

PSI Services LLC

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INSURANCE LICENSE EXAMINATION CANDIDATE INFORMATION BULLETIN

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OHIO INSURANCE LICENSE EXAMINATION CHECKLIST

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

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

Pay and Schedule for your examination:

- Via online at https://test-takers.psiexams.com/ohins
- 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.
- Course Completion Certificates must be paper copies. Electronic copies will not be accepted.
- Please arrive 15 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 https://gateway.insurance.ohio.gov/UI/ODI.Agent.Public.UI/EducourseProvider.mvc

PRE-LICENSING EDUCATION COMPLETION CERTIFICATE

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

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

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

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 https://insurance.ohio.gov/wps/portal/gov/odi. 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 https://insurance.ohio.gov/wps/portal/gov/odi. You can also make a fingerprint reservation online at https://www.fastfingerprints.com/.

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

EXAMINATION PAYMENT AND SCHEDULING PROCEDURES

Examination Fee

\$49

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



ON-LINE SCHEDULING

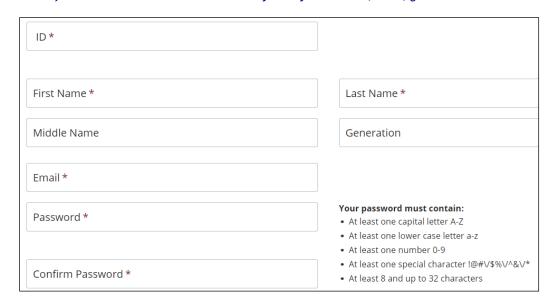
For the fastest and most convenient examination scheduling process, register for your examinations online by accessing PSI's registration Website: <u>Click Here</u> (https://test-takers.psiexams.com/ohins).

1. Select Sign In/Create Account _



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

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



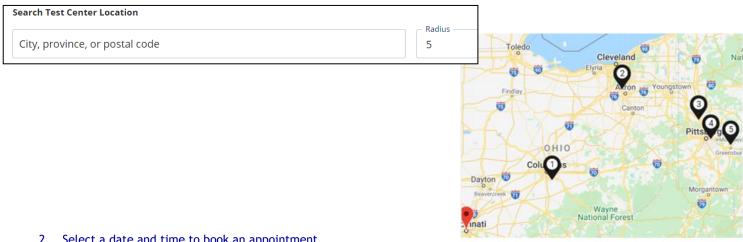
3. Select your test format: (Test Center) or (Remote Proctored).



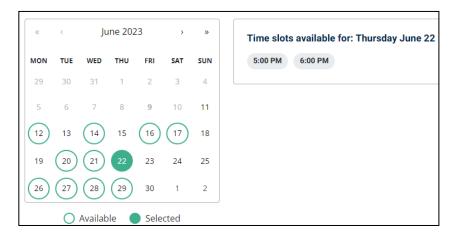


Scheduling at a Test Center

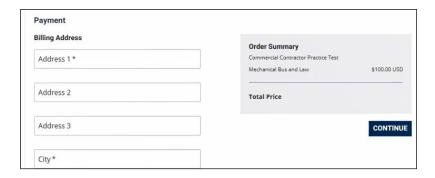
1. Enter the "City or Postal Code" and select FIND.



2. Select a date and time to book an appointment.



3. You are now ready to pay.



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

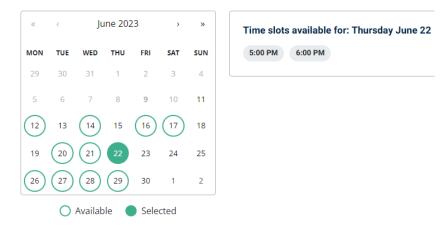




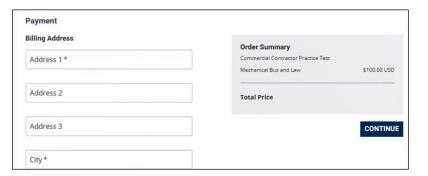
Scheduling via Remote Proctor

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.

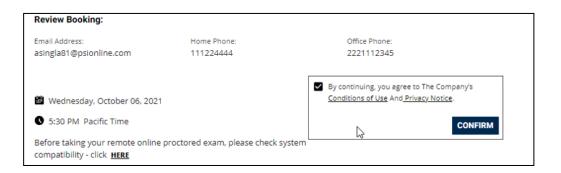
1. Select a date and time to book an appointment.



2. You are now ready to pay.



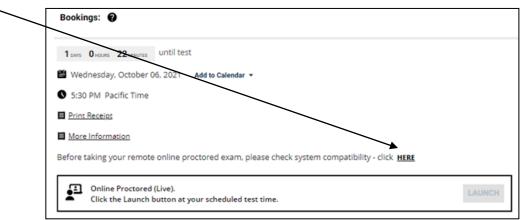
3. Once payment has been made you will receive a message confirming the booked date and booked time. Please review the booking before selecting **CONFIRM**.





4. Your booking will now display in your account. You will be able to LAUNCH your test within 30 minutes of your booked test time

IMPORTANT: BE SURE TO CHECK THE COMPATIBILTY OF YOUR COMPUTER to include Audio/Video Check, Webcam Check and System Check. Prior to testing, CLICK HERE.



By not starting your test within 15 minutes after your booked time, you forfeit your test fee or test eligibility. Fees and test eligibilities are non-refundable. If you have any questions regarding your compatibility check, or if you experience issues launching your test, you may contact PSI's 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 https://test-takers.psiexams.com/ohins or call PSI at (855) 807-3995.

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

RETAKING A FAILED EXAMINATION

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

MISSED APPOINTMENT OR LATE CANCELLATION

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

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

EXAMINATION ACCOMMODATIONS

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

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



EXAMINATION CENTER CLOSING FOR AN EMERGENCY

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

EXAMINATION CENTER LOCATIONS

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

AKRON

231 Springside Dr, Suite 125 AKRON, OH 44333

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

FROM 1-77 N - HEAD NORTH ON 1-77 N. TAKE EXIT 137A TO MERGE ONTO OH18 E TOWARDS FAIRLAWN. GO ABOUT ½ MILE THEN TURN LEFT ONTO SPRINGSIDE DR. GO ALMOST ANOTHER ½ MILES AND THE BUILDING WILL BE ON THE RIGHT.

FROM OH-18 E - TURN LEFT ONTO SPRINGSIDE DR. GO ALMOST ANOTHER $\frac{1}{2}$ MILES AND THE BUILDING WILL BE ON THE RIGHT. FROM OH-18W - TURN RIGHT ONTO SPRINGSIDE DR. GO ALMOST ANOTHER $\frac{1}{2}$ MILES AND THE BUILDING WILL BE ON THE RIGHT.

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

Cincinnati-Hamilton - Tri-State Professional Training and Testing Center

2820 Bobmeyer Rd., Hangar C-7

Hamilton, OH 45015

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

Cleveland

7029 PEARL RD, SUITE 320

MIDDLEBURG HEIGHTS, OH 44130

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

Columbus South

6431 Alum Creek Dr, Suite I

Groveport, OH 43125

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

Columbus North

6397 Emerald Parkway, Suite 150

Dublin, OH 43016

FROM 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.

Hamilton

Tri-State Professional Training and Testing Center* 2820 Bobmeyer Rd

Hamilton, OH 45015

GET ON I-71 S - FOLLOW I-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 1-75 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 1-75 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.

Wadsworth

WADSWORTH - FLIGHT SERVICES OF WADSWORTH 840 AIRPORT RD

WADSWORTH, OH 44281

FROM CLEVELAND:I-77S, KEEP RIGHT TO TAKE OH-21 S VIA EXIT 136 TOWARDS MASSILLON. MERGE ONTO I-76 W/US-224 W TOWARDS LODI,TAKE THE OH-57 EXIT, EXIT 7, TOWARD RITTMAN/MEDINA ***FROM AKRON:I-76W TO I-76 W/I-77 N. CONTINUE TO FOLLOW I-76W TAKE THE OH-57 EXIT, EXIT 7, TOWARD RITTMAN/MEDINA*** FROM CANTON:I-77 N TOWARDS AKRON,MERGE ONTO US-224W VIA EXIT 122B ON THE LEFT TOWARDS BARBERTON.

TAKE THE OH-57 EXIT, EXIT 7, TOWARD RITTMAN/MEDINA*** FROM ASHLAND:I-71N TOWARDS CLEVELAND,TAKE THE I-76/OH-224 EXIT, EXIT 209, TOWARD AKRON/LODI. MERGE ONTO I-76E/US-224E VIA EXIT 209A TOWARD AKRON.

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 15 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 3rd form of identification)
- State issued INTERIM identification document (must also bring old identification card or 3rd form of identification)
- **■** US Government Issued Passport
- US Government Issued Military Identification Card
- US Government Issued Alien Registration Card
- Canadian Government Issued ID NOTE: ID must contain candidate's photo, be valid and unexpired.

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

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

SECURITY PROCEDURES FOR TESTING

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

TUTORIAL

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

TEST QUESTION SCREEN

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

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

EXAMINATION REVIEW

PSI, in cooperation with the State, will be continually evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. While taking the examination, examinees will have the opportunity to provide comments on any questions, by clicking on the comments button. Your



comments regarding the questions and the examinations are welcomed. Comments will be analyzed by PSI examination development staff. While PSI does not respond to individuals regarding these comments, all substantive comments are reviewed. If a discrepancy is found during the comment review, PSI and the Department may re-evaluate candidates' results and adjust them accordingly.

REVIEW REQUEST

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

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

TIPS FOR PREPARING FOR YOUR LICENSE EXAMINATION

The following suggestions will help you prepare for your examination.

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

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

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

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

SCORE REPORTING

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

You may 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 https://insurance.ohio.gov/wps/portal/gov/odi 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, https://insurance.ohio.gov/wps/portal/gov/odi, 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:

- 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" ODI's on website, https://insurance.ohio.gov/wps/portal/gov/odi. Agents are responsible for informing ODI of any address, email or phone number change within 30 days of such change. Agents can change their contact information electronically through www.nipr.com or by completing a change of address form (INS3241) which is available on ODI's website (https://insurance.ohio.gov/wps/portal/gov/odi) 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 (https://insurance.ohio.gov/wps/portal/gov/odi). Please be advised that NIPR charges a nominal application processing fee that is in addition to any license renewal fee. Renewal applications may be submitted up to 90 days prior to an agent's license expiration date. Agents **must** satisfy all continuing education requirements prior to submitting their renewal application.

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

RENEWAL REMINDER NOTIFICATION

At least 30 days prior to an agent's license expiration date, ODI will send a reminder notice to each agent's mailing address. Regardless of the reminder notice being received, all agents



are responsible for renewing their license(s) by their license expiration date.

NON-RENEWAL CONSEQUENCES

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

One month late period:

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

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

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

License suspension/reinstatement information:

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

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

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

LICENSE SURRENDER OPTION

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

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 website. can be 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

| 1.1 Licens | ing |
|------------------|--|
| Mainten | ance and duration (3905.06, .16; 3901-5-09) |
| | rements (3905.02, .04, .041, .05, .051, .06; 3901-5-09) |
| • | ent/nonresident (3905.06, .061, .07, .071) |
| Chang | e in name, address, email, telephone number (3905.061, 071; 3901-5-09) |
| Renev | val/nonrenewal (3905.06; 3901-5-09(J)) |
| Temp | orary license (3905.09) |
| | to report criminal convictions and administrative disciplinary is (3905.22) |
| Assum | ned business names (3905.11) |
| | nuing education including exemptions and penalties .06, 3905.481; 3901-5-01; 3901-5-05(D), 3901-5-09(L)(7)) |
| Inacti | vity due to military service (3905.06(G)); 3901-5-09(J)) |
| Inacti 09(J)) | vity due to extenuating circumstances (3905.06(G); 3901-5- |
| Disciplin | ary actions (3905.14) |
| | denial, probation, surrender, suspension, revocation, or to issue or renew (3901.22(D)(1); 3905.14, 3905.16; 3901-5- |
| Failur | e to pay taxes (3905.14(B)(14)) |
| Failur | e to appear for an interview (3905.14(B)(22)) |
| | e to provide department with a written response .14(B)(21)) |
| | ties and fines for violations (3901.22(D), (F), 3905.14(B), E), (F), (G), (H), .99) |
| | se and desist orders (3901.221; 3905.14(H), 1.22(D)) |
| Civi | l |
| Crir | ninal |
| Hea | rings (3901.22; 3905.14(D); ORC 119) |
| Conse | nt/Settlement agreements (3901.22(G)) |
| 1.2 State | regulation |
| Acts cor | stituting insurance transactions (3901.17; 3905.02, 3905.42) |
| Negot | iate, sell, solicit (3905.01, .02) |
| | 's general duties and powers (3901.01, 3901.011, .04, .041; |
| | y regulation |

| Certificate of authority (3907.08; 3909.01, .08, 3925.11, 3927.01)) |
|---|
| Insolvency (3903.01(O)) |
| Policy forms/rates/exceptions (3915.051; 3918.08; 3935.04; 3923.02, 3923.021; 1751.11, 1751.12) |
| Financial requirements (3901-1-50; 3901-3-04; 3907.05, 3929.011) |
| Agent regulation |
| Commissions, compensations, fees (3905.18; 3905.181; 3901-5-09(N), 3905.55) |
| Reporting of felony and crimes of moral turpitude (3905.14 (B)(6), (B)(7), .22) |
| Policy/application signature (3905.14(B)(11), (26)) |
| Appointment procedures |
| Agent appointment (3905.20; 3901-5-09(K)) |
| Cancellation of appointment (3905.16(B)(1)) |
| Termination notification (3905.21) |
| Unfair trade and claims settlement practices (3901.1926; 3901-1-07) |
| Rebating (3911.20; 3933.01; 3999.05) |
| Premium refunds and other incentives (3905.14(B)(32); 3999.05; Bulletins 2019-04 and 2019-05) |
| False advertising (3901.21(A), (B), (C), (D), (E), 3901.24; 3905.43; 3999.10, .11) |
| Misrepresentation (3901.21(A),(B); 3905.14(B)(5); 3999.08) |
| Defamation of insurer (3901.21(C), (D); 3999.09) |
| Unfair discrimination (3901.21(L), (M), (N)) |
| Illegal inducements (3933.01; 3999.05, 3901.21(G), 3911.20; Bulletins 2019-04 and 2019-05) |
| General grounds for disciplinary action (3905.14(B)) |
| Examination of books and records (3901.04, .07) |
| Insurance fraud regulation (3999.21, .31, .37, .41, .42, .99; 2913.47, 3901.44) |
| Insurance information privacy (3901.44; 3904.01 (R); 3904.04, 3904.14, 3965.0111) |
| Consumer information/fees (3905.55; 3901-6-04; 3905.181) |
| 1.3 Federal regulation |
| Fair Credit Reporting Act (15 USC 1681-1681d) |
| Fraud and false statements including 1033 waiver (18 USC 1033, 1034) |
| Other federal regulations (e.g., Do Not Call List) (https://www.donotcall.gov/) |
| 2.0 General Insurance 5% |
| 2.1 Concepts |



