from taking an examination..
1 While in the test center, you will be continuously monitored by video. During your examination, you will also be monitored by physical walk-throughs and through an observation window. 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 will be scanned with a metal detector wand prior to every entry into the test room. If you refuse, you cannot test.

4 You will be required to raise your pants legs above your ankles, empty and turn all pockets inside-out and raise shirt sleeves above your wrists prior to every entry into the test room.

5 If you are wearing eyeglasses, you will be required to remove them for visual inspection to ensure they don’t contain a recording device. Large jewelry items must be stored in your locker due to concerns over concealed recording devices.

6 You must sign 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 re-enter the test room.

7 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.

8 You must not talk to other candidates or refer to their screens, testing materials, or written notes in the test room.

9 You must not use written notes, published materials, or other testing aids.

10 You are allowed to bring soft ear plugs or center-supplied tissues into the test room.

11 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.

12 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.

13 You must return all materials issued to you by the test center administrator (“TCA”) at the end of your test.

14 You are not allowed to use any electronic device or phone during breaks.

15 If you have a medical condition that may require you to access food or medicine during your exam session, you must store those items separately from other items you place in the test center locker. You must inform the TCA before you retrieve the food or medicine, and the TCA will observe you obtaining the item from the locker. You are not allowed to access any item other than food or medicine needed for a medical reason.

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

For more information on Prometric test center regulations, please visit: www.prometric.com/en-us/for-test-takers/prepare-for-test-day/documents/TestCenterRegulations.pdf

Please note: 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 examination contains four-option multiple-choice questions. These questions are designed to be as clear and concise as possible while testing knowledge and comprehension of insurance concepts as well as the application of the insurance concepts. The design of the exam ensures that those who possess the required knowledge of the specific insurance line of authority being tested should perform well on the examination for which they prepared.

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 that 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

The 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 the final examination score.

You will be helping us help future test takers by completing 5 experimental test questions in your exam. We plan to use the experimental questions on future exams based on your performance.

The questions will:

- be randomly distributed within your test  
- will not be counted in your final score  
- time spent on the question will not be deducted from your test time
**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.

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**Sample Score Report**

<table>
<thead>
<tr>
<th>Ohio Property and Casualty Agent Examination</th>
<th>Number of Questions</th>
<th>Number Correct</th>
<th>Percent Correct</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property and Casualty</td>
<td>150</td>
<td>120</td>
<td>80%</td>
</tr>
<tr>
<td>Insurance Regulation</td>
<td>15</td>
<td>12</td>
<td>80%</td>
</tr>
<tr>
<td>General Insurance</td>
<td>13</td>
<td>10</td>
<td>77%</td>
</tr>
<tr>
<td>Property and Casualty</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Insurance Basics</td>
<td>20</td>
<td>17</td>
<td>85%</td>
</tr>
<tr>
<td>Dwelling Policy</td>
<td>7</td>
<td>6</td>
<td>86%</td>
</tr>
<tr>
<td>Homeowners Policy</td>
<td>20</td>
<td>15</td>
<td>75%</td>
</tr>
<tr>
<td>Auto Insurance</td>
<td>30</td>
<td>24</td>
<td>80%</td>
</tr>
<tr>
<td>Commercial Package Policy (CPP)</td>
<td>18</td>
<td>15</td>
<td>83%</td>
</tr>
<tr>
<td>Business owners Policy</td>
<td>9</td>
<td>7</td>
<td>78%</td>
</tr>
<tr>
<td>Workers’ Compensation Insurance</td>
<td>7</td>
<td>6</td>
<td>86%</td>
</tr>
<tr>
<td>Other Coverages and Options</td>
<td>11</td>
<td>8</td>
<td>73%</td>
</tr>
</tbody>
</table>

Score: 80%
Grade: Pass
(A total score of 70 percent is required to pass)

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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. The total percentage score is computed by dividing the number of questions you answered correctly by the total number of questions in the exam. Adding the section percentages and dividing by the total number of sections do not compute the total score.

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.

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**Appeals Process**

Prometric’s goal is to provide a quality examination and a pleasant testing experience for every candidate. 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 [https://fs6.formsite.com/Prometric/form35/index.html](https://fs6.formsite.com/Prometric/form35/index.html).

Once submitted you will receive an email response within 20 days indicating whether your appeal has been approved.
Applying for Your License

This section offers information about:

- Applying for your license.
- Criminal background check (BCI and FBI).
- Surety Bail Bond ID Card.
- Continuing Education (CE) requirements.
- License renewal process.

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 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 so you are prepared to provide all required information when you begin submitting your application electronically, including the application fee.

Paper applications. The option to apply using a paper application is available on an as-needed basis only and the paper licensing process will take considerably longer than the electronic method. You must contact ODI at (614)644-2665 to request a paper application. The completed application, required licensure fees, and any other required documentation must then be mailed to ODI. Faxed and emailed applications will not be accepted.

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 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.

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.”

Note By law, ODI cannot complete the processing of your application until it receives your criminal history background check report from the BCI or FBI.
All Fees are nonrefundable and nontransferable.

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

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**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).

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

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**Required attachments for charges and/or convictions**

If additional application documentation is required, certified documents can be mailed to ODI using the address found at the beginning of this bulletin or downloaded to NIPR’s Attachment Warehouse ([www.nipr.com](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.
**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 ODI that you have passed all requirements and can now be licensed.
2. Once received, call Prometric’s registration department at (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.

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**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 ODI and their license status is currently inactive “By Agent Request”.

License Renewal Process

All Ohio insurance agents who hold a major line, limited line and/or title insurance license are required to renew their license(s) every two years by the last date of their birth month. Surety Bail Bond agents are required to renew annually by the last day of February. Agents with a continuing education requirement are required to obtain all required credits prior to their license expiration date and PRIOR to 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. Agents are responsible for informing ODI of any address, email or phone number change within 30 days of such change. Agents can change their contact information electronically through www.nipr.com or by completing a change of address form (INS3241) which is available on ODI’s website (www.insurance.ohio.gov) under “ODI Forms.”

