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# INSURANCE LICENSE EXAMINATION CANDIDATE INFORMATION BULLETIN

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

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#### OHIO INSURANCE LICENSE EXAMINATION CHECKLIST

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

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

#### Pay and Schedule for your examination:

- Via online at <a href="https://www.psiexams.com/ohin">https://www.psiexams.com/ohin</a>
- Call (855) 807-3995

#### Take your examination:

- Must present two valid forms of signature bearing identification, with at least one also bearing your photograph. Your name
  as shown during registration must exactly match the name on the photo I.D. used when checking in at the examination
  center.
- Must present VALID course completion certificate(s) or education waiver(s), if required, to the examination center or remote proctor. Your name as shown on the certificate must exactly match the name on the photo I.D. used when checking in at the examination center as well as the name shown during registration. Please note that if you do not bring the appropriate prelicensing certificate(s) or education waiver(s) when required, you will not be able to test and your exam fee will be forfeited.
- Please arrive 30 minutes prior to appointment.

#### For remote proctored testing:

You MUST email your prelicensing certificate(s) or education waiver(s) to ohcert@psiexams.com within 24 hours of passing the exam. The Department is unable to process any license application without receipt of the valid PLE certificate(s). Therefore, failure to timely submit the PLE certificate(s) to ohcert@psiexams.com WILL delay the licensure process.

#### After your examination:

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

#### Applying for a license:

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



#### **EXAMINATIONS BY PSI SERVICES LLC**

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

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

If you are interested in applying for a nonresident license, you can apply online via

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

#### THE LICENSURE PROCESS

For licensing information, please contact:

Ohio Department of Insurance

License Division

50 West Town Street, Third Floor, Suite 300

Columbus, OH 43215 Telephone: (614) 644-2665

Email: licensing@insurance.ohio.gov

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

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

To be licensed, you must:

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

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



#### PRE-LICENSING EDUCATION REQUIREMENTS

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

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

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

# PRE-LICENSING EDUCATION COMPLETION CERTIFICATE

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

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

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

#### PRE-LICENSING EXEMPTIONS

Pre-licensing education may be waived for:

#### Life

- Bachelor or Associates Degree in Insurance
- Certified Employee Benefit Specialist (CEBS)
- Chartered Financial Consultant (ChFC)
- Certified Insurance Counselor (CIC)
- Certified Financial Planner (CFP)
- Chartered Life Underwriter (CLU)
- Fellow of the Life Management Institute (FLMI)
- Life Underwriter Training Council Fellow (LUTCF)

#### Accident & Health

- Bachelor or Associates Degree in Insurance
- Registered Health Underwriter (RHU)
- Certified Employee Benefit Specialist (CEBS)
- Registered Employee Benefits Counselor (REBC)
- Health Insurance Associate (HIA)

#### Property, Casualty or Personal Lines

- Bachelor or Associates Degree in Insurance
- Accredited Advisor in Insurance (AAI)

- Associate in Risk Management (ARM)
- Certified Insurance Counselor (CIC)
- Chartered Property and Casualty Underwriter (CPCU)

If you are seeking an exemption from the pre-licensing requirement, you must submit the Pre-licensing Education Waiver Request and official documentation providing evidence of designation. The waiver request can be obtained at <a href="https://insurance.ohio.gov/wps/portal/gov/odi">https://insurance.ohio.gov/wps/portal/gov/odi</a>. You can fax the form with other supporting documentation to the Licensing Division at (614) 387-0051.

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

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

# FINGERPRINT AND BACKGROUND CHECK INFORMATION

Ohio Revised Code 3905.051 requires individuals applying for an insurance license to submit fingerprints for a criminal records check completed by the Ohio Bureau of Criminal Investigation and Identification (BCI) and the Federal Bureau of Investigation (FBI).

To complete a criminal background check, applicants must use National WebCheck, a web-based fingerprinting technology that processes background checks electronically. WebCheck requests are usually processed within two business days, but in some cases, the Department of Insurance may not receive the results for up to 4-6 weeks.

A list of WebCheck providers is available on the Department's website at <a href="https://insurance.ohio.gov/wps/portal/gov/odi">https://insurance.ohio.gov/wps/portal/gov/odi</a>. You can also make a

fingerprint reservation online at

http://www.fastfingerprints.com/Internal/AppointmentEdit.as px?AppointmentID=0%20.

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

# EXAMINATION PAYMENT AND SCHEDULING PROCEDURES

#### **Examination Fee**

\$42

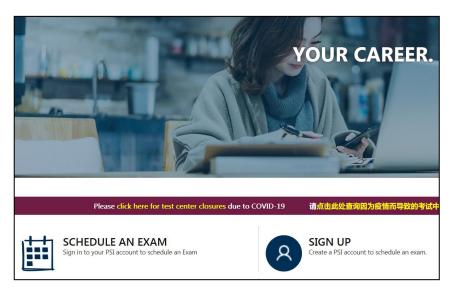
NOTE: EXAMINATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE. THE EXAMINATION FEE IS VALID FOR ONE YEAR FROM THE DATE OF PAYMENT.



#### **ON-LINE SCHEDULING**

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

1. Select "SIGN UP" to create an account.



2. On a mobile phone, you need to select the icon on the top left corner. Then select "SIGN UP" to create an account.





3. You will be prompted to create an account with PSI.

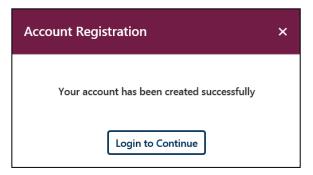


#### **IMPORTANT**

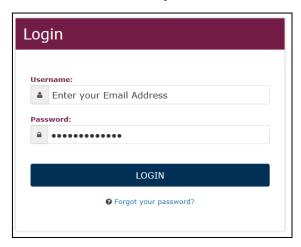
You must enter your First and Last name exactly as it is displayed on your government issued ID.



4. After you submit the form, you will get a message that your account was created successfully. Click on "Login to Continue".



Note: The username is the email address you entered when creating the account.



5. Select the Examination.



6. You will enter your personal information

Following Information is required for your examination record

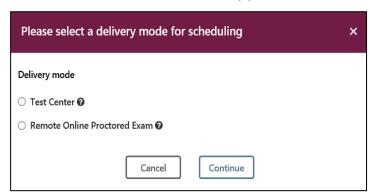




7. You will now enter payment.

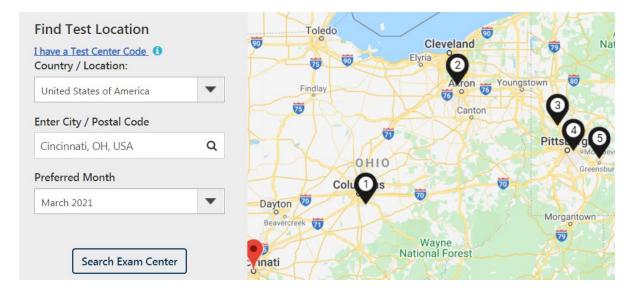


8. You will now select if you want to test at a PSI test site or Remotely proctored online from a computer at a remote location.



#### **DELIVERY MODE TEST CENTER**

Enter the "City or Postal Code" and select "Preferred Month" to take the Exam. Then select "Search Exam Center".

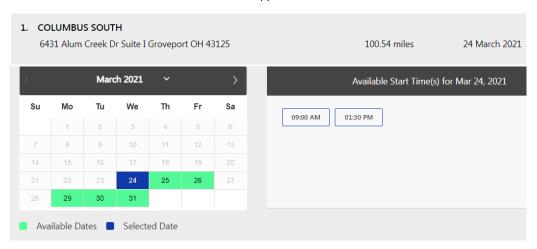




#### Click on the preferred test site.



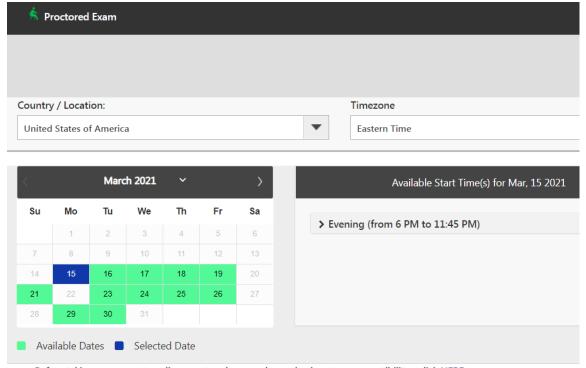
Then click on the date and time to make an appointment to take the Exam.



You are now scheduled and will receive an email confirmation.

#### DELIVERY MODE REMOTE ONLINE PROCTORED EXAM

Before you select the date and time you will be taking the exam, YOU MUST FIRST CHECK THE COMPATIBILTY OF YOUR COMPUTER to include Audio/Video Check, Webcam Check and System Check. You must use Google Chrome Browser. Please note that if your computer performs any system update (i.e. software, server, firewall, webcam, etc.) from the time you schedule your exam to when you attempt to launch your exam, you may experience issues with your compatibility. It is best to conduct another compatibility check on the machine that you will be taking your exam at least 24 hours prior to your scheduled exam. You may also check your compatibility before or after registering for your exam by clicking here.





- Before taking your remote online proctored exam, please check system compatibility click HERE
- You can only launch the exam within 30 minutes of your appointment time.

If you have any questions regarding your compatibility check, or if you experience issues launching your exam, you may contact our remote proctoring technical support team at (844) 267-1017. You may also initiate a chat after you close the Secure Browser Software by clicking here.

#### TELEPHONE REGISTRATION (855) 807-3995

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

#### RESCHEDULING/CANCELING AN EXAMINATION APPOINTMENT

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

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

#### **RETAKING A FAILED EXAMINATION**

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

#### MISSED APPOINTMENT OR LATE CANCELLATION

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

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

#### **EXAMINATION ACCOMMODATIONS**

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

English as a second language: Time and one-half will be approved if you include a letter from your English instructor or sponsoring company (on letterhead), certifying that English is not your primary language. See the Examination Accommodation

Request Form found at the end of this Candidate Information Bulletin.

#### **EXAMINATION CENTER CLOSING FOR AN EMERGENCY**

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

#### **EXAMINATION CENTER LOCATIONS**

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

#### Akron

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

FROM I-77N MERGE ONTO I-77N VIA EXIT 125B TOWARD CLEVELAND/DOWNTOWN AKRON. TAKE THE MULL AVE/WHITE POND DR EXIT 132. TAKE THE WHITE POND DR RAMP. TURN RIGHT ONTO WHITE POND DR. TURN RIGHT ONTO MULL AVE. CONTINUE ON MULL AVE, AROUND THE CIRCLE AND TURN RIGHT ONTO N HAWKINS. AT THE TRAFFIC LIGHT TURN LEFT ONTO W MARKET ST/OH-18.

FROM I-71S TOWARD COLUMBUS. TAKE THE OH-18 EXIT 218- TOWARD MEDINA/AKRON. TURN LEFT ONTO MEDINA RD/OH-18 E CONTINUE TO FOLLOW OH-18 E.

#### Cambridge

1300 Clark Street, Suite #4 Cambridge, OH 43725

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

#### Cincinnati

4000 EXECUTIVE PARK DR., SUITE 105 CINCINNATTI, OH 45241

FROM I-275 EASTBOUND: TAKE THE US-42 EXIT 46 TOWARD MASON/SHARONVILLE. TURN RIGHT ONTO LEBANON RD/US-42. TURN LEFT INTO EXECUTIVE PARK OFFICE COMPLEX.

FROM I-275 WESTBOUND TAKE THE US-42 EXIT 46 TOWARD SHARONVILLE/MASON. TURN LEFT ONTO LEBANON RD/US-42. TURN LEFT INTO EXECUTIVE PARK OFFICE COMPLEX.



#### Cleveland

7029 PEARL RD, SUITE 320

MIDDLEBURG HEIGHTS, OH 44130

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

#### **Columbus North**

6397 Emerald Pkwy, Suite 150

Dublin, Ohio 43017

FROM 1-270 W TAKE THE TUTTLE CROSSING BLVD EXIT AND TURN RIGHT. TURN LEFT ONTO BLAZER PKWY. TURN LEFT ONTO RINGS ROAD. TURN LEFT ONTO EMERALD PKWY.

#### **Columbus South**

6431 Alum Creek Dr, Suite I

Groveport, OH 43125

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

#### Hamilton

Tri-State Professional Training and Testing Center\*

2820 Bobmeyer Rd

Hamilton, OH 45015

GET ON 1-71 S - FOLLOW 1-71 S TO OH-4 N/SPRINGFIELD PIKE IN SPRINGDALE. TAKE EXIT 41 FROM I-275 W,

CONTINUE ON OH-4 N. TAKE OH-4 BYPASS N TO BOBMEYER RD IN FAIRFIELD

2820 BOBMEYER RD

#### Toledo

1446 S. Reynolds Road, Suite 201

Maumee, OH 43537

FROM THE NORTH OR SOUTH: TAKE I-75 TO I-475/US 23, BYPASSING DOWNTOWN TOLEDO. FROM THE NORTH, USE EXIT 204; AND FROM THE SOUTH, USE EXIT 192 TO MERGE ONTO I-475/US 23. TAKE I-475/US 23 TOWARD MAUMEE, AND EXIT AT DUSSEL DRIVE/SALISBURY ROAD (EXIT 6). DRIVE EAST ON DUSSEL DRIVE, TOWARD MAUMEE.

FROM THE EAST OR WEST: TAKE THE OHIO TURNPIKE TO EXIT 59, THE MAUMEE - TOLEDO EXIT. UPON EXITING THE TURNPIKE, DRIVE SOUTH ON SOUTH REYNOLDS ROAD (TOWARD MAUMEE) TO DUSSEL DRIVE. TURN LEFT ON DUSSEL DRIVE.

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

#### Trov

BRAINSEED TESTING CENTER

1100 WAYNE STREET, SUITE 5200

TROY, OH 45373

FROM I-75 SOUTH TAKE THE STATE ROUTE 55 EXIT #73 FOR TROY/LUDLOW FALLS. TURN LEFT AT THE LIGHT AT THE EXIT TOWARDS TROY ONTO ST RT 55 (BECOMES WEST MARKET ST). FOLLOW ST RT 55 / MARKET ST TO THE FOURTH LIGHT AFTER THE EXIT. TURN LEFT ONTO RIDGE AVE. CONTINUE TO WAYNE STREET AND TURN LEFT. TURN LEFT ONTO SUMMIT AVENUE. ENTER THE PARKING LOT ON THE RIGHT BEHIND THE LARGER BUILDING THAT USED TO BE STOUDER MEMORIAL HOSPITAL. THE TEST SITE IS ON THE LEFT IN A SMALL BUILDING. FROM I-75 NORTH TAKE THE STATE ROUTE 55 EXIT #73 FOR TROY/LUDLOW FALLS. TURN RIGHT AT THE LIGHT ONTO ST RT 55 (BECOMES WEST MARKET ST.). FOLLOW ST RT 55/MARKET TO THE THIRD LIGHT AFTER THE EXIT. TURN LEFT ONTO RIDGE AVE. CONTINUE TO WAYNE STREET AND TURN LEFT. TURN LEFT ONTO SUMMIT AVENUE. ENTER THE PARKING LOT ON THE RIGHT BEHIND THE LARGER BUILDING THAT USED

TO BE STOUDER MEMORIAL HOSPITAL. THE TEST SITE IS ON THE LEFT IN A SMALL BUILDING. IT IS NOT LOCATED INSIDE THE LARGER BUILDING.