| Risk management key terms | |
|---|--|
| Risk | |
| Exposure | |
| Hazard | |
| Peril | |
| Loss | |
| Methods of handling risk | |
| Avoidance | |
| Retention | |
| Sharing | |
| Reduction | |
| Transfer | |
| Elements of insurable risks | |
| Adverse selection | |
| Law of large numbers | |
| Reinsurance | |
| Indemnity/pay on behalf of | |
| 2.2 Insurers | |
| Types of insurers | |
| Stock companies | |
| Mutual companies | |
| Fraternal benefit societies | |
| Reciprocals | |
| Lloyd's associations | |
| Risk retention groups | |
| Surplus lines | |
| Authorized/admitted versus unauthorized/nonadmitted insurers | |
| Domestic, foreign and alien insurers | |
| Financial solvency status (e.g., A.M. Best, Standard and Poor's, Moody's, NAIC) | |
| Marketing (distribution) systems | |
| 2.3 Agent and general rules of agency | |
| Insurer as principal | |
| Agent/insurer relationship | |
| Authority and powers of agents | |
| Express | |
| Implied | |
| Apparent | |
| Responsibilities to the applicant/insured | |
| 2.4 Contracts | |
| Elements of a legal contract | |

| Offer and acceptance Consideration Competent parties Legal purpose Distinct characteristics of an insurance contract Contract of adhesion Aleatory contract Personal contract Unilateral contract Conditional contract Legal interpretations affecting contracts Ambiguities in a contract of adhesion Reasonable expectations Indemnity Utmost good faith Representations/misrepresentations Warranties Concealment Fraud Waiver and estoppel 3.0 Life Insurance Basics 8% 3.1 Insurable interest (3911.091,.11) 3.2 Personal uses of life insurance Survivor protection Estate creation Cash accumulation Liquidity Estate conservation 3.3 Determining amount of personal life insurance Human life value approach |
|---|
| Competent parties Legal purpose Distinct characteristics of an insurance contract Contract of adhesion Aleatory contract Personal contract Unilateral contract Conditional contract Legal interpretations affecting contracts Ambiguities in a contract of adhesion Reasonable expectations Indemnity Utmost good faith Representations/misrepresentations Warranties Concealment Fraud Waiver and estoppel 3.0 Life Insurance Basics 8% 3.1 Insurable interest (3911.091,.11) 3.2 Personal uses of life insurance Survivor protection Estate creation Cash accumulation Liquidity Estate conservation 3.3 Determining amount of personal life insurance |
| Legal purpose Distinct characteristics of an insurance contract Contract of adhesion Aleatory contract Personal contract Unilateral contract Conditional contract Legal interpretations affecting contracts Ambiguities in a contract of adhesion Reasonable expectations Indemnity Utmost good faith Representations/misrepresentations Warranties Concealment Fraud Waiver and estoppel 3.0 Life Insurance Basics 8% 3.1 Insurable interest (3911.091,.11) 3.2 Personal uses of life insurance Survivor protection Estate creation Cash accumulation Liquidity Estate conservation 3.3 Determining amount of personal life insurance |
| Distinct characteristics of an insurance contract Contract of adhesion Aleatory contract Personal contract Unilateral contract Legal interpretations affecting contracts Ambiguities in a contract of adhesion Reasonable expectations Indemnity Utmost good faith Representations/misrepresentations Warranties Concealment Fraud Waiver and estoppel 3.0 Life Insurance Basics 8% 3.1 Insurable interest (3911.091,.11) 3.2 Personal uses of life insurance Survivor protection Estate creation Cash accumulation Liquidity Estate conservation 3.3 Determining amount of personal life insurance |
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| Personal contract Unilateral contract Conditional contract Legal interpretations affecting contracts Ambiguities in a contract of adhesion Reasonable expectations Indemnity Utmost good faith Representations/misrepresentations Warranties Concealment Fraud Waiver and estoppel 3.0 Life Insurance Basics 8% 3.1 Insurable interest (3911.091,.11) 3.2 Personal uses of life insurance Survivor protection Estate creation Cash accumulation Liquidity Estate conservation 3.3 Determining amount of personal life insurance |
| Unilateral contract Conditional contract Legal interpretations affecting contracts Ambiguities in a contract of adhesion Reasonable expectations Indemnity Utmost good faith Representations/misrepresentations Warranties Concealment Fraud Waiver and estoppel 3.0 Life Insurance Basics 8% 3.1 Insurable interest (3911.091,.11) 3.2 Personal uses of life insurance Survivor protection Estate creation Cash accumulation Liquidity Estate conservation 3.3 Determining amount of personal life insurance |
| Conditional contract Legal interpretations affecting contracts Ambiguities in a contract of adhesion Reasonable expectations Indemnity Utmost good faith Representations/misrepresentations Warranties Concealment Fraud Waiver and estoppel 3.0 Life Insurance Basics 8% 3.1 Insurable interest (3911.091,.11) 3.2 Personal uses of life insurance Survivor protection Estate creation Cash accumulation Liquidity Estate conservation 3.3 Determining amount of personal life insurance |
| Legal interpretations affecting contracts Ambiguities in a contract of adhesion Reasonable expectations Indemnity Utmost good faith Representations/misrepresentations Warranties Concealment Fraud Waiver and estoppel 3.0 Life Insurance Basics 8% 3.1 Insurable interest (3911.091,.11) 3.2 Personal uses of life insurance Survivor protection Estate creation Cash accumulation Liquidity Estate conservation 3.3 Determining amount of personal life insurance |
| Ambiguities in a contract of adhesion Reasonable expectations Indemnity Utmost good faith Representations/misrepresentations Warranties Concealment Fraud Waiver and estoppel 3.0 Life Insurance Basics 8% 3.1 Insurable interest (3911.091,.11) 3.2 Personal uses of life insurance Survivor protection Estate creation Cash accumulation Liquidity Estate conservation 3.3 Determining amount of personal life insurance |
| Reasonable expectations Indemnity Utmost good faith Representations/misrepresentations Warranties Concealment Fraud Waiver and estoppel 3.0 Life Insurance Basics 8% 3.1 Insurable interest (3911.091,.11) 3.2 Personal uses of life insurance Survivor protection Estate creation Cash accumulation Liquidity Estate conservation 3.3 Determining amount of personal life insurance |
| Indemnity Utmost good faith Representations/misrepresentations Warranties Concealment Fraud Waiver and estoppel 3.0 Life Insurance Basics 8% 3.1 Insurable interest (3911.091,.11) 3.2 Personal uses of life insurance Survivor protection Estate creation Cash accumulation Liquidity Estate conservation 3.3 Determining amount of personal life insurance |
| Utmost good faith Representations/misrepresentations Warranties Concealment Fraud Waiver and estoppel 3.0 Life Insurance Basics 8% 3.1 Insurable interest (3911.091,.11) 3.2 Personal uses of life insurance Survivor protection Estate creation Cash accumulation Liquidity Estate conservation 3.3 Determining amount of personal life insurance |
| Representations/misrepresentations Warranties Concealment Fraud Waiver and estoppel 3.0 Life Insurance Basics 8% 3.1 Insurable interest (3911.091,.11) 3.2 Personal uses of life insurance Survivor protection Estate creation Cash accumulation Liquidity Estate conservation 3.3 Determining amount of personal life insurance |
| Warranties Concealment Fraud Waiver and estoppel 3.0 Life Insurance Basics 8% 3.1 Insurable interest (3911.091,.11) 3.2 Personal uses of life insurance Survivor protection Estate creation Cash accumulation Liquidity Estate conservation 3.3 Determining amount of personal life insurance |
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| Waiver and estoppel 3.0 Life Insurance Basics 8% 3.1 Insurable interest (3911.091,.11) 3.2 Personal uses of life insurance Survivor protection Estate creation Cash accumulation Liquidity Estate conservation 3.3 Determining amount of personal life insurance |
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| Liquidity Estate conservation 3.3 Determining amount of personal life insurance |
| Estate conservation 3.3 Determining amount of personal life insurance |
| 3.3 Determining amount of personal life insurance |
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| Human life value approach |
| · · |
| Needs approach |
| Types of information gathered |
| Determining lump-sum needs |
| Planning for income needs |
| 3.4 Business uses of life insurance |
| Buy-sell funding |
| |
| Key person |
| Key person Executive bonuses |
| |
| Executive bonuses |



| Viatical settlement broker authority and licensing (3916.02) |
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| Disciplinary actions (3916.15) |
| Promoting purchase for purpose of selling (3916.16) |
| Advertisements (3916.17) |
| Definitions (3916.01) |
| Viatical settlement broker (3916.01(N), .02, .03, .04) |
| Viatical settlement provider (3916.01(P), .07) |
| Viatical settlement contract (3916.01(0), 3916.08) |
| Stranger Originated Life Insurance (Stoli) (3916.05(B); 3901-9-04) |
| Viator (3916.01(R)) |
| 3.6 Classes of life insurance policies |
| Group versus individual |
| Ordinary versus industrial (home service) |
| Permanent versus term |
| Participating versus nonparticipating |
| Fixed versus variable life insurance and annuities |
| Universal Life |
| 3.7 Premiums |
| Factors in premium determination |
| Mortality |
| Interest |
| Expense |
| Premium Concepts |
| Net single premium |
| Gross annual premium |
| Premium payment mode |
| 3.8 Agent responsibilities |
| Solicitation, sales presentations, and disclosure requirements (3901-6-01, 03) |
| Advertising |
| Life and Health Insurance Guaranty Association (3956.04, .06, .18; 3901-1-52) |
| Backdating of policies (3915.13) |
| Illustrations (3901-6-04)) |
| Policy summary (3901-6-03(D)(6)) |
| Buyer's guide (3901-6-03(D)(1)) |
| Life insurance policy cost comparison methods |
| Replacement (3901-6-05) |
| Use and disclosure of insurance information |
| Post Application Consumer Review |
| Field underwriting |
| Notice of information practices |

| Appli | cation procedures |
|-----------------|--|
| Delivery | У |
| Policy | y review |
| Effec | tive date of coverage |
| Prem | ium collection |
| State | ment of good health |
| 3.9 Indivi | idual underwriting by the insurer |
| Informa | ation sources and regulation (3904) |
| Appli | cation |
| Agent | t report |
| Atten | nding physician statement |
| Inves | tigative consumer (inspection) report |
| Medic | cal Information Bureau (MIB) |
| Medic (B)(1) | cal examinations and lab tests including HIV (3901.46(A),)) |
| Selection | on criteria |
| Classific | cation of risks |
| Prefe | erred |
| Stand | dard |
| Subst | andard |
| Decli | ned |
| 4.0 Life li | nsurance Policies 7% |
| 4.1 Term | life insurance |
| Level te | erm |
| Annua | al renewable term |
| Level | premium term |
| Decreas | sing term |
| 4.2 Whole | e life insurance |
| Continu | ous premium (straight life) |
| Limited | payment |
| Single p | premium |
| 4.3 Flexib | ble premium policies |
| Adjusta | ble life |
| Univers | al life |
| 4.4 Speci | alized policies |
| Joint lif | fe (first-to-die) |
| Survivo | rship life (second-to-die) |
| Juvenile | e life |
| 4.5 Group | p life insurance |
| Charact | teristics of group plans |
| Types o | of plan sponsors |
| Group u | underwriting requirements |
| | |



Conversion to individual policy (3917.06(H), (I)) Automatic premium loans 4.6 Credit life insurance (individual versus group) Withdrawals or partial surrenders 5.6 Dividend options 5.0 Life Insurance Policy Provisions, Options and Riders 9% Cash payment 5.1 Standard provisions (3915.05) Reduction of premium payments Entire contract (C) Accumulation at interest Payment of premiums (A) One-year term option Grace period (B) Paid-up additions Reinstatement (J) Paid-up insurance Misstatement of age (E) 5.7 Disability riders Payment of claims (K) Waiver of premium **Exclusions** Waiver of cost of insurance Statement of the insured (D) Disability income benefit Incontestability ((C), 3911.07) Payor benefit life/disability (juvenile insurance) Prohibited provisions (3915.09) 5.8 Living benefit provisions/riders (3915.21-.24, 3923.44(K), (L); Modifications (3915.12) 3901-6-06) 5.2 Beneficiaries (3905.14 (B)(19), (20), 3911.09, .10, .13, .14) Accelerated benefit (terminal illness) **Designation options** Long-term care Individuals 5.9 Riders covering additional insureds Classes Spouse/other-insured term rider **Estates** Children's term rider Minors Family term rider Trusts 5.10 Riders affecting the death benefit amount Beneficiary Revocation (5815.33) Accidental death Succession Guaranteed insurability Revocable versus irrevocable Cost of living Common disaster clause Return of premium Spendthrift clause 6.0 Annuities 5% 5.3 Settlement options 6.1 Annuity principles and concepts Cash payment Accumulation period versus annuity period Interest only Owner, annuitant and beneficiary Fixed-period installments Insurance aspects of annuities Fixed-amount installments Suitability requirements (3901-6-13) Life income 6.2 Immediate versus deferred annuities Single life Single premium immediate annuities (SPIAs) Joint and survivor **Deferred** annuities 5.4 Nonforfeiture options Premium payment options Cash surrender value Nonforfeiture Extended term Surrender charges Reduced paid-up insurance Death benefits 5.5 Policy loan and withdrawal options 6.3 Annuity (benefit) payment options Cash loans



