



OHIO

Department of Insurance

Licensing Information Bulletin

For examinations on and after June 3, 2016

Register online at www.prometric.com/ohio/insurance

Published by Prometric

Providing License Examinations for the State of Ohio

Contents

Introduction	2	Required attachments for charges and/or convictions.....	16
A message from ODI	2	What you will need to do next	16
At a glance	2	Surety Bail Bond ID Card	16
Understanding license requirements	3	Continuing education requirements.....	17
Overview of the licensing process	3	License renewal process.....	18
Pre-licensing education requirements.....	3	Non-renewal consequences.....	18
Course Completion Certificate	3	License surrender option	19
Waiver of pre-licensing education requirements	4	Exam content outlines	20
Resident licenses and exam requirements	4	Ohio Agent's Examination for Life, Accident and Health Insurance	20
Nonresident license requirements	5	Series 11-35	20
Scheduling your exam	5	Ohio Agent's Examination for Property and Casualty Insurance	25
Registering and scheduling exams	5	Series 11-36	25
Test centers	5	Ohio Agent's Examination for Title Insurance	29
On the Internet—a one-step process	6	Series 11-37	29
By phone—a one-step process	6	Ohio Examination for Public Adjuster.....	31
By fax or mail—a two-step process	6	Series 11-38	31
Registration fee, expiration, and refund policy	6	Ohio Agent's Examination for Surety Bail Bonds	33
Rescheduling an appointment.....	7	Series 11-42	33
If absent or late for your appointment	7	Ohio Agent's Examination for Personal Lines Insurance.....	34
Emergency closings	7	Series 11-43	34
Special test considerations	7	Ohio Agent's Examination for Life	36
Preparing for your exam	8	Series 11-44	36
Content outlines overview	8	Ohio Agent's Examination for Accident and Health Insurance	39
Study materials.....	8	Series 11-45	39
Practice exams.....	9	Ohio Agent's Examination for Property Insurance.....	43
Taking your exam	9	Series 11-46	43
The testing process	9	Ohio Agent's Examination for Casualty Insurance.....	46
Test center regulations	10	Series 11-47	46
Question types.....	11	Exam Registration Form	50
Your exam results	12	Credit Card Payment Form	51
Appeals process	13		
Obtaining your license	13		
Criminal background check	13		
Completing a licensing application	14		
License fee requirements.....	15		

Introduction

A message from ODI

The Ohio Department of Insurance (ODI) is authorized by Chapter 3905 of the Ohio Revised Code to qualify individuals to act as insurance agents in the state of Ohio. ODI has contracted with Prometric to conduct its examination program. ODI and Prometric work together to ensure that exams meet statutory requirements and professional exam development standards.

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

At a glance

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



To obtain your insurance license

- 1 Review this bulletin thoroughly to determine exams needed, if any, and other license requirements.
- 2 Complete any required pre-licensing education from an approved education provider and obtain a certificate of course completion.
- 3 Contact Prometric to register and pay for your exam and to schedule an appointment to take it.
The easiest way to register is online at www.prometric.com/ohio/insurance. Phone, fax and mail options are also available. (See Page 6.)
- 4 Prepare for your exam, using this bulletin and other materials.
The content outlines in this guide are the basis for the exams. (See Page 20.)
- 5 Take the scheduled exam, bringing required identification and course completion certificate(s), if required, to the test center. (See Page 9.)
You will receive your results immediately after the exam. If you pass it, go on to step 6. If you do not pass, repeat steps 2 through 4 until you do.
- 6 Complete (BCI/FBI) criminal background check. (See Page 13.)
- 7 Apply for your license through ODI. (See Page 14.)
- 8 Obtain your Surety Bail Bond photo identification. (See Page 16.)



To get answers not provided in this bulletin

Direct all questions and requests for information about exams to:

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

Direct questions about licensure to:

Ohio Department of Insurance
License Division
50 West Town Street, Third Floor, Suite 300
Columbus, OH 43215
Phone: 614.644.2665
Web site: www.insurance.ohio.gov

Understanding license requirements

Overview of the licensing process

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

To be licensed, you must:

- Be at least 18 years of age;
- Complete a pre-licensing education course (see below);
- Pass a criminal background check (see Page 13.);
- Pass an examination confirming that you have attained at least a minimum level of knowledge regarding the statutes and regulations affecting the insurance profession and the products and services that you will sell to the public; and
- Submit an application (see Page 14.)



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

Pre-licensing education requirements

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

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

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

Course Completion Certificate

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



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

Waiver of pre-licensing education requirements

Pre-licensing education may be waived for:

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

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

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



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

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

**No pre-licensing education required.

Resident licenses and exam requirements

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

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



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

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

Nonresident license requirements

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

Scheduling your exam

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

Registering and scheduling exams

Before you can test, you must contact Prometric to:

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

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

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

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

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

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

Test centers

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

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

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

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

On the Internet—a one-step process

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



To register and schedule an exam online

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

By phone—a one-step process

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

By fax or mail—a two-step process

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

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

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

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

Registration fee, expiration, and refund policy

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

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

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



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

Rescheduling an appointment

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

Last day to reschedule with no fee

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

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

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

If absent or late for your appointment

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

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

Emergency closings

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

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

Special test considerations

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

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

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

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

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

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

Preparing for your exam

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

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

Content outlines overview

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

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



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

Study materials

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

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

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

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

You can also access Ohio statutes and insurance regulations through ODI's website at www.insurance.ohio.gov.

Practice exams

Practice exams are available at www.prometric.com/ohio/insurance.

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

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

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

Taking your exam

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

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

The testing process

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

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

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

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



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

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

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



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

Test center regulations

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

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

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

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

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

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

Question types

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

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

Format 1—Direct question

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

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

Format 2—Incomplete sentence

Benefits under workers' compensation insurance are payable:

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

Format 3—All of the following except

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

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

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

Your exam results

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

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

Sample score report

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

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

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



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

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

Appeals process

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

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

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

Obtaining your license

After passing your examination, you should:

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



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

Criminal background check

Ohio Revised Codes 3905.051 requires all individuals applying for a resident insurance license issued by ODI to submit fingerprints for a criminal records check completed by the Ohio Bureau of Criminal Investigation and Identification (BCI) and the Federal Bureau of Investigations (FBI).

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

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

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

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

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



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

Completing a licensing application

Electronic applications. Immediately after you pass your exam, you may complete and submit your license application electronically using the kiosk at the exam center or you may apply outside the test center by going to www.insurance.ohio.gov 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.



Note The National Insurance Producer Registry (NIPR) charges a \$5 transaction fee to apply online. This transaction fee is charged whether you are applying online at the test center or somewhere else. The \$5 fee must be paid with a credit or debit card. This fee cannot be paid by cash or check.

Paper applications. The option to apply using a paper application is available on an as-needed basis only and the paper licensing process will take considerably longer than the electronic method. You must contact ODI at 614.644.2665 to request a paper application. The completed application, required licensure fees, and any other required documentation must then be mailed to ODI using the address found on Page 2 of this bulletin. Faxed and emailed applications will not be accepted.

After ODI has verified that you have completed any required education requirements, have passed the required exam and that you have met all standards for licensure, ODI will issue the appropriate license. The license will list the line or lines of authority. Once a license is issued, you may print a copy of your license by going to ODI’s Web site at www.insurance.ohio.gov and clicking on the “Print my Agent License” button.

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



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

License fee requirements

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

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

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

All Fees are nonrefundable and nontransferable.



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

Required attachments for charges and/or convictions

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

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

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

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

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



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

What you will need to do next

Surety Bail Bond ID Card

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

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

Continuing education requirements

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

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

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

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

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



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

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

- Persons holding a limited authority license and do not hold a license type requiring continuing education.
- Nonresident agents in compliance with the continuing education requirements of their home state, except for non-resident Viatical Settlement Brokers.

- Persons granted inactive status by the Ohio Department of Insurance and their license status is currently inactive "By Agent Request".

License renewal process

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

ODI encourages all agents to verify their license expiration date, license status and address using the "**Agent/Agency Locator**" on ODI's website , www.insurance.ohio.gov. 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 "**Renew My 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.

Exam content outlines

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

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

An outline that includes more descriptive subsections for your exam is available online at www.prometric.com/ohio/insurance.

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

**150 questions – 2.5-hour time limit
Effective June 25th, 2015**

1.0 Insurance Regulation 10%

1.1 Licensing

- Maintenance and duration (3905.06, .16; 3901-5-09)
- Requirements (3905.02, .04, .05, .051, .06; 3901-5-09)
- Resident/nonresident (3905.06, .07)
- Change in name, address, telephone number (3905.061, 3905.071; 3901-5-09)
- Renewal/nonrenewal (3905.06)
- Temporary license (3905.09)
- Duty to report criminal convictions and administrative disciplinary actions (3905.22)
- Assumed business names (3905.11)
- Continuing education including exemptions and penalties (3905.481; 3901-5-01; 3901-5-05(D))
- Inactivity due to military service (3905.06(G); 3901-5-09)
- Inactivity due to extenuating circumstances (3905.06(G); 3901-5-09)
- Disciplinary actions
 - License denial, probation, suspension, revocation, or refusal to issue or renew (3901.22(D)(1); 3905.14; 3901-5-12)
 - Failure to pay taxes (3905.14(B)(14))
 - Failure to appear for an interview 3905.14(B)(22))
 - Failure to provide department with a written response (3905.14(B)(21))
 - Penalties and fines for violations (3905.14(D), (H), .99)

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

1.2 State regulation

- Acts constituting insurance transactions (3901.17; 3905.02, 3905.42)
 - Negotiate, sell, solicit (3905.01, .02)
- Director's general duties and powers (3901.011, .04, .041; 3905.12)
- Company regulation
 - Certificate of authority (3907.08; 3909.01, 08)
 - Insolvency (3903.01(N))
 - Policy forms/rates/exceptions (3915.051; 3918.08; 3935.04; 3937.03)
 - Financial requirements (3901-1-50; 3901-3-04; 3907.05)
 - Unfair claims settlement practices (3901.19--26; 3901-1-07; 3901-1-54)
- Agent regulation
 - Commissions, compensations, fees (3905.18; 3905.181; 3901-5-09(N), 3905.55)
 - Reporting of felony and crimes of moral turpitude (3905.14, .22)
 - Policy/application signature (3905.14(B)(11))
- Appointment procedures
 - Agent appointment (3905.20; 3901-1-10; 3901-5-09(K))
 - Cancellation of appointment (3905.16(B)(1))
 - Termination notification (3905.21)
- Unfair insurance trade practices (3901.20, .21)
 - Rebating (3911.20; 3933.01; 3999.05)
 - Premium refunds (3905.14(B)(32); 3999.05, Bulletin 2009-13)
 - False advertising (3901.21(B), (D), .24; 3905.43; 3999.10, .11)

- Misrepresentation (3901.21(A),(B); 3905.14(B)(5); 3999.08)
- Defamation of insurer (3901.21(C); 3999.09)
- Unfair discrimination (3901.21(L), (M); 3911.16--19)
- Illegal inducements (3933.01; 3999.05, 3901.21(G), 3911.20, Bulletin 2009-13)
- General grounds for disciplinary action (3905.14(B))
- Examination of books and records (3901.04, .07)
- Insurance fraud regulation (3999.31, .37; ORC 2913.47, 3901.44)
- Insurance information privacy (3901.44; 3904.04-3904.14; 3905.24, 3904.13)
- Consumer information/fees (3905.55; 3901-6-04; 3905.181)

1.3 Federal regulation

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

2.0 General Insurance 5%

2.1 Concepts

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

2.2 Insurers

- Types of insurers
 - Stock companies
 - Mutual companies

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

2.3 Agents and general rules of agency

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

2.4 Contracts

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

3.0 Life Insurance Basics 10%

3.1 Insurable interest (3911.091, .11)

3.2 Personal uses of life insurance

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

3.3 Determining amount of personal life insurance

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

3.4 Business uses of life insurance

- Buy-sell funding

- Key person
- Executive bonuses

3.5 Viatical settlements (Chapter 3916)

- Nature and purpose
- General rules
- Viatical settlement broker authority and licensing (3916.02, .03)
- Definitions (3916.01)
 - Viatical settlement broker (3916.01(N), .02, .03, .04)
 - Viatical settlement provider (3916.01(P), .07)
 - Viatical settlement contract (3916.01(O)(I), 3916.08)
 - Viator (3916.01(R))