In order to renew a Major Line, Limited Line, Title, Title Marketing Representative or Surety Bail Bond insurance license, all agents, on or before their license expiration date, must submit a National Insurance Producer Registry (NIPR) Renewal Application. The renewal application and step-by-step instructions regarding the renewal process can be found by clicking the “Apply or Renew Agent License” button on ODI’s Web site (www.insurance.ohio.gov). Please be advised that NIPR charges a $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) 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.
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.

### 1.0 Licensing

**1.0 Insurance Regulation 10%**

#### 1.1 Concepts

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

### 1.2 State regulation

- Acts constituting insurance transactions
  - (3901.17; 3905.02, 3905.42)
- Negotiate, sell, solicit
  - (3905.01, .02)
- Director's general duties and powers
  - (3901.01, .04, .041; 3905.12)
- Company regulation
  - Certificate of authority
    - (3907.08; 3909.01, 08, 3925.11, 3927.01)
  - 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, 3929.011)
  - Unfair trade and claims settlement practices
    - (3901.19-26; 3901-1-07; 3901-1-54)
  - Agent regulation
    - Commissions, compensations, fees
      - (3905.18; 3901-5-09(N), 3905.55)
  - Reporting of felony and crimes of moral turpitude
    - (3905.14-.22)
  - Policy/application signature
    - (3905.14(B)(11); 3905.14(B)(22))
  - Appointment procedures
    - Agent appointment
      - (3905.20; 3901-1-10; 3901-5-09(K))
  - Cancellation of appointment
    - (3905.16(B)(1))
  - Termination notification
    - (3905.21)

### 1.3 Federal regulation

- Fair Credit Reporting Act (15 USC 1681-1681d)
- Other federal regulations (e.g., Do Not Call List)
  - (https://www.donotcall.gov/)

### 1.4 Consumer protection

- Fraud and false statements
  - Including 1033 waiver (18 USC 1033, 1034)
- Consumer information/fees
  - (3905.55; 3901-6-04; 3905.181)

### 1.5 Other/State regulation

- Inactivity due to extenuating circumstances
  - (3905.06(G); 3901-5-09(J))
- Disciplinary actions
  - License denial, probation, suspension, revocation, or refusal to issue or renew
    - (3901-22(D)(1); 3905.14; 3905.16; 3901-5-12)
  - Failure to pay taxes
    - (3901-5-14(B)(14))
  - Failure to appear for an interview
    - (3905.14(B)(22))
  - Failure to provide department with a written response
    - (3905.14(B)(21))

Penalties and fines for violations
- (3901.22(D), (F), 3905.14(B), (D), (H), (99)
- Cease and desist orders
  - (3901.221; 3905.14(G), 3901.22(D))
- Civil
- Criminal
- Hearings
- Consent agreements
- (3901.22(G))

### Unfair insurance trade practices

- (3901.20, .21)
- Rebutting
  - (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
  - (3999.21, .31, .37, .41, .42; ORC 2913.47, 3901.44)
- Insurance information privacy
  - (3901.44; 3904.04-3904.14)
- Consumer information/fees
  - (3905.55; 3901-6-04; 3905.181)

### 1.6 General grounds for disciplinary action

- (3905.14(B))

### 2.0 General Insurance 5%

#### 2.1 Concepts

- Risk management key terms
  - Risk
  - Exposure
  - Hazard
  - Peril
  - Loss
- Methods of handling risk
  - Avoidance
  - Retention
  - Sharing

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 full descriptive subsections for your exam is available online at www.prometric.com/ohio/insurance.
### 3.0 Insurable Insurance Basics 8%

#### 3.1 Insurable interest (3911.091, .11)
- Reduction
- Transfer
- Elements of insurable risks
- Adverse selection
- Law of large numbers
- Reinsurance
- Indemnity/pay on behalf of

#### 3.2 Personal uses of life insurance
- Survivor protection
- Estate creation
- Cash accumulation
- Liquidity

### 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)
  - Promoting purchase for purpose of selling (3916.16)
- Advertisements (3916.17)
- Disciplinary actions (3916.15)
- Definitions (3916.01)
- Viatical settlement broker (3916.01(N), .02, .03, .04)
- Viatical settlement provider (3916.01(P), .07)
- Viatical settlement contract (3916.01(O), 3916.08)
- Stoll (3916.05; 3901-9-04)
- Viator (3916.01(R))

### 3.6 Classes of life insurance policies
- Group versus individual
- Ordinary versus industrial (home service)
- Permanent versus term
- Participating versus nonparticipating
- Fixed versus variable life insurance and annuities
- Universal Life

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

#### 3.8 Agent responsibilities
- Solicitation, sales presentations, and disclosure requirements (3901-6-01, 03)
  - Advertising
  - Life and Health Insurance Guaranty Association (3956.04, .06, .18; 3901-1-52)
  - Backdating of policies (3915.13)
  - Illustrations (3901-6-04)
  - Policy summary (3901-6-03(D)(6))
  - Buyer’s guide (3901-6-03(D)(1))

### 4.0 Life Insurance Policies 7%

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

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

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

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

#### 4.5 Group life insurance
- Characteristics of group plans
- Types of plan sponsors
- Group underwriting requirements
  - Conversion to individual policy (3917.06(H), (1))

#### 4.6 Credit life insurance (individual versus group)
5.0 Life Insurance Policy Provisions, Options and Riders

5.1 Standard provisions (3915.05)
- Entire contract (C)
- Payment of premiums (A)
- Grace period (B)
- Reinstatement (J)
- Misstatement of age (E)
- Payment of claims (K)
- Exclusions
- Statement of the insured (D)
- Incontestability ((C), 3911.07)
- Prohibited provisions (3915.09)
- Modifications (3915.12)

5.2 Beneficiaries (3905.14)
(B)(19), (20), 3911.09, .10, .13, .14
Designation options
- Individuals
- Classes
- Estates
- Minor
- 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); 3901–606)
- Accelerated benefit (terminal illness)
- Long-term care

5.9 Riders covering additional insureds
- Spouse/other-insured term rider
- Children's term rider

5.10 Riders affecting the death benefit amount
- Accidental death
- Guaranteed insurability
- Cost of living
- Return of premium