| life conti | |
|--|---|
| | ngency options |
| | e versus life with guaranteed minimum |
| Single li | fe versus multiple life |
| Annuities | certain (types) |
| 6.4 Fixed A | nnuities |
| General a | ccount assets |
| Interest ra | ate guarantees (minimum versus current) |
| Level bene | efit payment amount |
| 6.5 Specialt | y annuity products |
| Equity ind | exed annuities |
| Market val | lue adjusted annuities |
| 6.6 Uses of | annuities |
| Lump-sum | settlements |
| Qualified | retirement plans |
| Group v | ersus individual annuities |
| Personal u | ises |
| Individu | al retirement plans |
| Tax-def | erred growth |
| | |
| | ent income |
| Retirem | ent income on funds |
| Retirem Education 7.0 Federal | on funds Tax Considerations for Life Insurance and Annuities 8% |
| Retirem Educatio 7.0 Federal 7.1 Taxation | Tax Considerations for Life Insurance and Annuities 8% n of personal life insurance |
| Retirem Education 7.0 Federal 7.1 Taxation Amounts a | Tax Considerations for Life Insurance and Annuities 8% on of personal life insurance available to policy owner |
| Retirem Education 7.0 Federal 7.1 Taxation Amounts a Cash val | Tax Considerations for Life Insurance and Annuities 8% on of personal life insurance available to policy owner lue increases |
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| Retirem Education 7.0 Federal 7.1 Taxation Amounts a Cash val Dividence Policy to Surrende Amounts r General | Tax Considerations for Life Insurance and Annuities 8% on of personal life insurance available to policy owner lue increases dispans ers |
| Retirem Education 7.0 Federal 7.1 Taxation Amounts a Cash val Dividence Policy to Surrend Amounts r General Settlem | Tax Considerations for Life Insurance and Annuities 8% on of personal life insurance available to policy owner lue increases dispans ers ecceived by beneficiary rule and exceptions |
| Retirem Education 7.0 Federal 7.1 Taxation Amounts a Cash val Dividence Policy to Surrend Amounts r General Settlem Values inc | Tax Considerations for Life Insurance and Annuities 8% In of personal life insurance Invailable to policy owner Itue increases Ids Ids Ids Ids Ids Ids Ids Ids Ids Id |
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| Retirem Education 7.0 Federal 7.1 Taxation Amounts a Cash val Dividence Policy to Surrende Amounts r General Settlem Values ince 7.2 Modified | on funds Tax Considerations for Life Insurance and Annuities 8% In of personal life insurance Invailable to policy owner Itue increases Ids Ids Ids Ids Ids Ids Ids Ids Ids Id |
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| Retirem Education 7.0 Federal 7.1 Taxation Amounts at Cash val Dividence Policy to Surrende Amounts r General Settlem Values inco 7.2 Modified Seven-pay Distribution | Tax Considerations for Life Insurance and Annuities 8% In of personal life insurance Invailable to policy owner Itue increases Ids Ids Ids Ids Ids Ids Ids Ids Ids Id |
| Retirem Education 7.0 Federal 7.1 Taxation Amounts at Cash val Dividence Policy to Surrende Amounts r General Settlem Values inco 7.2 Modified Seven-pay Distribution | Tax Considerations for Life Insurance and Annuities 8% on of personal life insurance available to policy owner due increases dis coans eers eeceived by beneficiary rule and exceptions ent options luded in insured's estate di endowment contracts (MECs) endowment versus life insurance et test ons on of non-qualified annuities |
| Retirem Education 7.0 Federal 7.1 Taxation Amounts a Cash val Dividence Policy lo Surrend Amounts r General Settlem Values ince 7.2 Modified e Seven-pay Distribution Individual | Tax Considerations for Life Insurance and Annuities 8% on of personal life insurance available to policy owner due increases dis coans eers eeceived by beneficiary rule and exceptions ent options luded in insured's estate di endowment contracts (MECs) endowment versus life insurance et test ons on of non-qualified annuities |
| Retirem Education 7.0 Federal 7.1 Taxation Amounts a Cash val Dividence Policy to Surrende Amounts r General Settlem Values ince 7.2 Modified Seven-pay Distribution 1.3 Taxation Individuall Accumuni | on funds Tax Considerations for Life Insurance and Annuities 8% In of personal life insurance Invailable to policy owner Itue increases Ids Ids Ids Ids Ids Ids Ids Ids Ids Id |

| Corporate-owned | |
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| 7.4 Taxation of individual retirement plans | |
| Traditional IRAs | |
| Contributions and deductible amounts | |
| Premature distributions (including taxation issues) | |
| Annuity phase benefit payments | |
| Values included in the annuitant's estate | |
| Amounts received by beneficiary | |
| Roth IRAs | |
| Contributions and limits | |
| Distributions | |
| 7.5 Rollovers and transfers (IRAs and qualified plans) | |
| 7.6 Section 1035 exchanges | |
| 8.0 Accident and Health Insurance Basics 8% | |
| 8.1 Definitions of perils | |
| Accidental injury | |
| Sickness | |
| 8.2 Principal types of losses and benefits | |
| Loss of income from disability | |
| Medical expense | |
| Dental expense | |
| Vision expense | |
| Long-term/home health care expense | |
| 8.3 Classes of health insurance policies | |
| Individual versus group | |
| Private versus government | |
| Limited versus comprehensive | |
| Self-funded/ERISA | |
| Employee association | |
| 8.4 Limited policies | |
| Limited perils and amounts | |
| Required notice to insured | |
| Types of limited policies | |
| Accident-only | |
| Specified (dread) disease | |
| Hospital indemnity (income) | |
| Credit disability | |
| Blanket insurance (teams, passengers, other) (3923.13) | |
| Prescription drugs | |
| Vision care | |
| Critical illness | |



| Standard |
|---|
| Substandard |
| Declined |
| 8.8 Considerations in replacing accide |
| Waiting period |
| State requirements |
| Benefits, limitations and exclusions |
| Underwriting requirements |
| Agent liability for errors and omission |
| 9.0 Individual Accident and Health Ins Provisions 5% |
| 9.1 Standard provisions (3923.04) |
| Entire contract; changes (A) |
| Time limit on certain defenses (B) |
| Grace period (C) |
| Reinstatement (D) |
| Claim procedures (E-I) |
| Physical examinations and autopsy (J |
| Legal actions (K) |
| Change of beneficiary (L) |
| Cancellation by insured (M) |
| 9.2 Optional 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 |
| Unpaid premium (G) |
| Conformity with state statutes (H) |
| Illegal occupation (I) |
| 9.3 Other general provisions |
| Right to examine (free look) (3923.31 |
| Insuring clause |
| Consideration clause |
| Subrogation (2323.44) |
| Renewability clause |
| Non-cancelable |
| Guaranteed renewable |
| - Cauranteed Ferreiraste |
| Conditionally renewable |
| |



| 10.0 Disability Income and Related Insurance 5% | Policy issuance alternatives |
|---|--|
| 10.1 Qualifying for disability benefits | 10.4 Group disability income insurance |
| Inability to perform duties | Group versus individual plans |
| Own occupation | Short-term disability (STD) |
| Any occupation | Long-term disability (LTD) |
| Pure loss of income (income replacement contracts) | 10.5 Business disability insurance |
| Presumptive disability | Key person disability income |
| Requirement to be under physician care | Business overhead expense policy |
| State minimum benefit standards and exclusions | Disability buy-sell policy |
| 10.2 Individual disability income insurance | Reducing term |
| Basic total disability plan | 10.6 Social Security disability |
| Income benefits (monthly indemnity) | Qualification for disability benefits |
| Elimination and benefit periods | Definition of disability |
| Waiver of premium feature | Waiting period |
| Coordination with social insurance and workers' compensation | Disability income benefits |
| benefits (AUD) | 10.7 Workers' compensation |
| Additional monthly benefit (AMB) | Eligibility |
| Social insurance supplement (SIS) | Benefits |
| Occupational versus non-occupational coverage, eligibility and benefits | 11.0 Medical Plans 6% |
| At-work benefits | 11.1 Medical plan concepts |
| Partial disability benefit | Fee-for-service basis versus prepaid bas |
| Residual disability benefit | Specified coverages versus comprehensi |
| Other provisions affecting income benefits | Benefit schedule versus usual/reasonab |
| Cost of living adjustment (COLA) rider | Any provider versus limited choice of pr |
| Future increase option (FIO) rider | Insureds versus subscribers/participants |
| Other cash benefits | 11.2 Types of providers and plans |
| Accidental death and dismemberment | Major medical insurance (indemnity plan |
| Rehabilitation benefit | Characteristics |
| Medical reimbursement benefit (non-disabling injury) | Common limitations |
| Benefit and Refund provisions | Exclusions from coverage |
| Return of premium | Provisions affecting cost to insured |
| Cost of living adjustment | Health insuring corporations (HICs)(form |
| Future increase option | maintenance organizations) |
| Relation of earnings to insurance | 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 contr |
| Exclusions | Point-of-service (POS) plans |
| 10.3 Unique aspects of individual disability underwriting | Nature and purpose |
| Occupational considerations | Out-of-network provider access |
| Benefit limits | PCP referral (gatekeeper PPO) |
| | |

| 0.4 Group disability income insurance | |
|--|--------|
| Group versus individual plans | |
| Short-term disability (STD) | |
| Long-term disability (LTD) | |
| 0.5 Business disability insurance | |
| Key person disability income | |
| Business overhead expense policy | |
| Disability buy-sell policy | |
| Reducing term | |
| 0.6 Social Security disability | |
| Qualification for disability benefits | |
| Definition of disability | |
| Waiting period | |
| Disability income benefits | |
| 0.7 Workers' compensation | |
| Eligibility | |
| Benefits | |
| 1.0 Medical Plans 6% | |
| 1.1 Medical plan concepts | |
| Fee-for-service basis versus prepaid basis | |
| Specified coverages versus comprehensive care | |
| Benefit schedule versus usual/reasonable/customary c | harges |
| Any provider versus limited choice of providers | |
| Insureds versus subscribers/participants | |
| 1.2 Types of providers and plans | |
| Major medical insurance (indemnity plans) | |
| Characteristics | |
| Common limitations | |
| Exclusions from coverage | |
| Provisions affecting cost to insured | |
| Health insuring corporations (HICs)(formerly known as haintenance organizations) | nealth |
| Preferred provider organizations (PPOs) | |
| General characteristics | |
| In and out of network | |
| Types of parties to the provider contract | |
| Point-of-service (POS) plans | |
| Nature and purpose | |
| | |
| Out-of-network provider access | |



| Indemnity plan features | Definition |
|---|---------------------------|
| HIC plan features | Eligibility |
| Consumer Driven Plans | Contribut |
| Ohio Children's Health Insurance Program (5160; 5161) | 11.7 PPACA (|
| 1.3 Cost containment in health care delivery | Adverse bei |
| Cost-saving services | Rollout scho |
| Preventive care | Employer co |
| Hospital outpatient benefits | Department |
| Alternatives to hospital services | Types of pla |
| Utilization management reviews | Enrollment |
| Prospective review | |
| Concurrent review | Healthcare. |
| Retrospective | Statement |
| Grievance procedures | 12.0 Health I |
| Prior authorization procedures (3923.041, 1751.72) | 12.1 General |
| 1.4 Ohio requirements (individual and group) | Combined h |
| Eligibility requirements | Structure a |
| Dependent child coverage (3923.24, .56; 1751.14, 3923.241) | Limited ser |
| Newborn child coverage (3923.26; 1751.61) | Limited cho |
| Coverage of adopted children (3923.40; 3924.51; 1751.59) | Gatekeepei (specialty) |
| Enrollment | Copayment |
| Special Enrollment Period | Prepaid bas |
| Non-custodial parent | 12.2 HIC serv |
| Grandchildren | Basic healtl |
| Immunizations | Preventiv |
| Physically/mentally handicapped coverage | Physician |
| Women's benefits | Emergen |
| Cytologic screening and mammography (3923.52; 1751.62) | Urgent ca |
| Infertility | Hospital |
| Maternity | Outpatie |
| Postpartum | Diagnosti |
| Coordination of benefits provision | Cancer c |
| 1.5 HIPAA (Health Insurance Portability and Accountability Act) | Suppleme |
| requirements | Intermed |
| Eligibility | Dental ca |
| Privacy | Vision ca |
| Guaranteed issue | Podiatric |
| Renewability | Mental he |
| Mental health parity | Alcohol a |
| Security provisions | Home he |

| | _ |
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| Eligibility | |
| Contribution limits | |
| 1.7 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 | |
| 2.0 Health Insuring Corporations (HICs) 5% | |
| 2.1 General characteristics | |
| Combined health care delivery and financing | |
| Structure and providers | |
| Limited service area | |
| Limited choice of providers | |
| Gatekeeper concept/Primary care physician versus referra (specialty) physician | al |
| Copayments | |
| Prepaid basis | |
| 2.2 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 | |