3.6 Classes of life insurance policies

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

3.7 Premiums

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

3.8 Agent responsibilities

- Solicitation, sales presentations, and disclosure requirements (3901-6-01, 03)
 - Advertising
 - Life and Health Insurance Guaranty Association (3956.06, .18; 3901-1-52)
 - Backdating of policies (3915.13)
 - Illustrations (3901-6-04)
 - Policy summary (3901-6-03(D)(6))
 - Buyer's guide (3901-6-03(D)(1))
 - Guaranty association disclaimer (3956.18; 3901-1-52)
 - Life insurance policy cost comparison methods
 - Replacement (3901-6-05)
 - Use and disclosure of insurance information
 - Post Application Consumer Review
- Field underwriting
 - Notice of information practices
 - Application procedures
- Delivery
 - Policy review
 - Effective date of coverage
 - Premium collection
 - Statement of good health

3.9 Individual underwriting by the insurer

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

4.0 Life Insurance Policies 8%

4.1 Term life insurance

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

4.2 Whole life insurance

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

4.3 Flexible premium policies

- Adjustable life
- Universal life

4.4 Specialized policies

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

4.5 Group life insurance

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

4.6 Credit life insurance (individual versus group)

5.0 Life Insurance Policy Provisions, Options and Riders 10%

5.1 Standard provisions (3915.05)

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

5.2 Beneficiaries

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

Estates
 Minors
 Trusts
 Divorced spouse (5815.33)
 Succession
 Revocable versus irrevocable
 Common disaster clause
 Spendthrift clause

5.3 Settlement options

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

5.4 Nonforfeiture options

Cash surrender value
 Extended term
 Reduced paid-up insurance

5.5 Policy loan and withdrawal options

Cash loans
 Automatic premium loans
 Withdrawals or partial surrenders

5.6 Dividend options

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

5.7 Disability riders

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

5.8 Living benefit provision/rider (3915.21–.24, 3923.44(K), (L); 3901-6-06)

Accelerated benefit (terminal illness)
 Long-term care

5.9 Riders covering additional insureds

Spouse/other-insured term rider
 Children's term rider
 Family term rider

5.10 Riders affecting the death benefit amount

Accidental death
 Guaranteed insurability
 Cost of living
 Return of premium

6.0 Annuities 5%**6.1 Annuity principles and concepts**

Accumulation period versus annuity period
 Owner, annuitant and beneficiary
 Insurance aspects of annuities
 Suitability requirements (3901-6-13)

6.2 Immediate versus deferred annuities

Single premium immediate annuities (SPIAs)

Deferred annuities
 Premium payment options
 Nonforfeiture
 Surrender charges
 Death benefits

6.3 Annuity (benefit) payment options

Life contingency options
 Pure life versus life with guaranteed minimum
 Single life versus multiple life
 Annuities certain (types)

6.4 Fixed annuities

General account assets
 Interest rate guarantees (minimum versus current)

Level benefit payment amount

6.5 Specialty annuity products

Equity indexed annuities
 Market value adjusted annuities

6.6 Uses of annuities

Lump-sum settlements
 Qualified retirement plans
 Group versus individual annuities

Personal uses

Individual retirement plans
 Tax-deferred growth
 Retirement income
 Education funds

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

Amounts available to policyowner
 Cash value increases
 Dividends
 Policy loans
 Surrenders

Amounts received by beneficiary
 General rule and exceptions
 Settlement options
 Values included in insured's estate

7.2 Modified endowment contracts (MECs)

Modified endowment versus life insurance
 Seven-pay test
 Distributions

7.3 Taxation of non-qualified annuities

Individually-owned
 Accumulation phase (tax issues related to withdrawals)

Annuity phase and the exclusion ratio
 Distributions at death

Corporate-owned

7.4 Taxation of individual retirement plans

Traditional IRAs
 Contributions and deductible amounts
 Premature distributions (including taxation issues)

Annuity phase benefit payments
 Values included in the annuitant's estate
 Amounts received by beneficiary

Roth IRAs

Contributions and limits
 Distributions

7.5 Rollovers and transfers (IRAs and qualified plans)**7.6 Section 1035 exchanges****8.0 Accident and Health Insurance Basics 5%****8.1 Definition of perils**

Accidental injury
 Sickness

8.2 Principal types of losses and benefits

Loss of income from disability
 Medical expense
 Dental expense
 Vision expense
 Long-term/home health care expense

8.3 Classes of health insurance policies

Individual versus group
 Private versus government
 Limited versus comprehensive
 Self-funded/ERISA
 Employee association

8.4 Limited policies

Limited perils and amounts
 Required notice to insured
 Types of limited policies
 Accident-only
 Specified (dread) disease
 Hospital indemnity (income)
 Credit disability
 Blanket insurance (teams, passengers, other)
 Prescription drugs
 Vision care
 Critical illness
 Dental
 Hearing
 Medicare supplement & Part D (OAC 3901-8-08)

8.5 Common exclusions from coverage

Intentionally self-inflicted injuries
 War or act of war
 Elective cosmetic surgery
 Workers' compensation
 Commission or attempt of a felony
 State child health program

8.6 Agent responsibilities in individual health insurance

Marketing requirements
 Advertising
 Life and Health Insurance Guaranty Association (3956.06; 3956.18; 3901-1-52)
 Sales presentations
 Outline of coverage

Health insurance association/fund
 Common situations for omission/errors
 Field underwriting
 Nature and purpose
 Disclosure of information about individuals
 Application procedures
 Requirements at delivery of policy
 Employee waiver form
 Medicare Marketing Rules for CMS & Ohio

8.7 Individual underwriting by the insurer

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

8.8 Considerations in replacing accident and health insurance

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

9.0 Individual Accident and Health Insurance Policy General Provisions 4%

9.1 Standard provisions (3923.04)

Entire contract; changes (A)
 Time limit on certain defenses (B)
 Grace period (C)
 Reinstatement (D)
 Claim procedures (E-I)
 Physical examinations and autopsy (J)
 Legal actions (K)
 Change of beneficiary (L)
 Cancellation by insured (M)

9.2 Optional standard provisions (3923.05)

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

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

10.0 Disability Income and Related Insurance 5%

10.1 Qualifying for disability benefits

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

10.2 Individual disability income insurance

Basic total disability plan
 Income benefits (monthly indemnity)
 Elimination and benefit periods
 Waiver of premium feature
 Coordination with social insurance and workers compensation benefits
 Additional monthly benefit (AMB)
 Social insurance supplement (SIS)
 Occupational versus nonoccupational coverage, eligibility and benefits
 At-work benefits
 Partial disability benefit
 Residual disability benefit
 Other provisions affecting income benefits
 Cost of living adjustment (COLA) rider
 Future increase option (FIO) rider
 Relation of earnings to insurance (3923.05(F))
 Other cash benefits
 Accidental death and dismemberment
 Rehabilitation benefit
 Medical reimbursement benefit (nondisabling injury)
 Benefit and refund provisions

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

10.3 Unique aspects of individual disability underwriting

Occupational considerations
 Benefit limits
 Policy issuance alternatives

10.4 Group disability income insurance

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

10.5 Business disability insurance

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

10.6 Social Security disability

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

10.7 Workers compensation

Eligibility
 Benefits

11.0 Medical Plans 6%

11.1 Medical plan concepts

Fee-for-service basis versus prepaid basis
 Specified coverages versus comprehensive care
 Benefit schedule versus usual/reasonable/customary charges
 Any provider versus limited choice of providers
 Insureds versus subscribers/participants

11.2 Types of providers and plans

Major medical insurance (indemnity plans)
 Characteristics
 Common limitations
 Exclusions from coverage
 Provisions affecting cost to insured
 Health insuring corporations (HICs) (formerly known as health maintenance organizations)
 Preferred provider organizations (PPOs)
 General characteristics
 In and out of network
 Types of parties to the provider contract
 Point-of-service (POS) plans
 Nature and purpose

Out-of-network provider access
 PCP referral (gatekeeper PPO)
 Indemnity plan features
 HMO's
 Consumer Driven Plans
 Ohio Children's Health Insurance Program (5160; 5161)

11.3 Cost containment in health care delivery

Cost-saving services
 Preventive care
 Hospital outpatient benefits
 Alternatives to hospital services
 Utilization management reviews
 Prospective review
 Concurrent review
 Retrospective
 Grievance procedures

11.4 Ohio requirements (individual and group)

Eligibility requirements
 Dependent child coverage (3923.24, .56; 1751.14, 3923.241)
 Newborn child coverage (3923.26; 1751.61)
 Coverage of adopted children (3923.40; 3924.51; 1751.59)
 Enrollment
 Special Enrollment Period
 Non-custodial parent
 Grandchildren
 Immunizations
 Physically/mentally handicapped coverage
 Women's benefits
 Cytologic screening and mammography (3923.52; 1751.62)
 Infertility
 Maternity
 Postpartum
 Routine pap smears
 Annual gynecological exams

11.5 HIPAA (Health Insurance Portability and Accountability Act) requirements

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

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

Definition
 Eligibility
 Contribution limits

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

Adverse benefit determination (3922.01-.23)

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

12.0 Health Insuring Corporations (HICs) 4%

12.1 General characteristics

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

12.2 HIC services (1751.01)

Basic health services (1751.01(A))
 Preventive care services
 Primary care physician versus referral (specialty) physician
 Emergency care
 Urgent care
 Hospital services
 Outpatient services
 Diagnostic services
 Supplemental health care services (1751.01(B))
 Intermediate or long-term care facilities
 Dental care
 Vision care
 Podiatric care
 Mental health services
 Alcohol and drug abuse treatment
 Home health services
 Prescription drug services
 Nursing services
 Physical therapy
 Chiropractic services

12.3 HIC certification and regulation

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

12.4 Specialty HIC (1751.01(C))

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

13.0 Group Accident and Health Insurance 5%

13.1 Characteristics of group insurance

Group contract
 Certificate of coverage
 Experience rating versus community rating

13.2 Types of eligible groups

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

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

13.3 Marketing considerations

Advertising
 Regulatory jurisdiction/place of delivery
 Disclosure form

13.4 Employer group health insurance

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

13.5 Small employer medical plans

Definition of small employer (3924.01(N))
 Eligibility/availability of employees (3924.01(G))
 Open/late enrollment (3924.01(I))
 Service waiting period (3924.01(M))
 Guaranteed issue (3924.03(E))
 Renewability (3924.03(B))
 Premium rates (3924.04)
 Disclosure rules (3924.033)

14.0 Dental Care Plans 2%

14.1 Categories of dental treatment

Diagnostic and preventive
 Restorative
 Oral surgery
 Endodontics
 Periodontics
 Prosthodontics
 Orthodontics

14.2 Indemnity plans

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

14.3 Employer group dental expense

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

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

- Nature, financing, administration and terminology
- Part A — Hospital Insurance
 - Individual eligibility requirements
 - Enrollment
 - Coverages and cost-sharing amounts
 - Exclusions
- Part B — Medical Insurance
 - Individual eligibility requirements
 - Enrollment
 - Coverages and cost-sharing amounts
 - Exclusions
 - Claims terminology and other key terms
- Part C — Medicare Advantage
- Part D — Prescription Drug Insurance
 - Eligibility for Part D coverage

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

- Purpose
- Open enrollment
- Standardized Medicare supplement plans
 - Core benefits
 - Additional benefits
- Ohio regulations and required provisions
 - Standards for marketing
 - Certification requirements
 - Advertising
 - Appropriateness of recommended purchase and excessive insurance

- Outline of coverage
- Right to return (free look)
- Replacement
- Required disclosure provisions
- Permitted compensation arrangements
- Notice of change
- Guaranteed issue

Medicare SELECT**15.3 Other options for individuals with Medicare**

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

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

- LTC, Medicare and Medicaid compared
- Eligibility for benefits
- Levels of care
 - Skilled care
 - Intermediate care
 - Custodial care
 - Home health care
 - Adult day care
 - Respite care
 - Assisted living
- Benefit periods
- Benefit amounts
- Optional benefits
 - Guarantee of insurability
 - Return of premium
- Qualified LTC plans
- Exclusions
- Underwriting considerations
- Ohio regulations and required provisions
 - Standards for marketing (3901-4-01(V))
 - Advertising (3901-4-01(U))
 - Appropriateness of recommended purchase (3901-4-01(W))
 - Inflation protection (3901-4-01(M))
 - Replacement (3901-4-01(N))
 - Unintentional lapse (3901-4-01(G))
 - Outline of coverage (3901-4-01, (DD); 3923.44(I))
 - Shopper's guide (3901-4-01(EE))
 - Pre-existing conditions (3923.44(B)(4))