6.0 Annuities
6.1 Annuity principles and concepts
- Accumulation period versus annuity period
- Owner, annuitant and beneficiary
- Insurance aspects of annuities
- Suitability requirements (3901-6-13)

6.2 Immediate versus deferred annuities
- Single premium immediate annuities (SPIAs)
- Deferred annuities
- Premium payment options
- Nonforfeiture
- Surrender charges
- Death benefits

6.3 Annuity (benefit) payment options
- Life contingency options
- Pure life versus life with guaranteed minimum
- Single life versus multiple life
- Annuities certain (types)

6.4 Fixed annuities
- General account assets
- Interest rate guarantees (minimum versus current)
- Level benefit payment amount

6.5 Specialty annuity products
- Equity indexed annuities
- Market value adjusted annuities

6.6 Uses of annuities
- Lump-sum settlements
- Qualified retirement plans
- Group versus individual annuities
- Personal uses
- Individual retirement plans
- Tax-deferred growth
- Retirement income
- Education funds

7.0 Federal Tax Considerations for Life Insurance and Annuities
7.1 Taxation of personal life insurance
- Amounts available to policy owner
- Cash value increases
- Dividends
- Policy loans
- Surrenders
- Amounts received by beneficiary
- General rule and exceptions
- Settlement options
- Values included in insured's estate

7.2 Modified endowment contracts (MECs)
- Modified endowment versus life insurance
- Seven-pay test

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
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
(3956.04, 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 (3901.491, .501)
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(A), (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
Underwriting requirements
Agent liability for errors and omissions

9.0 Individual Accident and Health Insurance Policy General Provisions 5%

9.1 Standard provisions (3923.04)
Entire contract; changes (A)
Time limit on certain defenses (B)

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
Non-cancelable
Guaranteed renewable
Conditionally renewable
Renewable at option of insurer
Nonrenewable (cancelable, term)

10.0 Disability Income and Related Insurance 5%

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

10.2 Individual disability income insurance
Basic total disability plan
Income benefits (monthly indemnity)
Elimination and benefit periods
Waiver of premium feature
Coordination with social insurance
Workers’ compensation benefits
Additional monthly benefit (AMB)
Social insurance supplement (SIS)
Occupational versus non-occupational coverage, eligibility and benefits
At-work benefits
Partial disability benefit
Residual disability benefit

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

Definition
Eligibility
Contribution limits

11.7 PPACA (Patient Protection and Affordable Care Act)

Adverse benefit determination (3922.01 (.23))
Rollout schedule
Employer compliance
Department of labor audits
Types of plans
Enrollment periods
Healthcare.gov private plans
Statement of benefits, coverages and uniform glossary

12.0 Health Insuring Corporations (HICs) 5%

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
Pediatric 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 Speciality HIC (1751.01(C))

Structure and providers
Contractual plan
Evidence of coverage
Benefits and exclusions

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/non-contributory Persistency factors
Administrative capability
State requirements
Eligibility for coverage
Annual open enrollment
Part-time employees
Dependent, spousal eligibility
Domestic partners/civil unions
Coordination of benefits provision
Change of insurance companies or loss of coverage
Coinsurance and deductible carryover
No-loss no-gain
Events that terminate coverage
Extension of benefits
Continuation of coverage under COBRA 29 USC1161 and Ohio-specific rules (3923.38)
Cancellation or nonrenewal
Reinstatement for military 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)
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 (3901-8-08 Appendix C, D; 3923.33, .338.331-.336: OAC 3901-8-08 Amended, including Appendix C)
- Purpose
- Solicitation of Medicare Supplements (3901-8-09)
- 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 1751.63, 3923.41-.51)
- 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
  - Advertising
  - Appropriateness of recommended purchase
  - Inflation protection
  - Replacement
  - Unintentional lapse
  - Outline of coverage
  - Shopper's guide

16.0 Federal Tax Considerations for Accident and Health Insurance  4%

16.1 Personally-owned health insurance
- Disability income insurance
- Benefits subject to FICA

16.2 Employer group health insurance
- Disability income (STD, LTD)
- Benefits subject to FICA

16.3 Medical expense coverage for sole proprietors and partners
- Business disability insurance
- Key person disability income

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 - 150-minute time limit
Effective Date June 25, 2016

1.0 Insurance Regulation 10%

1.1 Licensing
- Maintenance and duration
  - Requirements
  - Resident/nonresident
  - Change in name, email, address, telephone number
- Renewal/nonrenewal
- Temporary license
- Duty to report criminal convictions and administrative disciplinary actions
- Assumed business names
- Continuing education including exemptions and penalties

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Inactivity due to military service (3905.06(G); 3905.1-5-09(I))
Inactivity due to extenuating circumstances (3905.06(G); 3901-5-09(J))

Disciplinary actions
License denial, probation, suspension, revocation, or refusal to issue or renew (3901.22(D)(1); 3905.14; 3905.16; 3901-5-12)
Failure to pay taxes (3905.14(B)(14))
Failure to appear for an interview (3905.14(B)(22))
Failure to provide department with a written response (3905.14(B)(21))
Penalties and fines for violations (3901.22(D), (F), 3905.14(B), (D), (H), (99)

Cease and desist orders (3901.2121; 3905.14(G), 3901.22(D))
Civil
Criminal
Hearings (3901.22; 3905.14(C); ORC 119)
Consent agreements (3901.22(G))

1.2 State regulation
Acts constituting insurance transactions (3901.17; 3905.02, 3905.42)
Negotiate, sell, solicit (3905.01, .02)
Director's general duties and powers (3901.011, .04, .041; 3905.12)

Company regulation
Certificate of authority (3925.11, 3927.01)
Insolvency (3930.01(N))
Policy forms/ rates/ exceptions (3915.051; 3918.08; 3935.04; 3937.03)
Financial requirements (3929.011, 3929.07, 3929.11, 3901-1-50; 3901-3-04)

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

Agent regulation
Commissions, compensations, fees (3905.18; 3905.181; 3905-5-09(N); 3905.55)
Reporting of felony and crimes of moral turpitude (3905.14, .22)