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| Nursing services | Eligibility for coverage |
| Physical therapy | Annual open enrollment |
| Chiropractic services | Part-time employees |
| Specialty Health Care Services (1751.01 (C)) | Dependent, spousal eligibility |
| 12.3 HIC certification and regulation | Domestic partners/civil unions |
| Solicitation documents (1751.31) | Coordination of benefits provision |
| Advertising (1751.20) | Change of insurance companies or loss of coverage |
| Confidentiality of medical and health information (1751.52) | Coinsurance and deductible carryover |
| Contractual plan | No-loss no-gain |
| Evidence of coverage (1751.11, .33) | Events that terminate coverage |
| Benefits and exclusions | Extension of benefits |
| Open enrollment provision | Continuation of coverage under COBRA 29 USC1161 and Ohiospecific rules (3923.38) |
| Member rights (1751.18) | Cancellation or nonrenewal |
| Renewal (1751.18) | Reinstatement for military personal |
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| Regulatory jurisdiction/place of delivery | Periodontics |
| Disclosure form | Prosthodontics |
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| Insurer underwriting criteria | 14.2 Indemnity plans |
| Characteristics of group | Choice of providers |
| Nondiscrimination | Network versus out-of-network |
| Plan design factors | Scheduled versus nonscheduled plans |
| Contributory/non-contributory | Deductibles |
| Persistency factors | Coinsurance |
| Administrative conchility | Exclusions, limitations |
| Administrative capability | Exclusions, timeacions |



| Diagnostic/preventive services | Coverage, formulary, tiering, exceptions/appeals |
|---|--|
| Basic services | Cost Sharing, premium, deductible, coverage gap, catastrophic |
| Major services | Low Income Subsidy |
| Deductibles and coinsurance | Late enrollment penalty |
| Combination plans | Limitations- Prior auth, step therapy, quantity limits |
| Exclusions | Preferred, network pharmacies |
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| Integrated deductibles versus stand-alone plans | Open enrollment |
| Minimizing adverse selection | Solicitation of Medicare supplements (3923.33, .338.331336; 398-08, 3901-8-09) |
| Stand-alone plans | Standardization Medicare supplement plans |
| 15.0 Insurance for Senior Citizens and Special Needs Individuals 8% | Core benefits |
| 45 d Nadiona | Additional benefits |
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| Nature, financing, administration and terminology | Standards for marketing |
| Part A — Hospital Insurance | Certification requirements |
| Individual eligibility requirements | Advertising |
| Enrollment | Appropriateness of recommended purchase and excessive |
| Coverages and cost-sharing amounts | insurance |
| Exclusions | Outline of coverage |
| Part B — Medical Insurance | Right to return (free look) |
| Individual eligibility requirements | Replacement |
| Enrollment | Required disclosure provisions |
| Coverages and cost-sharing amounts | Permitted compensation arrangements |
| Exclusions | Notice of change |
| Claims terminology and other key terms | Guaranteed issue |
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| Eligibility Requirements | Individuals age 65 or older |
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| Supplemental Benefits | Benefits |
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| Eligibility and enrollment | Eligibility for benefits |

| Low I | Income Subsidy |
|-----------------|---|
| Late | enrollment penalty |
| Limit | ations- Prior auth, step therapy, quantity limits |
| Prefe | erred, network pharmacies |
| .33 | edicare supplements; 3923.33, 38.331336; OAC 3901-8-08 Amended, including Appendix and D) |
| Purpo | ose |
| Open | enrollment |
| | itation of Medicare supplements (3923.33, .338.331336; 3901-3901-8-09) |
| Stanc | dardization Medicare supplement plans |
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| Ade | ditional benefits |
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| Sta | andards for marketing |
| Ce | rtification requirements |
| Ad | vertising |
| | propriateness of recommended purchase and excessive urance |
| Ou | tline of coverage |
| Rig | tht to return (free look) |
| Re | placement |
| Red | quired disclosure provisions |
| Pei | rmitted compensation arrangements |
| No | tice of change |
| Gu | aranteed issue |
| Medio | care SELECT |
| 15.5 O | ther options for individuals with Medicare |
| Empl | oyer group health plans |
| Dis | abled employees |
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| Ind | lividuals age 65 or older |
| Cor | nnector Models |
| Medio | caid |
| Eli | gibility |
| Bei | nefits |
| Dif | ferences |
| 15.6 Lo .50) | ong-term care (LTC) policies (3901-4-01; 1751.63, 3923.41 |
| LTC, | Medicare and Medicaid compared |
| Fligib | pility for benefits |



| Levels of care | Buy-sell policy | |
|--|---|--|
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| Intermediate care | 16.6 Health Reimburse | |
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| Home health care | OUIO PROPERT | |
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| Respite care | 15 | |
| Assisted living | | |
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| Benefit amounts | 1.1 Licensing | |
| Optional benefits | Maintenance and du | |
| Guarantee of insurability | Requirements (39 | |
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| Replacement (3901-4-01 (N))) | Inactivity due to | |
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| · · | 1.2 State regulation | |
| Long-term care insurance Accidental death and dismemberment | Acts constituting insu | |
| | Negotiate, sell, soli Director's general dut | |
| 16.3 Medical expense coverage for sole proprietors and partners | 3905.12) | |
| 16.4 Business disability insurance | Company regulation | |
| Key person disability income | | |

16.5 Medical Savings Accounts (MSAs) and Health savings accounts (HSAs)

16.6 Health Reimbursement Accounts (HRAs)

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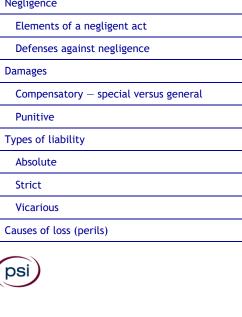
| 150 questions - 2.5 Hours |
|---|
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|---|---|
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| 2.0 General Insurance 9% | 2.4 Contracts |
| 2.1 Concepts | Elements of a legal contract |
| Risk management key terms | Offer and acceptance |
| Risk | Consideration |
| Exposure | Competent parties |
| Hazard | Legal purpose |
| | |



| 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 | |
| Legal interpretations affecting contracts | Loss valuation | |
| Ambiguities in a contract of adhesion | Actual cash value | |
| Reasonable expectations | Replacement cost | |
| Indemnity | Functional replacement cost | |
| Utmost good faith | Market/agreed value | |
| Representations/misrepresentations | Valued amount | |
| Warranties | Stated amount | |
| Concealment | 3.2 Policy structure | |
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| Waiver and estoppel | Definitions | |
| 0 Property and Casualty Insurance Basics 16% | Insuring agreement or clause | |
| 1 Principles and concepts | Additional/supplementary coverage | |
| nsurable interest | Conditions | |
| Inderwriting | Exclusions | |
| Credit scores | Endorsements | |
| Loss ratio | 3.3 Common policy provisions | |
| ates | Insureds — named, first named, additional | |
| Types | Policy period | |
| Loss costs | Policy territory | |
| Components | Cancellation and nonrenewal | |
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| Physical | Coinsurance | |
| Moral | Other insurance | |
| Morale | Non-concurrency | |
| 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 — co | |
| Absolute | Split | |
| Strict | Combined single | |
| Vicarious | Restoration/non-reduction of limits | |
| Causes of loss (perils) | Vacancy or un-occupancy | |
| | | |





| Named insured provisions |
|--|
| Duties after loss |
| Assignment |
| Abandonment |
| Policy provisions |
| Liberalization |
| Subrogation |
| Salvage |
| Claim settlement options |
| Replacement cost vs. actual cash value |
| Duty to defend |
| Third-party provisions |
| Standard mortgage clause |
| Loss payable clause |
| No benefit to the bailee |
| Additional insured |
| 4 Ohio laws, regulations and required provisions |
| Ohio Valued Policy Law (3929.25) |
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| Binders (4509.56; 3901-1-18(I)) |
| Controlled business (3905.6165)) |
| Retaliatory provisions (3901.86) |
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| 1 Characteristics and purpose |
| Eligibility |
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| Reasons |
| Notice |
| 2 Coverage forms — Perils insured against |
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| Broad |
| Special |

| 4.3 Property coverages |
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| Coverage A — Dwelling |
| Coverage B — Other structures |
| Coverage C — Personal property |
| Coverage D — Fair rental value |
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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)

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4.7 Personal liability supplement

Cancellation/nonrenewal

5.0 Homeowners ('22) Policy 14%

5.1 Eligibility and definitions

5.2 Coverage forms

HO-2 through HO-6

8-OH

5.3 Section I - Property coverages

Coverage A — Dwelling

 ${\bf Coverage}\; {\bf B} - {\bf Other}\; {\bf structures}$

Coverage C — Personal property

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Additional coverages

5.4 Section II — Liability coverages

 ${\bf Coverage} \; {\bf E} - {\bf Personal} \; {\bf liability}$

Coverage F — Medical payments to others

Additional coverages

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5.6 Exclusions

5.7 Conditions

5.8 Selected endorsements

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|---|-----------------|
| Home day care (HO 04 97) | |
| | |
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| Watercraft (HO 24 75) | |
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| 6.0 Auto Insurance 14% 6.1 Laws | |
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| Uninsured/underinsured motorist coverage | |
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| Required limits | |
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|---|--------|
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| Commercial auto coverage forms | |
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| 7.1 Components of a commercial policy | |
| Common policy declarations | |
| Common policy conditions | |
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| One or more coverage parts | |



| 7.2 Commercial general liability ('13) | Ordinance or law (CP 04 05) |
|---|--|
| Commercial general liability coverages | Spoilage (CP 04 40) |
| Bodily injury and property damage liability | Peak season limit of insurance (CP 12 30) |
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| Medical payments | 7.4 Commercial Crime ('15) |
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| Claims-made features | Government crime coverage forms (discovery/loss sustained) |
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| Retroactive date | Employee theft |
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| Claim information | Inside the premises — theft of money and securities |
| Occurrence versus claims-made | Inside the premises — robbery or safe burglary of other property |
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| 7.3 Commercial property ('12) | Safe depository |
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| Building and personal property | Commercial Inland marine conditions forms |
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| Business income | Commercial articles |
| Legal liability | Contractors equipment floater |
| Extra expense | Electronic data processing |
| Causes of loss forms | Equipment dealers |
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| Fede | eral Employers Liability Act |
| The | Jones Act |
| 9.2 Wor | kers' compensation and employers liability insurance policy |
| Part O | ne — Workers' compensation insurance |
| Part T | wo — Employers liability insurance |
| Part T | nree — Other states insurance |
| Part Fo | our — Your duty if injury occurs |
| Part F | ve — Premium |
| Part Si | x — Conditions |
| 9.3 Sele | cted endorsements and rating factors |
| Foreig | n coverage |
| Mal at | ary compensation |



| All states |
|---|
| Job classification |
| Payroll |
| Experience modification factor |
| Premium discounts |
| Participation plans |
| 10.0 Other Coverages and Options 7% |
| 10.1 Umbrella/excess liability policies |
| Personal (DL 98 01) |
| Commercial (CU 00 01) |
| 10.2 Specialty liability insurance |
| Professional liability |
| Errors and omissions |
| Directors and officers liability |
| Fiduciary liability |
| Liquor liability |
| Employment practices liability |
| Employee Benefits |
| Identity Fraud Expense Coverage |
| 10.3 Surplus lines |
| Eligibility |
| Definitions and non-admitted markets |
| Licensing requirements |
| 10.4 Surety bonds |
| Nature of bonds |
| Bond period |
| Discovery bond |
| Limit of liability |
| Termination of coverage |
| Parties to a bond |
| Principal, obligee, surety |
| Purpose of bonds |
| Surety, fidelity |
| Types of fidelity bonds |
| Employee theft, public official, financial institution, fiduciary |
| Types of surety bonds |
| Contract, license, judicial, permit |
| 10.5 Aviation insurance |
| Aircraft liability |
| Hull, cargo, freight |
| Implied warranties |

| Perils |
|---|
| Drone coverage |
| General and particular average |
| 10.6 Ocean marine insurance |
| Major coverages |
| Hull insurance |
| Cargo insurance |
| Freight insurance |
| Protection and indemnity |
| Implied warranties |
| Perils |
| General and particular average |
| 10.7 National Flood Insurance Program |
| "Write your own" versus government |
| Eligibility |
| Coverage |
| Limits |
| Deductibles |
| 10.8 Other policies |
| Boat owners |
| Personal watercraft |
| Recreational vehicles |
| Difference in conditions |
| 10.9 Residual markets |
| Insurance Underwriting Plan |
| FAIR plans (3929.4149; 3901-1-18) |
| Commercial Insurance Joint Underwriting Association (3930.0118) |
| |

OHIO TITLE INSURANCE AGENT SERIES 11-37

Ohio Automobile Insurance Plan (4509.70)

100 questions - 2 Hours

1.0 Insurance Regulation 10%

1.1 Licensing

Types of licensees

Definitions/general requirements (3905.01, .02, .04-.06; 3953.01, 3953.03; 3901-5-09)

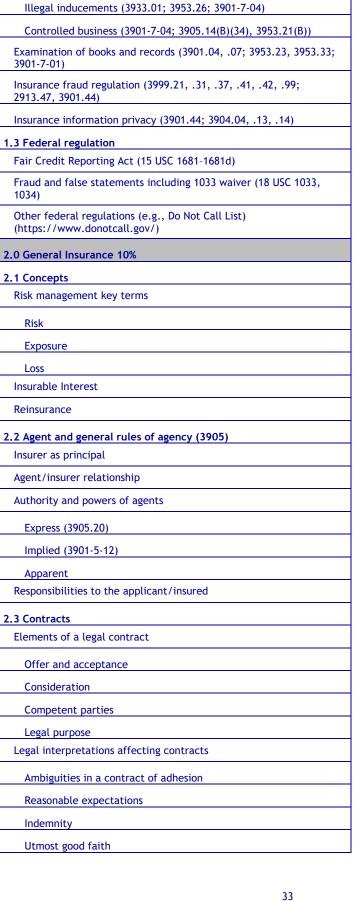
Title agent additional requirements (3953.01(H); 3953.21(B), 3953.22)

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

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



| Requirements (3905.02, .04, .041, .05, .051, .06; 3901-5-09) | Misrepresentation (3901.21; 3905.14(B)(5); 3999.08) |
|--|---|
| Change in name, address, email, telephone number (3905.061, 3905.071; 3901-5-09) | Defamation of insurer (3901.21(C), (D); 3999.09) |
| Duty to report criminal convictions and administrative | Unfair discrimination (3901.21(L), (M), (N)) |
| disciplinary actions (3905.22 (A), (B)) | Illegal inducements (3933.01; 3953.26; 3901-7-04) |
| Assumed business names (3905.11) | Controlled business (3901-7-04; 3905.14(B)(34), 3953.2 |
| Continuing education including exemptions and penalties (3905.06, 3905.481; 3901-5-01; 3901-5-05(D), 3901.5.09) | Examination of books and records (3901.04, .07; 3953.23 3901-7-01) |
| Disciplinary actions | Insurance fraud regulation (3999.21, .31, .37, .41, .42, . |
| Penalties and fines for violations (3901.22(D), (F), 3905.14(B), (D), (E), (F), (G), (H), (.99), (3905.99) | 2913.47, 3901.44) Insurance information privacy (3901.44; 3904.04, .13, .1 |
| Cease and desist orders (3901.221; 3905.14(G), 3901.22(D)) | 1.3 Federal regulation |
| Civil | Fair Credit Reporting Act (15 USC 1681-1681d) |
| Criminal | Fraud and false statements including 1033 waiver (18 US |
| Hearings (3901.22; 3905.14(D); ORC 119) | 1034) |
| Consent/Settlement agreements (3901.22(G)), 3905.14 (B)(2)) | Other federal regulations (e.g., Do Not Call List) (https://www.donotcall.gov/) |
| Failure to pay taxes (3905.14(B)(14)) | 2.0 General Insurance 10% |
| Failure to appear for an interview (3905.14(B)(22)) | 2.1 Concepts |
| Failure to provide department with a written response (3905.14(B)(21)) | Risk management key terms |
| 1.2 State regulation | Risk |
| Director's general duties and powers (3901.01, 3901.011, .04, .041; 3905.12) | Exposure |
| , | Loss |
| Company regulation Certificate of authority (3925.11, 3925.12, 3953.03, 3953.04, | Insurable Interest |
| 3953.17) | Reinsurance |
| Title marketing representative appointment (3901-5-09(G)) | 2.2 Agent and general rules of agency (3905) |
| Insolvency (3903.01(0)) | Insurer as principal |
| Prohibited business (3953.09), 3953.21(B); 3901-7-04)) Financial requirements (3925.12; 3953.05; 3953.06; 3901-1-50; | Agent/insurer relationship |
| 3901-3-04) | Authority and powers of agents |
| Closing Protection Coverage (3953.32) | Express (3905.20) |
| Agent regulation | Implied (3901-5-12) |
| Agent appointment (3905.20, .21; 3901-5-09(K)) | |
| Commissions (3905.18; 3953.25; 3901-5-09(N)) | Apparent Responsibilities to the applicant/insured |
| Trust account (3953.231; 3901-7-01) | |
| Interest on trust account (IOTA) (3953.231) | 2.3 Contracts Elements of a legal contract |
| Division of fees and charges (3953.27) | Eternents of a tegat contract |
| Illegal compensation (3905.18, 3953.26; 3901-7-04) | Offer and acceptance |
| Agent/Consumer fees (3905.55) | Consideration |
| Surety bonds and errors and omissions coverage (3953.23; 3901-7- | Competent parties |
| 02) | Legal purpose |
| Closing protection coverage (3953.32) | Legal interpretations affecting contracts |
| Controlled business (3953.21(B), 3901-7-04) | Ambiguities in a contract of adhesion |
| Unfair insurance trade practices (3901.1926; 3901-1-07) | Reasonable expectations |
| Rebating (3933.01; 3953.26) | Indemnity |
| False advertising (3901.21(B), (D); 3905.43; 3999.10, .11) | Utmost good faith |
| | |