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

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

- Long-term care insurance

16.2 Employer group health insurance

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

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

- Key person disability income
- Buy-sell policy

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

150 questions – 2.5 -minute time limit
Effective- June 25th, 2015

1.0 Insurance Regulation 10%**1.1 Licensing**

- Maintenance and duration (3905.06, .16; 3901-5-09)
 - Requirements (3905.02, .04, .05, .051, .06; 3901-5-09)
- Resident/nonresident (3905.06, .07)
 - Change in name, address, telephone number (3905.061; 3905.071; 3901-5-09)
- Renewal/nonrenewal (3905.06;)
 - Temporary license (3905.09)
- Duty to report criminal convictions and administrative disciplinary actions (3905.22)
- Assumed business names (3905.11)
- Continuing education including exemptions and penalties (3905.481; 3901-5-01; 3901-5-05(D))
- Inactivity due to military service (3905.06(G); 3901-5-09)
- Inactivity due to extenuating circumstances (3905.06(G); 3901-5-09)
- Disciplinary actions
 - License denial, probation, suspension, revocation, or refusal to issue or renew (3901.22(D)(1); 3905.14; 3901-5-12)

Failure to pay taxes (3905.14(B)(14))
 Failure to appear for an interview (3905.14(B)(22))
 Failure to provide department with a written response (3905.14(B)(21))
 Penalties and fines for violations (3905.14(D), (H), .99)
 Cease and desist orders (3901.221; 3905.14(G), 3901.22(D))
 Civil
 Criminal
 Hearings (3901.22; 3905.14(C); ORC 119, 3901.321)
 Consent agreements

1.2 State regulation

Acts constituting insurance transactions (3901.17; 3905.02, 3905.42)
 Negotiate, sell, solicit (3905.01, .02)
 Director's general duties and powers (3901.011, .04, .041; 3905.12)
 Company regulation
 Certificate of authority (3907.08; 3909.01, .08)
 Insolvency (3903.01(N))
 Policy forms/ rates/ exceptions (3915.051; 3918.08; 3935.04; 3937.03)
 Financial requirements (3901-1-50; 3901-3-04; 3907.05)
 Unfair claims settlement practices (3901.19-- .26; 3901-1-07; 3901-1-54)
 Agent regulation
 Commissions, compensations, fees (3905.18; 3905.181; 3901-5-09(N), 3905.55)
 Reporting of felony and crimes of moral turpitude (3905.14, .22)
 Policy/application signature (3905.14(B)(11))
 Appointment procedures
 Agent appointment (3905.20; 3901-1-10; 3901-5-09(K))
 Cancellation of appointment (3905.16(B)(1))
 Termination notification (3905.21)
 Unfair insurance trade practices (3901.20, .21)
 Rebating (3911.20; 3933.01; 3999.05)
 Premium refunds (3905.14(B)(32); 3999.05, Bulletin 2009-13)
 False advertising (3901.21(B), (D), .24; 3905.43; 3999.10, .11)

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

Examination of books and records (3901.04, .07)

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

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

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

1.3 Federal regulation

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

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

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

2.0 General Insurance 9%

2.1 Concepts

Risk management key terms

Risk

Exposure

Hazard

Peril

Loss

Methods of handling risk

Avoidance

Retention

Sharing

Reduction

Transfer

Elements of insurable risks

Adverse selection

Law of large numbers

Reinsurance

Indemnity/pay on behalf of

2.2 Insurers

Types of insurers

Stock companies

Mutual companies

Fraternal benefit societies

Reciprocal

Lloyd's associations

Risk retention groups

Surplus lines

Authorized/admitted versus unauthorized/nonadmitted insurers

Domestic, foreign and alien insurers

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

Marketing (distribution) systems

2.3 Agents and general rules of agency

Insurer as principal

Agent/insurer relationship

Authority and powers of agents

Express

Implied

Apparent

Responsibilities to the applicant/insured

2.4 Contracts

Elements of a legal contract

Offer and acceptance

Consideration

Competent parties

Legal purpose

Distinct characteristics of an insurance contract

Contract of adhesion

Aleatory contract

Personal contract

Unilateral contract

Conditional contract

Legal interpretations affecting contracts

Ambiguities in a contract of adhesion

Reasonable expectations

Indemnity

Utmost good faith

Representations/misrepresentations

Warranties

Concealment

Fraud

Waiver and estoppel

3.0 Property and Casualty Insurance Basics 16%

3.1 Principles and concepts

Insurable interest

Underwriting

Credit scores

Loss ratio

Rates

Types

Loss costs

Components

Hazards

Physical

Moral

Morale

Negligence

Elements of a negligent act

Defenses against negligence

Damages

Compensatory — special versus general and punitive

Absolute liability

Strict liability

Vicarious liability

Causes of loss (perils)

Direct loss

Consequential or indirect loss

Named perils versus special (open) perils
 Blanket versus specific insurance
 Basic types of construction
 Loss valuation
 Actual cash value
 Replacement cost
 Functional replacement cost
 Market/agreed value
 Valued amount
 Stated amount

3.2 Policy structure

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

3.3 Common policy provisions

Insureds — named, first named, additional
 Policy period
 Policy territory
 Cancellation and nonrenewal
 Deductibles
 Coinsurance
 Other insurance
 Nonconcurrency
 Primary and excess
 Pro rata
 Contribution by equal shares
 Limits of liability insurance
 Per occurrence (accident)
 Per person
 Aggregate — general versus products — completed operations
 Split
 Combined single
 Restoration/nonreduction of limits
 Vacancy or unoccupancy
 Named insured provisions
 Duties after loss
 Assignment
 Abandonment
 Policy provisions
 Liberalization
 Subrogation
 Salvage
 Claim settlement options
 Replacement cost vs. actual cash value
 Duty to defend
 Third-party provisions
 Standard mortgage clause
 Loss payable clause
 No benefit to the bailee
 Additional insured

3.4 Ohio laws, regulations and required provisions

Ohio Valued Policy Law (3929.25)
 Ohio Insurance Guaranty Association (3955.01–.10, .12–.19)
 Cancellation and nonrenewal (3929.19–.22, .24; 3937.25–.41; 3901-1-18(c))
 Binders (4509.56; 3901-1-18)

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

4.0 Dwelling ('02) Policy 6%

4.1 Characteristics and purpose

Eligibility
 Cancellation/nonrenewal
 Reasons
 Notice

4.2 Coverage forms — Perils insured against

Basic
 Broad
 Special

4.3 Property coverages

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

4.4 General exclusions

4.5 Conditions and definitions

4.6 Selected endorsements

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

4.7 Personal liability supplement

5.0 Homeowners ('11) Policy 14%

5.1 Eligibility and definitions

5.2 Coverage forms

HO-2 through HO-6
 HO-8

5.3 Section I — Property coverages

Coverage A — Dwelling
 Coverage B — Other structures
 Coverage C — Personal property
 Coverage D — Loss of use
 Additional coverages

5.4 Section II — Liability coverages

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

5.5 Perils insured against

5.6 Exclusions

5.7 Conditions

5.8 Selected endorsements

Special provisions — Ohio (HO 01 34)
 Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)
 Permitted incidental occupancies (HO 04 42)
 Earthquake (HO 04 54)
 Scheduled personal property (HO 04 61)
 Personal property replacement cost (HO 04 90)
 Home day care (HO 04 97)
 Business pursuits (HO 24 71)
 Watercraft (HO 24 75)
 Personal injury (HO 24 82)

6.0 Auto Insurance 14%

6.1 Laws

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

6.2 Personal ('05) auto policy

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

Selected endorsements
 Amendment of policy provisions — Ohio (PP 01 86)
 Extended non-owned coverage (PP 03 06)
 Miscellaneous type vehicle (PP 03 23)
 Joint ownership coverage (PP 03 34)

6.3 Commercial auto ('13)

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

7.0 Commercial Package Policy (CPP) 12%

7.1 Components of a commercial policy

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

7.2 Commercial general liability ('13)

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

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

7.3 Commercial property ('12)

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

7.4 Crime and fidelity ('13)

General definitions
 Burglary
 Theft
 Robbery
 Crime coverage forms
 Commercial crime coverage forms (discovery/loss sustained)
 Government crime coverage forms (discovery/loss sustained)
 Coverages
 Employee theft
 Forgery or alteration
 Inside the premises — theft of money and securities
 Inside the premises — robbery or safe burglary of other property
 Outside the premises
 Computer fraud
 Funds transfer fraud
 Money orders and counterfeit money
 Other crime coverage
 Extortion — commercial entities (CR 04 03)
 Lessees of safe deposit boxes
 Securities deposited with others
 Guests' property
 Safe depository

7.5 Commercial inland marine ('04)

Nationwide marine definition
 Inland marine conditions forms
 Commercial inland marine coverage forms
 Accounts receivable
 Bailee's customer
 Commercial articles
 Contractors equipment floater
 Electronic data processing
 Equipment dealers
 Installation floater
 Jewelers block
 Signs
 Valuable papers and records
 Transportation coverages
 Common carrier cargo liability
 Motor truck cargo forms
 Transit coverage forms

7.6 Equipment breakdown ('13)

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

7.7 Farm coverage

Farm property coverage forms ('03)
 Coverage A — Dwellings
 Coverage B — Other private structures
 Coverage C — Household personal property
 Coverage D — Loss of use
 Coverage E — Scheduled farm personal property
 Coverage F — Unscheduled farm personal property
 Coverage G — Other farm structures
 Farm liability coverage forms ('06)
 Coverage H — Bodily injury and property damage liability
 Coverage I — Personal and advertising injury liability
 Coverage J — Medical payments
 Livestock coverage form
 Mobile agricultural machinery and equipment coverage form
 Causes of loss (basic, broad and special)
 Additional coverages
 Eligibility
 Exclusions
 Additional coverages
 Limits of insurance
 Conditions
 Definitions

8.0 Businessowners ('13) Policy 8%

8.1 Eligibility

8.2 Businessowners Section I — Property

Eligibility and definitions
 General conditions

Loss conditions
Exclusions
Coverage
Limits of insurance
Deductibles
Optional coverages

8.3 Businessowners Section II — Liability

Coverages
Exclusions
Limits of insurance
General conditions
Definitions

8.4 Businessowners Section III — Common Policy Conditions

8.5 Selected endorsements

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

9.0 Workers Compensation Insurance 4%

9.1 Workers compensation laws

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

9.2 Workers compensation and employer liability insurance policy

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

9.3 Selected endorsements and rating factors

Foreign coverage

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

10.0 Other Coverages and Options 7%

10.1 Umbrella/excess liability policies

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

10.2 Specialty liability insurance

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

10.3 Surplus lines

Eligibility, definitions and non-admitted markets
Licensing requirements

10.4 Surety bonds

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

10.5 Aviation insurance

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

10.6 Ocean marine insurance

Policy provisions
Hull, cargo freight insurance
Protection and indemnity
Implied warranties
Perils
General and particular average

10.7 National Flood Insurance Program

"Write your own" versus government
Eligibility
Coverage
Limits
Deductibles

10.8 Other policies

Boatowners
Personal watercraft
Recreational vehicles

Difference in conditions

10.9 Residual markets

Insurance Underwriting Plan
FAIR plans (3929.41-.49; 3901-1-18)
Commercial Insurance Joint Underwriting Association (3930.01-.18)
Ohio Automobile Insurance Plan (4509.70)

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

100 questions - 2-hour time limit
Effective- June 25th, 2015

1.0 Insurance Regulation 10%

1.1 Licensing

Types of licensees
Definitions/general requirements (3905.01, .02; 3953.01, 3953.03)
Title agent additional requirements (3953.01(H); 3953.21(B))
Inactivity due to military service (3905.06(G); 3901-5-09)
Maintenance and duration (3905.06(C), .16; 3901-5-09)
Change in name, address, telephone number (3905.061; 3905.071; 3901-5-09)
Duty to report criminal convictions and administrative disciplinary actions (3905.22)
Assumed business names (3905.11)
Continuing education (3905.481; 3901-5-01; 3901-5-05(D))
Disciplinary actions
Cease and desist orders (3901.221; 3905.14(G); 3901.22 (D))
License suspension, revocation, or refusal to issue or renew (3905.14; 3901-5-09(F)(14)), 3901.22 (D)(1), 3901-5-12
Penalties and fines for violations (3905.14(D), (H), .99)
Failure to pay taxes (3905.14(B)(14))
Failure to appear for an interview (3905.14(B)(22))
Failure to provide department with a written response (3905.14(B)(21))