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

#### REPORTING TO THE EXAMINATION CENTER

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

#### REQUIRED IDENTIFICATION

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

#### PRIMARY IDENTIFICATION (with photo) - Choose one or two

- State issued driver's license
- State issued identification card
- State issued INTERIM driver's license (must also bring old driver's license or 3<sup>rd</sup> form of identification)
- State issued INTERIM identification document (must also bring old identification card or 3<sup>rd</sup> form of identification)
- **■** US Government Issued Passport
- US Government Issued Military Identification Card
- US Government Issued Alien Registration Card
- Canadian Government Issued ID NOTE: ID must contain candidate's photo, be valid and unexpired.

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

#### PRE-LICENSING EDUCATION CERTIFICATE required:

You will be required to present your prelicensing certificate(s) or education waiver(s) in order to test. The certificate(s) must be signed and dated by the provider and candidate. Altered certificates cannot be accepted. Pre-licensing certificates and waivers are valid for 180 days beginning on the date of issuance. If you do not provide appropriate prelicensing certificate(s) or education waiver(s) at the scheduled time of your exam, you will not be allowed to test and your exam fee will be forfeited.

#### SECURITY PROCEDURES FOR TESTING

The following examination protocols apply during any examination. PSI may pause or terminate an examination at any time. Failure to follow the examination protocol, may result in the disqualification of examination results, prohibition from taking future examinations, and may lead to legal action.



If testing at a PSI testing center, you will be given a piece of scratch paper and a pencil. You will return the scratch paper and pencil during check-out.

#### **Prohibited Items:**

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

#### **Prohibited Behavior:**

- Giving or receiving assistance on an examination.
- Copying or communicating examination content.
- Using outside references or resources during an exam, examples:
  - o Browsing other local resources.
  - Browsing the internet.
  - Attempting to use a computer or computer program not provided or approved by PSI.
  - Attempting to use a telephone or mobile device.
  - Using notepad on the computer.
  - Using an application on the computer not provided by PSI.
- Engaging in disruptive behavior during check-in or during an exam, examples:
  - o Acting in an inappropriate manner.
  - Using abusive language.
  - Speaking aloud.
  - Causing noise unrelated to keyboard typing.
- Engaging in prohibited behavior during check-in or during an exam, examples:
  - Reading questions out loud.
  - Leaving the room without proctor approval.
  - Using instant messaging, or other electronic communication.
  - Capturing a picture or video of exam items.
  - Attempting to use telephone or mobile device.
  - Obstructing the proctor's view (camera or in person).
  - Having inappropriate materials on desktop (explicit).
  - Changing spaces during the exam without proctor approval.
  - Not focusing eyes on the screen.

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

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

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

Any candidate seen giving or receiving assistance on an examination, found with prohibited items, or displaying prohibited behavior or violating any security regulations will have his or her examination terminated, and be asked to surrender all examination materials. All such instances will be reported to the examination sponsor.

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

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

Additional protocols for remote online proctored exams, include but not limited to:

- Temporarily moving out of the camera's line of sight.
- Candidates are not allowed to have scratch paper.
- Adequate lighting for the proctor to see candidate's activity.
- Internet service must be sufficient to administer the exam, see page 12 for requirements.
- Web camera must be placed for ideal viewing by the proctor.
- Candidate may not change computers during the exam.
- Candidate may not change spaces during the exam.
- Candidate must follow proctor instructions, which may include, but are not limited to:
  - Keeping hands on the desktop.
  - o Keeping eyes on the computer screen.
  - Not fidgeting during the exam.
  - Keeping hands away from face.
- Please do your best to avoid covering your mouth for the whole duration of exam. Be aware that talking/whispering/mouthing is not allowed during exam.



 Breaks are NOT allowed during remote online proctored examinations. If you believe you cannot complete your examination without a break, please do not register for remote online proctored examinations.

#### TAKING THE EXAMINATION BY COMPUTER

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

#### **IDENTIFICATION SCREEN**

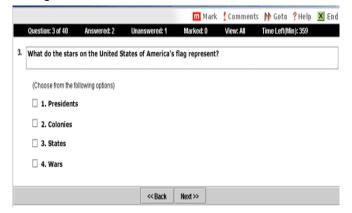
You will be directed to a semi-private testing station to take the examination. When you are seated at the testing station, you will be prompted to confirm your name, identification number, and the examination for which you are registered.

#### **TUTORIAL**

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

#### **TEST QUESTION SCREEN**

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



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

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

#### **EXAMINATION REVIEW**

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

#### **REVIEW REQUEST**

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

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

#### REMOTE ONLINE PROCTORED EXAMINATION

You will be required to present your prelicensing certificate(s) or education waiver(s) in order to test. The certificate(s) must be signed and dated by the provider and candidate.

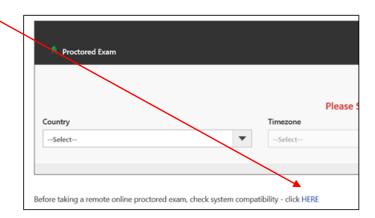
#### For remote proctored testing:

You MUST email your prelicensing certificate(s) or education waiver(s) to ohcert@psiexams.com within 24 hours of passing the exam. The Department is unable to process any license application without receipt of the valid PLE certificate(s). Therefore, failure to timely submit the PLE certificate(s) to ohcert@psiexams.com WILL delay the licensure process.

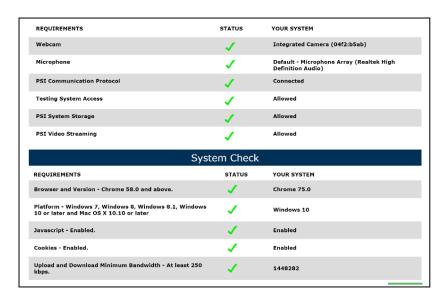
Proctors for online testing will communicate with candidates on-screen during the test and pause the exam whenever unauthorized persons or activity appear on video monitors or in audio recordings. The proctor will pause the exam whenever a candidate leaves the testing station, or an interruption occurs. The proctor may end the test if an interruption is not corrected appropriately. Immediate on-screen results will be displayed on your screen once you complete BOTH your exam AND the survey following the exam. Paper score reports will not be available upon completion of the exam for this remotely proctored location. A military ID will not be accepted for a remotely proctored exam, however, all other Identification noted above are acceptable for this delivery mode.



**BE SURE TO CHECK THE COMPATIBILTY OF YOUR COMPUTER** to include Audio/Video Check, Webcam Check and System Check. Prior to scheduling, click here. You must use Google Chrome Browser.

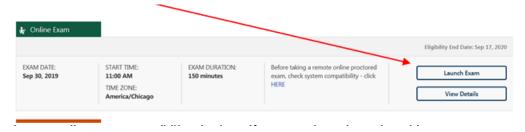


Please note that if your computer performs any system update (i.e. software, server, firewall, webcam, etc.) from the time you schedule your exam to when you attempt to launch your exam, you may experience issues with your compatibility. It is best to conduct another compatibility check on the machine that you will be taking your exam at least 24 hours prior to your scheduled exam. You may also check your compatibility before or after registering for your exam by <u>clicking here</u>.



#### LAUNCHING THE EXAMINATION

You can launch the examination up to 30 minutes before the scheduled start time.



If you have any questions regarding your compatibility check, or if you experience issues launching your exam, you may contact our remote proctoring technical support at (844) 267-1017. You may also initiate a chat after you close the Secure Browser Software by clicking here.



# TIPS FOR PREPARING FOR YOUR LICENSE EXAMINATION

The following suggestions will help you prepare for your examination

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

You can take a practice exam online at <a href="https://www.psiexams.com">www.psiexams.com</a>
to prepare for your Ohio Insurance Examination.

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

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

#### **SCORE REPORTING**

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

Candidates taking a remotely proctored exam: Please note that you must select to end both the exam portion and survey portion of your test in order to receive your on-screen results and emailed score report. If you do not receive your emailed score report, you may reach out to scorereport@psionline.com.

You may request a duplicate score report after your examination by emailing scorereport@psionline.com. Include your name, candidate ID number and confirmation number. Your candidate ID number and confirmation number is on your exam confirmation email. Please allow up to 72 hours to receive your duplicate score report.

#### **EXAMINATION INFORMATION**

#### **NON-SCORED QUESTIONS**

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

#### STUDY MATERIALS

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

The examination outlines contain a section on Ohio statutes and regulations. In addition to general study material, you may wish to consult the references cited below.

These references are generally available at any public or law library.

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

You can also access Ohio statutes and insurance regulations through ODI's website at

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

#### **EXAMINATION CONTENT OUTLINES**

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

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

#### **APPLYING FOR YOUR LICENSE**

#### **ELECTRONIC APPLICATIONS**

Immediately after you pass your examination, you may complete and submit your license application electronically using the kiosk at the examination center or you may apply outside the examination center by going to <a href="https://insurance.ohio.gov/wps/portal/gov/odi">https://insurance.ohio.gov/wps/portal/gov/odi</a> and clicking on the blue "Apply or Renew Agent License" button. Fees will be collected using a credit card or electronic check payments as part of the application submission process.

Prior to beginning the online application process, it may be helpful to review the appropriate license application on ODI's website, <a href="https://insurance.ohio.gov/wps/portal/gov/odi">https://insurance.ohio.gov/wps/portal/gov/odi</a>, so you are prepared to provide all required information when you begin submitting your application electronically, including the application fee.

**Note:** The National Insurance Producer Registry (NIPR) charges a nominal transaction fee to apply online. This transaction fee is charged whether you are applying online at the examination center or somewhere else. The application and NIPR



transaction fee must be paid with a credit card, debit card or electronic check. Fees cannot be paid by cash or paper check.

#### **PAPER APPLICATIONS**

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

After ODI has verified that you have completed any required education requirements, have passed the required examination and that you have met all standards for licensure, ODI will issue the appropriate license. The license will list the line or lines of authority. Once a license is issued you will be notified via email. You may print a copy of your license by going to ODI's website at

https://insurance.ohio.gov/wps/portal/gov/odi and clicking on the "Print my Agent License" button.

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

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

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

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

#### **CRIMINAL BACKGROUND CHECK**

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

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

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

To complete a criminal background check, applicants must use National WebCheck, a web-based fingerprinting technology that processes background checks electronically. A list of WebCheck providers approved by ODI is located at https://insurance.ohio.gov/wps/portal/gov/odi.

#### **REQUIRED ATTACHMENTS FOR CHARGES AND/OR CONVICTIONS**

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

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

#### **SURETY BAIL BOND ID CARD**

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

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

#### CONTINUING EDUCATION REQUIREMENTS

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

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

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



#### **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 April 1st.

#### **VIATICAL SETTLEMENT BROKER LICENSEES**

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

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

#### **CONTINUING EDUCATION EXEMPTIONS**

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

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

#### LICENSE RENEWAL PROCESS

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

ODI encourages all agents to verify their license expiration date, license status and address using the "Agent/Agency Locator" on ODI's website, <a href="https://insurance.ohio.gov/wps/portal/gov/odi">https://insurance.ohio.gov/wps/portal/gov/odi</a>. 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 <a href="https://com/www.nipr.com">www.nipr.com</a> or by completing a change of address form (INS3241) which is available on ODI's website (<a href="https://insurance.ohio.gov/wps/portal/gov/odi">https://insurance.ohio.gov/wps/portal/gov/odi</a>) under "ODI Forms".

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

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

#### RENEWAL REMINDER NOTIFICATION

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

#### **NON-RENEWAL CONSEQUENCES**

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

#### One month late period:

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



15

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

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

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

#### License suspension/reinstatement information:

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

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

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

#### **LICENSE SURRENDER OPTION**

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

https://insurance.ohio.gov/wps/portal/gov/odi under ODI forms. All surrender requests must be received by ODI prior to the license expiration date. Once a license has been surrendered, an individual will need to apply as a new agent if he/she wishes to obtain a new license. New license requirements include the completion of pre-licensing education, examination and completion of a State and Federal criminal background check.

#### LICENSE INACTIVATION OPTION

A Ohio resident agent who holds an active resident major line, surety bail bond or title license may inactivate a license as long as the person in good standing with the superintendent, compliant with continuing education requirements, and will not be engaging in, participating in or assisting with any activity for which an agent's license is required for at least the next 24 months. The request to inactivate a license (INS3235) obtained from ODI's can be website. https://insurance.ohio.gov/wps/portal/gov/odi under forms. The inactivation request must be received by the Department prior to the license expiration date. Any requests received after the license expiration date will be returned. Once a license has been inactivated, all appointments held by the agent will be cancelled as of the date the inactive status was granted.

Persons granted inactive status may request to reactivate their license after they have been inactive for two or more years by completing the required number continuing education hours and submitting the reactivation form (INS3236) along with the required reactivation fees. Persons granted inactive status that want to reactivate their license less than two years from inactivation will need to apply as a new agent. New license requirements include the completion of pre-licensing education, examination and completion of a State and Federal criminal background check.