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

Policy/application signature (3901.14(B)(11), (26))
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 (3999.21, 31, .37, .41, .42; ORC 2913.47, 3901.44)
Insurance information privacy (3901.44; 3904.04-3904.14)
Consumer information/fees (3905.55; 3901-6-04; 3905.181)

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

2.3 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
Ungood 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
Hazard
- Physical
- Moral
- Morale

Negligence
- Elements of a negligent act
- Defenses against negligence

Damages
- Compensatory — special versus general and punitive

Types of liability
- Absolute
- Strict
- Vicarious

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
- Stated amount

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

3.3 Common policy provisions
- Insureds — named, first named, additional
- Policy period
- Policy territory
- Cancellation and nonrenewal
- Deductibles
- Coinsurance
- Other insurance
- Non-concurrency
- Primary and excess
- Pro rata
- Contribution by equal shares
- Limits of liability insurance
  - Per occurrence (accident)
  - Per person
- Aggregate — general versus products — completed operations
- Split
- Combined single
- Restoration/non-reduction of limits
- Vacancy or un-occupancy
- Named insured provisions
- Duties after loss
- Assignment
- Abandonment
- Policy provisions
- Liberalization
- Subrogation
- Salvage
- Claim settlement options

Replacement cost vs. actual cash value
- Duty to defend
- Third-party provisions
- Standard mortgage clause
- Loss payable clause
- No benefit to the bailee
- Additional insured

3.4 Ohio laws, regulations and required provisions
- Ohio Valued Policy Law (3929.25)
- Ohio Insurance Guaranty Association (3955.01–.10, .12–.19, .30–.41)
- Cancellation and nonrenewal (3929.19–.22, .24; 3937.25–.41; 3901.1–18(C))
- Binders (4509.56; 3901.1–18(H))
- Controlled business (3905.14(B), 3905.61–.65)
- Retaliatory provisions and fees (3901.86; 3905.55)
- Concealment, misrepresentation or fraud (2913.47, 3901.31)
- 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 Act 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
- Cancellation/nonrenewal

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)
- Interfamily liability exclusion (3937.46)
- Cancellation/nonrenewal (3937.30–.41)
- Reasons
- Notice
- Prohibition against use of interfamily 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
7.0 Commercial Package Policy (CPP) 12%

7.1 Components of a commercial policy
Common policy declarations
Common policy conditions

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
Premises and operations
Per occurrence/aggregate
Condominium association
Condominium commercial unit-owners
Builder's 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

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
Contractor’s 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
9.1 Workers compensation laws

Types of laws
- Compulsory versus elective
- Monopolistic versus competitive

Ohio Workers Compensation Law (Chapter 4123)
- Exclusive remedy
- Employment coverage
- Covered injuries
- Occupational disease
- Benefits provided
- Second/subsequent injury fund

Federal workers compensation laws
- U.S. Longshore and Harbor Workers Compensation Act
- Federal Employers Liability 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

9.4 Business Owners Section I — Covered Liabilities

- Eligibility
- Exclusions
- Coverage
- Limits of insurance
- Deductibles
- Optional coverages

9.5 Business Owners Section II — Exclusions

- Types of laws
- Utility services
- Protective safeguards
- Hired auto and non-owned auto liability insurance
- Utility services — direct damage

9.6 Business Owners Section III — Conditions

- General conditions
- Exclusions
- Definitions

9.7 Business Owners Section IV — Limits and Options

- Limits of insurance
- Coverage
- Exclusions
- Definitions

9.8 Business Owners Section V — Endorsements

- Optional coverages

9.9 Business Owners Section VI — Definitions and General Conditions

- Definitions
- General conditions
- Exclusions
- Limits of insurance
- Deductibles

9.10 Business Owners Section VII — Premiums

- Payroll
- Classification
- Additional coverages

9.11 Business Owners Section VIII — Experience Rating

- Loss conditions
- General conditions
- Eligibility and definitions


- Definitions
- Conditions
- Limits of insurance
- Eligibility
- Additional coverages

10.0 Other Coverages and Options

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 officials, 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

10.7 National Flood Insurance Program

"Write your own" versus government
- Eligibility
- Coverage
- Limits
- Deductibles

10.8 Other policies

- Boat owners
- Personal watercraft
- Recreational vehicles
- Difference in conditions

10.9 Residual markets

- Insurance Underwriting Plan
- FAIR plans
- Commercial Insurance Joint Underwriting Association
- Ohio Automobile Insurance Plan

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

100 questions - 2-hour time limit
Effective Date June 25, 2016

1.0 Insurance Regulation

1.1 Licensing

- Types of licensees
- Definitions/general requirements
- Title agent additional requirements
- Inactivity due to military service
- Change in name, address, email, telephone number
- Duty to report criminal convictions and administrative disciplinary actions
- Assumed business names
- Continuing education
- Disciplinary actions
- Cease and desist orders
License suspension, revocation, or refusal to issue or renew (3901.22(D)(1), 3905.14, 3905.16; 3901-5-09, 3901-5-12)

Penalties and fines for violations (3901.22 (D), (F), 3905.14(B), (D), (H), (98)

Seizure and desist orders (3901.22; 3905.14(G), 3901.22(D))

Civil

Criminal

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

Consent agreements (3901.22(G))

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, 3953.21(B); 3901-7-04)

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 (3905.18, 3953.26; 3901-7-04)

Consumer fees (3905.55)

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

Closing protection coverage (3953.32)

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

Unfair insurance trade practices

Rebating (3901.20; 3901-1; 3933.01; 3953.02; 3901-1-07)

Misrepresentation (3901.21(A), (B), 3901.14(B)(5); 3999.08)

False advertising (3901.21(B), (D); 3901.43; 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; 3901.14(B)(34); 3953.21(B))

Examination of books and records (3901.21(A), (B); 3999.33; 3901-7-01)

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

Insurance information privacy (3904.13; 3901.44; 3904.04; 3905.14(B)(21))

1.3 Federal regulation

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

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

Other federal regulations (e.g., Do Not Call list) (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
5.4  Settlement or closing procedures

Real Estate Settlement Procedures Act (RESPA)
Closing protection letter
Good funds
3.0 Adjusting Losses 15%

3.1 Role of the adjuster (Reg 3901-1-24)
- Duties and responsibilities
- Prohibited activities (3901-1-24(B))
- 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)