1.2 State regulation

- Director's general duties and powers (3901.011, .04, .041; 3905.12)
- Company regulation
 - Certificate of authority (3925.12; 3953.04)
 - Agent appointment (3905.20, .21; 3901-1-10; 3901-5-09(K))
 - Title marketing representative appointment (3901-5-09(G))
 - Insolvency (3903.01(N))
 - Prohibited business (3953.09)
 - Financial requirements (3925.12; 3953.05; 3953.06)
 - Closing Protection Coverage (3953.32)
- Agent regulation
 - Commissions (3905.18; 3953.25; 3901-5-09(N))
 - Trust account (3953.231; 3901-7-01)
 - Interest on trust account (IOTA) (3953.231)
 - Division of fees and charges (3953.27)
 - Illegal compensation (3953.26; 3901-7-04)
 - Consumer fees (3905.55)
 - Surety bonds and errors and omissions coverage (3953.23; 3901-7-02) (D)
 - Closing protection coverage (3953.32)
 - Controlled business (3901-7-04)
- Unfair insurance trade practices
 - Rebating (3901.20; 3901.21; 3933.01; 3953.26; 3901-1-07)
 - Misrepresentation (3901.21(A), (B); 3905.14(B)(5); 3999.08)
 - False advertising (3901.21(B), (D); 3905.43; 3999.10, .11)
 - Defamation of insurer (3901.21(C); 3999.09)
 - Unfair discrimination (3901.21(L), (M))
 - Illegal inducements (3933.01; 3953.26; 3901-7-04)
 - Controlled business (3901-7-04; 3905.14(B)(34); 3953.21(B))
- Examination of books and records (3901.04, .07; 3953.23; 3901-7-01)
- Insurance fraud regulation (3999.31, .37; 2913.47; 3901.44)
- Insurance information privacy (3904.13; 3905.24; 3901.44; 3904.04; 3904.14)

1.3 Federal regulation

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

- Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
- Other federal regulations (e.g., Do Not Call list) (www.donotcall.gov.)

2.0 General Insurance 10%

2.1 Concepts

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

2.2 Agents and general rules of agency

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

2.3 Contracts

- Elements of a legal contract
 - Offer and acceptance
 - Consideration
 - Competent parties
 - Legal purpose
- Legal interpretations affecting contracts
 - Ambiguities in a contract of adhesion
 - Reasonable expectations
 - Indemnity
 - Utmost good faith
 - Representations/misrepresentations
 - Warranties
 - Concealment
 - Fraud

3.0 Real Property 35%

3.1 Concepts, principles and practices

- Definition of real property
- Types of real property
- Title to real property
- Marketable title

3.2 Acquisition and transfer of real property

- Conveyances
- Encumbrances
- Adverse possession
- Condemnation
- Dower
- Involuntary alienation
- Abandonment
- Judicial sales
- Land installment contract
- Leases
- Decedents' estates
 - Intestate
 - Testate
- Divorce, dissolution and annulment
- Trusts
- Types of joint ownership

- Tenants in common
- Joint tenancy
- Acknowledgments
- Legal capacity of parties
 - Individuals
 - Corporations
 - General partnerships
 - Limited partnerships
 - Fictitious names
 - Trust agreements
 - Limited Liability Company (LLC)

3.3 Legal descriptions

- Types of legal descriptions
- Types of measurements used
- Language of legal descriptions
- Structure and format
- Interpretation

3.4 Escrow principles

- Escrow terminology
- Types of escrows
- Escrow contracts
- Fiduciary responsibilities of escrow agents

3.5 Recording

- Types of records
- Types of recording systems
- Requirements to record
- Recording steps
- Acknowledgments

4.0 Title Insurance 20%

4.1 Title insurance principles

- Risks covered by title insurance
 - Risk of error in public records
 - Hidden off-record title risks
 - Risk of omission and agent commission by agent
- Entities that can be insured; need for insurance
 - Individual
 - Commercial
- Interests that can be insured
 - Fee simple estate
 - Leasehold estate
 - Life estate
 - Easements
 - Mortgagee
- Title insurance forms
 - Commitments
 - Owner's policy
 - Loan policy
 - Leasehold policies
- Title insurance policy structure and provisions
 - Insuring provisions
 - Schedule A
 - Schedule B — exceptions from coverage
 - Exclusions from coverage
 - Conditions and stipulations
 - Endorsements

4.2 Title searching techniques

5.0 Title Exceptions and Procedures for Clearing Title 25%

5.1 Principles and concepts

- General exceptions
- Voluntary and involuntary liens

Federal liens
Mortgage
Judgments
Taxes and assessments
Surveys
Condominiums
Water rights
Mineral rights
Equitable interests
Attachments
Executions
Covenants, conditions and restrictions

5.2 Special problem areas and concerns

Ohio child support lien
Acknowledgments
Mechanic's lien
Bankruptcy
Probate
Forfeitures
Foreclosure
Claims against the title
Lis pendens

5.3 Principles of clearing title

Releases
Assignments
Subordinations
Affidavits

5.4 Settlement or closing procedures

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

Ohio Examination for Public Adjuster Series 11-38

100 questions - 2-hour time limit
Effective- June 25th, 2015

1.0 Insurance Regulation 10%

1.1 Licensing requirements (3951.02)

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

1.2 Maintenance and duration

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

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

1.3 Disciplinary actions

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

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

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

2.0 Insurance Basics 18%

2.1 Contract basics

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

2.2 Insurance principles and concepts

Hazards
Physical
Moral
Morale
Causes of loss (perils)
Named perils versus special (open) perils
Proximate cause
Direct loss
Consequential or indirect loss
Blanket versus specific insurance
Basic types of construction
Loss valuation
Actual cash value
Replacement cost
Functional replacement cost
Market value
Agreed value

Stated amount

2.3 Policy structure

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

2.4 Common policy provisions

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

2.5 Ohio laws, regulations and required provisions

Ohio Valued Policy Law (3929.25)
Ohio Insurance Guaranty Association (3955.01-.10, .12-.19)
Ohio FAIR Plan (3929.41-.49; 3901-1-18)
Cancellation and nonrenewal (3929.19-.22, .24, 3937.25-.35; 3901-1-18)
Concealment, misrepresentation or fraud (3999.31)
Mine subsidence (3929.50-.53, .55, .56, .58-.61; 3901-1-48)
Terrorism Risk Insurance Act of 2005, Extension Act and Program Reauthorization Act of 2007 (15 USC 6701)

3.0 Adjusting Losses 15%

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

Duties and responsibilities
Independent adjuster versus public adjuster (3951.01(B))
Public adjuster versus public adjuster agent (3951.01(B),(C), .03(E))
Relationship to the legal profession (3951.01(E)(1), .08)
Records (3901-1-24(C))

3.2 Duties of insured after loss

Notice to insurer
Minimizing loss
Proof of loss
Special requirements
Production of books and records

Abandonment

3.3 Determining value and loss

Burden of proof of value and loss
Estimates
Depreciation
Salvage
Appraisal

3.4 Payment and discharge

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

4.0 Dwelling ('02) Policy 5%

4.1 Characteristics and purpose

4.2 Coverage forms — Perils insured against

Basic
Broad
Special

4.3 Property coverages

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

4.4 General exclusions

4.5 Conditions

4.6 Selected endorsements

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

5.0 Homeowners ('11) Policy 7%

5.1 Coverage forms

HO-2 through HO-6
HO-8

5.2 Definitions

5.3 Section I — Property coverages

Coverage A — Dwelling
Coverage B — Other structures
Coverage C — Personal property
Coverage D — Loss of use
Additional coverages

5.4 Perils insured against

5.5 Exclusions

5.6 Conditions

5.7 Selected endorsements

Special provisions — Ohio (HO 01 34)
Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)
Permitted incidental occupancies (HO 04 42)
Earthquake (HO 04 54)
Scheduled personal property (HO 04 61)

Personal property replacement cost (HO 04 90)
Home day care (HO 04 97)

6.0 Auto Insurance 8%

6.1 Laws

Aftermarket parts regulation (RL 1345.81)

6.2 Personal ('05) auto policy

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

6.3 Commercial auto ('13)

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

7.0 Commercial Package Policy (CPP) 18%

7.1 Components of a commercial policy

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

7.2 Commercial property ('12)

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

7.3 Commercial crime ('13)

General definitions
Burglary
Theft
Robbery
Crime coverage forms
Commercial crime coverage forms (discovery/loss sustained)
Government crime coverage forms (discovery/loss sustained)
Coverages
Employee theft
Forgery or alteration
Inside the premises — theft of money and securities
Inside the premises — robbery or safe burglary of other property
Outside the premises
Computer fraud
Funds transfer fraud
Money orders and counterfeit money
Other crime coverage
Extortion — commercial entities (CR 04 03)

7.4 Commercial inland marine ('04)

Nationwide marine definition
Commercial inland marine conditions form
Inland marine coverage forms
Accounts receivable
Bailee's customer
Commercial articles
Contractors equipment floater
Electronic data processing
Equipment dealers
Installation floater
Jewelers block
Signs
Valuable papers and records
Transportation coverages
Motor truck cargo forms
Transit coverage forms

7.5 Equipment Breakdown ('13)

- Equipment breakdown protection coverage form (BM 00 20)
- Selected endorsements
 - Business income — Report of values (BM 15 31)
 - Actual cash value (BM 99 59)

7.6 Farm coverage

- Farm property coverage forms ('03)
 - Coverage A — Dwellings
 - Coverage B — Other private structures
 - Coverage C — Household personal property
 - Coverage D — Loss of use
 - Coverage E — Scheduled farm personal property
 - Coverage F — Unscheduled farm personal property
 - Coverage G — Other farm structures
- Mobile agricultural machinery and equipment coverage form
- Livestock coverage form
- Definitions
- Causes of loss (basic, broad and special)
- Conditions
- Exclusions
- Limits
- Additional coverages

8.0 Businessowners ('13) Policy 16%**8.1 Characteristics and purpose****8.2 Businessowners Section I — Property**

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

8.3 Businessowners Section III — Common Policy Conditions**8.4 Selected endorsements**

- Protective safeguards (BP 04 30)
- Utility services — direct damage (BP 04 56)
- Utility services — time element (BP 04 57)

9.0 Other Coverages 3%**9.1 National Flood Insurance Program**

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

9.2 Ocean marine insurance

- Major coverages
 - Hull insurance
 - Cargo insurance
 - Freight insurance

- Implied warranties
- Perils
- General and particular average

9.3 Other policies

- Aircraft hull
- Boatowners
- Difference in conditions

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

100 questions - 2-hour time limit
Effective- June 25th, 2015

1.0 Insurance Regulation 25%**1.1 Licensing**

- Director's general duties and powers (3901.011, .04, .041; 3905.12)
- Process (3905.85)
- License requirements (3905.02, 3905.84, .841, .85)
- Resident qualifications (3905 .85)
- Non-resident qualifications (3905.07, .841, .85)
- Requirements
 - Build up funds (3905.91(A))
- Agent
 - appointment/termination (3905.20, .21, .86; 3901-1-10; 3901-5-09)
 - Initial restriction regarding executing and delivering bonds (3905.85(C))
- Maintenance and duration (3905.85(F)(1))
 - Change in name, address, telephone number (3905.061, .071, .89; 3901-5-09)
 - Assumed business name (3905.11)
 - License renewals (3901-5-09 (J); 3905.85(F))
 - Duty to report criminal convictions and administrative disciplinary actions (3905.22)
 - Continuing education (3905.88; 3901-5-01)
- Disciplinary actions
 - Failure to pay taxes (3905.14 (B)(14))
 - Failure to appear for an interview (3905.14(B)(22))
 - Failure to provide department with a written response (3905.14(B)(21))
 - Cease and desist order (3901.221; 3905.14(G); 3901.22(D))
 - License suspension, revocation, or refusal to issue or renew (3901.22(D)(1); 3905.14, .94; 3901-5-12)