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| 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 |
|---|
| 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 |
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| Types of records Types of recording systems Requirements to record |
| Types of recording systems Requirements to record |
| 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 |
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| Voluntary and involuntary liens Federal liens Mortgage Judgments |
| Federal liens Mortgage Judgments |
| Mortgage Judgments |
| Judgments |
| |
| Taxes and assessments |
| |
| Surveys |
| Condominiums |
| Water rights |
| Mineral rights |
| Equitable interests |
| Attachments |
| Executions |
| Covenants, conditions and restrictions |
| 5.2 Special problem areas and concerns |
| Ohio child support lien |
| Acknowledgments |
| Mechanic's lien |
| Bankruptcy |
| Probate |
| Forfeitures |
| Foreclosure |
| Claims against the title |
| Lis pendens |
| 5.3 Principles of clearing title |
| Releases |
| Assignments |
| Subordinations |
| Affidavits |
| 5.4 Settlement of closing procedures |
| Real Estate Settlement Procedures Act (RESPA) |
| Closing protection letter (3953.32) |
| Good funds |

OHIO PUBLIC ADJUSTER SERIES 11-38

100 questions - 2 Hours

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

Utmost good faith

Warranties
Concealment

Representations/misrepresentations



| Fraud |
|---|
| Waiver and estoppel |
| .2 Insurance principles and concepts |
| Hazards |
| Physical |
| Moral |
| Morale |
| Causes of loss (perils) |
| Named perils versus special (open) perils |
| Proximate cause |
| Direct loss |
| Consequential |
| Indirect loss |
| Blanket versus specific insurance |
| Basic types of construction |
| Loss valuation |
| Actual cash value |
| Replacement cost |
| Functional replacement cost |
| Market/agreed value |
| Valued amount |
| Stated amount |
| .3 Policy structure |
| Declarations |
| Definitions |
| Insuring agreement or clause |
| Additional/supplementary coverage |
| Conditions |
| Exclusions |
| Endorsements |
| .4 Common policy provisions |
| Insureds — named, first named, additional |
| Policy period |
| Policy territory |
| Cancellation and nonrenewal |
| Deductibles |
| Other insurance |
| Nonconcurrency |
| Primary and excess |
| Pro rata |
| Contribution by equal shares |
| Policy limits |
| Restoration/non-reduction of limits |
| Coinsurance |
| Vacancy or unoccupancy |

| Assi | gnment |
|----------|---|
| Libe | eralization |
| Third- | party provisions |
| Sta | ndard mortgage clause |
| Los | s payable clause |
| No | benefit to the bailee |
| 2.5 Ohi | o laws, regulation and required provisions |
| Ohio \ | Valued Policy Law (3929.25) |
| Ohio I | nsurance Guaranty Association (3955.0110, .1219) |
| Ohio I | FAIR Plan (3929.4149; 3901-1-18) |
| 3937. | ellation and nonrenewal (3929.1922, .24; 3937.2535, 47; 3901-1-18) |
| | ealment, misrepresentation or fraud (3999.31, 3999.37, 42; 3999.99, 3929.55, 2913.01, 2913.02, 2913.31; and 2913.47 |
| Mine | subsidence (3929.5053, .55, .56, .5861; 3901-1-48) |
| | rism Risk Insurance Program Reauthorization Act of 2019 L. 116-94) Bulletin 2015-02 |
| 3.0 Adj | usting Losses 15% |
| 3.1 Role | e of the adjuster (Reg 3901-1-24) |
| Duties | s and responsibilities |
| Prohil | oited activities (3901-1-24(C)) |
| Indep | endent adjuster versus public adjuster (3951.01(B)) |
| Public | adjuster versus public adjuster agent (3951.01(B),(C), .03(E)) |
| Relati | onship to the legal profession (3951.01(E)(1), .08) |
| Recor | ds (3901-1-24(D)) |
| 3.2 Dut | ies of insured after loss |
| Notice | e to insurer |
| Minim | izing loss |
| Proof | of loss |
| Specia | al requirements |
| Produ | ction of books and records |
| Abanc | lonment |
| 3.3 Det | ermining value and loss |
| Burde | n of proof of value and loss |
| Estima | ates |
| Depre | ciation |
| Salvag | ge |
| Appra | isal |
| 3.4 Pay | ment and discharge |
| Claim | settlement options |
| Practi | cal adjustment procedures (determine and evaluate) |
| Buil | ding construction |
| Inve | entory analysis |
| | e element |
| lmp | rovement and betterments |
| | ders risk |
| 4 0 Du | elling ('02) Policy 5% |

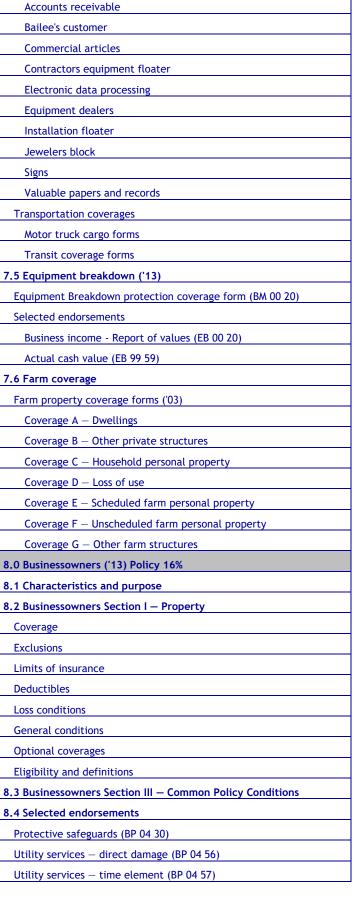


| 4.1 Characteristics and purpose | Home day care (HO 04 97) |
|--|--|
| Eligibility | 6.0 Auto Insurance 8% |
| Cancellation/renewal | 6.1 Laws |
| Reasons | Use of non-OEM aftermarket |
| Notice | 6.2 Personal ('18) auto policy |
| 4.2 Coverage forms — Perils insured against | Definitions |
| Basic | Coverage for damage to you |
| Broad | Collision |
| Special | Other than collision |
| 4.3 Property coverages | Deductibles |
| Coverage A — Dwelling | Transportation expenses |
| Coverage B — Other structures | Exclusions |
| Coverage C — Personal property | Duties after an accident or l |
| Coverage D — Fair rental value | General provisions |
| Coverage E — Additional living expense | Selected endorsements |
| Other coverages | Amendment of policy prov |
| 4.4 General exclusions | Towing and labor (PP 03 0 |
| 4.5 Conditions and definitions | Extended non-owned cove |
| 4.6 Selected endorsements | Miscellaneous type vehicle |
| Special provisions — Ohio (DP 01 34) | Joint ownership coverage |
| Automatic increase in insurance (DP 04 11) | 6.3 Commercial auto ('20) |
| Broad theft coverage (DP 04 72) | Commercial auto coverage f |
| Dwelling under construction (DP 11 43) | Business auto |
| 5.0 Homeowners ('22) Policy 7% | Garage |
| 5.1 Coverage forms | Business auto physical dar |
| HO-2 through HO-6 | Truckers |
| HO-8 | Motor carrier |
| 5.2 Eligibility and Definitions | Coverage form sections |
| 5.3 Section I — Property coverages | Covered autos |
| Coverage A — Dwelling | Garage keepers coverage |
| Coverage B – Other structures | Trailer interchange covers |
| Coverage C — Personal property | Physical damage coverage |
| Coverage D — Loss of use | Exclusions |
| Additional coverages | Conditions |
| 5.4 Perils insured against | Definitions |
| 5.5 Exclusions | Selected endorsements |
| 5.6 Conditions | Lessor — additional insure |
| 5.7 Selected endorsements | Mobile equipment (CA 20 |
| Special provisions — Ohio (HO 01 34) | Drive other car coverage (|
| Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 | Individual named insured |
| 27) | Commercial carrier regulation |
| Permitted incidental occupancies (HO 04 42) | The Motor Carrier Act of 1 |
| Earthquake (HO 04 54) | |
| Scheduled personal property (HO 04 61) | Endorsement for motor ca liability (MCS-90) |
| Personal property replacement cost (HO 04 90) | 7.0 Commercial Package Poli |

Insurance 8% non-OEM aftermarket crash parts (1345.81; 3901-1-54(H)(4)) sonal ('18) auto policy tions age for damage to your auto ision er than collision uctibles nsportation expenses lusions after an accident or loss al provisions ed endorsements endment of policy provisions — Ohio (PP 01 86) ring and labor (PP 03 03) ended non-owned coverage (PP 03 06) cellaneous type vehicle (PP 03 23) nt ownership coverage (PP 03 34) mercial auto ('20) ercial auto coverage forms iness auto age iness auto physical damage ckers or carrier age form sections ered autos age keepers coverage iler interchange coverage sical damage coverage lusions ditions initions ed endorsements sor - additional insured and loss payee (CA 20 01)oile equipment (CA 20 15) e other car coverage (CA 99 10) vidual named insured (CA 99 17) ercial carrier regulations Motor Carrier Act of 1980 orsement for motor carrier policies of insurance for public ility (MCS-90) mercial Package Policy (CPP) 18%



| 7.1 Components of a commercial policy | Commercial Inland marine conditions forms |
|--|---|
| Common policy declarations | Commercial inland marine coverage forms |
| Common policy conditions | Accounts receivable |
| Interline endorsements | Bailee's customer |
| One or more coverage parts | Commercial articles |
| 7.2 Commercial property ('12) | Contractors equipment floater |
| Definitions, conditions, exclusions | Electronic data processing |
| Coverage forms | Equipment dealers |
| Building and personal property | Installation floater |
| Condominium association | Jewelers block |
| Condominium commercial unit-owners | Signs |
| Builders risk | Valuable papers and records |
| Business income | Transportation coverages |
| Legal liability | Motor truck cargo forms |
| Extra expense | Transit coverage forms |
| Causes of loss forms | 7.5 Equipment breakdown ('13) |
| Basic | Equipment Breakdown protection coverage f |
| Broad | Selected endorsements |
| Special | Business income - Report of values (EB 00) |
| Selected endorsements | Actual cash value (EB 99 59) |
| Ordinance or law (CP 04 05) | 7.6 Farm coverage |
| Spoilage (CP 04 40) | Farm property coverage forms ('03) |
| Peak season limit of insurance (CP 12 30) | Coverage A — Dwellings |
| Value reporting form (CP 13 10) | Coverage B — Other private structures |
| 7.3 Commercial crime ('13) | Coverage C — Household personal property |
| General definitions | Coverage D — Loss of use |
| Burglary | Coverage E — Scheduled farm personal pro |
| Theft | Coverage F — Unscheduled farm personal p |
| Robbery | Coverage G — Other farm structures |
| Crime coverage forms | 8.0 Businessowners ('13) Policy 16% |
| Commercial crime coverage forms (discovery/loss sustained) | 8.1 Characteristics and purpose |
| Government crime coverage forms (discovery/loss sustained) | 8.2 Businessowners Section I — Property |
| Coverages | Coverage |
| Employee theft | Exclusions |
| Forgery or alteration | Limits of insurance |
| Inside the premises — theft of money and securities | Deductibles |
| Inside the premises — robbery or safe burglary of other property | Loss conditions |
| Outside the premises | General conditions |
| Computer fraud | Optional coverages |
| Funds transfer fraud | Eligibility and definitions |
| Money orders and counterfeit money | 8.3 Businessowners Section III — Common Po |
| Other crime coverage | 8.4 Selected endorsements |
| • | Protective safeguards (BP 04 30) |
| Extortion — commercial entities (CR 04 03) | i i occedite salegualus (br 04 30) |
| Extortion — commercial entities (CR 04 03) 7.4 Commercial inland marine ('04) | Utility services — direct damage (BP 04 56) |





| | nal Flood Insurance Program |
|-----------|-----------------------------|
| | our own" versus government |
| Eligibili | ty |
| Coverag | <u>ge</u> |
| Limits | |
| Deducti | bles |
| 9.2 Ocea | n marine insurance |
| Major c | overages |
| Hull i | nsurance |
| Cargo | insurance |
| Freig | ht insurance |
| Prote | ction and indemnity |
| Implied | warranties |
| Perils | |
| Genera | and particular average |
| 9.3 Other | policies |
| Aircraft | hull |
| Boat ov | /ners |
| Differer | nce in conditions |
| 9.4 Suret | y bonds |
| Contrac | t |
| License | and permit |
| Judicial | |
| 9.5 Aviat | ion insurance |
| Aircraft | liability |
| Hull, | cargo, freight |
| Impli | ed warranties |
| Perils | i . |
| Drone | e coverage |
| Gene | ral and particular average |
| 9.6 Oceai | n marine insurance |
| Major c | overages |
| Hull i | nsurance |
| Cargo | insurance |
| Freig | ht insurance |
| Prote | ction and indemnity |
| Implied | warranties |
| Perils | |
| Genera | and particular average |
| 9.7 Other | policies |
| Boat ov | /ners |
| Perso | nal watercraft |
| | eational vehicles |