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
  - Trucks
  - Motor carrier
- Coverage form sections

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

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
Outside the premises — robbery or safe burglary of other property
Other crime coverage
Extortion — commercial entities (CR 04 03)

8.0 Businessowners (‘13) Policy

8.1 Characteristics and purpose

8.2 Business Owners Section I — Property
Coverage
Exclusions
Limits of insurance
Deductibles
Loss conditions
General conditions
Optional coverages
Definitions

8.3 Business Owners 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 Boat owners Difference in conditions

Ohio Agent’s Examination for Surety Bond Bills Series 11-42

100 questions - 2-hour time limit
Effective Date June 25, 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)
Agent appointment/termination (3905.20, .21, .86, .861, .862; 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, email, 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, 3901-5-09)
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)

32
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
   Duty to notify law enforcement

3.3 Types of bonds
   Personal surety bond
   Corporate surety bond
   Criminal defendant bonds
   Bail
   Appeal
   Habeas corpus
   Property bond
   Nonsurety/cash

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

Prohibition of representation
as bounty hunter
(2927.27(B))

Assumed business names
(3905.11)
Continuing education including exemptions and penalties
(3905.Duty to report criminal convictions and administrative disciplinary actions (3905.22)
06, 3905.481; 3901-5-01; 3901-5-05(D), 3901-5-09(L)(7))
Inactivity due to military service
(3901.06(G); 3901-5-09(J))
Inactivity due to extenuating circumstances
(3901.06(G); 3901-5-09(J))
Disciplinary actions
License denial, probation, suspension, revocation, or refusal to issue or renew
(3901.22(D)(1); 3901.14
3901.16; 3901-5-12)
Failure to pay taxes
(3905.14(B)(14))
Failure to appear for an interview
(3905.14(B)(22))
Failure to provide department with a written response
(3905.14(B)(21))
Penalties and fines for violations (3901.22 (D), (F), 3905.14(B), (D), (H), .99)
Cease and desist orders (3901.221; 3905.14(G); 3901.22(D))
Civil
Criminal
Hearings (3901.22; 3905.14(C); ORC 119)
Consent agreements (3901.22(G))

1.0 Insurance Regulation 10%
1.1 Licensing
   Maintenance and duration
   (3905.06, .16; 3901-5-09)
   Requirements (3905.02, .04, .05, .051, .06; 3901-5-09)
   Resident/nonresident (3905.06, .061, .07, .071)
   Change in name, address, email, telephone number
   (3905.061; 3905.071; 3901-5-09)
   Renewal/nonrenewal (3905.06; 3901-5-temporary license
   (3905.09)
   Duty to report criminal convictions and administrative disciplinary actions
   (3905.22)

Ohio Agent’s Examination for Personal Lines Insurance Series 11-43
100 questions - 2-hour time limit

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 (3901.111, .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)
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

Insurers
- Stock companies
- Mutual companies
- Fraternal benefit societies
- Reciprocal
- Lloyd's associations
- Risk retention groups
- Surplus lines

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

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

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

Insurable interest
- Underwriting
  - Credit scores
- Loss ratio

Rates
- Types
- Loss costs
- Components

Hazard
- Physical
- Moral
- Morale

Negligence
- Elements of a negligent act
- Defenses against negligence

Damages
- Compensatory — special versus general
- Punitive

Types of liability
- Absolute
- Strict
- Vicarious

Causes of loss (perils)
- Direct loss
- Consequential
- 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

3.0 Property and Casualty

3.1 Principles and concepts

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
  - Non-concurrency
  - Primary and excess
  - Pro rata
  - Contribution by equal shares
- Limits of liability/insurance
  - Per occurrence (accident)
  - Per person
  - Aggregate
- Split
- Combined single
- Restoration/non-reduction of limits
- Vacancy or un-occupancy
- Named insured provisions
- Duties after loss
4.6 Selected endorsements