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

1.2 Agent regulation

- Record maintenance and examination (3905.90)
- Prohibited conduct
 - Solicitation on grounds of courthouse or detention facility (3901-1-66(I); 3905.932(B))
 - Practice of law (3905.932(H))
 - Referral of attorney (3905.932(A))
 - Signing bond in blank (3905.931(A), .933(A))
 - Solicit without license (3905.84)
 - Surety Bail Bond Agent
 - Conduct (3901-1-66)
- Unfair and prohibited practices (3901.20, .21; 3901-1-07)
- Misrepresentation (3901.21(A); 3905.14(B)(5); 3999.08)
- False advertising (3901.21(B); 3905.43-3905.934, 3999.10)
- Defamation of insurer (3901.21(C); 3999.09)
- Charges, fee, refunds and rebates (3905.14(B)(32), 3905.93, .932(D),(F), .933(B))

1.3 Federal regulation

- Fair Credit Reporting Act (15 USC 1681–1681d)
- Fraud and false statements (18 USC 1033, 1034)

2.0 The Legal Framework 35%**2.1 Authority**

- Express
- Implied
- Apparent

2.2 Contracts

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

2.3 Court jurisdictions

- Original jurisdiction
 - Territorial
 - Subject-matter
 - Personal
- Appellate jurisdiction

2.4 Terminology

- Acquit
- Adjudicate
- Capital offense
- Conviction
- Custody

Defendant
Disposition
Extradition
Felony
Fugitive
Hearing
Incarceration
Indictment
Misdemeanor
Recognizance
Revoke
Suspend
Warrant
Writ

3.0 Bail Bond Principles and Practices 40%

3.1 Parties to a surety bond

Principal
Indemnitor for principal
Indemnity agreement
Obligee
Surety

3.2 Duties of surety bail bond agent

Power of attorney (3905.931(A))
Duty to register (3905.87)
Collateral and trust obligations (3905.92)
Build-up funds (3905.91)
Duties when apprehending fugitives
Written contract (2927.27(A)(2))
Duty to notify law enforcement (2927.27(A)(3))
Prohibition of representation as bounty hunter (2927.27(B))

3.3 Types of bonds

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

3.4 Procedure

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

3.5 Court procedures

Court appearances
Arraignment
Trial
Appeal
Conditions of release
Prior to trial
Pending appeal
Failure to appear
Revocation of bail

3.6 Release of surety

3.7 Surrender of principal (defendant)

Exoneration of bond

Return of collateral

3.8 Bond forfeiture

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

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

100 questions - 2-hour time limit
Effective- June 25th, 2015

1.0 Insurance Regulation 10%

1.1 Licensing

Maintenance and duration (3905.06, .16; 3901-5-09)
Requirements (3905.02, .04, .05, .051, .06; 3901-5-09)
Resident/nonresident (3905.06, .07)
Change in name, address, telephone number (3905.061; 3905.071; 3901-5-09)
Renewal/nonrenewal (3905.06)
Temporary license (3905.09)
Duty to report criminal convictions and administrative disciplinary actions (3905.22)
Assumed business names (3905.11)
Continuing education including exemptions and penalties (3905.481; 3901-5-01; 3901-5-05(D))
Inactivity due to military service (3905.06(G); 3901-5-09)
Inactivity due to extenuating circumstances (3905.06(G); 3901-5-09)
Disciplinary actions
License denial, probation, suspension, revocation, or refusal to issue or renew (3901.22(D)(1); 3905.14; 3901-5-12)
Failure to pay taxes (3905.14(B)(14))
Failure to appear for an interview (3905.14(B)(22))
Failure to provide department with a written response (3905.14(B)(21))
Penalties and fines for violations (3905.14(D), (H), .99)
Cease and desist orders (3901.221; 3905.14(G); 3901.22(D))
Civil
Criminal

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

Consent agreements

1.2 State regulation

Acts constituting insurance transactions (3901.17; 3905.02; 3905.42)
Negotiate, sell, solicit (3905.01, .02)
Director's general duties and powers (3901.011, .04, .041; 3905.12)
Company regulation
Certificate of authority (3907.08; 3909.01, .08)
Insolvency (3903.01(N))
Policy forms/rates/exceptions (3915.051; 3918.08; 3935.04; 3937.03)
Financial requirements (3901-1-50; 3901-3-04; 3907.05)
Unfair claims settlement practices (3901.19--.26; 3901-1-07; 3901-1-54)
Agent regulation
Commissions, compensation, fees (3905.18; 3905.181; 3901-5-09(N); 3905.55)
Reporting of felony and crimes of moral turpitude (3905.14, 22)
Policy/application signature (3905.14(B)(11))
Appointment procedures
Agent appointment (3905.20; 3901-1-10; 3901-5-09(K))
Cancellation of appointment (3905.16(B)(1))
Termination notification (3905.21)
Unfair insurance trade practices (3901.20, .21)
Rebating (3911.20; 3933.01; 3999.05)
Premium refunds (3905.14(B)(32); 3999.05; Bulletin 2009-13)
False advertising (3901.21(B), (D), .24; 3905.43; 3999.10, .11)
Misrepresentation (3901.21(A), (B); 3905.14(B)(5); 3999.08)
Defamation of insurer (3901.21(C); 3999.09)
Unfair discrimination (3901.21(L), (M); 3911.16--.19)
Illegal inducements (3933.01; 3999.05; 3901.21(G); 3911.20; Bulletin 2009-13)
General grounds for disciplinary action (3905.14(B))
Examination of books and records (3901.04, .07)

Insurance fraud regulation
(3999.31, .37; ORC 2913.47;
3901.44)
Insurance information privacy
(3901.44; 3904.04-3904.14;
3905.24; 3904.13)
Consumer information/fees
(3905.55; 3901-6-04; 3905.181)

1.3 Federal regulation

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

2.0 General Insurance 10%

2.1 Concepts

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

2.2 Insurers

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

2.3 Agents and general rules of agency

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

2.4 Contracts

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

3.0 Property and Casualty Insurance Basics 17%

3.1 Principles and concepts

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

3.2 Policy structure

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

3.3 Common/basic policy provisions

Insureds — named, first named,
additional
Policy period
Policy territory
Cancellation and nonrenewal
Coinsurance
Deductibles
Other insurance
Nonconcurrency
Primary and excess
Pro rata
Contribution by equal shares
Limits of liability/ insurance
Per occurrence (accident)
Per person
Aggregate
Split
Combined single
Restoration/nonreduction of limits
Vacancy or unoccupancy
Named insured provisions
Duties after loss
Assignment
Abandonment
Policy provisions
Liberalization
Subrogation
Salvage
Claim settlement options
Duty to defend
Third-party provisions
Standard mortgage clause
Loss payable clause
No benefit to the bailee
Additional insured

3.4 Ohio laws, regulations and required provisions

Ohio Valued Policy Law (3929.25)
Ohio Insurance Guaranty
Association (3955.01-.10, .12-
.19)
Assigned risk/JUA (Joint
Underwriting Association)
Cancellation and nonrenewal
(3929.19-.22, .24; 3937.25-.41)
Binders (4509.56; 3901-1-18)
Arbitration
Loss payment
Retaliatory Provisions and fees
(3901.86, 3905.55)
Concealment, misrepresentation or
fraud (3999.31; 2913.47)
Declination of insurance and unfair
discrimination (3901.21(L), (M))
Mine subsidence (3929.50-.53,
.55, .56, .58-.61; 3901-1-48)
Unfair Property/Casualty Claims
Settlement Practices (3905.55,
3901-1-54; 3901-1-07)

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

4.0 Dwelling ('02) Policy 10%

4.1 Characteristics and purpose Eligibility

4.2 Coverage forms — Perils insured against

Basic
Broad
Special

4.3 Property coverages

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

4.4 General exclusions

4.5 Definitions and conditions

4.6 Selected endorsements

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

4.7 Personal liability supplement

Cancellation/renewal

5.0 Homeowners ('11) Policy 23%

5.1 Coverage forms

HO-2 through HO-6
HO-8

5.2 Eligibility / definitions

5.3 Section I — Property coverages

Coverage A — Dwelling
Coverage B — Other structures
Coverage C — Personal property
Coverage D — Loss of use
Additional coverages

5.4 Section II — Liability coverages

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

5.5 Perils insured against

5.6 Exclusions

5.7 Conditions

5.8 Selected endorsements

Special provisions — Ohio (HO 01 34)
Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)
Permitted incidental occupancies (HO 04 42)
Earthquake (HO 04 54)
Scheduled personal property (HO 04 61)
Personal property replacement cost (HO 04 90)

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

6.0 Auto Insurance 23%

6.1 Laws

Ohio Motor Vehicle Financial Responsibility Law (4509.01–.81)
Required limits of liability (4509.51)
Constructive total loss
Arbitration
Rental vehicle coverage
Use of non-OEM aftermarket crash parts (1345.81)
Ohio Automobile Insurance Plan / Ohio Automobile Insurance Assigned Risk Plan
Uninsured/underinsured motorist Definitions (3937.18(A)(B),(C))
Bodily injury (3937.18(B),(C))
Property damage (3937.181)
Stacked and non-stacked (3937.18(F)(G))
Required limits
Cancellation/nonrenewal (3937.30–.41)
Grounds
Notice

6.2 Personal ('05) auto policy

Eligibility, definitions, conditions
Liability coverages
Combined single limits versus split limits
Bodily injury and property damage
Supplementary payments
Exclusions
Medical payments coverage
Uninsured/underinsured motorist coverage
Bodily injury
Property damage
Required limits
Coverage for damage to your auto
Collision
Other than collision
Deductibles
Transportation expenses
Exclusions
Substitute transportation
Towing and labor costs PP 03 03
Duties after an accident or loss
General provisions
Selected endorsements
Amendment of policy provisions — Ohio (PP 01 86)
Extended non-owned coverage (PP 03 06)
Miscellaneous type vehicle (PP 03 23)
Joint ownership coverage (PP 03 34)

7.0 Other Coverages and Options 7%

7.1 Umbrella/excess liability policies

Personal (DL 98 01)

7.2 National Flood Insurance Program

"Write your own" versus government
Eligibility
Coverage
Limits
Deductibles

7.3 Other policies

Boatowners (Personal watercraft and recreational vehicles)

7.4 Residual markets

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

Ohio Agent's Examination for Life Series 11-44

100 questions - 2-hour time limit
Effective- June 25th, 2015

1.0 Insurance Regulation 12%

1.1 Licensing

Maintenance and duration (3905.06, .16; 3901-5-09)
Requirements (3905.02, .04, .05, .051, .06; 3901-5-09)
Resident/nonresident (3905.06, .07)
Change in name, address, telephone number (3905.061; 3905.071; 3901-5-09)
Renewal/nonrenewal (3905.06)
Temporary license (3905.09)
Duty to report criminal convictions and administrative disciplinary actions (3905.22)
Assumed business names (3905.11)
Continuing education including exemptions and penalties (3905.481; 3901-5-01; 3901-5-05(D))
Inactivity due to military service (3905.06(G); 3901-5-09)
Inactivity due to extenuating circumstances (3905.06(G); 3901-5-09)
Disciplinary actions
License denial, probation, suspension, revocation, or refusal to issue or renew (3901.22(D)(1); 3905.14; 3901-5-12)

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 (3905.14(D), (H), .99)

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

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

Consent agreements

1.2 State regulation

Acts constituting insurance transactions (3901.17; 3905.02; 3905.42)

Negotiate, sell, solicit (3905.01, .02)

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

Company regulation

Certificate of authority (3907.08; 3909.01, .08)

Insolvency (3903.01(N))

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

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

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

Agent regulation

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

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

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

Appointment procedures

Agent appointment (3905.20; 3901-1-10; 3901-5-09(K))

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

Termination notification (3905.21)

Unfair insurance trade practices (3901.20, .21)

Rebating (3911.20; 3933.01; 3999.05)

Premium refunds (3905.14(B)(32); 3999.05; Bulletin 2009-13)

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

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

Defamation of insurer (3901.21(C); 3999.09)

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

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

General grounds for disciplinary action (3905.14(B))

Examination of books and records (3901.04, .07)

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

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

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

1.3 Federal regulation

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

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

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

2.0 General Insurance 12%

2.1 Concepts

Risk management key terms

Risk
 Exposure
 Hazard
 Peril
 Loss

Methods of handling risk

Avoidance
 Retention
 Sharing
 Reduction
 Transfer

Elements of insurable risks

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

2.2 Insurers

Types of insurers

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

Authorized/admitted versus unauthorized/nonadmitted insurers

Domestic, foreign and alien insurers

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

2.3 Agents and general rules of agency

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

2.4 Contracts

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

3.0 Life Insurance Basics 18%

3.1 Insurable interest (3911.091, .11)

3.2 Personal uses of life insurance

Survivor protection
 Estate creation
 Cash accumulation
 Liquidity
 Estate conservation