| 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) | <u>;</u> |
| 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 disciplinal actions (3905.22) | у |
| 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) | or |
| Penalties and fines for violations (3905.14, .99; 2927.27(C)) | |
| 1.2 Agent regulation | |
| Record maintenance and examination (3905.90) | |
| Prohibited conduct (3905.932; 3901-1-66) | |



| Solicitation on grounds of courthouse or detention facility (3901-1-66(I); 3905.932(B)) |
|---|
| Practice of law (3905.932(H)) |
| Referral of attorney (3905.932(A)) |
| Signing bond in blank (3905.931(A), .933(A)) |
| Solicit without license (3905.84) |
| Surety Bail Bond Agent Conduct (3901-1-66) |
| Unfair and prohibited practices (3901-1-66) 3905.84, 3905.841 |
| Misrepresentation (3901.21(A); 3905.14(B)(5); 3999.08) |
| False advertising (3901.21(A), (B), (C), (D), (E), 3901.24; 3905.43; 3999.10, .11) |
| Defamation of insurer (3901.21(C), (D); 3999.09) |
| Charges, fee, refunds and rebates (3905.14(B)(32)(33), 3905.93, .932(D),(E),(F), .933(B)) |
| 1.3 Federal regulation |
| Fair Credit Reporting Act (15 USC 1681-1681d) |
| Fraud and false statements, including 1033 waiver (18 USC 1033, 1034) |
| 2.0 The Legal Framework 35% |
| 2.1 Authority |
| Express |
| Implied |
| Apparent |
| 2.2 Contracts |
| Elements of a legal contract |
| Offer and acceptance |
| Consideration |
| Competent parties |
| Legal purpose |
| Classifications of contracts |
| Formal and informal |
| Unilateral and bilateral |
| Executory and executed contracts |
| Concealment |
| Fraud |
| 2.3 Court jurisdictions |
| Original jurisdiction |
| Territorial |
| Subject-matter |
| Personal |
| Appellate jurisdiction |
| 2.4 Terminology |
| Acquit |
| |

| Adjudicate Capital offense Conviction Custody Defendant Disposition Extradition Felony Fugitive Hearing Incarceration Indictment Misdemeanor Recognizance Revoke Suspend Warrant Writ 3.0 Bail Bond Principles and Practices 40% 3.1 Parties to a surety bond Principal Indemnitor for principal Indemnity agreement Obligee Surety 3.2 Duties of surety bail bond agent Power of attorney Duty to register (3905.87) Collateral and trust obligations Build-up funds (3905.91) Duties when apprehending fugitives Written contract (2927.27(A)(3)) Prohibition of representation as bounty hunter (2927.27(B)) 3.3 Types of bonds Personal surety bond Corporate surety bond | |
|---|---|
| Conviction Custody Defendant Disposition Extradition Felony Fugitive Hearing Incarceration Indictment Misdemeanor Recognizance Revoke Suspend Warrant Writ 3.0 Bail Bond Principles and Practices 40% 3.1 Parties to a surety bond Principal Indemnitor for principal Indemnity agreement Obligee Surety 3.2 Duties of surety bail bond agent Power of attorney Duty to register (3905.87) Collateral and trust obligations Build-up funds (3905.91) Duties when apprehending fugitives Written contract (2927.27(A)(2)) Prohibition of representation as bounty hunter (2927.27(B)) 3.3 Types of bonds Personal surety bond | |
| Custody Defendant Disposition Extradition Felony Fugitive Hearing Incarceration Indictment Misdemeanor Recognizance Revoke Suspend Warrant Writ 3.0 Bail Bond Principles and Practices 40% 3.1 Parties to a surety bond Principal Indemnitor for principal Indemnity agreement Obligee Surety 3.2 Duties of surety bail bond agent Power of attorney Duty to register (3905.87) Collateral and trust obligations Build-up funds (3905.91) Duties when apprehending fugitives Written contract (2927.27(A)(2)) Prohibition of representation as bounty hunter (2927.27(B)) 3.3 Types of bonds Personal surety bond | Capital offense |
| Defendant Disposition Extradition Felony Fugitive Hearing Incarceration Indictment Misdemeanor Recognizance Revoke Suspend Warrant Writ 3.0 Bail Bond Principles and Practices 40% 3.1 Parties to a surety bond Principal Indemnitor for principal Indemnity agreement Obligee Surety 3.2 Duties of surety bail bond agent Power of attorney Duty to register (3905.87) Collateral and trust obligations Build-up funds (3905.91) Duties when apprehending fugitives Written contract (2927.27(A)(2)) Puty to notify law enforcement (2927.27(A)(3)) Prohibition of representation as bounty hunter (2927.27(B)) 3.3 Types of bonds Personal surety bond | |
| Extradition Extradition Felony Fugitive Hearing Incarceration Indictment Misdemeanor Recognizance Revoke Suspend Warrant Writ 3.0 Bail Bond Principles and Practices 40% 3.1 Parties to a surety bond Principal Indemnitor for principal Indemnity agreement Obligee Surety 3.2 Duties of surety bail bond agent Power of attorney Duty to register (3905.87) Collateral and trust obligations Build-up funds (3905.91) Duties when apprehending fugitives Written contract (2927.27(A)(2)) Duty to notify law enforcement (2927.27(A)(3)) Prohibition of representation as bounty hunter (2927.27(B)) 3.3 Types of bonds Personal surety bond | |
| Extradition Felony Fugitive Hearing Incarceration Indictment Misdemeanor Recognizance Revoke Suspend Warrant Writ 3.0 Bail Bond Principles and Practices 40% 3.1 Parties to a surety bond Principal Indemnitor for principal Indemnity agreement Obligee Surety 3.2 Duties of surety bail bond agent Power of attorney Duty to register (3905.87) Collateral and trust obligations Build-up funds (3905.91) Duties when apprehending fugitives Written contract (2927.27(A)(2)) Duty to notify law enforcement (2927.27(A)(3)) Prohibition of representation as bounty hunter (2927.27(B)) 3.3 Types of bonds Personal surety bond | Defendant |
| Felony Fugitive Hearing Incarceration Indictment Misdemeanor Recognizance Revoke Suspend Warrant Writ 3.0 Bail Bond Principles and Practices 40% 3.1 Parties to a surety bond Principal Indemnitor for principal Indemnity agreement Obligee Surety 3.2 Duties of surety bail bond agent Power of attorney Duty to register (3905.87) Collateral and trust obligations Build-up funds (3905.91) Duties when apprehending fugitives Written contract (2927.27(A)(2)) Duty to notify law enforcement (2927.27(B)) 3.3 Types of bonds Personal surety bond | Disposition |
| Fugitive Hearing Incarceration Indictment Misdemeanor Recognizance Revoke Suspend Warrant Writ 3.0 Bail Bond Principles and Practices 40% 3.1 Parties to a surety bond Principal Indemnitor for principal Indemnity agreement Obligee Surety 3.2 Duties of surety bail bond agent Power of attorney Duty to register (3905.87) Collateral and trust obligations Build-up funds (3905.91) Duties when apprehending fugitives Written contract (2927.27(A)(2)) Duty to notify law enforcement (2927.27(A)(3)) Prohibition of representation as bounty hunter (2927.27(B)) 3.3 Types of bonds Personal surety bond | Extradition |
| Incarceration Indictment Misdemeanor Recognizance Revoke Suspend Warrant Writ 3.0 Bail Bond Principles and Practices 40% 3.1 Parties to a surety bond Principal Indemnitor for principal Indemnity agreement Obligee Surety 3.2 Duties of surety bail bond agent Power of attorney Duty to register (3905.87) Collateral and trust obligations Build-up funds (3905.91) Duties when apprehending fugitives Written contract (2927.27(A)(2)) Duty to notify law enforcement (2927.27(A)(3)) Prohibition of representation as bounty hunter (2927.27(B)) 3.3 Types of bonds Personal surety bond | Felony |
| Incarceration Indictment Misdemeanor Recognizance Revoke Suspend Warrant Writ 3.0 Bail Bond Principles and Practices 40% 3.1 Parties to a surety bond Principal Indemnitor for principal Indemnity agreement Obligee Surety 3.2 Duties of surety bail bond agent Power of attorney Duty to register (3905.87) Collateral and trust obligations Build-up funds (3905.91) Duties when apprehending fugitives Written contract (2927.27(A)(2)) Duty to notify law enforcement (2927.27(B)) 3.3 Types of bonds Personal surety bond | Fugitive |
| Indictment Misdemeanor Recognizance Revoke Suspend Warrant Writ 3.0 Bail Bond Principles and Practices 40% 3.1 Parties to a surety bond Principal Indemnitor for principal Indemnity agreement Obligee Surety 3.2 Duties of surety bail bond agent Power of attorney Duty to register (3905.87) Collateral and trust obligations Build-up funds (3905.91) Duties when apprehending fugitives Written contract (2927.27(A)(2)) Duty to notify law enforcement (2927.27(B)) 3.3 Types of bonds Personal surety bond | Hearing |
| Misdemeanor Recognizance Revoke Suspend Warrant Writ 3.0 Bail Bond Principles and Practices 40% 3.1 Parties to a surety bond Principal Indemnitor for principal Indemnity agreement Obligee Surety 3.2 Duties of surety bail bond agent Power of attorney Duty to register (3905.87) Collateral and trust obligations Build-up funds (3905.91) Duties when apprehending fugitives Written contract (2927.27(A)(2)) Duty to notify law enforcement (2927.27(A)(3)) Prohibition of representation as bounty hunter (2927.27(B)) 3.3 Types of bonds Personal surety bond | Incarceration |
| Revoke Suspend Warrant Writ 3.0 Bail Bond Principles and Practices 40% 3.1 Parties to a surety bond Principal Indemnitor for principal Indemnity agreement Obligee Surety 3.2 Duties of surety bail bond agent Power of attorney Duty to register (3905.87) Collateral and trust obligations Build-up funds (3905.91) Duties when apprehending fugitives Written contract (2927.27(A)(2)) Duty to notify law enforcement (2927.27(A)(3)) Prohibition of representation as bounty hunter (2927.27(B)) 3.3 Types of bonds Personal surety bond | Indictment |
| Revoke Suspend Warrant Writ 3.0 Bail Bond Principles and Practices 40% 3.1 Parties to a surety bond Principal Indemnitor for principal Indemnity agreement Obligee Surety 3.2 Duties of surety bail bond agent Power of attorney Duty to register (3905.87) Collateral and trust obligations Build-up funds (3905.91) Duties when apprehending fugitives Written contract (2927.27(A)(2)) Duty to notify law enforcement (2927.27(A)(3)) Prohibition of representation as bounty hunter (2927.27(B)) 3.3 Types of bonds Personal surety bond | Misdemeanor |
| Suspend Warrant Writ 3.0 Bail Bond Principles and Practices 40% 3.1 Parties to a surety bond Principal Indemnitor for principal Indemnity agreement Obligee Surety 3.2 Duties of surety bail bond agent Power of attorney Duty to register (3905.87) Collateral and trust obligations Build-up funds (3905.91) Duties when apprehending fugitives Written contract (2927.27(A)(2)) Duty to notify law enforcement (2927.27(A)(3)) Prohibition of representation as bounty hunter (2927.27(B)) 3.3 Types of bonds Personal surety bond | Recognizance |
| Warrant Writ 3.0 Bail Bond Principles and Practices 40% 3.1 Parties to a surety bond Principal Indemnitor for principal Indemnity agreement Obligee Surety 3.2 Duties of surety bail bond agent Power of attorney Duty to register (3905.87) Collateral and trust obligations Build-up funds (3905.91) Duties when apprehending fugitives Written contract (2927.27(A)(2)) Duty to notify law enforcement (2927.27(A)(3)) Prohibition of representation as bounty hunter (2927.27(B)) 3.3 Types of bonds Personal surety bond | Revoke |
| Writ 3.0 Bail Bond Principles and Practices 40% 3.1 Parties to a surety bond Principal Indemnitor for principal Indemnity agreement Obligee Surety 3.2 Duties of surety bail bond agent Power of attorney Duty to register (3905.87) Collateral and trust obligations Build-up funds (3905.91) Duties when apprehending fugitives Written contract (2927.27(A)(2)) Duty to notify law enforcement (2927.27(A)(3)) Prohibition of representation as bounty hunter (2927.27(B)) 3.3 Types of bonds Personal surety bond | Suspend |
| 3.0 Bail Bond Principles and Practices 40% 3.1 Parties to a surety bond Principal Indemnitor for principal Indemnity agreement Obligee Surety 3.2 Duties of surety bail bond agent Power of attorney Duty to register (3905.87) Collateral and trust obligations Build-up funds (3905.91) Duties when apprehending fugitives Written contract (2927.27(A)(2)) Duty to notify law enforcement (2927.27(A)(3)) Prohibition of representation as bounty hunter (2927.27(B)) 3.3 Types of bonds Personal surety bond | Warrant |
| 3.1 Parties to a surety bond Principal Indemnitor for principal Indemnity agreement Obligee Surety 3.2 Duties of surety bail bond agent Power of attorney Duty to register (3905.87) Collateral and trust obligations Build-up funds (3905.91) Duties when apprehending fugitives Written contract (2927.27(A)(2)) Duty to notify law enforcement (2927.27(A)(3)) Prohibition of representation as bounty hunter (2927.27(B)) 3.3 Types of bonds Personal surety bond | Writ |
| Principal Indemnitor for principal Indemnity agreement Obligee Surety 3.2 Duties of surety bail bond agent Power of attorney Duty to register (3905.87) Collateral and trust obligations Build-up funds (3905.91) Duties when apprehending fugitives Written contract (2927.27(A)(2)) Duty to notify law enforcement (2927.27(A)(3)) Prohibition of representation as bounty hunter (2927.27(B)) 3.3 Types of bonds Personal surety bond | 3.0 Bail Bond Principles and Practices 40% |
| Indemnitor for principal Indemnity agreement Obligee Surety 3.2 Duties of surety bail bond agent Power of attorney Duty to register (3905.87) Collateral and trust obligations Build-up funds (3905.91) Duties when apprehending fugitives Written contract (2927.27(A)(2)) Duty to notify law enforcement (2927.27(A)(3)) Prohibition of representation as bounty hunter (2927.27(B)) 3.3 Types of bonds Personal surety bond | 3.1 Parties to a surety bond |
| Indemnity agreement Obligee Surety 3.2 Duties of surety bail bond agent Power of attorney Duty to register (3905.87) Collateral and trust obligations Build-up funds (3905.91) Duties when apprehending fugitives Written contract (2927.27(A)(2)) Duty to notify law enforcement (2927.27(A)(3)) Prohibition of representation as bounty hunter (2927.27(B)) 3.3 Types of bonds Personal surety bond | Principal |
| Obligee Surety 3.2 Duties of surety bail bond agent Power of attorney Duty to register (3905.87) Collateral and trust obligations Build-up funds (3905.91) Duties when apprehending fugitives Written contract (2927.27(A)(2)) Duty to notify law enforcement (2927.27(A)(3)) Prohibition of representation as bounty hunter (2927.27(B)) 3.3 Types of bonds Personal surety bond | Indemnitor for principal |
| Surety 3.2 Duties of surety bail bond agent Power of attorney Duty to register (3905.87) Collateral and trust obligations Build-up funds (3905.91) Duties when apprehending fugitives Written contract (2927.27(A)(2)) Duty to notify law enforcement (2927.27(A)(3)) Prohibition of representation as bounty hunter (2927.27(B)) 3.3 Types of bonds Personal surety bond | Indemnity agreement |
| 3.2 Duties of surety bail bond agent Power of attorney Duty to register (3905.87) Collateral and trust obligations Build-up funds (3905.91) Duties when apprehending fugitives Written contract (2927.27(A)(2)) Duty to notify law enforcement (2927.27(A)(3)) Prohibition of representation as bounty hunter (2927.27(B)) 3.3 Types of bonds Personal surety bond | Obligee |
| Power of attorney Duty to register (3905.87) Collateral and trust obligations Build-up funds (3905.91) Duties when apprehending fugitives Written contract (2927.27(A)(2)) Duty to notify law enforcement (2927.27(A)(3)) Prohibition of representation as bounty hunter (2927.27(B)) 3.3 Types of bonds Personal surety bond | Surety |
| Duty to register (3905.87) Collateral and trust obligations Build-up funds (3905.91) Duties when apprehending fugitives Written contract (2927.27(A)(2)) Duty to notify law enforcement (2927.27(A)(3)) Prohibition of representation as bounty hunter (2927.27(B)) 3.3 Types of bonds Personal surety bond | 3.2 Duties of surety bail bond agent |
| Collateral and trust obligations Build-up funds (3905.91) Duties when apprehending fugitives Written contract (2927.27(A)(2)) Duty to notify law enforcement (2927.27(A)(3)) Prohibition of representation as bounty hunter (2927.27(B)) 3.3 Types of bonds Personal surety bond | Power of attorney |
| Build-up funds (3905.91) Duties when apprehending fugitives Written contract (2927.27(A)(2)) Duty to notify law enforcement (2927.27(A)(3)) Prohibition of representation as bounty hunter (2927.27(B)) 3.3 Types of bonds Personal surety bond | Duty to register (3905.87) |
| Duties when apprehending fugitives Written contract (2927.27(A)(2)) Duty to notify law enforcement (2927.27(A)(3)) Prohibition of representation as bounty hunter (2927.27(B)) 3.3 Types of bonds Personal surety bond | Collateral and trust obligations |
| Written contract (2927.27(A)(2)) Duty to notify law enforcement (2927.27(A)(3)) Prohibition of representation as bounty hunter (2927.27(B)) 3.3 Types of bonds Personal surety bond | Build-up funds (3905.91) |
| Duty to notify law enforcement (2927.27(A)(3)) Prohibition of representation as bounty hunter (2927.27(B)) 3.3 Types of bonds Personal surety bond | Duties when apprehending fugitives |
| Prohibition of representation as bounty hunter (2927.27(B)) 3.3 Types of bonds Personal surety bond | Written contract (2927.27(A)(2)) |
| 3.3 Types of bonds Personal surety bond | Duty to notify law enforcement (2927.27(A)(3)) |
| Personal surety bond | Prohibition of representation as bounty hunter (2927.27(B)) |
| | 3.3 Types of bonds |
| Corporate surety bond | Personal surety bond |
| · · · · · · · · · · · · · · · · · · · | Corporate surety bond |
| Criminal defendant bonds | Criminal defendant bonds |
| Bail | Bail |
| Appeal | Appeal |
| Habeas corpus | |