#### **EXAMINATION CONTENT OUTLINES**

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

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

### OHIO LIFE, ACCIDENT AND HEALTH INSURANCE AGENT SERIES 11-35

150 questions - 2.5 Hours

#### 1.0 Insurance Regulation 10%

#### 1.1 Licensing

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

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

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

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

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

Temporary license (3905.09)

Duty to report criminal convictions and administrative disciplinary actions (3905.22)

Assumed business names (3905.11)

Continuing education including exemptions and penalties (3905.06, 3905.481; 3901-5-01; 3901-5-05(D), 3901-5-09(L)(7))

Inactivity due to military service (3905.06(G)); 3901-5-09(J))



Inactivity due to extenuating circumstances (3905.06(G); 3901-5-09(J))	Illegal inducements (3933.01; 3999.05, 3901.21(G), 3911.20, Bulletin 2009-13)
Disciplinary actions (3905.14)	General grounds for disciplinary action (3905.14(B))
License denial, probation, surrender, suspension, revocation, or refusal to issue or renew (3901.22(D)(1); 3905.14, 3905.16; 3901-5-	Examination of books and records (3901.04, .07)
12) Failure to pay taxes (3905.14(B)(14))	Insurance fraud regulation (3999.21, .31, .37, .41, .42; ORC 2913.47, 3901.44)
Failure to appear for an interview (3905.14(B)(22))	Insurance information privacy (3901.44; 3904.01 (R); 3904.04,
Failure to provide department with a written response	3904.14, 3965.0111)  Consumer information/fees (3905.55; 3901-6-04; 3905.181)
(3905.14(B)(21))	1.3 Federal regulation
Penalties and fines for violations (3901.22(D), (F), 3905.14(B), (D), (H), .99))	Fair Credit Reporting Act (15 USC 1681-1681d)
Cease and desist orders (3901.221; 3905.14(G), 3901.22(D))	Fraud and false statements including 1033 waiver (18 USC 1033,
Civil	1034)
Criminal	Other federal regulations (e.g., Do Not Call List) (https://www.donotcall.gov/)
Hearings (3901.22; 3905.14(C); ORC 119)	2.0 General Insurance 5%
Consent/Settlement agreements (3901.22(G))	2.1 Concepts
1.2 State regulation	Risk management key terms
Acts constituting insurance transactions (3901.17; 3905.02, 3905.42)	Risk
Negotiate, sell, solicit (3905.01, .02)	Exposure
Director's general duties and powers (3901.01, 3901.011, .04, .041; 3905.12)	Hazard
Company regulation	Peril
Certificate of authority (3907.08; 3909.01, .08, 3925.11, 3927.01))	Loss
Insolvency (3903.01(O))	Methods of handling risk
Policy forms/rates/exceptions (3915.051; 3918.08; 3935.04;	Avoidance
3923.02, 3923.021; 1751.11, 1751.12)	Retention
Financial requirements (3901-1-50; 3901-3-04; 3907.05, 3929.011)	Sharing
Agent regulation	Reduction
Commissions, compensations, fees (3905.18; 3905.181; 3901-5-09(N), 3905.55)	Transfer
Reporting of felony and crimes of moral turpitude (3905.14 (B)(6), (B)(7), .22)	Elements of insurable risks
Policy/application signature (3905.14(B)(11), (26))	Adverse selection
Appointment procedures	Law of large numbers
Agent appointment (3905.20; 3901-5-09(K))	Reinsurance
Cancellation of appointment (3905.16(B)(1))	Indemnity/pay on behalf of
Termination notification (3905.21)	2.2 Insurers
Unfair trade and claims settlement practices (3901.1926;	Types of insurers
3901-1-07; 3901-1-54)) Rebating (3911.20; 3933.01; 3999.05)	Stock companies
Premium refunds and other incentives (3905.14(B)(32); 3999.05,	Mutual companies
Bulletin 2009-13)	Fraternal benefit societies
False advertising (3901.21(B), (D), .24; 3905.43; 3999.10, .11)	Reciprocals
Misrepresentation (3901.21(A),(B); 3905.14(B)(5); 3999.08)	Lloyd's associations
Defamation of insurer (3901.21(C); 3999.09)	Risk retention groups
Unfair discrimination (3901.21; 3911.1619)	Surplus lines
	Authorized/admitted versus unauthorized/nonadmitted insurers



Comestic, foreign and alien insurers  Financial solvency status (e.g., A.M. Best, Standard and Poor's, Moody's, NAIC)  Marketing (distribution) systems  B Agent and general rules of agency  Insurer as principal  Agent/insurer relationship  Authority and powers of agents  Express  Implied  Apparent  Responsibilities to the applicant/insured  4 Contracts  Elements of a legal contract
Moody's, NAIC)  Marketing (distribution) systems  3 Agent and general rules of agency  Insurer as principal  Agent/insurer relationship  Authority and powers of agents  Express  Implied  Apparent  Responsibilities to the applicant/insured  4 Contracts
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Agent/insurer relationship Authority and powers of agents Express Implied Apparent Responsibilities to the applicant/insured
Agent/insurer relationship Authority and powers of agents  Express  Implied  Apparent Responsibilities to the applicant/insured  4 Contracts
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### and Annuities 8%

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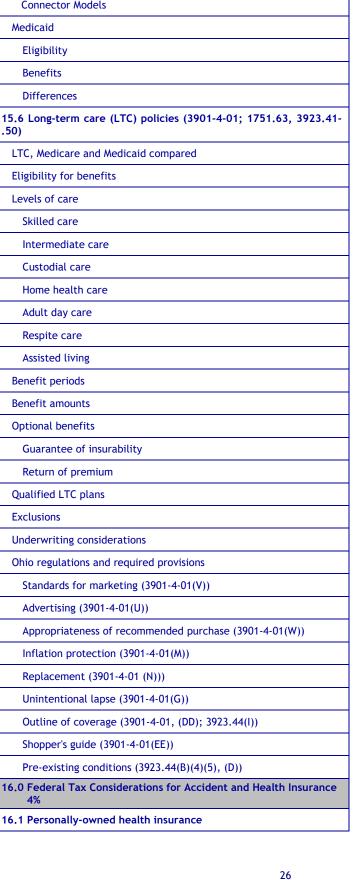


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## OHIO PROPERTY AND CASUALTY INSURANCE AGENT SERIES 11-36

150 questions - 2.5 Hours

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Mutual companies	3.1 Principles and concepts
Fraternal benefit societies	Insurable interest
Reciprocals	Underwriting
Lloyd's associations	Credit scores
Risk retention groups	Loss ratio
Surplus lines	Rates
Authorized/admitted versus unauthorized/non-admitted insurers	Types
Domestic, foreign and alien insurers	Loss costs
Financial solvency status (e.g., A.M. Best, Standard and Poor's, Moody's, NAIC)	Components
Marketing (distribution) systems	Hazards
2.3 Agent and general rules of agency	Physical
Insurer as principal	Moral
Agent/insurer relationship	Morale
3	



Negligence	Primary and excess
Elements of a negligent act	Pro rata
Defenses against negligence	Contribution by equal shares
Damages	Limits of liability insurance
Compensatory — special versus general	Per occurrence (accident)
Punitive	Per person
Types of liability	Aggregate — general versus products — completed operations
Absolute	Split
Strict	Combined single
Vicarious	Restoration/non-reduction of limits
Causes of loss (perils)	Vacancy or un-occupancy
Direct loss	Named insured provisions
Consequential loss	Duties after loss
Indirect loss	Assignment
Named perils versus special (open) perils	Abandonment
Blanket versus specific insurance	Policy provisions
Basic types of construction	Liberalization
Loss valuation	Subrogation
Actual cash value	Salvage
Replacement cost	Claim settlement options
Functional replacement cost	Replacement cost vs. actual cash value
Market/agreed value	Duty to defend
Valued amount	Third-party provisions
Stated amount	Standard mortgage clause
3.2 Policy structure	Loss payable clause
Declarations	No benefit to the bailee
Definitions	Additional insured
Insuring agreement or clause	3.4 Ohio laws, regulations and required provisions
Additional/supplementary coverage	Ohio Valued Policy Law (3929.25)
Conditions	Ohio Insurance Guaranty Association (3955.0110, .1219)
Exclusions	Cancellation and nonrenewal (3929.1922, .24; 3937.25411, 3937.47; 3901-1-18(D))
Endorsements	Binders (4509.56; 3901-1-18(I))
3.3 Common policy provisions	Controlled business (3905.6165))
Insureds — named, first named, additional	Retaliatory provisions (3901.86)
Policy period	Concealment, misrepresentation or fraud (2913.47, 3999.31)
Policy territory	Declination of insurance and unfair discrimination (3901.21(L), (M))
Cancellation and nonrenewal	Mine subsidence (3929.5053, .55, .56, .5861; 3901-1-48)
Deductibles	Terrorism Risk Insurance Program Reauthorization Act of 2015 (15
Coinsurance	USC 6701) (Bulletin 2015-02)
Other insurance	Unfair Property/Casualty Claims Settlement Practices (3905.55; 3901-1-54; 3901-1-07)
Non-concurrency	



Additional coverages Fire Loss - Treasury Certificate/Demolition Fund (3929.86) 5.5 Perils insured against 4.0 Dwelling ('14) Policy 6% 5.6 Exclusions 4.1 Characteristics and purpose 5.7 Conditions Eligibility Cancellation/renewal 5.8 Selected endorsements Special provisions — Ohio (HO 01 34) Reasons Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 Notice 4.2 Coverage forms — Perils insured against Permitted incidental occupancies (HO 04 42) Earthquake (HO 04 54) **Broad** Scheduled personal property (HO 04 61) Special Personal property replacement cost (HO 04 90) 4.3 Property coverages Home day care (HO 04 97) Coverage A — Dwelling Business pursuits (HO 24 71) Coverage B — Other structures Watercraft (HO 24 75) Coverage C - Personal property Personal injury (HO 24 82) Coverage D - Fair rental value 6.0 Auto Insurance 14% Coverage E - Additional living expense 6.1 Laws Other coverages Ohio Motor Vehicle Financial Responsibility Law (4509.01-.81)) 4.4 General exclusions Required limits of liability (4509.51) 4.5 Conditions and definitions Uninsured/underinsured motorist 4.6 Selected endorsements Definitions (3937.18(A),(B),(C) Special provisions — Ohio (DP 01 34) Bodily injury (3937.18(B),(C)) Automatic increase in insurance (DP 04 11) Property damage (3937.181) Broad theft coverage (DP 04 72) Stacked and non-stacked (3937.18(F), (G)) Dwelling under construction (DP 11 43) Required limits (4509.51) 4.7 Personal liability supplement Intrafamily liability exclusion (3937.46) Cancellation/nonrenewal Cancellation/nonrenewal (3937.30-.411, .47) 5.0 Homeowners ('11) Policy 14% Reasons 5.1 Eligibility and definitions Notice 5.2 Coverage forms Prohibition against use of intrafamily liability exclusion (3937.46) HO-2 through HO-6 Use of non-OEM aftermarket crash parts (1345.81; 3901-1-54(H)(4)) HO-8 6.2 Personal ('05) auto policy 5.3 Section I - Property coverages Eligibility, definitions, and conditions Coverage A — Dwelling Liability coverages Coverage B — Other structures Combined single limits versus split limits Coverage C - Personal property Bodily injury and property damage Coverage D - Loss of use Supplementary payments Additional coverages **Exclusions** 5.4 Section II - Liability coverages Medical payments coverage Coverage E - Personal liability Uninsured/underinsured motorist coverage Coverage F-Medical payments to others



Bodily injury	Broad form products coverage
Property damage	Employees as insureds
Required limits	Commercial carrier regulations
Coverage for damage to your auto	The Motor Carrier Act of 1980
Collision	Endorsement for motor carrier liability (MCS-90)
Other than collision	7.0 Commercial Package Policy (CF
Deductibles	7.1 Components of a commercial p
Transportation expenses	Common policy declarations
Exclusions	Common policy conditions
Substitute transportation	Interline endorsements
Towing and labor (PP 03 03)	One or more coverage parts
Duties after an accident or loss	7.2 Commercial general liability ("
General provisions	Commercial general liability cove
Selected endorsements	Bodily injury and property dama
Amendment of policy provisions — Ohio (PP 01 86)	Personal and advertising injury
Extended non-owned coverage (PP 03 06)	Medical payments
Miscellaneous type vehicle (PP 03 23)	Supplementary payments
Joint ownership coverage (PP 03 34)	Fire legal liability
6.3 Commercial auto ('13)	Limits of insurance
Commercial auto coverage forms	Exclusions
Business auto	Conditions
Garage	Definitions
Business auto physical damage	Claims-made features
Truckers	Trigger
Motor carrier	Retroactive date
Coverage form sections	Extended reporting periods
Symbols/covered autos	Claim information
Liability coverage	Occurrence versus claims-made
Garage keepers coverage	Premises and operations
Trailer interchange coverage	Per occurrence/aggregate
Physical damage coverage	Products and completed operation
Eligibility	Insured contract
Exclusions	Contingent liability
Conditions	Pollution liability
Definitions	Coverage form
Selected endorsements	Limited coverage form
Lessor — additional insured and loss payee (CA 20 01)	Extension endorsement
Mobile equipment (CA 20 15)	7.3 Commercial property ('12)
Auto medical payments coverage (CA 99 03)	Definitions, conditions, exclusions
Auto inculcat payments coverage (CA 77 03)	
Drive other car coverage (CA 99 10)	Coverage forms

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	Commercial in
Condominium commercial unit-owners	Accounts red
Builders risk	Bailee's cust
Business income	Commercial
Legal liability	Contractors
Extra expense	Electronic d
Causes of loss forms	Equipment of
Basic	Installation
Broad	Jewelers blo
Special	Signs
Selected endorsements	Valuable pa
Ordinance or law (CP 04 05)	Transportation
Spoilage (CP 04 40)	Common car
Peak season limit of insurance (CP 12 30)	Motor truck
Value reporting form (CP 13 10)	Transit cove
7.4 Commercial Crime ('15)	7.6 Equipment I
General definitions	Definitions, co
Burglary	Equipment bre
Theft	Selected endo
Robbery	Business inc
Crime coverage forms	Actual cash
Commercial crime coverage forms (discovery/loss sustained)	7.7 Farm covera
Government crime coverage forms (discovery/loss sustained)	Farm property
Coverages	Coverage A
Employee theft	Coverage B
Forgery or alteration	Coverage C
Inside the premises — theft of money and securities	Coverage D
Inside the premises — robbery or safe burglary of other property	Coverage E
Outside the premises	Coverage F
Computer fraud	Coverage G
Funds transfer fraud	Farm liability
Money orders and counterfeit money	Coverage H
Other crime coverage	Coverage I -
Extortion — commercial entities (CR 04 03)	Coverage J
Lessees of safe deposit boxes	Livestock cove
Securities deposited with others	Mobile agricul
Guests' property	Cause of loss (
Safe depository	Additional cov
7.5 Commercial inland marine ('13)	Eligibility
7.5 Commercial inland marine ('13)  Nationwide marine definition	Eligibility  Exclusions

Community to the second
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)
Equipment breakdown protection coverage form (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 ('16)
Coverage A — Dwellings
Coverage B — Other private structures
Coverage C — Household personal property
Coverage D — Loss of use
Coverage E — Scheduled farm personal property
Coverage F — Unscheduled farm personal property
Coverage G — Other farm structures
Farm liability coverage forms ('16)
Coverage H — Bodily injury and property damage liability
Coverage I — Personal and advertising injury liability
Coverage J — Medical payments
Livestock coverage form
Mobile agricultural machinery and equipment coverage form
Cause of loss (basic, broad and special)
Additional coverages
Eligibility
Exclusions
Limits of insurance



Conditions **Definitions** 8.0 Businessowners ('13) Policy 8% 8.1 Characteristics and purpose 8.2 Businessowners Section I - Property **Definitions** General conditions Loss conditions **Exclusions** Coverage Limits of insurance **Deductibles** Optional coverages 8.3 Businessowners Section II - Liability Eligibility 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 covered (required, voluntary) (4123.01, .28, .54)) Covered injuries (4123.54, .55, .84) Occupational disease (4123.01(F)) Benefits provided (4123.30, .54, .55-.59, .60-.61, .66) Second/subsequent injury fund Discovery bond Federal workers' compensation laws Limit of liability Longshore and Harbor Workers' Compensation Act (33 USC 904) Termination of coverage Federal Employers Liability Act Parties to a bond