3.3 Determining amount of personal life insurance

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

3.4 Business uses of life insurance

Buy-sell funding
 Key person
 Executive bonuses

3.5 Viatical settlements (Chapter 3916)

Nature and purpose
 General rules
 Viatical settlement broker authority and licensing (3916.02, .03)
 Definitions (3916.01)

Viatical settlement broker
(3916.01(N), .02, .03, .04)
Viatical settlement provider
(3916.01(P), .07)
Viatical settlement contract
(3916.01(O)(I); 3916.08)
Viator (3916.01(R))

3.6 Classes of life insurance policies

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

3.7 Premiums

Factors in premium determination
Mortality
Interest
Expense
Premium concepts
Net single premium
Gross annual premium
Premium payment mode

3.8 Agent responsibilities

Solicitation, sales presentations, and disclosure requirements (3901-6-01, 03)
Advertising
Life and Health Insurance Guaranty Association (3956.06, .18; 3901-1-52)
Backdating of policies (3915.13)
Illustrations (3901-6-04)
Policy summary (3901-6-03(D)(6))
Buyer's guide (3901-6-03(D)(1))
Guaranty association disclaimer (3956.18; 3901-1-52)
Life insurance policy cost comparison methods
Replacement (3901-6-05)
Use and disclosure of insurance information
Field underwriting
Notice of information practices
Application procedures
Delivery
Policy review
Effective date of coverage
Premium collection
Statement of good health

3.9 Individual underwriting by the insurer

Information sources and regulation (3904)
Application
Agent report
Attending physician statement
Investigative consumer (inspection) report
Medical Information Bureau (MIB)

Medical examinations and lab tests including HIV (3901.46(B)(1))
Selection criteria
Classification of risks
Preferred
Standard
Substandard
Declined

4.0 Life Insurance Policies 10%

4.1 Term life insurance

Level term
Annual renewable term
Level premium term
Decreasing term

4.2 Whole life insurance

Continuous premium (straight life)
Limited payment
Single premium

4.3 Flexible premium policies

Adjustable life
Universal life

4.4 Specialized policies

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

4.5 Group life insurance

Characteristics of group plans
Types of plan sponsors
Group underwriting requirements
Conversion to individual policy (3917.06(E-1))

4.6 Credit life insurance (individual versus group)

5.0 Life Insurance Policy Provisions, Options and Riders 20%

5.1 Standard provisions (3915.05)

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

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

Designation options
Individuals
Classes
Estates
Minors
Trusts
Divorced spouse (5815.33)
Succession
Revocable versus irrevocable
Common disaster clause
Spendthrift clause

5.3 Settlement options

Cash payment
Interest only
Fixed-period installments

Fixed-amount installments
Life income
Single life
Joint and survivor

5.4 Nonforfeiture options

Cash surrender value
Extended term
Reduced paid-up insurance

5.5 Policy loan and withdrawal options

Cash loans
Automatic premium loans
Withdrawals or partial surrenders

5.6 Dividend options

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

5.7 Disability riders

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

5.8 Living benefit provision/rider (3915.21--24, 3923.44(K), (L); 3901-6-06)

Accelerated benefit (terminal illness)
Long-term care

5.9 Riders covering additional insureds

Spouse/other-insured term rider
Children's term rider
Family term rider

5.10 Riders affecting the death benefit amount

Accidental death
Guaranteed insurability
Cost of living
Return of premium

6.0 Annuities 14%

6.1 Annuity principles and concepts

Accumulation period versus annuity period
Owner, annuitant and beneficiary
Insurance aspects of annuities
Suitability requirements (Rule 3901-6-13)

6.2 Immediate versus deferred annuities

Single premium immediate annuities (SPIAs)
Deferred annuities
Premium payment options
Nonforfeiture
Surrender charges
Death benefits

6.3 Annuity (benefit) payment options

Life contingency options
Pure life versus life with guaranteed minimum
Single life versus multiple life
Annuities certain (types)

6.4 Fixed annuities

General account assets
Interest rate guarantees (minimum versus current)
Level benefit payment amount

6.5 Specialty annuity products

Equity indexed annuities
Market value adjusted annuities

6.6 Uses of annuities

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

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

Amounts available to policyowner
Cash value increases
Dividends
Policy loans
Surrenders
Amounts received by beneficiary
General rule and exceptions
Settlement options
Values included in insured's estate

7.2 Modified endowment contracts (MECs)

Modified endowment versus life insurance
Seven-pay test
Distributions

7.3 Taxation of non-qualified annuities

Individually-owned
Accumulation phase (tax issues related to withdrawals)
Annuity phase and the exclusion ratio
Distributions at death
Corporate-owned

7.4 Taxation of individual retirement plans

Traditional IRAs
Contributions and deductible amounts
Premature distributions (including taxation issues)
Annuity phase benefit payments
Values included in the annuitant's estate
Amounts received by beneficiary
Roth IRAs
Contributions and limits
Distributions

7.5 Rollovers and transfers (IRAs and qualified plans)**7.6 Section 1035 exchanges****Ohio Agent's Examination for Accident and Health Insurance Series 11-45**

100 questions - 2-hour time limit
Effective- June 25th, 2015

1.0 Insurance Regulation 10%**1.1 Licensing**

Maintenance and duration (3905.06, .16; 3901-5-09)
Requirements (3905.02, .04, .05, .051, .06; 3901-5-09)
Resident/nonresident (3905.06, .07)
Change in name, address, telephone number (3905.061; 3905.071; 3901-5-09)
Renewal/nonrenewal (3905.06; 3901-5-09)
Temporary license (3905.09)
Duty to report criminal convictions and administrative disciplinary actions (3905.22)
Assumed business names (3905.11)
Continuing education including exemptions and penalties (3905.481; 3901-5-01; 3901-5-05(D))
Inactivity due to military service (3905.06(G); 3901-5-09)
Inactivity due to extenuating circumstances (3905.06(G); 3901-5-09)
Disciplinary actions
License denial, probation, suspension, revocation, or refusal to issue or renew (3901.22(D)(1); 3905.14; 3901-5-12)
Failure to pay taxes (3905.14(B)(14))
Failure to appear for an interview (3905.14(B)(22))
Failure to provide department with a written response (3905.14(B)(21))
Penalties and fines for violations (3905.14(D), (H), .99)
Cease and desist orders (3901.221; 3905.14(G); 3901.22(D))
Civil
Criminal
Hearings (3901.22; 3905.14(C); ORC 119; 3901.321)
Consent agreements

1.2 State regulation

Acts constituting insurance transactions (3901.17; 3905.02; 3905.42)
Negotiate, sell solicit (3905.01, .02)
Director's general duties and powers (3901.011, .04, .041; 3905.12)
Company regulation
Certificate of authority (3907.08; 3909.01, .08)
Insolvency (3903.01(N))
Policy forms/rates/exceptions (3915.051; 3918.08; 3935.04; 3937.03)
Financial requirements (3901-1-50; 3901-3-04; 3907.05)
Unfair claims settlement practices (3901.19-- .26; 3901-1-07; 3901-1-54)
Agent regulation
Commissions, compensations, fees (3905.18; 3905.181; 3901-5-09(N); 3905.55)
Reporting of felony and crimes of moral turpitude (3905.14, .22)
Policy/application signature (3905.14(B)(11))
Appointment procedures
Agent appointment (3905.20; 3901-1-10; 3901-5-09(K))
Cancellation of appointment (3905.16(B)(1))
Termination notification (3905.21)
Unfair insurance trade practices (3901.20, .21)
Rebating (3911.20; 3933.01; 3999.05)
Premium refunds (3905.14(B)(32); 3999.05; Bulletin 2009-13)
False advertising (3901.21(B), (D), .24; 3905.43; 3999.10, .11)
Misrepresentation (3901.21(A),(B); 3905.14(B)(5); 3999.08)
Defamation of insurer (3901.21(C); 3999.09)
Unfair discrimination (3901.21(L), (M); 3911.16-- .19)
Illegal inducements (3933.01; 3999.05; 3901.21(G); 3911.20; Bulletin 2009-13)
General grounds for disciplinary action (3905.14(B))
Examination of books and records (3901.04, .07)
Insurance fraud regulation (3999.31, .37; ORC 2913.47; 3901.44)
Insurance information privacy (3901.44; 3904.04-3904.14; 3905.24; 3904.13)

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

1.3 Federal regulation

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

2.0 General Insurance 10%

2.1 Concepts

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

2.2 Insurers

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

2.3 Agents and general rules of agency

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

2.4 Contracts

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

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

3.0 Accident and Health Insurance Basics 15%

3.1 Definition of perils

Accidental injury
Sickness

3.2 Principal types of losses and benefits

Loss of income from disability
Medical expense
Dental expense
Vision expense
Long-term/home health care expense

3.3 Classes of health insurance policies

Individual versus group
Private versus government
Limited versus comprehensive
Self-funded/ERISA
Employee association

3.4 Limited policies

Limited perils and amounts
Required notice to insured
Types of limited policies
Accident-only
Specified (dread) disease
Hospital indemnity (income)
Credit disability
Blanket insurance (teams, passengers, other)
Prescription drugs
Vision care
Critical illness
Dental
Hearing
Medicare supplement & Part D (OAC 3901-8-08 Amended)

3.5 Common exclusions from coverage

Intentionally self-inflicted injuries
War or act of war
Elective cosmetic surgery
Workers' compensation
Commission or attempt of a felony
State child health program

3.6 Agent responsibilities in individual health insurance

Marketing requirements
Advertising

Life and Health Insurance
Guaranty Association (3956.06, 3956.18; 3901-1-52)
Sales presentations
Outline of coverage
Health insurance association/fund
Common situations for omission/errors
Field underwriting
Nature and purpose
Disclosure of information about individuals
Application procedures
Requirements at delivery of policy
Employee waiver form
Medicare Marketing Rules for CMS & Ohio

3.7 Individual underwriting by the insurer

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

3.8 Considerations in replacing accident and health insurance

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

4.0 Individual Accident and Health Insurance Policy General Provisions 9%

4.1 Standard provisions (3923.04)

Entire contract; changes (A)
Time limit on certain defenses (B)
Grace period (C)
Reinstatement (D)
Claim procedures (E--I)
Physical examinations and autopsy (J)
Legal actions (K)
Change of beneficiary (L)
Cancellation by insured (M)

4.2 Optional standard provisions (3923.05)

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

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

Insuring clause
 Consideration clause
 Subrogation
 Renewability clause
 Noncancelable
 Guaranteed renewable
 Conditionally renewable
 Renewable at option of insurer
 Nonrenewable (cancelable, term)

5.0 Disability Income and Related Insurance 8%**5.1 Qualifying for disability benefits**

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

5.2 Individual disability income insurance

Basic total disability plan
 Income benefits (monthly indemnity)
 Elimination and benefit periods
 Waiver of premium feature
 Coordination with social insurance and workers compensation benefits
 Additional monthly benefit (AMB)
 Social insurance supplement (SIS)
 Occupational versus nonoccupational coverage, eligibility and benefits
 At-work benefits
 Partial disability benefit
 Residual disability benefit
 Other provisions affecting income benefits
 Cost of living adjustment (COLA) rider
 Future increase option (FIO) rider
 Relation of earnings to insurance (3923.05(F))
 Other cash benefits

Accidental death and dismemberment
 Rehabilitation benefit
 Medical reimbursement benefit (nondisabling injury)
 Benefit and refund provisions
 Return of premium
 Cost of living adjustment
 Future increase option
 Relation of earnings to insurance
 Loss-of-time benefit adjustment
 Annual renewable term
 Change of occupation
 Cash surrender value

Exclusions

5.3 Unique aspects of individual disability underwriting

Occupational considerations
 Benefit limits
 Policy issuance alternatives

5.4 Group disability income insurance

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

5.5 Business disability insurance

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

5.6 Social Security disability

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

5.7 Workers compensation

Eligibility
 Benefits

6.0 Medical Plans 9%**6.1 Medical plan concepts**

Fee-for-service basis versus prepaid basis
 Specified coverages versus comprehensive care
 Benefit schedule versus usual/reasonable/customary charges
 Any provider versus limited choice of providers
 Insureds versus subscribers/participants