| Property bond |
|--|
| Nonsurety/cash (3905.932(G); 3901-1-66(C)(1)) |
| 3.4 Procedure |
| Application for bond (surety/defendant contract) |
| Collateral security |
| Surety contract |
| Posting the bond |
| Informational notice |
| 3.5 Court procedures |
| Court appearances |
| Arraignment |
| Trial |
| Appeal |
| Conditions of release |
| Prior to trial |
| Pending appeal |
| Failure to appear |
| Revocation of bail |
| 3.6 Release of surety |
| 3.7 Surrender of principal (defandant) |
| Exoneration of bond |
| Return of collateral |
| 3.8 Bond forfeiture |
| Motion |
| Notice to defendant and sureties |
| Judgment |
| Dispersal of funds |
| Time limits for appeal |
| Arrest after forfeiture |

OHIO PERSONAL LINE INSURANCE AGENT SERIES 11-43

100 questions - 2 Hours

1.0 Insurance Regulation 10%

1.1 Licensing

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

Requirements (3905.02, .04, .041, .05, .051, .06; 3901-5-09)

Resident/nonresident (3905.01(C), .06, .061, .07, .071)

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

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

| Temporary license (3905.09) |
|---|
| Duty to report criminal convictions and administrative disciplinary actions (3905.22) |
| Assumed business names (3905.11) |
| Continuing education including exemptions and penalties (3905.06, 3905.481; 3901-5-01; 3901-5-05(D), 3901.5.09(L)(7)) |
| Inactivity due to military service (3905.06(G)); 3901-5-09(J)) |
| Inactivity due to extenuating circumstances (3905.06(G); 3901-5-09(J)) |
| Disciplinary actions (3905.14) |
| License denial, probation, surrender, suspension, revocation, or refusal to issue or renew (3901.22(D)(1); 3905.14, 3905.16; 3901-5-12) |
| Failure to pay taxes (3905.14(B)(14)) |
| Failure to appear for an interview (3905.14(B)(22)) |
| Failure to provide department with a written response (3905.14(B)(21)) |
| Penalties and fines for violations (3901.22(D), (F), 3905.14(B), (D), (E), (F), (G), (H), .99) |
| Cease and desist orders (3901.221; 3905.14(H), 3901.22(D)) |
| Civil |
| Criminal |
| Hearings (3901.22; 3905.14(D); ORC 119) |
| Consent/Settlement agreements (3901.22(G)) |
| 1.2 State regulation |
| Acts constituting insurance transactions (3901.17; 3905.02, 3905.42) |
| Negotiate, sell, solicit (3905.01, .02) |
| Director's general duties and powers (3901.01, 3901.011, .04, .041; 3905.12) |
| Company regulation |
| Certificate of authority (3925.11, 3927.01, 3929.01) |
| Insolvency (3903.01(O)) |
| Policy forms/rates/exceptions (3935.04; 3937.03) |
| Financial requirements (3901-1-50; 3901-3-04; 3929.011, 3929.07, 3929.11) |
| Unfair trade and claims settlement practices (3901.19-26; 3901-1-07; 3901-1-54)) |
| Agent regulation |
| Commissions, compensations, fees (3905.18, .181; 3901-5-09(N), 3905.55) |
| Reporting of felony and crimes of moral turpitude (3905.14, .22) |
| Policy/application signature (3905.14(B)(11), (26)) |
| Appointment procedures |
| Agent appointment (3905.20; 3901-5-09(K)) |
| Cancellation of appointment (3905.16(B)(1)) |
| Termination notification (3905.21) |
| Unfair insurance trade practices (3901.20, .21) |



| Rebating (3933.01) | Fraternal benefit societies |
|---|--|
| Premium refunds and other incentives (3905.14(B)(32); Bulletin 2019-04 and 2019-05) | Reciprocals |
| False advertising (3901.21(A), (B), (C), (D), (E), 3901.24; 3905.43; | Lloyd's associations |
| 3999.10, .11) Misrepresentation (3901.21; 3905.14(B)(5); 3999.08) | Risk retention groups |
| | Surplus lines |
| Defamation of insurer (3901.21(C), (D); 3999.09) | Authorized/admitted versus |
| Unfair discrimination (3901.21(L), (M), (N)) | Domestic, foreign and alien |
| Illegal inducements (3933.01; Bulletin 2019-04 and 2019-05) | Financial solvency status (e. Moody's, NAIC) |
| General grounds for disciplinary action (3905.14(B)) | Marketing (distribution) syst |
| Examination of books and records (3901.04, .07) | 2.3 Agent and general rules of |
| Insurance fraud regulation (3999.21, .31, .37, .41, .42, .99; 2913.47, 3901.44) | Insurer as principal |
| Insurance information privacy (3901.44; 3904.04, 3904.13, 3904.14, 3965.0111) | Agent/insurer relationship |
| Consumer information/fees (3905.55; 3905.181) | Authority and powers of agent |
| 1.3 Federal regulation | Express |
| Fair Credit Reporting Act (15 USC 1681-1681d) | Implied |
| Fraud and false statements including 1033 waiver (18 USC 1033, | Apparent |
| 1034) | Responsibilities to the applica |
| Other federal regulations (e.g., Do Not Call List) (https://www.donotcall.gov/) | 2.4 Contracts |
| 2.0 General Insurance 10% | Elements of a legal contract |
| 2.1 Concepts | Offer and acceptance |
| Risk management key terms | Consideration |
| Risk | |
| Exposure | Competent parties |
| Hazard | Legal purpose |
| Peril | Distinct characteristics of an i |
| Loss | Contract of adhesion |
| | Aleatory contract |
| Methods of handling risk | Personal contract |
| Avoidance | Unilateral contract |
| Retention | Conditional contract |
| Sharing | Legal interpretations affecting |
| Reduction | Ambiguities in a contract of |
| Transfer | Reasonable expectations |
| Elements of insurable risks | Indemnity |
| Adverse selection | Utmost good faith |
| Law of large numbers | Representations/misreprese |
| 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 Insur |
| Mutual companies | 3.1 Principles and concepts |
| | 3.1 1 Thicipies and concepts |

| 3.1 Principles and concepts | |
|---|----|
| 3.0 Property and Casualty Insurance Basics 17% | |
| Waiver and estoppel | |
| Fraud | |
| Concealment | |
| Representations/misrepresentations Warranties | |
| Utmost good faith | |
| Indemnity | |
| Reasonable expectations | |
| Ambiguities in a contract of adhesion | |
| Legal interpretations affecting contracts | |
| Conditional contract | |
| Unilateral contract | |
| Personal contract | |
| Aleatory contract | |
| Contract of adhesion | |
| Distinct characteristics of an insurance contract | |
| Legal purpose | |
| Competent parties | |
| Consideration | |
| Offer and acceptance | |
| Elements of a legal contract | |
| 2.4 Contracts | |
| Responsibilities to the applicant/insured | |
| Apparent | |
| Implied | |
| Express | |
| Authority and powers of agents | |
| Agent/insurer relationship | |
| Insurer as principal | |
| 2.3 Agent and general rules of agency | |
| Marketing (distribution) systems | |
| Financial solvency status (e.g., A.M. Best, Standard and Poor's, Moody's, NAIC) | |
| Domestic, foreign and alien insurers | |
| Authorized/admitted versus unauthorized/non-admitted insure | rs |
| Surplus lines | |
| Risk retention groups | |
| Lloyd's associations | |
| Reciprocals | |
| | |



| Insurable interest |
|---|
| Underwriting |
| Credit scores |
| Loss ratio |
| Rates |
| Types |
| Loss costs |
| Components |
| Hazards |
| Physical |
| Moral |
| Morale |
| Negligence |
| Elements of a negligent act |
| Defenses against negligence |
| Damages |
| Compensatory — special versus general |
| Punitive |
| Types of liability |
| Absolute |
| Strict |
| Vicarious |
| Causes of loss (perils) |
| Direct loss |
| Consequential loss |
| Indirect loss |
| Named perils versus special (open) perils |
| Blanket versus specific insurance |
| Basic types of construction |
| Loss valuation |
| Actual cash value |
| Replacement cost |
| Functional replacement cost |
| Market/agreed value |
| Valued amount |
| Stated amount |
| 2 Policy structure |
| Declarations |
| Definitions |
| Insuring agreement or clause |
| Additional/supplementary coverage |

| Conditions |
|--|
| Exclusions |
| Endorsements |
| 3.3 Common policy provisions |
| Insureds — named, first named, additional |
| Policy period |
| Policy territory |
| Cancellation and nonrenewal |
| Deductibles |
| Coinsurance |
| Other insurance |
| Non-concurrency |
| Primary and excess |
| Pro rata |
| Contribution by equal shares |
| Limits of liability insurance |
| Per occurrence (accident) |
| Per person |
| Aggregate |
| Split |
| Combined single |
| Restoration/non-reduction of limits |
| Vacancy or un-occupancy |
| Named insured provisions |
| Duties after loss |
| Assignment |
| Abandonment |
| Policy provisions |
| Liberalization |
| Subrogation |
| Salvage |
| Claim settlement options |
| Replacement cost vs. actual cash value |
| Duty to defend |
| Third-party provisions |
| Standard mortgage clause |
| Loss payable clause |
| No benefit to the bailee |
| Additional insured |
| 3.4 Ohio laws, regulations and required provisions |
| Ohio Valued Policy Law (3929.25) |



Ohio Insurance Guaranty Association (3955.01-.10, .12.-.19)

Cancellation and nonrenewal (3929.19-.22, .24; 3937.25-.411; 3901-1-18(D), 3937.47)

Binders (4509.56; 3901-1-18(I))

Retaliatory provisions (3901.86)

Concealment, misrepresentation or fraud (2913.47, 3999.31)

Declination of insurance and unfair discrimination (3901.21(L), (M), (N))

Mine subsidence (3929.50-.53, .55, .56, .58-.61; 3901-1-48)