The Jones Act 9.2 Workers' compensation and employers liability insurance policy Part One - Workers' compensation insurance Part Two - Employers liability insurance Part Three — Other states insurance Part Four – Your duty if injury occurs Part Five - Premium Part Six — Conditions 9.3 Selected endorsements and rating factors Foreign coverage Voluntary compensation All states Job classification **Payroll** Experience modification factor Premium discounts Participation plans 10.0 Other Coverages and Options 7% 10.1 Umbrella/excess liability policies Personal (DL 98 01) Commercial (CU 00 01) 10.2 Specialty liability insurance Professional liability Errors and omissions Directors and officers liability Fiduciary liability Liquor liability Employment practices liability **Employee Benefits Identity Fraud Expense Coverage** 10.3 Surplus lines Eligibility Definitions and non-admitted markets Licensing requirements 10.4 Surety bonds Nature of bonds Bond period



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

### OHIO TITLE INSURANCE AGENT SERIES 11-37

100 questions - 2 Hours

### 1.0 Insurance Regulation 10% 1.1 Licensing Types of licensees Definitions/general requirements (3905.01, .02, .04-.06; 3953.01, 3953.03; 3901-5-09) Title agent additional requirements (3953.01(H); 3953.21(B), 3953.22) Inactivity due to military service (3905.06(G); 3901-5-09)(J)) Maintenance and duration (3905.06, .16; 3901-5-09) Requirements (3905.02, .04, .05, .051, .06; 3901-5-09) Change in name, address, email, telephone number (3905.061, 3905.071; 3901-5-09) Duty to report criminal convictions and administrative disciplinary actions (3905.22 (A), (B)) Assumed business names (3905.11) Continuing education including exemptions and penalties (3905.06, 3905.481; 3901-5-01; 3901-5-05(D), 3901.5.09) Disciplinary actions Penalties and fines for violations (3901.22(D), (F), 3905.14(B), (D), (H), (.99) Cease and desist orders (3901.221; 3905.14(G), 3901.22(D)) Civil Criminal Hearings (3901.22; 3905.14(C); ORC 119) Consent/Settlement agreements (3901.22(G)), 3905.14 (B)(2)) Failure to pay taxes (3905.14(B)(14)) Failure to appear for an interview (3905.14(B)(22)) Failure to provide department with a written response (3905.14(B)(21)) 1.2 State regulation Director's general duties and powers (3901.01, 3901.011, .04, .041; 3905.12) Company regulation Certificate of authority (3925.11, 3925.12, 3953.03, 3953.04, 3953.17) Title marketing representative appointment (3901-5-09(G)) Insolvency (3903.01(0)) Prohibited business (3953.09), 3953.21(B); 3901-7-04)) Financial requirements (3925.12; 3953.05; 3953.06; 3901-1-50; 3901-3-04) Closing Protection Coverage (3953.32) Agent regulation Agent appointment (3905.20, .21; 3901-5-09(K)) Commissions (3905.18; 3953.25; 3901-5-09(N))



Trust account (3953.231; 3901-7-01)	
Interest on trust account (IOTA) (3953.231)	
Division of fees and charges (3953.27)	
Illegal compensation (3905.18, 3953.26; 3901-7-04)	
Agent/Consumer fees (3905.55)	
Surety bonds and errors and omissions coverage (395302)	23; 3901-7-
Closing protection coverage (3953.32)	
Controlled business (3953.21(B), 3901-7-04)	
Unfair insurance trade practices	
Rebating (3933.01; 3953.26)	
False advertising (3901.21(B), (D); 3905.43; 3999.10,	l1)
Misrepresentation (3901.21; 3905.14(B)(5); 3999.08)	
Defamation of insurer (3901.21(C); 3999.09)	
Unfair discrimination (3901.21(L), (M); 3953.29)	
Illegal inducements (3933.01; 3953.26; 3901-7-04)	
Controlled business (3901-7-04; 3905.14(B)(34), 3953.2	1(B))
Examination of books and records (3901.04, .07; 3953.23 3901-7-01)	, 3953.33;
Insurance fraud regulation (3999.21, .31, .37, .41, .42; 24, 3901.44)	913.47,
Insurance information privacy (3901.44; 3904.04, .13, .14	4)
1.3 Federal regulation	
Fair Credit Reporting Act (15 USC 1681-1681d)	
Fraud and false statements including 1033 waiver (18 USC 1034)	1033,
Other federal regulations (e.g., Do Not Call List) (https://www.donotcall.gov/)	
2.0 General Insurance 10%	
2.1 Concepts	
Risk management key terms	
Risk	
Exposure	
Loss	
Insurable Interest	
Reinsurance	
2.2 Agent and general rules of agency (3905)	
Insurer as principal	
Agent/insurer relationship	
Authority and powers of agents	
Express (3905.20)	
Implied (3901-5-12)	
Apparent	
Responsibilities to the applicant/insured	

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



Legal capacity of parties
Individuals
Corporations
General partnerships
Limited partnerships
Fictitious names
Trust agreements
Limited Liability Company (LLC)
Powers of Attorney
3.3 Legal descriptions
Types of legal descriptions
Types of measurements used
Language of legal descriptions
Structure and format
Interpretation
3.4 Escrow principles
Escrow terminology
Types of escrows
Escrow contracts
Fiduciary responsibilities of escrow agents
3.5 Recording
Types of records
Types of recording systems
Requirements to record
Recording steps
Acknowledgments
4.0 Title Insurance 20%
4.1 Title insurance principles (3953)
Risks covered by title insurance
Risk of error in public records
Hidden off-record title risks
Risk of omission and commission by agent
Entities that can be insured; need for insurance
Individual
Commercial
Interests that can be insured
Fee simple estate
Leasehold estate
Life estate
Easements
Mortgagee

Title insurance forms (3953.28)	
Commitments	
Owner's policy	
Loan policy	
Leasehold policies	
Title insurance policy structure and provisions	
Insuring provisions	
Schedule A	
Schedule B — exceptions from coverage	
Exclusions from coverage	
Conditions	
Endorsements	
4.2 Title searching techniques	
5.0 Title Exceptions and procedures for Clearing Title 25%	
5.1 Principles and concepts	
Exceptions	
Voluntary and involuntary liens	
Federal liens	
Mortgage	
Judgments	
Taxes and assessments	
Surveys	
Condominiums	
Water rights	
Mineral rights	
Equitable interests	
Attachments	
Executions	
Covenants, conditions and restrictions	
5.2 Special problem areas and concerns	
Ohio child support lien	
Acknowledgments	
Mechanic's lien	
Bankruptcy	
Probate	
Forfeitures	
Foreclosure	
Claims against the title	
Lis pendens	

5.3 Principles of clearing title



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

# OHIO PUBLIC ADJUSTER SERIES 11-38

100 questions - 2 Hours
1.0 Insurance Regulation 10%
1.1 Licensing Requirements (3951.02)
Requirements (3901-1-24, 3951.01, .02, .03, .04, .05, .06)
Definitions (3951.01)
Qualifications (3951.03)
Certificate of authority (3951.02, .03; 3951.04)
Process/issuance or denial (3951.0304)
License fees (3951.06(A))
Surety bond (3951.06(D))
Written examination (3951.05)
Waiver of examination (3951.09)
Reciprocal licensing (3951.09)
Claim adjustment contract requirements (3901-1-24(D), (E))
Prohibited activities (3901-1-24(C); 3951.08)
1.2 Maintenance and duration
Requirements (3951.0204)
Renewal (3951.06(C), (D))
1.3 Disciplinary actions
Cease and desist orders (3901.22(D), .221)
Suspension and revocation (3951.07; 3901-1-24(G))
Penalties and fines for violations (3951.99; 3901-1-24(G))
1.4 Claim settlement laws and regulations (3901-1-24, 3901-1-54; RC 2913.47(B))
Unfair insurance trade practices (3901.20, .21; 3901-1-07)
2.0 Insurance Basics 18%
2.1 Concepts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract

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



Estimates	
Depreciation	
Salvage	
Appraisal	
3.4 Payment and discharge	
Claim settlement options	
Practical adjustment procedures (determine and evaluate)	
Building construction	
Inventory analysis	
Time element	
Improvement and betterments	
Builders risk	
4.0 Dwelling ('02) Policy 5%	
4.1 Characteristics and purpose	
Eligibility	
Cancellation/renewal	
Reasons	
Notice	
4.2 Coverage forms — Perils insured against	
Basic	
Broad	
Special	
4.3 Property coverages	
Coverage A — Dwelling	
Coverage B — Other structures	
Coverage C — Personal property	
Coverage D — Fair rental value	
Coverage E — Additional living expense	
Other coverages	
4.4 General exclusions	
4.5 Conditions and definitions	
4.6 Selected endorsements	
Special provisions — Ohio (DP 01 34)	
Automatic increase in insurance (DP 04 11)	
Broad theft coverage (DP 04 72)	
Dwelling under construction (DP 11 43)	
5.0 Homeowners ('11) Policy 7%	
5.1 Coverage forms	
HO-2 through HO-6	
HO-8	
5.2 Eligibility and Definitions	
5.3 Section I — Property coverages	
Coverage A — Dwelling	
Coverage B — Other structures	



Selected endorsements  Lessor — additional insured and loss payee (CA 20 01)  Mobile equipment (CA 20 15)  Drive other car coverage (CA 99 10)  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%  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		
J. Sectutions J. Sectulations J. J.	Coverage D — Loss of use	Exclusions
Selected endorsements  Secial provisions — Ohio (H0 01 34)  Limited fungl, wet or dry rot, or bacteria coverage (H0 04 26, H0 04 27)  Permitted incidental occupancies (H0 04 42)  Earthquake (H0 04 54)  Serbquake (H0 04 54)  Serbquake (H0 04 54)  Personal property replacement cost (H0 04 90)  Hone day care (H0 04 97)  Lo Auto Insurance 8%  Use of non-OEM aftermarket crash parts (1345.81; 3901-1-54(H)(4))  La Personal (O5) auto policy  Definitions  Coverage for damage to your auto  Collision  Deductibles  Transportation expenses  Exclusions  Duties after an accident or loss  General provisions  Selected endorsements  Least individual named insured (CA 99 17)  Commercial regulations  The Notor Carrier Act of 1980  Endorsement for motor carrier policies of insurance for public liability (NCS-90)  7,0 Commercial Package Policy (CPP) 18%  7,1 Components of a commercial policy  Common policy decrations  Common policy conditions  Intertine endorsements  One or more coverage parts  7,2 Commercial property (12)  Definitions  Coverage forms  Building and personal property  Condominium commercial unit-owners  Business auto  Amendment of policy provisions — Ohio (PP 01 86)  Towing and labor (PP 03 03)  Definitions  Business auto  Garage (PP 03 03)  All Commercial auto (13)  Commercial auto (13)  Commercial auto (13)  Commercial crime (PP 03 03)  Value reporting form (PP 13 10)  7,3 Commercial crime (13)  Commercial crime coverage forms (discovery/loss sustained)	Additional coverages	Conditions
Lessor — additional insured and loss payee (CA 20 01)  7. Selected endorsements Special provisions — Ohio (H0 01 34) Limited fund, wet or dry rot, or bacteria coverage (H0 04 26, H0 04 27) Earthquake (H0 04 54) Earthquake (H0 04 57) Earthquake (H0 04 97)  7.0 Auto Insurance 88  1. Laws Use of non OEM aftermarket crash parts (1345.81; 3901-1-54(H)(4)) 2. Personal (75) auto policy Definitions Use of non OEM aftermarket crash parts (1345.81; 3901-1-54(H)(4)) 2. Personal (75) auto policy Definitions Use of damage to your auto Collision Other than collision Deductibles Transportation expenses Exclusions Usuites after an accident or loss General provisions Selected endorsements Amendment of policy provisions — Ohio (PP 01 86) Trowing and labor (PP 03 03) Extended non-owned coverage (PP 03 04) Distinct wherein provisions General auto (13) Commercial auto coverage (PP 03 34) 3. Commercial auto coverage forms Business auto physical damage Truckers Coverage forms sections Coverage forms (Biscovery/loss sustained) Commercial crime coverage (PP 03 05) Special Solution and provisions Legal liability Extra expense Legal liability Extra expense Legal liability Extra expense Coverage forms Business auto physical damage Truckers Coverage forms sections Coverage forms sections Coverage forms sections Coverage forms (Biscovery/loss sustained) Commercial crime coverage forms Coverage forms (Biscovery/loss sustained)	5.4 Perils insured against	Definitions
Abolile equipment (CA 20 15)	5.5 Exclusions	Selected endorsements
Special provisions — Ohio (HO 01 34)   Limited fungly, 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)   Outso insurance 8%	5.6 Conditions	Lessor — additional insured and loss payee (CA 20 01)
Limited fungl, wet or dry rot, or bacteria coverage (H0 04 26, H0 04 27)  Permitted incidental occupancies (H0 04 42)  Earthquake (H0 04 54)  Earthquake (H0 04 54)  Earthquake (H0 04 54)  Personal property replacement cost (H0 04 90)  Home day care (H0 04 97)  1.0 Auto Insurance 8%  1.1 Laws  Use of non-OMA aftermarket crash parts (1345.81; 3901-1-54(H)(4))  1.2 Personal (95) auto policy  Definitions  Coverage for damage to your auto  Cotlision  Other than collision  Deductibles  Exclusions  Duties after an accident or loss  General provisions  Selected endorsements  Amendment of policy provisions – Ohio (PP 01 86)  Towing and labor (PP 03 03)  Extended non-owned coverage (PP 03 34)  Joint ownership coverage (PP 03 34)  Business auto of manage  Garage  Business auto ophysical damage  Truckers  Motor carrier  Coverage forms sections  Coverage forms  Builders risk  Business auto physical damage  Truckers  Motor carrier  Coverage form sections  Coverage forms (PP 03 30)  Extended non-owned coverage (PP 03 34)  Joint ownership coverage (PP 03 34)  Garage keepers ownerse  Coverage form sections  Coverage form sections  Coverage form sections  Coverage form sections  Coverage forms sections  Coverage forms sections  Coverage forms sections  Coverage forms (discovery/loss sustained)	5.7 Selected endorsements	Mobile equipment (CA 20 15)
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)  10 Auto Insurance 8% 11 Laws Use of non-OEM aftermarket crash parts (1345.81; 3901-1-54(H)(4)) 12. Personal (O5) auto policy Perfinitions Coverage for damage to your auto Collision Other than collision Deductibles Transportation expenses Exclusions Duttes after an accident or loss General provisions Selected endorsements Amendment of policy provisions — Ohio (PP 01 86) Towing and labor (PP 03 03) Extended non-owned coverage (PP 03 34) Joint ownership coverage (PP 03 34) Scommercial auto coverage forms Business auto Garage Business auto physical damage Truckers Motor carrier Coverage form sections Coverage form sections Coverage forms Coverage forms Europeity (12) Definitions, conditions, exclusions Coverage forms Butlding and personal property Condominium association Condominium association Condominium association Condominium association Condominium commercial unit-owners Butlders risk Business income Legal tiability Extra expense Causes of loss forms Basic Broad Special Selected endorsements  Selected endorsements Coverage form (CP 13 10) Special Selected endorsements Selected	Special provisions — Ohio (HO 01 34)	Drive other car coverage (CA 99 10)
Permitted incidental occupancies (H0 04 42) Earthquake (H0 04 54) Scheduled personal property (H0 04 61) Personal property replacement cost (H0 04 90) Home day care (H0 04 97) J. Auto Insurance 8% J. Laws Lus of non-OEM aftermarket crash parts (1345.81; 3901-1-54(H)(4)) Lus of non-OEM aftermarket crash parts (1345.81; 3901-1-54(		Individual named insured (CA 99 17)
Earthquake (HO 04 54)  Scheduled personal property (HO 04 61)  Personal property replacement cost (HO 04 90)  Home day care (HO 04 97)  Jo Auto Insurance 8%  J. Laws  Use of non-OEM aftermarket crash parts (1345.81; 3901-1-54(H)(4))  Definitions  Collision  Other than collision  Deductibles  Transportation expenses  Exclusions  Duties after an accident or loss  General provisions  Selected endorsements  Amendment of policy provisions — Ohio (PP 01 86)  Towing and labor (PP 03 03)  Extended non-owned coverage (PP 03 06)  Miscellaneous type vehicle (PP 03 23)  Joint ownership coverage (PP 03 34)  Scommercial auto coverage forms  Business auto physical damage  Truckers  Motor carrier  Coverage forms sections  Coverage forms  Motor carrier  Coverage forms sections  Coverage forms  Burglary  Thett  Robbery  Commercial crime coverage forms (discovery/loss sustained)		Commercial carrier regulations
Scheduled personal property (H0 04 61)  Personal property replacement cost (H0 04 90)  Home day care (H0 04 97)  Jo Auto Insurance 8%  Juse of non-OEM aftermarket crash parts (1345.81; 3901-1-54(H)(4))  2.2 Personal ('05) auto policy  Definitions  Coverage for damage to your auto  Collision  Other than collision  Deductibles  Transportation expenses  Exclusions  Duttes after an accident or loss  General provisions  Selected endorsements  Amendment of policy provisions — Ohio (PP 01 86)  Towling and labor (PP 03 03)  Extraded non-owned coverage (PP 03 34)  Joint ownership coverage (PP 03 34)  Joint ownership coverage (PP 03 34)  Joint ownership coverage (PP 03 34)  Commercial auto Coverage forms  Business auto  Garage  Business auto physical damage  Truckers  Motor carrier  Coverage form sections  Coverage forms  Garage keepers coverage  Traller interchange coverag		The Motor Carrier Act of 1980
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## An an an actident or loss    An actident or loss   Content of the policy		
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Use of non-OEM aftermarket crash parts (1345.81; 3901-1-54(H)(4))   1.2 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   General provisions   Extended non-owned coverage (PP 03 03)   Extended non-owned coverage (PP 03 34)   Joint ownership coverage (PP 03 34)   Business auto   Garage   Business auto physical damage   Truckers   Motor carrier   Coverage forms   Coverage forms   Commercial uoto coverage (PP 03 14)   Condeminium association   Condominium commercial unit-owners   Builders risk   Business income   Legal liability   Extra expense   Causes of loss forms   Basic     Broad   Special     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)     Coverage forms   Coverage forms     Coverage form sections   Coverage forms     Coverage forms (discovery/loss sustained)     Commercial crime coverage forms (discovery/loss sustained)		
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Business auto  Garage  Value reporting form (CP 13 10)  7.3 Commercial crime (*13)  Truckers  General definitions  Motor carrier  Burglary  Coverage form sections  Theft  Covered autos  Garage keepers coverage  Trailer interchange coverage  Peak season limit of insurance (CP 12 30)  Value reporting form (CP 13 10)  Repeat (*13)  Truckers  General definitions  Burglary  Theft  Coverage form sections  Crime coverage forms  Commercial crime coverage forms (discovery/loss sustained)		
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Truckers  Motor carrier  Burglary  Coverage form sections  Theft  Covered autos  Garage keepers coverage  Trailer interchange coverage  General definitions  Burglary  Theft  Covered autos  Robbery  Crime coverage forms  Commercial crime coverage forms (discovery/loss sustained)	<u> </u>	
Motor carrier     Burglary       Coverage form sections     Theft       Covered autos     Robbery       Garage keepers coverage     Crime coverage forms       Trailer interchange coverage     Commercial crime coverage forms (discovery/loss sustained)		
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Covered autos     Robbery       Garage keepers coverage     Crime coverage forms       Trailer interchange coverage     Commercial crime coverage forms (discovery/loss sustained)		
Garage keepers coverage     Crime coverage forms       Trailer interchange coverage     Commercial crime coverage forms (discovery/loss sustained)		
Trailer interchange coverage Commercial crime coverage forms (discovery/loss sustained)		
Physical damage coverage Government crime coverage forms (discovery/loss sustained)		
	Physical damage coverage	Government crime coverage forms (discovery/loss sustained)