4.5 Definitions and conditions

4.4 General exclusions

4.3 Property coverages

4.2 Coverage forms

4.1 Characteristics and purpose

3.4 Ohio laws, regulations and required provisions

3.3 Eligibility/definitions

3.2 Section I

3.1 Coverage forms

2.0 Homeowners’ (11) Policy 23%

1.9 Other coverages

1.8 Personal (‘05) auto policy

1.7 National Flood Insurance Program

1.6 Umbrella/excess liability policies

1.5 Auto Insurance 23%

1.4 Personal liability supplement

1.3 Personal coverages

1.2 Residual markets

1.1 Laws

1.0 Auto Insurance 23%

6.7 Personal liability supplement

6.6 Personal coverages

6.5 Residual markets

6.4 Personal liability supplement

6.3 National Flood Insurance Program

6.2 Selected endorsements - Ohio

6.1 Laws

5.7 Conditions

5.6 Exclusions

5.5 Perils insured against

5.4 Section II — Liability coverages

5.3 Section I — Property coverages

5.2 Eligibility / definitions

5.1 Coverage forms

5.0 Homeowners’ (11) Policy 23%

4.8 Selected endorsements

4.7 Personal liability supplement

4.6 Selected endorsements

4.5 Definitions and conditions

4.4 General exclusions

4.3 Property coverages

4.2 Coverage forms

4.1 Characteristics and purpose

4.0 Dwelling (‘02) Policy 10%

3.5 Other coverages

3.4 Ohio laws, regulations and required provisions

3.3 Eligibility/definitions

3.2 Section I

3.1 Coverage forms

2.0 Homeowners’ (11) Policy 23%

1.9 Other coverages

1.8 Personal (‘05) auto policy

1.7 National Flood Insurance Program

1.6 Umbrella/excess liability policies

1.5 Auto Insurance 23%

1.4 Personal liability supplement

1.3 Personal coverages

1.2 Residual markets

1.1 Laws

6.7 Personal liability supplement

6.6 Personal coverages

6.5 Residual markets

6.4 Personal liability supplement

6.3 National Flood Insurance Program

6.2 Selected endorsements - Ohio

6.1 Laws

5.7 Conditions

5.6 Exclusions

5.5 Perils insured against

5.4 Section II — Liability coverages

5.3 Section I — Property coverages

5.2 Eligibility / definitions

5.1 Coverage forms

5.0 Homeowners’ (11) Policy 23%

4.8 Selected endorsements

4.7 Personal liability supplement

4.6 Selected endorsements

4.5 Definitions and conditions

4.4 General exclusions

4.3 Property coverages

4.2 Coverage forms

4.1 Characteristics and purpose

4.0 Dwelling (‘02) Policy 10%
1.0 Insurance Regulation 12%

1.1 Licensing

Maintenance and duration (3905.06, .16; 3901-5-09)
- Requirements (3905.02, .04, .05, .051, .06; 3901-5-09)
- Resident/nonresident (3905.06, 061, .07, .071)
- Change in name, address, email, telephone number (3905.061; 3905.071; 3901-5-09)
- Renewal/nonrenewal (3905.06; 3901-5-09(J))
- Temporary license (3905.09)
- Duty to report criminal convictions and administrative disciplinary actions (3905.22)
- Assumed business names (3905.11)
- Continuing education including exemptions and penalties (3905.06, 3905.481; 3905.05(D), 3901.5.09(L)(7))
- Inactivity due to military service (3905.06(G); 3901-5-09(J))
- Inactivity due to extenuating circumstances (3905.06(G); 3901-5-09(J))

Disciplinary actions
- License denial, probation, suspension, revocation, or refusal to issue or renew (3901.22(D)(1); 3905.14; 3905.16; 3901-5-12)
- Failure to pay taxes (3904.14(B)(14))
- 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 (3901.22 (D), (F), 3905.14(B), (D), (H), (.99)

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

Civil
- Criminal
- Hearings Consent agreements (3901.22(G))

1.2 State regulation

Acts constituting insurance transactions (3901.17; 3905.02; 3905.42)
- Negotiate, sell, solicit (3901.01, .02)
- Director's general duties and powers (3901.01L, .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 trade and 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), (26))
- 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 (3999.21, 31, .37, .41, .42; ORC 2913.47; 3901.44)
- Insurance information privacy (3901.44; 3904.04-3904.14)
- Consumer information/fees (3905.55; 3901-6-04; 3905.181)

1.3 Federal regulation

Fair Credit Reporting Act (15 USC 1681-1681a)
- 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/non-admitted insurers
- Domestic, foreign and alien insurers
- Financial solvency status (e.g., A.M. Best, Standard and Poor's, Moody’s, NAIC)
- Marketing (distribution) systems

2.3 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
### 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
- Executive bonuses

#### 3.5 Viatical settlements (Chapter 3916)
- Nature and purpose
- General rules
- Viatical settlement broker authority and licensing (3916.02)
- Disciplinary actions
  - Promoting purchase for purpose of selling (3916.16)
  - Advertisements (3916.17)
  - Definitions (3916.01)
- Viatical settlement broker (3916.01(N), .02, .03, .04)
- Viatical settlement provider (3916.01(P), .07)
- Contract of (3916.01(O), 3916.08)
- Stoli (3916.05; 3901-9-04)
- Viator (3916.01(R))

#### 3.6 Classes of life insurance policies
- Group versus individual
- Ordinary versus industrial (home service)
- Permanent versus term

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

#### 3.8 Agent responsibilities
- Solicitation, sales presentations, and disclosure requirements (3901-6-01, 03)
  - Advertising
    - Life and Health Insurance Guaranty Association (3956.04, .06, .18; 3901-1-52)
  - Backdating of policies (3915.13)
  - Illustrations (3901-6-04)
  - Policy summary (3901-6-03(D)(6))
  - Buyer’s guide (3901-6-03(D)(1))
  - Guaranty association disclaimer (3956.18; 3901-1-52)
  - Life insurance policy cost comparison methods
  - Replacement (3901-6-05)
  - Use and disclosure of insurance information
- Field underwriting
  - Notice of information practices
  - Application procedures
- Delivery
  - Policy review
  - Effective date of coverage
  - Premium collection
  - Statement of good health

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

### 4.0 Life Insurance Policies 12%

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

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

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

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

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

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

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

#### 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 (3905.14)
- 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 12%

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

7.0 Federal Tax Considerations for Life Insurance and Annuities 12%

7.1 Taxation of personal life insurance
- Amounts available to policy owner
  - Cash value increases
  - Dividends
  - Policy loans
  - Surrenders
  - Amounts received by beneficiary
  - General rule and exceptions
  - Settlement options
  - Values included in insured's estate

7.2 Modified endowment contracts (MECs)
- Modified endowment versus life insurance
- Seven-pay test

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 Date June 25, 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, .061, .071)
- Change in name, address, email, telephone number
(3905.061; 3905.071; 3901-5-09)
- Renewal/nonrenewal
(3905.06; 3901-5-09(J))
- Temporary license (3905.09)
- Duty to report criminal convictions and administrative disciplinary actions (3905.22)
- Assumed business names (3905.11)
- Continuing education including exemptions and penalties
(3905.06, 3905.481; 3901-5-01; 3901-5-05(D), 3901.5.09(L)(7))
- Inactivity due to military service (3905.06(G); 3905-5-09(J))
- Inactivity due to extenuating circumstances
(3905.06(G); 3901-5-09(J))

Disciplinary actions
- License denial, probation, suspension, revocation, or refusal to issue or renew
(3901.22(D)(1); 3905.14
3905.16; 3905-5-12)
- Failure to pay taxes
(3905.14(B)(14))
- Failure to appear for an interview
(3905.14(B)(22))
- Failure to provide department with a written response
(3905.14(B)(21))
- Penalties and fines for violations
(3901.22 (D), (F), 3905.14(B), (D), (H), .99)
- Cease and desist orders
(3901.221; 3905.14(G);
3901.22(D))

Civil
- Criminal
  - Hearings (3901.22; 3905.14(C); ORC 119)
  - Consent agreements
(3901.22(G))
1.2 State regulation
Acts constituting insurance
transactions (3901.17; 3905.02;
3905.42)
Negotiate, sell solicitation
(3901.01, .02)
Director’s general duties and
powers (3901.011, .04, .041;
3905.14(B))