6.2 Types of providers and plans

Major medical insurance (indemnity plans)
 Characteristics
 Common limitations
 Exclusions from coverage
 Provisions affecting cost to insured
 Health insuring corporations (HICs) (formerly known as health maintenance organizations)
 Preferred provider organizations (PPOs)
 General characteristics

In and out of network
 Types of parties to the provider contract
 Point-of-service (POS) plans
 Nature and purpose
 Out-of-network provider access
 PCP referral (gatekeeper PPO)
 Indemnity plan features
 HMO's
 Consumer Driven Plans
 Ohio Children's Health Insurance Program (5160; 5161)

6.3 Cost containment in health care delivery

Cost-saving services
 Preventive care
 Hospital outpatient benefits
 Alternatives to hospital services
 Utilization management reviews
 Prospective review
 Concurrent review
 Retrospective
 Grievance procedures

6.4 Ohio requirements (individual and group)

Eligibility requirements
 Dependent child coverage (3923.24, .56; 1751.14; 3923.241)
 Newborn child coverage (3923.26; 1751.61)
 Coverage of adopted children (3923.40; 3924.51; 1751.59)
 Enrollment
 Non-custodial parent
 Grandchildren
 Immunizations
 Physically/mentally handicapped coverage
 Special enrollment period
 Women's benefits
 Cytologic screening and mammography (3923.52; 1751.62)
 Infertility
 Maternity
 Postpartum
 Routine pap smears
 Annual gynecological exams

6.5 HIPAA (Health Insurance Portability and Accountability Act) requirements

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

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

Definition
 Eligibility
 Contribution limits

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

Adverse benefit determination (Chapter 3922)
 Rollout schedule
 Employer compliance
 Department of labor audits
 Types of plans
 Enrollment periods
 Healthcare.gov versus private plans
 Statement of benefits, coverages and uniform glossary

7.0 Health Insuring Corporations (HICs) 6%

7.1 General characteristics

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

7.2 HIC services (1751.01)

Basic health services (1751.01(A))
 Preventive care services
 Primary care physician versus referral (specialty) physician
 Emergency care
 Urgent care
 Hospital services
 Outpatient services
 Diagnostic services
 Supplemental health care services (1751.01(B))
 Intermediate or long-term care facilities
 Dental care
 Vision care
 Podiatric care
 Mental health services
 Alcohol and drug abuse treatment
 Home health services
 Prescription drug services
 Nursing services
 Physical therapy
 Chiropractic services

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

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

7.4 Specialty HIC (1751.01(C))

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

8.0 Group Accident and Health Insurance 9%

8.1 Characteristics of group insurance

Group contract
 Certificate of coverage
 Experience rating versus community rating

8.2 Types of eligible groups

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

Blanket
 Students

Customer groups (depositors, creditor-debtor, other)

8.3 Marketing considerations

Advertising
 Regulatory jurisdiction/place of delivery
 Disclosure form

8.4 Employer group health insurance

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

8.5 Small employer medical plans

Definition of small employer (3924.01(N))
 Eligibility/availability of employees (3924.01(G))
 Open/late enrollment (3924.01(I))
 Service waiting periods (3924.01(M))
 Guaranteed issue (3924.03(E))
 Renewability (3924.03(B))
 Premium rates (3924.04)
 Disclosure rules (3924.033)

9.0 Dental Care Plans 3%

9.1 Categories of dental treatment

Diagnostic and preventive
 Restorative
 Oral surgery
 Endodontics
 Periodontics
 Prosthodontics
 Orthodontics

9.2 Indemnity plans

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

9.3 Employer group dental expense

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

10.0 Insurance for Senior Citizens and Special Needs Individuals 15%

10.1 Medicare

Nature, financing, administration and terminology
 Part A — Hospital Insurance
 Individual eligibility requirements
 Enrollment
 Coverages and cost-sharing amounts
 Exclusions
 Part B — Medical Insurance
 Individual eligibility requirements
 Enrollment
 Coverages and cost-sharing amounts
 Exclusions
 Claims terminology and other key terms
 Part C — Medicare Advantage
 Part D — Prescription Drug Insurance
 Eligibility for Part D coverage

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

Purpose
 Open enrollment
 Standardized Medicare supplement plans
 Core benefits
 Additional benefits

Ohio regulations and required provisions
 Standards for marketing
 Certification requirements
 Advertising
 Appropriateness of recommended purchase and excessive insurance
 Outline of coverage
 Right to return (free look)
 Replacement
 Required disclosure provisions
 Permitted compensation arrangements
 Notice of change
 Guaranteed issue
 Medicare SELECT

10.3 Other options for individuals with Medicare

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

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

LTC, Medicare and Medicaid compared
 Eligibility for benefits
 Levels of care
 Skilled care
 Intermediate care
 Custodial care
 Home health care
 Adult day care
 Respite care
 Assisted living
 Benefit periods
 Benefit amounts
 Optional benefits
 Guarantee of insurability
 Return of premium
 Qualified LTC plans
 Exclusions
 Underwriting considerations
 Ohio regulations and required provisions
 Standards for marketing (3901-4-01(V))
 Advertising (3901-4-01 (U))
 Appropriateness of recommended purchase (3901-4-01 (W))
 Inflation protection (3901-4-01 (M))
 Replacement (3901-4-01 (N))
 Unintentional lapse (3901-4-01(G))
 Outline of coverage (3901-4-01(DD); 3923.44(I))
 Shopper's guide (3901-4-01(EE))
 Pre-existing conditions (3923.44(B)(4))

11.0 Federal Tax Considerations for Accident and Health Insurance 6%

11.1 Personally-owned health insurance

Disability income insurance
 Benefits subject to FICA
 Medical expense insurance
 Long-term care insurance

11.2 Employer group health insurance

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

11.3 Medical expense coverage for sole proprietors and partners

11.4 Business disability insurance

Key person disability income
 Buy-sell policy

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

11.6 Health Reimbursement Accounts (HRAs)

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

100 questions - 2-hour time limit
 Effective- June 25th, 2015

1.0 Insurance Regulation 10%

1.1 Licensing

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

Disciplinary actions
 License denial, probation, suspension, revocation, or refusal to issue or renew (3901.22(D)(1); 3905.14; 3901-5-12)
 Failure to pay taxes (3905.14(B)(14))
 Failure to appear for an interview (3905.14(B)(22))
 Failure to provide department with a written response (3905.14(B)(21))
 Penalties and fines for violations (3905.14(D), (H), .99)
 Cease and desist orders (3901.221; 3905.14(G); 3901.22(D))
 Civil
 Criminal
 Hearings (3901.22; 3905.14(C); ORC 119; 3901.321)

1.2 State regulation

Acts constituting insurance transactions (3901.17; 3905.02; 3905.42)
 Negotiate, sell, solicit (3905.01, .02)
 Director's general duties and powers (3901.011, .04, .041; 3905.12)
 Company regulation
 Certificate of authority (3907.08; 3909.01, .08)
 Insolvency (3903.01(N))
 Policy forms/rates/exceptions (3915.051; 3918.08; 3935.04; 3937.03)
 Financial requirements (3901-1-50; 3901-3-04; 3907.05)
 Unfair claims settlement practices (3901.19-- .26; 3901-1-07; 3901-1-54)
 Agent regulation
 Commissions, compensation, fees (3905.18; 3905.181; 3901-5-09(N); 3905.55)
 Reporting of felony and crimes of moral turpitude (3905.14, .22)
 Policy/application signature (3905.14(B)(11))
 Appointment procedures
 Agent appointment (3905.20; 3901-1-10; 3901-5-09(K))
 Cancellation of appointment (3905.16(B)(1))
 Termination notification (3905.21)
 Unfair insurance trade practices (3901.20, .21)
 Rebating (3911.20; 3933.01; 3999.05)
 Premium refunds (3905.14(B)(32); 3999.05; Bulletin 2009-13)

False advertising (3901.21(B), (D), .24; 3905.43; 3999.10, .11)
 Misrepresentation (3901.21(A), (B); 3905.14(B)(5); 3999.08)
 Defamation of insurer (3901.21(C); 3999.09)
 Unfair discrimination (3901.21(L), (M); 3911.16-- .19)
 Illegal inducements (3933.01; 3999.05; 3901.21(G); 3911.20; Bulletin 2009-13)
 General grounds for disciplinary action (3905.14(B))
 Examination of books and records (3901.04, .07)
 Insurance fraud regulation (3999.31, .37; ORC 2913.47; 3901.44)
 Insurance information privacy (3901.44; 3904.04-3904.14; 3905.24; 3904.13)
 Consumer information/fees (3905.55; 3901-6-04; 3905.181)

1.3 Federal regulation

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

2.0 General Insurance 10%

2.1 Concepts

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

2.2 Insurers

Types of insurers
 Stock companies
 Mutual companies
 Fraternal benefit societies
 Reciprocal
 Lloyd's associations
 Risk retention groups
 Surplus lines
 Authorized/admitted versus unauthorized/nonadmitted insurers

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

2.3 Agents and general rules of agency

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

2.4 Contracts

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

3.0 Property Insurance Basics 20%

3.1 Principles and concepts

Insurable interest
 Underwriting
 Credit scores
 Loss ratio
 Rates
 Types
 Loss costs
 Components
 Negligence
 Elements of a negligent act
 Defenses against negligence
 Damages
 Compensatory - special versus general and punitive
 Types of liability
 Absolute, strict, vicarious
 Hazards
 Physical
 Moral
 Morale
 Causes of loss (perils)
 Consequential or indirect loss

Named perils versus special (open) perils
 Direct loss
 Blanket versus specific insurance
 Basic types of construction
 Loss valuation
 Actual cash value
 Replacement cost
 Functional replacement cost
 Market/agreed value
 Valued amount
 Stated amount

3.2 Policy structure

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

3.3 Common policy provisions

Insureds — named, first named, additional
 Policy period
 Policy territory
 Cancellation and nonrenewal
 Deductibles
 Other insurance
 Nonconcurrency
 Primary and excess
 Pro rata and contributions by equal shares
 Limits of liability insurance
 Per occurrence/accident
 Per person
 Aggregate
 Split
 Combined single
 Restoration/nonreduction of limits
 Vacancy or unoccupancy
 Named insured provisions
 Duties after loss
 Assignment
 Abandonment
 Policy provisions
 Liberalization
 Subrogation
 Salvage
 Claim settlement options
 Duty to defend
 Third-party provisions
 Standard mortgage clause
 Loss payable clause
 No benefit to the bailee
 Additional insured

3.4 Ohio laws, regulations and required provisions

Ohio Valued Policy Law (3929.25)
 Ohio Insurance Guaranty Association (3955.01–.10, .12–.19-.30-.41)
 Cancellation and nonrenewal (3929.19–.22, .24; 3937.25–.29, .31–.36; 3901-1-18(c))
 Controlled business (3905.14(B)(34))
 Retaliatory provisions and fees (3901.86; 3905.55)

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

4.0 Dwelling ('02) Policy 14%

4.1 Characteristics and purpose

4.2 Coverage forms — Perils insured against

Basic
 Broad
 Special

4.3 Property coverages

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

4.4 General exclusions

4.5 Conditions and definitions

4.6 Selected endorsements

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

4.7 Personal liability supplement

5.0 Homeowners ('11) Policy 18%

5.1 Coverage forms

HO-2 through HO-6
 HO-8

5.2 Definitions and eligibility

5.3 Section I — Property coverages

Coverage A — Dwelling
 Coverage B — Other structures
 Coverage C — Personal property
 Coverage D — Loss of use
 Additional coverages

5.4 Perils insured against

5.5 Exclusions

5.6 Conditions

5.7 Selected endorsements

Special provisions — Ohio (HO 01 34)
 Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)
 Permitted incidental occupancies (HO 04 42)
 Earthquake (HO 04 54)
 Scheduled personal property (HO 04 61)
 Personal property replacement cost (HO 04 90)

Home day care (HO 04 97)

6.0 Commercial Package Policy (CPP) 16%

6.1 Components of a commercial policy

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

6.2 Commercial property ('12)

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

6.3 Commercial inland marine

Nationwide marine definition
 Commercial inland marine conditions form
 Inland marine coverage forms
 Accounts receivable
 Bailee's customer
 Commercial articles
 Contractors equipment floater
 Electronic data processing
 Equipment dealers
 Installation floater
 Jewelers block
 Signs
 Valuable papers and records
 Transportation coverages
 Common carrier cargo liability
 Motor truck cargo forms
 Transit coverage forms