Coverages	Coverage
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Forgery or alteration	Limits of insurance
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Inside the premises — robbery or safe burglary of other property	Loss conditions
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Funds transfer fraud	Eligibility and definition
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Commercial Inland marine conditions forms	9.0 Other Coverages and
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Bailee's customer	Eligibility
Commercial articles	Coverage
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Electronic data processing	Deductibles
Equipment dealers	9.2 Ocean marine insura
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Jewelers block	Hull insurance
Signs	Cargo insurance
Valuable papers and records	Freight insurance
Transportation coverages	Protection and indem
Motor truck cargo forms	Implied warranties
Transit coverage forms	Perils
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	License and permit
Coverage B — Other private structures	Judicial
Coverage C — Household personal property	9.5 Aviation insurance
Coverage F Scheduled form personal property	Aircraft liability
Coverage E — Scheduled farm personal property	Hull, cargo, freight
Coverage F — Unscheduled farm personal property	Implied warranties
Coverage G — Other farm structures	Perils
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8.1 Characteristics and purpose	General and particula
8.2 Businessowners Section I — Property	9.6 Ocean marine insura

Exclusions	
Limits of insurance	
Deductibles	
Loss conditions	
General conditions	
Optional coverages	
Eligibility and definitions	
8.3 Businessowners Section III — Common Policy Conditions	
8.4 Selected endorsements	
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Cargo insurance	
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9.4 Surety bonds	
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Perils	
Drone coverage	
General and particular average	
9.6 Ocean marine insurance	



Major coverages
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Cargo insurance
Freight insurance
Protection and indemnity
Implied warranties
Perils
General and particular average
9.7 Other policies
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Personal watercraft
Recreational vehicles
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Eligibility
Coverage
Limits
Deductibles
9.8 Residual markets
Ohio Automobile Insurance Plan (4509.70)

# OHIO SURETY BAIL BONDS AGENT SERIES 11-42

100 questions - 2 Hours

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

Continuing education (3905.88; 3901-5-01; 3901-5-09

Disciplinary actions (3905.14, 3905.85(D))
Failure to pay taxes (3905.14(B)(14))
Failure to appear for an interview 3905.14(B)(22))
Failure to provide department with a written response (3905.14(B)(21))
Cease and desist orders (3901.221; 3905.14(G), 3901.22(D))
License denial, probation, surrender, suspension, revocation, or refusal to issue or renew (3901.22(D)(1); 3905.14, 3905.16, 3905.88(B); 3901-5-12)
Penalties and fines for violations (3905.14, .99; 2927.27(C))
1.2 Agent regulation
Record maintenance and examination (3905.90)
Prohibited conduct (3905.932; 3901-1-66)
Solicitation on grounds of courthouse or detention facility (3901-1-66(I); 3905.932(B))
Practice of law (3905.932(H))
Referral of attorney (3905.932(A))
Signing bond in blank (3905.931(A), .933(A))
Solicit without license (3905.84)
Surety Bail Bond Agent Conduct (3901-1-66)
Unfair and prohibited practices (3901-1-66)
Misrepresentation (3901.21(A); 3905.14(B)(5); 3999.08)
False advertising (3901.21(A), (B); 3905.43-, 3905.934; 3999.10)
Defamation of insurer (3901.21(C); 3999.09)
Charges, fee, refunds and rebates (3905.14(B)(32)(33), 3905.93, .932(D),(E)(1),(F), .933(B))
1.3 Federal regulation
Fair Credit Reporting Act (15 USC 1681-1681d)
Fraud and false statements, including 1033 waiver (18 USC 1033, 1034)
2.0 The Legal Framework 35%
2.1 Authority
Express
Implied
Apparent
2.2 Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Classifications of contracts
Formal and informal
Unilateral and bilateral



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Executory and executed contracts	Duties when apprehending fugitives
Concealment	Written contract (2927.27(A)(2))
Fraud	Duty to notify law enforcement (29
2.3 Court jurisdictions	Prohibition of representation as bo
Original jurisdiction	3.3 Types of bonds
Territorial	Personal surety bond
Subject-matter	Corporate surety bond
Personal	Criminal defendant bonds
Appellate jurisdiction	Bail
2.4 Terminology	Appeal
Acquit	Habeas corpus
Adjudicate	Property bond
Capital offense	Nonsurety/cash (3905.932(G); 390
Conviction	3.4 Procedure
Custody	Application for bond (surety/defenda
Defendant	Collateral security
Disposition	Surety contract
Extradition	Posting the bond
Felony	Informational notice
Fugitive	3.5 Court procedures
Hearing	Court appearances
Incarceration	Arraignment
Indictment	Trial
Misdemeanor	Appeal
Recognizance	Conditions of release
Revoke	Prior to trial
Suspend	Pending appeal
Warrant	Failure to appear
Writ	Revocation of bail
.0 Bail Bond Principles and Practices 40%	3.6 Release of surety
.1 Parties to a surety bond	3.7 Surrender of principal (defandant
Principal	Exoneration of bond
Indemnitor for principal	Return of collateral
Indemnity agreement	3.8 Bond forfeiture
Obligee	Motion
Surety	Notice to defendant and sureties
3.2 Duties of surety bail bond agent	Judgment
Power of attorney	Dispersal of funds
Duty to register (3905.87)	Time limits for appeal
Collateral and trust obligations	Arrest after forfeiture
Build-up funds (3905.91)	
2010 up (0100 (0700171)	

Duties	when apprehending rugitives
Writ	ten contract (2927.27(A)(2))
Duty	to notify law enforcement (2927.27(A)(3))
Proh	sibition of representation as bounty hunter (2927.27(B))
3,3 Туре	es of bonds
Person	al surety bond
Corpor	rate surety bond
Crimin	al defendant bonds
Bail	
Appe	eal
Habe	eas corpus
Prop	perty bond
Nons	surety/cash (3905.932(G); 3901-1-66(c)(1))
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Applica	ation for bond (surety/defendant contract)
Collate	eral security
Surety	contract
Posting	g the bond
Inform	ational notice
3.5 Cour	t procedures
Court	appearances
Arra	ignment
Trial	
Appe	eal
Condit	ions of release
Prio	r to trial
Pend	ding appeal
Failure	e to appear
Revoca	ation of bail
3.6 Rele	ase of surety
3.7 Surr	ender of principal (defandant)
Exoner	ration of bond
Return	of collateral
3.8 Bond	l forfeiture
Motion	
Notice	to defendant and sureties
Judgm	ent
Dispers	sal of funds
Time l	imits for appeal
Arrest	after forfeiture



# OHIO PERSONAL LINE INSURANCE AGENT SERIES 11-43

# 100 questions - 2 Hours

1.1 Li	censing
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IVIO	
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	Resident/nonresident (3905.06, .061, .07, .071)
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	Renewal/nonrenewal (3905.06; 3901-5-09(J))
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	Assumed business names (3905.11)
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	Inactivity due to extenuating circumstances (3905.06(G); 3901-5-09(J))
Dis	ciplinary actions (3905.14)
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F	ailure to pay taxes (3905.14(B)(14))
F	ailure to appear for an interview (3905.14(B)(22))
	ailure to provide department with a written response 8905.14(B)(21))
	enalties and fines for violations (3901.22(D), (F), 3905.14(B), D), (H), .99)
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	Civil
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	Hearings (3901.22; 3905.14(C); ORC 119)
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1.2 St	ate regulation
	s constituting insurance transactions (3901.17; 3905.02, 3905.42
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Dire	ector's general duties and powers (3901.01, 3901.011, .04, .041; 5.12)
Con	npany regulation
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Agent regulation
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Policy/application signature (3905.14(B)(11), (26))
Appointment procedures
Agent appointment (3905.20; 3901-5-09(K))
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Misrepresentation (3901.21; 3905.14(B)(5); 3999.08)
Defamation of insurer (3901.21(C); 3999.09)
Unfair discrimination (3901.21(L), (M))
Illegal inducements (3933.01; Bulletin 2009-13)
General grounds for disciplinary action (3905.14(B))
Examination of books and records (3901.04, .07)
Insurance fraud regulation (3999.21, .31, .37, .41, .42; 2913.47, 3901.44)
Insurance information privacy (3901.44; 3904.04, 3904.13, 3904.14, 3965.0111)
Consumer information/fees (3905.55; 3905.181)
1.3 Federal regulation
Fair Credit Reporting Act (15 USC 1681-1681d)
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
Other federal regulations (e.g., Do Not Call List) (https://www.donotcall.gov/)
2.0 General Insurance 10%
2.1 Concepts
Risk management key terms
Risk
Exposure
Hazard
Peril
Loss
Methods of handling risk
Avoidance
Retention



Reduction	Ambiguities in a contract of adhesion
Transfer	Reasonable expectations
Elements of insurable risks	Indemnity
Adverse selection	Utmost good faith
Law of large numbers	Representations/misrepresentations
Reinsurance	Warranties
Indemnity/pay on behalf of	Concealment
2.2 Insurers	Fraud
Types of insurers	Waiver and estoppel
Stock companies	3.0 Property and Casualty Insurance Basics 17%
Mutual companies	3.1 Principles and concepts
Fraternal benefit societies	Insurable interest
Reciprocals	Underwriting
Lloyd's associations	Credit scores
Risk retention groups	Loss ratio
Surplus lines	Rates
Authorized/admitted versus unauthorized/non-admitted insurers	Types
Domestic, foreign and alien insurers	Loss costs
Financial solvency status (e.g., A.M. Best, Standard and Poor's, Moody's, NAIC)	Components
Marketing (distribution) systems	Hazards
2.3 Agent and general rules of agency	Physical
Insurer as principal	Moral
Agent/insurer relationship	Morale
Authority and powers of agents	Negligence
Express	Elements of a negligent act
Implied	Defenses against negligence
Apparent	Damages
Responsibilities to the applicant/insured	Compensatory — special versus general
2.4 Contracts	Punitive
Elements of a legal contract	Types of liability
Offer and acceptance	Absolute
Consideration	Strict
Competent parties	Vicarious
Legal purpose	Causes of loss (perils)
Distinct characteristics of an insurance contract	Direct loss
Contract of adhesion	Consequential loss
Aleatory contract	Indirect loss
Personal contract	Named perils versus special (open) perils
Unilateral contract	Blanket versus specific insurance
Conditional contract	Basic types of construction
	Loss valuation
Legal interpretations affecting contracts	