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
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
Lloyds associations
Risk retention groups
Surplus lines
Unauthorized/admitted versus
unauthorized/non-admitted
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

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)

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
defelon
State child health program

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
Ulmest good faith
Representations/disrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel

Competent parties
Consent
Consideration
Contradiction
Cost
Contrast
Consideration

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3.6 Agent responsibilities in individual health insurance
Marketing requirements
- Advertising
- Life and Health Insurance Guaranty Association (3956.04, 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
- Medical information Bureau (MIB)
- Medical examinations and lab tests (including HIV test) (3901.46(A), (B)(1))
- Classification of risks
  - Preferred
  - Standard
  - Substandard
  - Declined

3.7 Individual underwriting by the insurer
Criteria
- Unfair discrimination
- Genetic testing (3901.491, .501)
- 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(A), (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

3.9 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%

4.0.1 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)

4.1 Other general provisions
- Right to examine (free look) (3923.31)
- Insuring clause
- Consideration clause
- Subrogation
- Renewability clause
- Non-cancelable
- Guaranteed renewable
- Conditionally renewable
- Renewable at option of insurer
- Nonrenewable (cancelable, term)

5.0 Disability Income and Related Insurance 8%

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

5.2 Individual disability income insurance
- Basic total disability plan
  - Income benefits (monthly indemnity)
  - Elimination and benefit periods
  - Waiver of premium feature
- Coordination with social insurance and workers compensation benefits
  - Additional monthly benefit (AMB)
- Social insurance supplement (SIS)
- Occupational versus non-occupational coverage, eligibility, and benefits
  - At-work benefits
  - Partial disability benefit
  - Residual disability benefit
  - Other provisions affecting income benefits
  - Cost of living adjustment (COLA) rider
  - Future increase option (FIO) rider

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

5.8 Types of providers and plans
- Major medical insurance (indemnity plans)
- Characteristics
- Common limitations
- Exclusions from coverage
- Provisions affecting cost to insured
- Health insurance corporations (HICs)
  - (formerly known as health maintenance organizations)
- Preferred provider organizations (PPOs)
### 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, 3923.25)
  - (3923.56;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)

### 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

- 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)
  - 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/non-contributory
- Persistency factors
- Administrative capability
- State requirements
- Eligibility for coverage
- Annual open enrollment
- Part-time employees
- Dependent, spousal eligibility
- Domestic partners/civil unions
- Coordination of benefits provision
- Change of insurance companies or loss of coverage
- Coinsurance and deductible
- Carryover
- No-loss no-gain
- Events that terminate coverage
- Extension of benefits
- Continuation of coverage under COBRA
  - USC1161 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 (3901-8-08, Appendix C, D; 3923.33, .338, .331–.336; OAC 3901-8-08 Amended, Including Appendix C)
   Purpose
   Open enrollment
   Solicitation of Medicare Supplements (3901-8-09)
   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) ORC Chapters 1751.63, 3923.41-.51)
   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 Date June 25, 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, 061, .07, .071)
   Change in name, address, email, telephone number
   (3905.061; 3905.071; 3901-5-09)
   Renewal/nonrenewal
   (3905.06; 3901-5-09(J))
   Temporary license
   (3905.09)
   Duty to report criminal convictions and administrative disciplinary actions
   (3905.22)
   Assumed business names
   (3905.11)
   Continuing education including exemptions and penalties
   (3905.06, 3905.481; 3901-5-01; 3901-5-05(D), 3901.5-09(L)(7))
   Inactivity due to military service
   (3905.06(G); 3901-5-09(J))
   Inactivity due to extenuating circumstances
   (3905.06(G); 3901-5-09(J))
1.2 State regulation
Acts constituting insurance transactions (3901.17; 3905.02; 3905.42)
Negotiate, sell, solicit (3905.01, .02)
Director's general duties and powers (3901.01, .04, .041; 3905.12)
Company regulation
Certificate of authority (3925.11, 3927.01)
Insolvency (3903.01(N))
Policy forms/rates/exceptions (3915.051; 3918.08; 3935.04; 3937.03)
Financial requirements (3929.01, 3929.07, 3929.11, 3901-1-50; 3901-3-04)
Unfair trade and 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 (3901.14(B)(11), (26))
Appointment procedures
Agent appointment (3905.20; 3901-1-10; 3901-5-09(X))
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 (3901.14(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 (3999.21, .31, .37, .41, .42; ORC 2913.47; 3901.44)
Insurance information privacy (3901.44; 3904.04-3904.14)
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

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 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
Hazard
Physical
Moral
Morale

Surplus lines
Authorized/admitted versus unauthorized/non-admitted insurers
Domestic, foreign and alien insurers
Financial solvency status (e.g., A.M. Best, Standard and Poor's, Moody's, NAIC)
Marketing (distribution) systems
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
  - Non-concurrency
  - Primary and excess
  - Pro rata and contributions by equal shares
  - Contribution by equal shares
- Limits of liability insurance
  - Per occurrence/accident
  - Per person
- Aggregate general versus products - completed operations
- Split
- Combined single
- Restoration/non-reduction of limits
- Vacancy or un-occupancy
- Named insured provisions
  - Duties after loss
  - Assignment
  - Abandonment
- Policy provisions
  - Liberalization
  - Subrogation
  - Salvage
  - Claim settlement options
  - Replacement cost vs. actual
  - Cash value
  - Duty to defend
- Third-party provisions
  - Standard mortgage clause
  - Loss payable clause
  - No benefit to the bailee
- Additional insured

3.4 Ohio laws, regulations and required provisions
- Ohio Valued Policy Law (3929.25)
- Ohio Insurance Guaranty Association (3955.01–10, .12–.19-.30-.41)

Cancellation and nonrenewal
- (3929.19–.22, .24; 3937.25; 3901-1-18(C))
- Binders (4509.56; 3901-1-18(H))
- Controlled business (3905.14(B); 3905.61–65)
- 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 (3901-1-55; 3901-1-07)

4.0 Dwelling ('02) Policy 14%

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

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 Business Owners ('13) Policy —
Property 6%