6.4 Equipment breakdown ('13)

Equipment breakdown protection coverage form (EB 00 20)
 Selected endorsements
 Business income — Report of values (EB R 002)
 Actual cash value (EB 99 59)

6.5 Farm coverage

Farm property coverage forms ('03)
 Coverage A — Dwellings
 Coverage B — Other private structures
 Coverage C — Household personal property
 Coverage D — Loss of use
 Coverage E — Scheduled farm personal property

Coverage F — Unscheduled farm personal property
 Coverage G — Other farm structures
 Mobile agricultural machinery and equipment coverage form
 Livestock coverage form
 Definitions
 Causes of loss (basic, broad and special)
 Conditions
 Exclusions
 Limits
 Additional coverages

7.0 Businessowners ('13) Policy — Property 6%

7.1 Characteristics and purpose

7.2 Businessowners Section I — Property

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

7.3 Businessowners Section III — Common Policy Conditions

7.4 Selected endorsements

Protective safeguards (BP 04 30)
 Utility services — direct damage (BP 04 56)
 Utility services — time element (BP 04 57)

8.0 Other Coverages and Options 6%

8.1 Aviation insurance

Hull, cargo, freight
 Implied warranties
 Perils
 General and particular average

8.2 Ocean marine insurance

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

8.3 National Flood Insurance Program

"Write your own" versus government
 Eligibility
 Coverage
 Limits
 Deductibles

8.4 Other policies

Boatowners
 Personal watercraft
 Recreational vehicles
 Difference in conditions

8.5 Residual markets

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

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

**100 questions - 2-hour time limit
Effective- June 25th, 2015**

1.0 Insurance Regulation 10%**1.1 Licensing**

Maintenance and duration (3905.06, .16; 3901-5-09)
Requirements (3905.02, .04, .05, .051, .06; 3901-5-09)
Resident/nonresident (3905.06, .07)
Change in name, address, telephone number (3905.061; 3905.071; 3901-5-09)
Renewal/ nonrenewal (3905.06)
Temporary license (3905.09)
Duty to report criminal convictions and administrative disciplinary actions (3905.22)
Assumed business names (3905.11)
Continuing education including exemptions and penalties (3905.481; 3901-5-01; 3901-5-05(D))
Inactivity due to military service (3905.06(G); 3901-5-09)
Inactivity due to extenuating circumstances (3905.06(G); 3901-5-09)
Disciplinary actions
License denial, probation, suspension, revocation, or refusal to issue or renew (3901.22(D)(1); 3905.14; 3901-5-12)
Failure to pay taxes (3905.14(B)(14))
Failure to appear for an interview (3905.14(B)(22))
Failure to provide department with a written response (3905.14(B)(21))
Penalties and fines for violations (3905.14(D), (H), .99)
Cease and desist orders (3901.221; 3905.14(G); 3901.22(D))
Civil
Criminal

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

Consent agreements

1.2 State regulation

Acts constituting insurance transactions (3901.17; 3905.02; 3905.42)
Negotiate, sell, solicit (3905.01, .02)
Director's general duties and powers (3901.011, .04, .041; 3905.12)
Company regulation
Certificate of authority (3907.08; 3909.01, .08)
Insolvency (3903.01(N))
Policy forms/rates/exceptions (3915.051; 3918.08; 3935.04; 3937.03)
Financial requirements (3901-1-50; 3901-3-04; 3907.05)
Unfair claims settlement practices (3901.19--.26; 3901-1-07; 3901-1-54)
Agent regulation
Commissions, compensations, fees (3905.18; 3905.181; 3901-5-09(N); 3905.55)
Reporting of felony and crimes of moral turpitude (3905.14, .22)
Policy/application signature (3905.14(B)(11))
Appointment procedures
Agent appointment (3905.20; 3901-1-10; 3901-5-09(K))
Cancellation of appointment (3905.16(B)(1))
Termination notification (3905.21)
Unfair insurance trade practices (3901.20, .21)
Rebating (3911.20; 3933.01; 3999.05)
Premium refunds (3905.14(B)(32); 3999.05; Bulletin 2009-13)
False advertising (3901.21(B), (D), .24; 3905.43; 3999.10, .11)
Misrepresentation (3901.21(A), (B); 3905.14(B)(5); 3999.08)
Defamation of insurer (3901.21(C); 3999.09)
Unfair discrimination (3901.21(L), (M); 3911.16-- .19)
Illegal inducements (3933.01; 3999.05; 3901.21(G); 9311.20; Bulletin 2009-13)
General grounds for disciplinary action (3905.14(B))
Examination of books and records (3901.04, .07)

Insurance fraud regulation (3999.31, .37; ORC 2913.47; 3901.44)
Insurance information privacy (3901.44; 3904.04-3904.14; 3905.24; 3904.13)
Consumer information/fees (3905.55; 3901-6-04; 3905.181)

1.3 Federal regulation

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

2.0 General Insurance 10%**2.1 Concepts**

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

2.2 Insurers

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

2.3 Agents and general rules of agency

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

2.4 Contracts

Elements of a legal contract
Offer and acceptance
Consideration

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

3.0 Casualty Insurance Basics 15%

3.1 Principles and concepts

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

3.2 Policy structure

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

3.3 Common policy provisions

- Insureds — named, first named, additional
- Policy period
- Policy territory
- Cancellation and nonrenewal
- Deductibles
- Coinurance
- Other insurance
 - Nonconcurrency
 - Primary and excess
 - Pro rata
 - Contribution by equal shares
- Limits of liability

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

3.4 Ohio laws, regulations and required provisions

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

4.0 Homeowners ('11) Policy 15%

4.1 Coverage forms

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

4.2 Definitions and eligibility

4.3 Section II — Liability coverages

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

4.4 Exclusions

4.5 Conditions

4.6 Selected endorsements

- Special provisions — Ohio (HO 01 34)
- Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)
- Permitted incidental occupancies (HO 04 42)
- Home day care (HO 04 97)
- Business pursuits (HO 24 71)
- Watercraft (HO 24 75)
- Personal injury (HO 24 82)

5.0 Auto Insurance 17%

5.1 Laws

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

5.2 Personal ('05) auto policy

- Eligibility, definitions, and conditions
- Liability coverages
 - Combined single limits vs. split limits
 - Bodily injury and property damage
 - Supplementary payments
 - Exclusions
- Medical payments coverage
- Uninsured motorist coverage
 - Bodily injury
 - Property damage
 - Required limits
- Coverage for damage to your auto
 - Collision
 - Other than collision
 - Deductibles
 - Transportation expenses
 - Exclusions
 - Substitute transportation
 - Towing and labor (PP 03 03)
- Duties after an accident or loss
- General provisions
- Selected endorsements
 - Amendment of policy provisions — Ohio (PP 01 86)
 - Extended non-owned coverage (PP 03 06)
 - Miscellaneous type vehicle (PP 03 23)
 - Joint ownership coverage (PP 03 34)

5.3 Commercial auto ('13)

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

Garagekeepers coverage
 Trailer interchange coverage
 Physical damage coverage
 Selected endorsements
 Lessor — Additional insured and loss payee (CA 20 01)
 Mobile equipment (CA 20 15)
 Auto medical payments coverage (CA 99 03)
 Drive other car coverage (CA 99 10)
 Individual named insured (CA 99 17)
 Commercial carrier regulations
 The Motor Carrier Act of 1980
 Endorsement for motor carrier policies of insurance for public liability (MCS-90)

6.0 Commercial Package Policy (CPP) 13%

6.1 Components of a commercial policy

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

6.2 Commercial general liability ('13)

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

6.3 Commercial crime ('13)

General definitions
 Burglary
 Theft
 Robbery
 Crime coverage forms
 Commercial crime coverage forms (discovery/loss sustained)

Government crime coverage forms (discovery/loss sustained)
 Coverages
 Employee theft
 Forgery or alteration
 Inside the premises — theft of money and securities
 Inside the premises — robbery or safe burglary of other property
 Outside the premises
 Computer fraud
 Funds transfer fraud
 Money orders and counterfeit money
 Other crime coverage
 Extortion — commercial entities (CR 04 03)
 Lessees of safe deposit boxes
 Securities deposited with others
 Guest property
 Safe depository

6.4 Farm coverage

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

7.0 Businessowners ('13) Policy — Liability 6%

7.1 Characteristics and purpose

7.2 Businessowners Section II — Liability

Eligibility
 Definitions
 Coverages
 Exclusions
 Limits of insurance
 General conditions

7.3 Businessowners Section III — Common Policy Conditions

7.4 Selected endorsements

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

8.0 Workers Compensation Insurance 8%

8.1 Workers compensation laws

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

Monopolistic versus competitive
 Ohio Workers Compensation Law (Chapter 4123)
 Exclusive remedy (4123.54)
 Employment required (required, voluntary, elective) (4123.01, .28, .54)
 Covered injuries (4123.54, .55, .84)
 Occupational disease (4123.01(F))
 Benefits provided (4123.30, .54, .55-.59, .60-.61, .66)
 Second/subsequent injury fund
 Federal workers compensation laws
 U.S. Longshore and Harbor Workers Compensation Act (33 USC 904)
 Federal Employers Liability Act
 Workers' Compensation Act
 The Jones Act (46 USC 688)

8.2 Workers compensation and employer liability insurance policy

General section
 Part One — Workers compensation insurance
 Part Two — Employers liability insurance
 Part Three — Other states insurance
 Part Four - Your duty if injury occurs
 Part Five - Premium
 Part Six - Conditions
 Voluntary compensation endorsement
 Foreign coverage
 All states
 Rating factor
 Job classification
 Payroll
 Experience modification factor
 Premium discounts
 Participation plans

9.0 Other Coverages and Options 6%

9.1 Umbrella/excess liability policies

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

9.2 Specialty liability insurance

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

9.3 Surplus lines

Eligibility
 Definitions and non-admitted markets
 Licensing requirements

9.4 Surety bonds

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

9.5 Aviation insurance

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

9.6 Ocean marine insurance

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

9.7 Other policies

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

9.8 Residual markets

- Ohio Automobile Insurance Plan (4509.70)

Exam Registration Form

Ohio Insurance Examinations



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

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

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

Series	Exam Title	Exam Fee	Total
11-35	Life, Accident and Health Insurance	\$49.50	\$
11-36	Property and Casualty Insurance	\$49.50	\$
11-37	Title Insurance	\$49.50	\$
11-38	Public Adjuster	\$49.50	\$
11-42	Surety Bail Bonds	\$49.50	\$
11-43	Personal Lines Insurance	\$49.50	\$
11-44	Life Products	\$49.50	\$
11-45	Accident and Health Insurance	\$49.50	\$
11-46	Property Insurance	\$49.50	\$
11-47	Casualty Insurance	\$49.50	\$
Additional Fees		Fee	Total
	Duplicate Score Report	\$15	\$
	Surety Bail Bond Processing Fee for Photo ID	\$25	\$
7900	Photo only (Surety Bail Bond)	\$25	\$
By filing this registration, you assume full responsibility for exam selection. Fees for these exams are not refundable and not transferable. If you are unsure which exam is needed for the license you are seeking, resolve this question before you register. Exam fees are valid for 90 days from receipt at Prometric.		Total Fees	\$

Fee may be paid by cashier's check, company check, money order, MasterCard or Visa. Make checks payable to Prometric. **Personal checks and cash are not accepted. Registration fees are not refundable. To pay by credit card, please complete the information on the last page.**

To express register, visit our Web site at www.prometric.com/ohio/insurance, call 877.346.4014 or fax this completed form to 877.341.9469. To register by mail, send this completed form along with the appropriate fee to:

Prometric
ATTN: OH Insurance Exam Registration
 7941 Corporate Drive
 Nottingham, MD 21236

Credit Card Payment Form



Card Type (Check One)



MasterCard Visa

Card Number	Expiration Date
Amount \$ ____ . ____	
Name of Cardholder (Print)	
Signature of Cardholder	

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

PROMETRIC
7941 Corporate Dr.
Nottingham, MD 21236
877.346.4014

Register online at
www.prometric.com/ohio/insurance

-  **Register any time, day or night!**
You can register, schedule, and pay for your exam online in a secure environment, at your convenience.
-  **Confirm your appointment immediately!**
Your appointment is confirmed before you leave our Web site.

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

See page 6 for details.

**FIRST
CLASS
MAIL**