Actual cash value	Salvage
Replacement cost	Claim settlement options
Functional replacement cost	Replacement cost vs. actual o
Market/agreed value	Duty to defend
Valued amount	Third-party provisions
Stated amount	Standard mortgage clause
.2 Policy structure	Loss payable clause
Declarations	No benefit to the bailee
Definitions	Additional insured
Insuring agreement or clause	3.4 Ohio laws, regulations and re
Additional/supplementary coverage	Ohio Valued Policy Law (3929.2
Conditions	Ohio Insurance Guaranty Associa
Exclusions	Cancellation and nonrenewal (3 1-18(D), 3937.47)
Endorsements	Binders (4509.56; 3901-1-18(I))
.3 Common policy provisions	Retaliatory provisions (3901.86)
Insureds — named, first named, additional	Concealment, misrepresentatio
Policy period	Declination of insurance and un
Policy territory	Mine subsidence (3929.5053, .
Cancellation and nonrenewal  Deductibles	Terrorism Risk Insurance Progra USC 6701) (Bulletin 2015-02)
	Unfair Property/Casualty Claim:
Coinsurance	3901-1-54; 3901-1-07)
Other insurance	Fire Loss - Treasury Certificate
Non-concurrency	4.0 Dwelling ('14) Policy 10%
Primary and excess	4.1 Characteristics and purpose
Pro rata	Eligibility
Contribution by equal shares	Cancellation/renewal
Limits of liability insurance	Reasons
Per occurrence (accident)	Notice
Per person	4.2 Coverage forms — Perils insu
Aggregate	Basic
Split	Broad
Combined single	Special
Restoration/non-reduction of limits	4.3 Property coverages
Vacancy or un-occupancy	Coverage A — Dwelling
Named insured provisions	Coverage B — Other structures
Duties after loss	Coverage C — Personal property
Assignment	Coverage D — Fair rental value
Abandonment	Coverage E — Additional living 6
Policy provisions	Other coverages
Liberalization	4.4 General exclusions

Salvage	•
Claim s	ettlement options
Replace	ement cost vs. actual cash value
Duty to	defend
Third-par	ty provisions
Standa	rd mortgage clause
Loss pa	yable clause
No ben	efit to the bailee
Additio	nal insured
3.4 Ohio la	ws, regulations and required provisions
Ohio Valu	ned Policy Law (3929.25)
Ohio Insu	rance Guaranty Association (3955.0110, .1219)
Cancellat 1-18(D), 3	ion and nonrenewal (3929.1922, .24; 3937.25411; 3901 3937.47)
Binders (4	4509.56; 3901-1-18(I))
Retaliato	ry provisions (3901.86)
Concealm	nent, misrepresentation or fraud (2913.47, 3999.31)
Declination	on of insurance and unfair discrimination (3901.21(L), (M))
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	operty/Casualty Claims Settlement Practices (3905.55; 4; 3901-1-07)
Fire Loss	- Treasury Certificate/Demolition Fund (3929.86)
4.0 Dwellin	g ('14) Policy 10%
4.1 Charac	teristics and purpose
Eligibility	
Cancellat	ion/renewal
Reason	s
Notice	
4.2 Covera	ge forms — Perils insured against
Basic	
Broad	
Special	
4.3 Proper	ty coverages
Coverage	A — Dwelling
Coverage	B — Other structures
•	C Porcenal property
	C — Personal property
Coverage	D – Fair rental value
Coverage	



4.5 Conditions and definitions	] [
4.6 Selected endorsements	† †
Special provisions — Ohio (DP 01 34)	1
Automatic increase in insurance (DP 04 11)	
Broad theft coverage (DP 04 72)	1
Dwelling under construction (DP 11 43)	1
4.7 Personal liability supplement	1
Cancellation/nonrenewal	1
5.0 Homeowners ('11) Policy 23%	1
5.1 Eligibility and definitions	1
5.2 Coverage forms	1
HO-2 through HO-6	1
HO-8	1
5.3 Section I — Property coverages	1
Coverage A — Dwelling	1
Coverage B — Other structures	1
Coverage C — Personal property	1
Coverage D — Loss of use	1
Additional coverages	1
5.4 Section II — Liability coverages	1
Coverage E — Personal liability	1
Coverage F — Medical payments to others	1
Additional coverages	1
5.5 Perils insured against	1
5.6 Exclusions	1
5.7 Conditions	1
5.8 Selected endorsements	1
Special provisions — Ohio (HO 01 34)	1
Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)	1
Permitted incidental occupancies (HO 04 42)	1
Earthquake (HO 04 54)	] [
Scheduled personal property (HO 04 61)	1
Personal property replacement cost (HO 04 90)	1 [
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6.0 Auto Insurance 23%	1
6.1 Laws	1 [
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Poguired limits of liability (4500-51)	1 [

Constr	uctive total loss
Arbitra	ition
Rental	vehicle coverage
Use of (H)(4))	non-OEM aftermarket crash parts (1345.81; 3901-1-54
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Definit	ions (3937.18(A),(B),(C)
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Proper	ty damage (3937.181)
Stacke	d and non-stacked (3937.18(F), (G))
Require	ed limits (4509.51)
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Cancellat	tion/nonrenewal (3937.30411, .47)
Ground	ds
Notice	
Prohib	ition against use of intrafamily liability exclusion (3937.46)
Use of no	on-OEM aftermarket crash parts (1345.81; 3901-1-54(H)(4))
6.2 Person	al ('05) auto policy
Eligibility	, definitions, and conditions
Liability	coverages
Combi	ned single limits versus split limits
Bodily	injury and property damage
Supple	mentary payments
Exclusi	ons
Medical p	payments coverage
Uninsure	d/underinsured motorist coverage
Bodily	injury
Proper	ty damage
Require	ed limits
Coverage	for damage to your auto
Collisio	on
Other t	than collision
Deduct	ibles
Transp	ortation expenses
Exclusi	ons
Substit	ute transportation
Towing	and labor (PP 03 03)
Duties af	ter an accident or loss
General <sub>I</sub>	provisions
Selected	endorsements
Amend	ment of policy provisions — Ohio (PP 01 86)
	ed non-owned coverage (PP 03 06)

Constructive total loss



Required limits of liability (4509.51)

Miscellaneous type vehicle (PP 03 23) Joint ownership coverage (PP 03 34) 7.0 Other Coverages and Options 7% 7.1 Umbrella/excess liability policies Personal (DL 98 01) 7.2 National Flood Insurance Program "Write your own" versus government Eligibility Coverage Limits **Deductibles** 7.3 Other policies **Boat owners** Personal watercraft Recreational vehicles Difference in conditions 7.4 Residual markets Insurance Underwriting Plan FAIR plan (3929.41-.49; 3901-1-18) Ohio Automobile Insurance Plan (4509.70)

# OHIO LIFE INSURANCE AGENT SERIES 11-44

100 questions - 2 Hours

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

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

refusal to issue or renew (3901.22(D)(1); 3905.14, 3905.16; 3901-5-Failure to pay taxes (3905.14(B)(14)) Failure to appear for an interview 3905.14(B)(22)) Failure to provide department with a written response (3905.14(B)(21)) Penalties and fines for violations (3901.22(D), (F), 3905.14(B), (D), (H), .99)Cease and desist orders (3901.221; 3905.14(G), 3901.22(D)) Civil Criminal Hearings (3901.22; 3905.14(C); ORC 119) Consent/Settlement agreements (3901.22(G)) 1.2 State regulation Acts constituting insurance transactions (3901.17; 3905.02, 3905.42) Negotiate, sell, solicit (3905.01, .02) Director's general duties and powers (3901.01, 3901.011, .04, .041; 3905.12) Company regulation Certificate of authority (3907.08; 3909.01, .08, 3925.11, 3927.01) Insolvency (3903.01(0)) Policy forms/rates/exceptions (3915.051; 3918.08; 3935.04) Financial requirements (3901-1-50; 3901-3-04; 3907.05, 3929.011) Unfair trade and claims settlement practices (3901.19-.26; 3901-1-07; 3901-1-54)) Agent regulation Commissions, compensations, fees (3905.18; 3905.181; 3901-5-09(N), 3905.55) Reporting of felony and crimes of moral turpitude (3905.14 (B)(6), Policy/application signature (3905.14(B)(11), (26)) Appointment procedures Agent appointment (3905.20; 3901-5-09(K)) Cancellation of appointment (3905.16(B)(1)) Termination notification (3905.21) Unfair insurance trade practices (3901.20, .21) Rebating (3911.20; 3999.05) Premium refunds and other incentives (3905.14(B)(32); 3999.05, Bulletin 2009-13) False advertising (3901.21(B), (D), .24; 3905.43; 3999.10, .11) Misrepresentation (3901.21(A),(B); 3905.14(B)(5); 3999.08) Defamation of insurer (3901.21(C); 3999.09) Unfair discrimination (3901.21; 3911.16-.19) Illegal inducements (3999.05, 3901.21(G), 3911.20, Bulletin 2009-13) General grounds for disciplinary action (3905.14(B))

License denial, probation, surrender, suspension, revocation, or



09(J))

Disciplinary actions (3905.14)

Examination of books and records (3901.04, .07) Insurance fraud regulation (3999.21, .31, .37, .41, .42; ORC 2913.47, 3901.44) Insurance information privacy (3901.44; 3904.04, 3904.14, 3965.01-.11) Consumer information/fees (3905.55; 3901-6-04; 3905.181) 1.3 Federal regulation Fair Credit Reporting Act (15 USC 1681-1681d) Fraud and false statements including 1033 waiver (18 USC 1033, 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 Agent and general rules of agency	
Insurer as principal	
Agent/insurer relationship	
Authority and powers of agents	
Express	
Implied	
Apparent	
Responsibilities to the applicant/insured	
2.4 Contracts	
Elements of a legal contract	
Offer and acceptance	
Consideration	
Competent parties	
Legal purpose	
Distinct characteristics of an insurance contract	
Contract of adhesion	
Aleatory contract	
Personal contract	
Unilateral contract	
Conditional contract	
Legal interpretations affecting contracts	
Ambiguities in a contract of adhesion	
Reasonable expectations	
Indemnity	
Utmost good faith	
Representations/misrepresentations	
Warranties	
Concealment	
Fraud	
Waiver and estoppel	
3.0 Life Insurance Basics 18%	
3.1 Insurable interest (3911.091,.11)	
3.2 Personal uses of life insurance	
Survivor protection	
Estate creation	
Cash accumulation	
Liquidity	
Estate conservation	
3.3 Determining amount of personal life insurance	
Human life value approach	

Marketing (distribution) systems



Advertising	Limited paymo
6-01, 03)	Continuous pr
Solicitation, sales presentations, and disclosure requirements (3901-	4.2 Whole life i
Premium payment mode  8.8 Agent responsibilities	Decreasing ter
Gross annual premium	Level premi
Net single premium	Annual rene
Premium Concepts  Not single promium	Level term
Expense	4.1 Term life in
Interest	4.0 Life Insuran
Mortality	Declined
Factors in premium determination	Substandard
8.7 Premiums	Standard
	Preferred
Universal Life	Classification
Participating versus nonparticipating  Fixed versus variable life insurance and annuities	Selection crite
Permanent versus term  Participating versus perparticipating	Medical exa (B)(1))
Ordinary versus industrial (home service)	Medical Info
Group versus industrial (home contice)	Investigativ
8.6 Classes of life insurance policies  Group versus individual	Attending p
Viator (3916.01(R))	Agent repor
Stranger Originated Life Insurance (Stoli) (3916.05(B); 3901-9-04)	Application
Viatical settlement contract (3916.01(0), 3916.08)	Information so
Viatical settlement provider (3916.01(P), .07)	3.9 Individual u
Viatical settlement broker (3916.01(N), .02, .03, .04)	Statement o
Definitions (3916.01)	Premium co
Advertisements (3916.17)	Effective da
Promoting purchase for purpose of selling (3916.16)	Policy revie
Disciplinary actions (3916.15)	Delivery
Viatical settlement broker authority and licensing (3916.02)	Application
General rules	Notice of in
Nature and purpose	Field underwr
8.5 Viatical settlements (Chapter 3916)	Post Applica
Executive bonuses	Use and disc
Key person	Replacemer
Buy-sell funding	Life insuran
8.4 Business uses of life insurance	Buyer's guid
Planning for income needs	Policy sumn
Determining lump-sum needs	Illustrations
Types of information gathered	Backdating

Life and Health Insurance Guaranty Association (3956.04, .06, .18; 3901-1-52)
Backdating of policies (3915.13)
Illustrations (3901-6-04))
Policy summary (3901-6-03(D)(6))
Buyer's guide (3901-6-03(D)(1))
Life insurance policy cost comparison methods
Replacement (3901-6-05)
Use and disclosure of insurance information
Post Application Consumer Review
Field underwriting
Notice of information practices
Application procedures
Delivery
Policy review
Effective date of coverage
Premium collection
Statement of good health
3.9 Individual underwriting by the insurer
Information sources and regulation (3904)
Application
Agent report
Attending physician statement
Investigative consumer (inspection) report
Medical Information Bureau (MIB)
Medical examinations and lab tests including HIV (3901.46(A), (B)(1))
Selection criteria
Classification of risks
Preferred
Standard
Substandard
Declined
4.0 Life Insurance Policies 12%
4.1 Term life insurance
Level term
Annual renewable term
Level premium term
Decreasing term
4.2 Whole life insurance
Continuous premium (straight life)
Limited payment



Single premium	Cash payment
4.3 Flexible premium policies	Interest only
Adjustable/Universal life	Fixed-period inst
Variable Universal life	Fixed-amount ins
4.4 Specialized policies	Life income
Joint life (first-to-die)	Single life
Survivorship life (second-to-die)	Joint and survi
Juvenile life	5.4 Nonforfeiture
4.5 Group life insurance	Cash surrender v
Characteristics of group plans	Extended term
Types of plan sponsors	Reduced paid-up
Group underwriting requirements	5.5 Policy loan and
Conversion to individual policy (3917.06(H), (I))	Cash loans
4.6 Credit life insurance (individual versus group)	Automatic premi
5.0 Life Insurance Policy Provisions, Options and Riders 22%	Withdrawals or p
5.1 Standard provisions (3915.05)	5.6 Dividend option
Entire contract (C)	Cash payment
` '	Reduction of pre
Payment of premiums (A)  Grace period (B)	Accumulation at
	One-year term o
Reinstatement (J)	Paid-up addition
Misstatement of age (E)	Paid-up insuranc
Payment of claims (K)  Exclusions	5.7 Disability ride
	Waiver of premiu
Statement of the insured (D)	Waiver of cost of
Incontestability ((C), 3911.07)	Disability income
Prohibited provisions (3915.09)	Payor benefit life
Modifications (3915.12)	5.8 Living benefit
5.2 Beneficiaries (3905.14 (B)(19), (20), 3911.09, .10, .13, .14)	3901-6-06)
Designation options	Accelerated ben
Individuals	Long-term care
Classes	5.9 Riders covering
Estates	Spouse/other-ins
Minors	Children's term r
Trusts	Family term ride
Beneficiary Revocation (5815.33)	5.10 Riders affect
Succession	Accidental death
Revocable versus irrevocable	Guaranteed insu
Common disaster clause	Cost of living
Spendthrift clause	Return of premiu
5.3 Settlement options	6.0 Annuities 12%