7.1 Characteristics and purpose
7.2 Business Owners Section I —
Property
Coverage
Exclusions
Limits of insurance
Deductibles
Loss conditions
General conditions
Optional coverages
Definitions
7.3 Business Owners Section III —
Common Policy Conditions
7.4 Selected endorsements
Protective safeguards (BP 04 30)
Utility services — direct damage
(BP 04 56)
Utility services — time element (BP
04 57)

8.0 Other Coverages and Options 6%

8.1 Aviation insurance
Hull, cargo, freight
Implied warranties
Perils
Drone coverage
General and particular average
8.2 Ocean marine insurance
Major coverages
Hull insurance
Cargo insurance
Freight insurance
Protection and indemnity
Implied warranties
Perils
8.3 National Flood Insurance
Program
"Write your own" versus
government
Eligibility
Coverage
Limits
Deductibles
8.4 Other policies
Boat owners
Personal watercraft
Recreational vehicles
Difference in conditions
8.5 Residual markets
Commercial Insurance Joint
Underwriting Association
(FAR 30.01–.18)
FAIR plans (3929.41–.49; 3901-18)

Ohio Agent’s Examination for
Casualty Insurance Series 11-47
100 questions - 2-hour time limit
Effective Date June 25, 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 (3905.05)
Change in name, address,
email, telephone number
(3905.061; 3905.071;
3901-5-09)
Renewal/ nonrenewal
(3905.06; 3901-5-09(J))
Temporary license (3905.09)
Duty to report criminal
convictions and
administrative disciplinary
actions (3905.22)
Assumed business names
(3905.11)
Continuing education including
exemptions and penalties
(3905.06, 3905.481;
3901-5-01; 3901-5-
01(D); 3901-5.09(L)(7))
Inactivity due to military
service (3905.06(G);
3901-5-09)(J))
Inactivity due to extenuating
circumstances
(3905.06(G); 3901-5-
09)(J))
Disciplinary actions
License denial, probation,
suspension, revocation, or
refusal to issue or renew
(3901.22(D)(1); 3905.14,
3905.16; 3901-5-12)
Failure to pay taxes (3905.14
(B)(14))

Failure to appear for an
interview (3905.14
(B)(22))
Failure to provide department
with a written response
3905.14(B)(21)
Penalties and fines for
violations (3901.22 (D),
(F), 3905.14(B), (D), (H),
99)
Cease and desist
orders (3901.221;
3905.14(G); 3901.22(D))
Civil
Criminal
Hearings (3901.22;
3905.14(C); ORC
119)
Consent agreements
(3901.22(G))

1.2 State regulation
Acts constituting insurance
transactions (3901.17; 3905.02;
3905.42)
Negotiate, sell, solicit
(3905.01, .02)
Director’s general duties and
powers (3901.01, .04, .041;
3905.12)
Company regulation
Certificate of authority
(3925.11, 3927.01)
Insolvency (3903.01(N))
Policy forms/rates/exceptions
(3915.01; 3918.08;
3935.04; 3937.03)
Financial requirements
(3929.011, 3929.07,
3929.11, 3901-1-50;
3901-3-04)
Unfair trade and claims
settlement practices
(3901.19-26; 3901-1-07;
3901-1-54)
Agent regulation
Commissions, compensations,
fees (3905.18; 3905.181;
3901-5-09(N); 3905.55)
Reporting of felony and crimes
of moral turpitude
(3905.14, .22)
Policy/application signature
(3905.14(B)(11), (26))
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);
2.2 Insurers

2.1 Concepts

2.0 General Insurance 10%

2.1 Risk management key terms
Risk
Exposure
Hazard
Peril
Loss

2.2 Methods of handling risk
Avoidance
Retention
Sharing
Reduction
Transfer

2.3 Elements of insurable risks
Adverse selection
Law of large numbers
Reinsurance

2.4 General grounds for disciplinary action
Examination of books and records
Insurance fraud regulation
Insurance information privacy
Consumer information/fees

1.3 Federal regulation
Fair Credit Reporting Act (15 USC 1681 – 1681d)
Fraud and false statements
Other federal regulations (e.g., Do Not Call List)

Cash value

2.0 General Insurance 10%

3.1 Principles and concepts

3.2 Policy structure

3.3 Common policy provisions

3.4 Ohio laws, regulations and required provisions

4.0 Homeowners (’11) Policy 15%

4.1 Coverage forms

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-.02)
  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)
  Reasons
  Notice
  Use of non-OEM aftermarket crash parts (1345.81)

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

5.3 Commercial auto ('13)
  Eligibility
  Definitions, conditions, exclusions
  Commercial auto coverage forms
    Business auto
    Garage
    Business auto physical damage
    Trucker
    Motor carrier
  Coverage form sections
    Symbols/covered autos
    Liability coverage
    Garage keepers' 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)

5.4 Commercial General Liability
  Coverage A
    Personal liability
    Medical payments
    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

5.5 Commercial and Umbrella
  Amendment of policy
  Coverage J
  Additional insured

5.6 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

5.7 Business Owners
  Liability
  Eligibility
  Definitions
  Coverages
  Exclusions

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
    Occurrence versus claims-made
    Premises and operations
    Insured contract

7.0 Business Owners ('13) Policy — Liability 6%

7.1 Characteristics and purpose

7.2 Business Owners Section II — Liability
  Eligibility
  Definitions
  Coverages
  Exclusions
Limits of insurance
General conditions

7.3 Business Owners 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

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 (4123.54(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

8.3 Selected endorsements and rating factors
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

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
Drone coverage
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
Boat owners
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

To conveniently register online, please go to www.prometric.com/ohio/insurance

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

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Residence Address (Your address of legal residence is required)

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<th>ZIP Code</th>
<th>Daytime Phone Number (including area code)</th>
<th>Evening Phone Number (including area code)</th>
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Employer (insurance company, if known)

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

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By filing this registration, you assume full responsibility for exam selection. If you are unsure about which exam you need for the license you are seeking, resolve this question before you register. Fees for these exams are non-refundable and non-transferrable. Exam fees are valid for 90 days from receipt at Prometric.

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

**Card Type (Check One)**

- [ ] MasterCard
- [ ] Visa
- [ ] American Express

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Name of Cardholder (Print)

Signature of Cardholder