Interest only	
Fixed-period installments	
Fixed-amount installments	
Life income	
Single life	
Joint and survivor	
5.4 Nonforfeiture options	
Cash surrender value	
Extended term	
Reduced paid-up insurance	
5.5 Policy loan and withdrawal options	
Cash loans	
Automatic premium loans	
Withdrawals or partial surrenders	
5.6 Dividend options	
Cash payment	
Reduction of premium payments	
Accumulation at interest	
One-year term option	
Paid-up additions	
Paid-up insurance	
5.7 Disability riders	
Waiver of premium	
Waiver of cost of insurance	
Disability income benefit	
Payor benefit life/disability (juvenile insurance)	
5.8 Living benefit provisions/riders (3915.2124 3901-6-06)	, 3923.44(K), (L);
Accelerated benefit (terminal illness)	
Long-term care	
5.9 Riders covering additional insureds	
Spouse/other-insured term rider	
Children's term rider	
Family term rider	
5.10 Riders affecting the death benefit amount	
Accidental death	
Guaranteed insurability	
Cost of living	
Return of premium	
6.0 Annuities 12%	



6.1 Annuity principles and concepts Accumulation period versus annuity period Owner, annuitant and beneficiary Insurance aspects of annuities Suitability requirements (3901-6-13) 6.2 Immediate versus deferred annuities Single premium immediate annuities (SPIAs) **Deferred** annuities Premium payment options Nonforfeiture Surrender charges Death benefits 6.3 Annuity (benefit) payment options Life contingency options Pure life versus life with guaranteed minimum Single life versus multiple life Annuities certain (types) 6.4 Fixed Annuities General account assets Interest rate guarantees (minimum versus current) Level benefit payment amount 6.5 Specialty annuity products Equity indexed annuities Market value adjusted annuities 6.6 Uses of annuities Lump-sum settlements Qualified retirement plans Group versus individual annuities Personal uses Individual retirement plans Tax-deferred growth Retirement income **Education funds** 7.0 Federal Tax Considerations for Life Insurance and Annuities 7.1 Taxation of personal life insurance Amounts available to policy owner Cash value increases Dividends Policy loans Surrenders

Amounts received by beneficiary General rule and exceptions Settlement options Values included in insured's estate 7.2 Modified endowment contracts (MECs) Modified endowment versus life insurance Seven-pay test Distributions 7.3 Taxation of non-qualified annuities Individually-owned Accumulation phase (taxation issues related to withdrawals) Annuity phase and the exclusion ratio Distributions at death Corporate-owned 7.4 Taxation of individual retirement plans Traditional IRAs Contributions and deductible amounts Premature distributions (including taxation issues) Annuity phase benefit payments Values included in the annuitant's estate Amounts received by beneficiary Roth IRAs Contributions and limits Distributions 7.5 Rollovers and transfers (IRAs and qualified plans) 7.6 Section 1035 exchanges

# OHIO ACCIDENT AND HEALTH INSURANCE AGENT SERIES 11-45

100 questions - 2 Hours

100 questions - 2 nours
1.0 Insurance Regulation 10%
1.1 Licensing
Maintenance and duration (3905.06, .16; 3901-5-09)
Requirements (3905.02, .04, .05, .051, .06; 3901-5-09)
Resident/nonresident (3905.06, .061, .07, .071)
Change in name, address, email, telephone number (3905.061, 3905.071; 3901-5-09)
Renewal/nonrenewal (3905.06; 3901-5-09(J))
Temporary license (3905.09)
Duty to report criminal convictions and administrative disciplinar actions (3905.22)

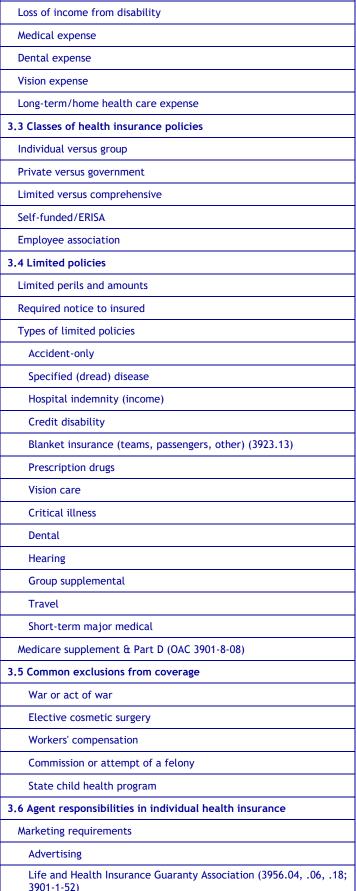


Assumed business names (3905.11)	False advertising (3901.21(B), (D), .24; 3905.43; 3999.10, .11)
Continuing education including exemptions and penalties (3905.06, 3905.481; 3901-5-01; 3901-5-05(D), 3901-5-09(L)(7))	Misrepresentation (3901.21(A),(B); 3905.14(B)(5); 3999.08)
Inactivity due to military service (3905.06(G)); 3901-5-09(J))	Defamation of insurer (3901.21(C); 3999.09)
Inactivity due to extenuating circumstances (3905.06(G); 3901-5-	Unfair discrimination (3901.21; 3911.1619)
09(J))	Illegal inducements (3933.01; 3999.05, 3901.21(G), 3911.20, Bulletin 2009-13)
Disciplinary actions (3905.14)	<u> </u>
License denial, probation, surrender, suspension, revocation, or refusal to issue or renew (3901.22(D)(1); 3905.14, 3905.16; 3901-5-12)	General grounds for disciplinary action (3905.14(B))  Examination of books and records (3901.04, .07)
Failure to pay taxes (3905.14(B)(14))	Insurance fraud regulation (3999.21, .31, .37, .41, .42; ORC 2913.47, 3901.44)
Failure to appear for an interview (3905.14(B)(22))	Insurance information privacy (3901.44; 3904.04, 3904.14, 3965.0
Failure to provide department with a written response	.11)
(3905.14(B)(21))	Consumer information/fees (3905.55; 3901-6-04; 3905.181)
Penalties and fines for violations (3901.22(D), (F), 3905.14(B), (D), (H), .99))	1.3 Federal regulation
Cease and desist orders (3901.221; 3905.14(G), 3901.22(D))	Fair Credit Reporting Act (15 USC 1681-1681d)
Civil	Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
Criminal	Other federal regulations (e.g., Do Not Call List) (https://www.donotcall.gov/)
Hearings (3901.22; 3905.14(C); ORC 119)	2.0 General Insurance 10%
Consent/Settlement agreements (3901.22(G))	2.1 Concepts
2 State regulation	Risk management key terms
Acts constituting insurance transactions (3901.17; 3905.02, 3905.42)	Risk
Negotiate, sell, solicit (3905.01, .02)	
Director's general duties and powers (3901.01, 3901.011, .04, .041; 3905.12)	Exposure
Company regulation	Hazard
Certificate of authority (3907.08; 3909.01, .08, 3925.11,	Peril Loss
3927.01))	Methods of handling risk
Insolvency (3903.01(0))	Avoidance
Policy forms/rates/exceptions (3918.08; 3935.04; 3937.03; 3923.02, 3923.021; 1751.11, 1751.12)	Modulice
Financial requirements (3901-1-50; 3901-3-04; 3907.05, 3929.011)	Retention
Unfair trade and claims settlement practices (3901.1926; 3901-	Sharing
1-07; 3901-1-54))	Reduction
Agent regulation	Transfer
Commissions, compensations, fees (3905.18; 3905.181; 3901-5-09(N), 3905.55)	Elements of insurable risks
Reporting of felony and crimes of moral turpitude (3905.14 (B)(6), (B)(7), .22)	Adverse selection
Policy/application signature (3905.14(B)(11), (26))	Law of large numbers
Appointment procedures	Reinsurance
Agent appointment (3905.20; 3901-5-09(K))	Indemnity/pay on behalf of
Cancellation of appointment (3905.16(B)(1))	2.2 Insurers
Termination notification (3905.21)	Types of insurers
Unfair insurance trade practices (3901.20, .21)	Stock companies
Rebating (3911.20; 3933.01; 3999.05)	Mutual companies
Premium refunds and other incentives (3905.14(B)(32); 3999.05,	Fraternal benefit societies

07(3))	Bulletin 2009-13)
Disciplinary actions (3905.14)	
License denial, probation, surrender, suspension, revocation, or refusal to issue or renew (3901.22(D)(1); 3905.14, 3905.16; 3901-5-	General grounds for disciplinary action (3905.14(B))
12)	Examination of books and records (3901.04, .07)
Failure to pay taxes (3905.14(B)(14))	Insurance fraud regulation (3999.21, .31, .37, .41, .42; ORC 2913.47, 3901.44)
Failure to appear for an interview (3905.14(B)(22))	Insurance information privacy (3901.44; 3904.04, 3904.14, 3965.0111)
Failure to provide department with a written response (3905.14(B)(21))	Consumer information/fees (3905.55; 3901-6-04; 3905.181)
Penalties and fines for violations (3901.22(D), (F), 3905.14(B), (D), (H), .99))	1.3 Federal regulation
Cease and desist orders (3901.221; 3905.14(G), 3901.22(D))	Fair Credit Reporting Act (15 USC 1681-1681d)
Civil	Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
Criminal	Other federal regulations (e.g., Do Not Call List)
Hearings (3901.22; 3905.14(C); ORC 119)	(https://www.donotcall.gov/)
Consent/Settlement agreements (3901.22(G))	2.0 General Insurance 10%
	2.1 Concepts
1.2 State regulation	Risk management key terms
Acts constituting insurance transactions (3901.17; 3905.02, 3905.42)	Risk
Negotiate, sell, solicit (3905.01, .02)  Director's general duties and powers (3901.01, 3901.011, .04, .041;	Exposure
3905.12)	Hazard
Company regulation	Peril
Certificate of authority (3907.08; 3909.01, .08, 3925.11, 3927.01))	Loss
Insolvency (3903.01(O))	Methods of handling risk
Policy forms/rates/exceptions (3918.08; 3935.04; 3937.03; 3923.02, 3923.021; 1751.11, 1751.12)	Avoidance
Financial requirements (3901-1-50; 3901-3-04; 3907.05, 3929.011)	Retention
Unfair trade and claims settlement practices (3901.1926; 3901-	Sharing
1-07; 3901-1-54))	Reduction
Agent regulation	Transfer
Commissions, compensations, fees (3905.18; 3905.181; 3901-5-09(N), 3905.55)	Elements of insurable risks
Reporting of felony and crimes of moral turpitude (3905.14 (B)(6),	Adverse selection
(B)(7), .22) Policy/application signature (3905.14(B)(11), (26))	Law of large numbers
Appointment procedures	Reinsurance
Agent appointment (3905.20; 3901-5-09(K))	Indemnity/pay on behalf of
Cancellation of appointment (3905.16(B)(1))	2.2 Insurers
Termination notification (3905.21)	Types of insurers
Unfair insurance trade practices (3901.20, .21)	Stock companies
Rebating (3911.20; 3933.01; 3999.05)	Mutual companies
Premium refunds and other incentives (3905.14(B)(32); 3999.05,	Fraternal benefit societies
Bulletin 2009-13)	Reciprocals



Lloyd's associations	3.2 Principal types of losses and benefits
Risk retention groups	Loss of income from disability
Surplus lines	Medical expense
Authorized/admitted versus unauthorized/nonadmitted insurers	Dental expense
Domestic, foreign and alien insurers	Vision expense
nancial solvency status (e.g., A.M. Best, Standard and Poor's,	Long-term/home health care expense
oody's, NAIC) arketing (distribution) systems	3.3 Classes of health insurance policies
gent and general rules of agency	Individual versus group
surer as principal	Private versus government
gent/insurer relationship	Limited versus comprehensive
hority and powers of agents	Self-funded/ERISA
Express	Employee association
Implied	3.4 Limited policies
Apparent	Limited perils and amounts
sponsibilities to the applicant/insured	Required notice to insured
Contracts	Types of limited policies
ements of a legal contract	Accident-only
Offer and acceptance	Specified (dread) disease
Consideration	Hospital indemnity (income)
Competent parties	Credit disability
gal purpose	Blanket insurance (teams, passengers, o
nct characteristics of an insurance contract	Prescription drugs
ntract of adhesion	Vision care
eatory contract	Critical illness
ersonal contract	Dental
Jnilateral contract	Hearing
Conditional contract	Group supplemental
gal interpretations affecting contracts	Travel
mbiguities in a contract of adhesion	Short-term major medical
leasonable expectations	Medicare supplement & Part D (OAC 3901-
ndemnity	3.5 Common exclusions from coverage
Jtmost good faith	War or act of war
Representations/misrepresentations	Elective cosmetic surgery
Warranties	Workers' compensation
Concealment	Commission or attempt of a felony
Fraud	State child health program
Vaiver and estoppel	3.6 Agent responsibilities in individual hea
Accident and Health Insurance Basics 15%	Marketing requirements
Definitions of perils	Advertising
ccidental injury	Life and Health Insurance Guaranty Asso
kness	3901-1-52)





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

Change of beneficiary (L)	
Cancellation by insured (M)	
4.2 Optional provisions (3923.05)	
Change of occupation (A)	
Misstatement of age (B)	
Other insurance in this insurer (C)	
Insurance with other insurers	
Expense-incurred benefits (D)	
Other than expense-incurred basis (E)	
Unpaid premium (G)	
Conformity with state statutes (H)	
Illegal occupation (I)	
4.3 Other general provisions	
Right to examine (free look) (3923.31)	
Insuring clause	
Consideration clause	
Subrogation	
Renewability clause	
Non-cancelable	
Guaranteed renewable	
Conditionally renewable	
Renewable at option of insurer	
Nonrenewable (cancelable, term)	
5.0 Disability Income and Related Insurance 8%	
5.1 Qualifying for disability benefits	
Inability to perform duties	
Own occupation	
Any occupation	
Pure loss of income (income replacement contracts)	
Presumptive disability	
Requirement to be under physician care	
State minimum benefit standards and exclusions	
5.2 Individual disability income insurance	
Basic total disability plan	
Income benefits (monthly indemnity)	
Elimination and benefit periods	
Waiver of premium feature	
Coordination with social insurance and workers' compensation benefits	
Additional monthly benefit (AMB)	

Legal actions (K)



Social insurance supplement (SIS)	Eligibility
Occupational versus nonoccupational coverage, eligibility and	Benefits
benefits  At-work benefits	6.0 Medical Plans 9%
Partial disability benefit	6.1 Medical plan concepts
	Fee-for-service basis versus prepaid basis
Residual disability benefit	Specified coverages versus comprehensive care
Other provisions affecting income benefits	Benefit schedule versus usual/reasonable/customary charges
Cost of living adjustment (COLA) rider	Any provider versus limited choice of providers
Future increase option (FIO) rider	Insureds versus subscribers/participants
Relation of earnings to insurance (3923.05(F))	6.2 Types of providers and plans
Other cash benefits	Major medical insurance (indemnity plans)
Accidental death and dismemberment	Characteristics
Rehabilitation benefit	Common limitations
Medical reimbursement benefit (non-disabling injury)	Exclusions from coverage
Benefit and Refund provisions	Provisions affecting cost to insured
Return of premium	Health insuring corporations (HICs)(formerly known as health
Cost of living adjustment	maintenance organizations)
Future increase option	Preferred provider organizations (PPOs)
Annual renewable term	General characteristics
Change of occupation	In and out of network
Cash surrender value	Types of parties to the provider contract
Exclusions	Point-of-service (POS) plans
5.3 Unique aspects of individual disability underwriting	Nature and purpose
Occupational considerations	Out-of-network provider access
Benefit limits	PCP referral (gatekeeper PPO)
Policy issuance alternatives	Indemnity plan features
5.4 Group disability income insurance	HIC plan features
Group versus individual plans	Consumer Driver Plans
Short-term disability (STD)	Ohio Children's Health Insurance Program (5160; 5161)
Long-term disability (LTD)	6.3 Cost containment in health care delivery
5.5 Business disability insurance	Cost-saving services
Key person disability income	Preventive care
Business overhead expense policy	Hospital outpatient benefits
Disability buy-sell policy	Alternatives to hospital services
Reducing term	Utilization management reviews
5.6 Social Security disability	Prospective review
Qualification for disability benefits	Concurrent review
Definition of disability	Retrospective
Waiting period	Grievance procedures
Disability income benefits	Prior authorization procedures (3923.041, 1751.72)
5.7 Workers' compensation	6.4 Ohio requirements (individual and group)



Eligibility requirements
Dependent child coverage (3923.24, .56; 1751.14, 3923.241)
Newborn child coverage (3923.26; 1751.61)
Coverage of adopted children (3923.40; 3924.51; 1751.59)
Enrollment
Special Enrollment Period
Non-custodial parent
Grandchildren
Immunizations
Physically/mentally handicapped coverage
Women's benefits
Cytologic screening and mammography (3923.52; 1751.62)
Infertility
Maternity
Postpartum
Coordination of benefits provision
6.5 HIPAA (Health Insurance Portability and Accountability Act) requirements
Eligibility
Privacy
Guaranteed issue
Renewability
Mental health parity
Security provisions
6.6 Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs)
Definition
Eligibility
Contribution limits
6.7 PPACA (Patient Protection and Affordable Care Act)
Adverse benefit determination (3922.0123)
Rollout schedule
Employer compliance
Department of labor audits
Types of plans
Enrollment periods
Healthcare.gov versus private plans
Statement of benefits, coverages and uniform glossary
7.0 Health Insuring Corporations (HICs) 6%
7.1 General characteristics
Combined health care delivery and financing
Structure and providers

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



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

Open/late enrollment (3924.01(I))
Service waiting period (3924.01(M)
Guaranteed issue (3924.03(E))
Renewability (3924.03(B))
Premium rates (3924.04)
Disclosure rules (3924.033)
9.0 Dental Care Plans 3%

# 9.1 Categories of dental treatment

Diagnostic and preventive

Restorative

Oral surgery

Endodontics

Periodontics

**Prosthodontics** 

Orthodontics

## 9.2 Indemnity plans

Choice of providers

Network versus out-of-network

Scheduled versus nonscheduled plans

Deductibles

Coinsurance

 ${\bf Exclusions,\, limitations}$ 

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	Replacement
Coverages and cost-sharing amounts	Required disclosure provisions
Exclusions	Permitted compensation arrangements
Part B — Medical Insurance	Notice of change
Individual eligibility requirements	Guaranteed issue
Enrollment	Medicare SELECT
Coverages and cost-sharing amounts	10.3 Other options for individuals with Medicare
Exclusions	Employer group health plans
Claims terminology and other key terms	Disabled employees
Part C — Medicare Advantage	Employees with kidney failure
Nature, financing, administration and terminology	Individuals age 65 or older
Eligibility Requirements	Connector Models
Enrollment timelines	Medicaid
Plan types and definitions	Eligibility
Coverages and cost-sharing amounts	Benefits
Supplemental Benefits	Differences
Exclusions/limitations	10.4 Long-term care (LTC) policies (3901-4-01; 1751.63, 3923.4150)
Part D — Prescription Drug Insurance	LTC, Medicare and Medicaid compared
Nature, financing, administration and terminology	Eligibility for benefits
Eligibility and enrollment	Levels of care
Coverage, formulary, tiering, exceptions/appeals	Skilled care
Cost Sharing, premium, deductible, coverage gap, catastrophic	Intermediate care
Low Income Subsidy	Custodial care
Late enrollment penalty	Home health care
Limitations- Prior auth, step therapy, quantity limits	
Preferred, network pharmacies	Adult day care
10.2 Medicare supplements (3923.33,	Respite care
.338.331336; OAC 3901-8-08 Amended, including Appendix C and D)	Assisted living
Purpose	Benefit periods
Open enrollment	Benefit amounts
Solicitation of Medicare supplements (3901-8-09)	Optional benefits
Standardization Medicare supplement plans	Guarantee of insurability
Core benefits	Return of premium
Additional benefits	Qualified LTC plans
Ohio regulations and required provisions	Exclusions
Standards for marketing	Underwriting considerations
Certification requirements	Ohio regulations and required provisions
Advertising	Standards for marketing (3901-4-01(V))
Appropriateness of recommended purchase and excessive	Advertising (3901-4-01(U))
insurance	Appropriateness of recommended purchase (3901-4-01(W))
Outline of coverage	Inflation protection (3901-4-01(M))
Right to return (free look)	



Replacement (3901-4-01 (N))) Unintentional lapse (3901-4-01(G)) Outline of coverage (3901-4-01, (DD); 3923.44(I)) Shopper's guide (3901-4-01(EE)) Pre-existing conditions (3923.44(B)(4)(5), (D))11.0 Federal Tax Considerations for Accident and Health Insurance 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 Accunts (MSAs) and Health savings accounts (HSAs) 11.6 Health Reimbursement Accounts (HRAs)

# OHIO PROPERTY INSURANCE AGENT SERIES 11-46

# 100 questions - 2 Hours

1.0 lr	nsurance Regulation 10%
1.1 L	icensing
Ma	aintenance and duration (3905.06, .16; 3901-5-09)
	Requirements (3905.02, .04, .05, .051, .06; 3901-5-09)
	Resident/nonresident (3905.06, .061, .07, .071)
	Change in name, address, email, telephone number (3905.061, 3905.071; 3901-5-09)
	Renewal/nonrenewal (3905.06; 3901-5-09(J))
	Temporary license (3905.09)
	Duty to report criminal convictions and administrative disciplinary actions (3905.22)
	Assumed business names (3905.11)

	uing education including exemptions and penalties 06, 3905.481; 3901-5-01; 3901-5-05(D), 3901-5-09(L)(7))
Inactiv	ity due to military service (3905.06(G)); 3901-5-09(J))
Inactiv 5-09(J)	ity due to extenuating circumstances (3905.06(G); 3901-)
Disciplinary	y actions (3905.14)
	enial, probation, surrender, suspension, revocation, or bissue or renew (3901.22(D)(1); 3905.14, 3905.16; 3901-
Failure to	pay taxes (3905.14(B)(14))
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F. S. C. March Broad and Communication
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2 Ocean marine insurance
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·
Hull insurance
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Cargo insurance
Cargo insurance Freight insurance
Cargo insurance Freight insurance Protection and indemnity
Cargo insurance Freight insurance Protection and indemnity Implied warranties
Cargo insurance Freight insurance Protection and indemnity Implied warranties Perils
Cargo insurance  Freight insurance  Protection and indemnity  Implied warranties  Perils  General and particular average
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# OHIO CASUALTY INSURANCE AGENT SERIES 11-47

100 questions - 2 Hours

# 1.0 Insurance Regulation 10%

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Insurable interest Underwriting
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Underwriting  Credit scores  Loss ratio
Underwriting  Credit scores  Loss ratio  Rates
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Underwriting  Credit scores  Loss ratio  Rates  Types  Loss costs
Underwriting  Credit scores  Loss ratio  Rates  Types  Loss costs  Components
Underwriting  Credit scores  Loss ratio  Rates  Types  Loss costs  Components  Hazards
Underwriting  Credit scores  Loss ratio  Rates  Types  Loss costs  Components  Hazards  Physical
Underwriting  Credit scores  Loss ratio  Rates  Types  Loss costs  Components  Hazards  Physical  Moral
Underwriting  Credit scores  Loss ratio  Rates  Types  Loss costs  Components  Hazards  Physical  Moral  Morale
Underwriting  Credit scores  Loss ratio  Rates  Types  Loss costs  Components  Hazards  Physical  Moral  Morale  Negligence
Underwriting  Credit scores  Loss ratio  Rates  Types  Loss costs  Components  Hazards  Physical  Moral  Morale  Negligence  Elements of a negligent act
Underwriting  Credit scores  Loss ratio  Rates  Types  Loss costs  Components  Hazards  Physical  Moral  Morale  Negligence  Elements of a negligent act  Defenses against negligence
Underwriting  Credit scores  Loss ratio  Rates  Types  Loss costs  Components  Hazards  Physical  Moral  Morale  Negligence  Elements of a negligent act  Defenses against negligence  Damages
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



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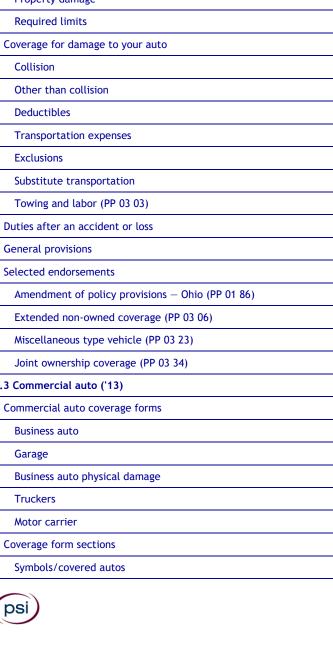
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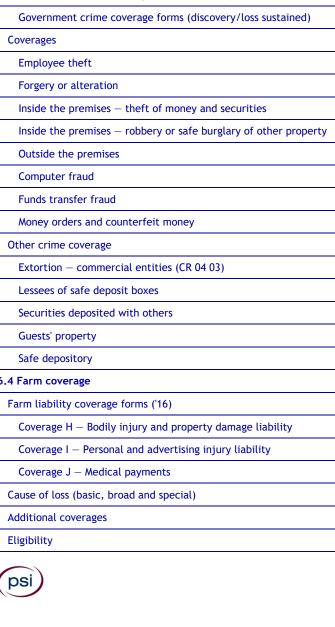
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Liability coverage
Garage keepers coverage
Trailer interchange coverage
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Eligibility
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Claim information



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Limits of ins	surance
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7.0 Businesso	wners ('13) Policy 6%
7.1 Character	ristics and purpose
7.2 Businesso	wners Section II — Liability
Eligibility	
Coverages	
Exclusions	
Limits of ins	surance
General con	ditions
Definitions	
7.3 Businesso	wners Section III — Common Policy Conditions
7.4 Selected	endorsements
Hired auto a	and non-owned auto liability (BP 04 04)
Protective s	afeguards (BP 04 30)
Utility servi	ces – direct damage (BP 04 56)
Utility servi	ces — time element (BP 04 57)
8.0 Workers'	Compensation Insurance 8%
8.1 Workers'	compensation laws
Types of lav	vs
Compulso	ry versus elective (4123.12, .35, .54)
Monopolis	itic versus competitive
Ohio Worke	rs' Compensation Law (Chapter 4123)
Exclusive	remedy (4123.54)
Employme	ent covered (required, voluntary) (4123.01, .28, .54))
Covered i	njuries (4123.54, .55, .84)
Occupatio	onal disease (4123.01(F))
Benefits p	provided (4123.30, .54, .5559, .6061, .66)
Second/si	ubsequent injury fund
Federal wor	kers' compensation laws
Longshore	e and Harbor Workers' Compensation Act (33 UC 904)
Federal E	mployers Liability Act
The Jones	s Act
8.2 Workers'	compensation and employers liability insurance policy
Part One —	Workers' compensation insurance
Part Two -	Employers liability insurance
Part Three	- Other states insurance
Part Four -	Your duty if injury occurs



Part Six — Conditions	
8.3 Selected endorsements and rating factors	
Foreign coverage	
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Payroll	
Experience modification factor	
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9.0 Other Coverages and Options 6%	
9.1 Umbrella/excess liability policies	
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9.2 Specialty liability insurance	
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9.3 Surplus lines	
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Licensing requirements	
9.4 Surety bonds	
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Bond period	
Discovery bond	
Limit of liability	
Termination of coverage	
Parties to a bond	
Principal, obligee, surety	
Purpose of bonds	
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Types of fidelity bonds	
Employee theft, public official, financial institution, fiduciary	
Types of surety bonds	
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7.5 Aviation	insurance
Aircraft lia	bility
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9.6 Ocean m	arine insurance
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Perils	
General	and particular average
Coverage F	orms
	- e.g., personal articles, jewelry, and effects, fine arts, musical instruments
9.7 Other po	licies
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9.8 National	Flood Insurance Program
"Write yo	our own" versus government
Eligibilit	у
Coverage	•
Limits	
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9.9 Residual	markets

Ohio Automobile Insurance Plan (4509.70)





# EXAMINATION ACCOMMODATIONS OR OUT-OF-STATE TESTING REQUEST INSTRUCTIONS

All examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990.

Applicants with disabilities or those who would otherwise have difficulty taking the examination should request for alternative arrangements by <u>Clicking Here</u>.

### Requirements for exam accommodation requests:

You are required to submit documentation from the medical authority or learning institution that rendered a diagnosis. Verification must be uploaded to PSI on the letterhead stationery of the authority or specialist and include the following:

- Description of the disability and limitations related to testing
- Recommended accommodation/modification
- Name, title and telephone number of the medical authority or specialist
- Original signature of the medical authority or specialist

If you are requesting the following, please select Other.

☐ English as a second language: Time and one-half will be approved if you include a letter from your English instructor or sponsoring company (on letterhead), certifying that English is not your primary language.

MAKE SURE YOU ARE REGISTERED FOR THE EXAMINATION BEFORE REQUESTING EXAMINATION ACCOMMODATIONS



PSI Services LLC 3210 E Tropicana Las Vegas, NV 89121