Terrorism Risk Insurance Program Reauthorization Act of 2019 (Pub. L. 116-94) (Bulletin 2015-02)

Unfair Property/Casualty Claims Settlement Practices (3905.55; 3901-1-54; 3901-1-07)

Fire Loss - Treasury Certificate/Demolition Fund (3929.86)

4.0 Dwelling ('14) Policy 10%

4.1 Characteristics and purpose

Eligibility

Cancellation/renewal

Reasons

Notice

4.2 Coverage forms - Perils insured against

Basic

Broad

Special

4.3 Property coverages

Coverage A — Dwelling

Coverage B — Other structures

Coverage C - Personal property

Coverage D — Fair rental value

Coverage E - Additional living expense

Other coverages

4.4 General exclusions

4.5 Conditions and definitions

4.6 Selected endorsements

Special provisions — Ohio (DP 01 34)

Automatic increase in insurance (DP 04 11)

Broad theft coverage (DP 04 72)

Dwelling under construction (DP 11 43)

4.7 Personal liability supplement

Cancellation/nonrenewal

5.0 Homeowners ('22) Policy 23%

5.1 Eligibility and definitions

5.2 Coverage forms

HO-2 through HO-6

HO-8

5.3 Section I - Property coverages

Coverage A — Dwelling

Coverage B — Other structures

Coverage C — Personal property

Coverage D - Loss of use

Additional coverages

5.4 Section II - Liability coverages

Coverage E — Personal liability

Coverage F - Medical payments to others

Additional coverages

5.5 Perils insured against

5.6 Exclusions

5.7 Conditions

5.8 Selected endorsements

Special provisions — Ohio (HO 01 34)

Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)

Permitted incidental occupancies (HO 04 42)

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Scheduled personal property (HO 04 61)

Personal property replacement cost (HO 04 90)

Home day care (HO 04 97)

Business pursuits (HO 24 71)

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6.0 Auto Insurance 23%

6.1 Laws

Ohio Motor Vehicle Financial Responsibility Law (4509.01-.81))

Required limits of liability (4509.51)

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Arbitration

Rental vehicle coverage

Use of non-OEM aftermarket crash parts (1345.81; 3901-1-54 (H)(4))

Uninsured/underinsured motorist

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Bodily injury (3937.18(B),(C))

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Stacked and non-stacked (3937.18(F), (G))

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| Intrafamily liability exclusion (3937.46) |
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| Cancellation/nonrenewal (3937.30411, .47) |
| Grounds |
| Notice |
| Prohibition against use of intrafamily liability exclusion (3937.46) |
| Use of non-OEM aftermarket crash parts (1345.81; 3901-1-54(H)(4)) |
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| Eligibility, definitions, and conditions |
| Liability coverages |
| Combined single limits versus split limits |
| Bodily injury and property damage |
| Supplementary payments |
| Exclusions |
| Medical payments coverage |
| Uninsured/underinsured motorist coverage |
| Bodily injury |
| Property damage |
| Required limits |
| Coverage for damage to your auto |
| Collision |
| Other than collision |
| Deductibles |
| Transportation expenses |
| Exclusions |
| Substitute transportation |
| Towing and labor (PP 03 03) |
| Duties after an accident or loss |
| General provisions |
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| Amendment of policy provisions — Ohio (PP 01 86) |
| Extended non-owned coverage (PP 03 06) |
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| 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 |
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| |

| Deductibles |
|--|
| 7.3 Other policies |
| Boat owners |
| Personal watercraft |
| Recreational vehicles |
| Difference in conditions |
| 7.4 Residual markets |
| Insurance Underwriting Plan |
| FAIR plan (3929.4149; 3901-1-18) |
| Ohio Automobile Insurance Plan (4509.70) |

OHIO LIFE INSURANCE AGENT SERIES 11-44

100 questions - 2 Hours

| .1 L | icensing |
|---------------------|--|
| Mai | intenance and duration (3905.06, .16; 3901-5-09) |
| R | Requirements (3905.02, .04, .041, .05, .051, .06; 3901-5-09) |
| R | Resident/nonresident (3905.06, .061, .07, .071) |
| | Change in name, address, email, telephone number (3905.061, 1905.071; 3901-5-09) |
| R | Renewal/nonrenewal (3905.06; 3901-5-09(J)) |
| Т | Femporary license (3905.09) |
| | Outy to report criminal convictions and administrative disciplinary actions (3905.22) |
| Δ | 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)) |
| li | nactivity due to military service (3905.06(G)); 3901-5-09(J)) |
| | nactivity due to extenuating circumstances (3905.06(G); 3901-5- $9(J)$) |
| Disc | ciplinary actions (3905.14) |
| Lice refi 12) | ense denial, probation, surrender, suspension, revocation, or usal to issue or renew (3901.22(D)(1); 3905.14, 3905.16; 3901-5- |
| F | Failure to pay taxes (3905.14(B)(14)) |
| F | Failure to appear for an interview 3905.14(B)(22)) |
| | Failure to provide department with a written response 3905.14(B)(21)) |
| | Penalties and fines for violations (3901.22(D), (F), 3905.14(B), D), (E), (F), (G), (H), .99) |
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| | Civil |
| | Criminal |
| | Hearings (3901.22; 3905.14(D); ORC 119) |



| Consent/Settlement agreements (3901.22(G)) | Risk management |
|---|--------------------------------------|
| .2 State regulation | Risk |
| Acts constituting insurance transactions (3901.17; 3905.02, 3905.42) | Exposure |
| Negotiate, sell, solicit (3905.01, .02) | Hazard |
| Director's general duties and powers (3901.01, 3901.011, .04, .041; 3905.12) | Peril |
| Company regulation | Loss |
| Certificate of authority (3907.08; 3909.01, .08, 3925.11, 3927.01) | Methods of handli |
| Insolvency (3903.01(O)) | Avoidance |
| Policy forms/rates/exceptions (3915.051; 3918.08; 3935.04; 3923.02, 3923.021) | 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 Elements of insur |
| 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 num |
| Appointment procedures | Reinsurance |
| Agent appointment (3905.20; 3901-5-09(K)) | Indemnity/pay on |
| Cancellation of appointment (3905.16(B)(1)) | 2.2 Insurers |
| Termination notification (3905.21) | Types of insurers |
| Unfair trade and claims settlement practices (3901.1926; 3901-1- | Stock companie |
| 07) Rebating (3911.20; 3999.05; Bulletins 2019-04 and 2019- | Mutual compan |
| 05) Premium refunds and other incentives (3905.14(B)(32); 3999.05, | Fraternal benef |
| Bulletins 2019-04 and 2019-05) | Reciprocals |
| False advertising (3901.21(A), (B), (C), (D), (E), 3901.24; 3905.43; 3999.10, .11) | Lloyd's associat |
| Misrepresentation (3901.21(A),(B); 3905.14(B)(5); 3999.08) | Risk retention g |
| Defamation of insurer (3901.21(C), (D); 3999.09) | Surplus lines |
| Unfair discrimination (3901.21(L), (M), (N)) | Authorized/admit |
| Illegal inducements (3933.01; 3999.05, 3901.21(G), 3911.20, Bulletins 2019-04 and 2019-05) | Domestic, foreign |
| General grounds for disciplinary action (3905.14(B)) | Financial solvency Moody's, NAIC) |
| Examination of books and records (3901.04, .07) | Marketing (distrib |
| Insurance fraud regulation (3999.21, .31, .37, .41, .42, .99; 2913.47, 3901.44) | 2.3 Agent and gene |
| Insurance information privacy (3901.44; 3904.04, 3904.14, 3965.01- | Insurer as princip |
| .11) | Agent/insurer rel |
| Consumer information/fees (3905.55; 3901-6-04; 3905.181) | Authority and pov |
| 1.3 Federal regulation | Express |
| Fair Credit Reporting Act (15 USC 1681-1681d) | Implied |
| Fraud and false statements including 1033 waiver (18 USC 1033, 1034) | Apparent |
| Other federal regulations (e.g., Do Not Call List) (https://www.donotcall.gov/) | Responsibilities to |
| 2.0 General Insurance 12% | 2.4 Contracts |

| 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 | Viatical settlement broker authority and licensing (3916.02) |
|---|--|
| Consideration | Disciplinary actions (3916.15) |
| Competent parties | Promoting purchase for purpose of selling (3916.16) |
| Legal purpose | Advertisements (3916.17) |
| Distinct characteristics of an insurance contract | Definitions (3916.01) |
| Contract of adhesion | Viatical settlement broker (3916.01(N), .02, .03, .04) |
| Aleatory contract | Viatical settlement provider (3916.01(P), .07) |
| Personal contract | Viatical settlement contract (3916.01(0), 3916.08) |
| Unilateral contract | Stranger Originated Life Insurance (Stoli) (3916.05(B); 3901-9-04) |
| Conditional contract | Viator (3916.01(R)) |
| Legal interpretations affecting contracts | 3.6 Classes of life insurance policies |
| Ambiguities in a contract of adhesion | Group versus individual |
| Reasonable expectations | Ordinary versus industrial (home service) |
| Indemnity | Permanent versus term |
| Utmost good faith | Participating versus nonparticipating |
| Representations/misrepresentations | Fixed versus variable life insurance and annuities |
| Warranties | Universal Life |
| Concealment | 3.7 Premiums |
| Fraud | Factors in premium determination |
| Waiver and estoppel | Mortality |
| 3.0 Life Insurance Basics 18% | Interest |
| 3.1 Insurable interest (3911,091,.11) | Expense |
| 3.2 Personal uses of life insurance | Premium Concepts |
| Survivor protection | Net single premium |
| Estate creation | Gross annual premium |
| Cash accumulation | Premium payment mode |
| Liquidity | 3.8 Agent responsibilities |
| Estate conservation | Solicitation, sales presentations, and disclosure requirements (3901-6-01, 03) |
| 3.3 Determining amount of personal life insurance | Advertising |
| Human life value approach | Life and Health Insurance Guaranty Association (3956.04, .06, .18; 3901-1-52) |
| Needs approach | Backdating of policies (3915.13) |
| Types of information gathered | Illustrations (3901-6-04)) |
| Determining lump-sum needs | Policy summary (3901-6-03(D)(6)) |
| Planning for income needs | Buyer's guide (3901-6-03(D)(1)) |
| 3.4 Business uses of life insurance | Life insurance policy cost comparison methods |
| Buy-sell funding | Replacement (3901-6-05) |
| Key person | Use and disclosure of insurance information |
| Executive bonuses | Post Application Consumer Review |
| 3.5 Viatical settlements (Chapter 3916) | Field underwriting |
| Nature and purpose | Notice of information practices |
| General rules | |



| Application procedures | Group underwriting requirements |
|---|--|
| Delivery | Conversion to individual policy (3917.06(H), (I)) |
| Policy review | 4.6 Credit life insurance (individual versus group) |
| Effective date of coverage | 5.0 Life Insurance Policy Provisions, Options and Riders 22% |
| Premium collection | 5.1 Standard provisions (3915.05) |
| Statement of good health | Entire contract (C) |
| 3.9 Individual underwriting by the insurer | Payment of premiums (A) |
| Information sources and regulation (3904) | Grace period (B) |
| Application | Reinstatement (J) |
| Agent report | Misstatement of age (E) |
| Attending physician statement | Payment of claims (K) |
| Investigative consumer (inspection) report | |
| Medical Information Bureau (MIB) | Exclusions Contaminate of the invest (D) |
| Medical examinations and lab tests including HIV (3901.46(A), | Statement of the insured (D) |
| (B)(1)) Selection criteria | Incontestability ((C), 3911.07) |
| Classification of risks | Prohibited provisions (3915.09) |
| Preferred | Modifications (3915.12) |
| Standard | 5.2 Beneficiaries (3905.14 (B)(19), (20), 3911.09, .10, .13, . |
| Substandard | Designation options |
| Declined | Individuals |
| 4.0 Life Insurance Policies 12% | Classes |
| .1 Term life insurance | Estates |
| | Minors |
| Level term | Trusts |
| Annual renewable term | Beneficiary Revocation (5815.33) |
| Level premium term | Succession |
| Decreasing term | Revocable versus irrevocable |
| .2 Whole life insurance | Common disaster clause |
| Continuous premium (straight life) | Spendthrift clause |
| Limited payment | 5.3 Settlement options |
| Single premium | Cash payment |
| 3 Flexible premium policies | Interest only |
| Adjustable/Universal life | Fixed-period installments |
| Variable Universal life | Fixed-amount installments |
| .4 Specialized policies | Life income |
| Joint life (first-to-die) | Single life |
| Survivorship life (second-to-die) | Joint and survivor |
| Juvenile life | 5.4 Nonforfeiture options |
| .5 Group life insurance | Cash surrender value |
| Characteristics of group plans | Extended term |
| Types of plan sponsors | Reduced paid-up insurance |

| 3.9 Individual underwriting by the insurer | = 111110 001111 000 (0) |
|---|---|
| Information sources and regulation (3904) | Payment of premiums (A) |
| Application | Grace period (B) |
| Agent report | Reinstatement (J) |
| Attending physician statement | Misstatement of age (E) |
| Investigative consumer (inspection) report | Payment of claims (K) |
| Medical Information Bureau (MIB) | Exclusions |
| Medical examinations and lab tests including HIV (3901.46(A), | Statement of the insured (D) |
| (B)(1)) | Incontestability ((C), 3911.07) |
| Selection criteria | Prohibited provisions (3915.09) |
| Classification of risks | Modifications (3915.12) |
| Preferred | 5.2 Beneficiaries (3905.14 (B)(19), (20), 3911.09, .10, .13, .14) |
| Standard | Designation options |
| Substandard | Individuals |
| Declined | Classes |
| 4.0 Life Insurance Policies 12% | Estates |
| 4.1 Term life insurance | Minors |
| Level term | Trusts |
| Annual renewable term | Beneficiary Revocation (5815.33) |
| Level premium term | Succession |
| Decreasing term | Revocable versus irrevocable |
| 4.2 Whole life insurance | Common disaster clause |
| Continuous premium (straight life) | Spendthrift clause |
| Limited payment | 5.3 Settlement options |
| Single premium | Cash payment |
| 4.3 Flexible premium policies | Interest only |
| Adjustable/Universal life | Fixed-period installments |
| Variable Universal life | Fixed-amount installments |
| 4.4 Specialized policies | Life income |
| Joint life (first-to-die) | Single life |
| Survivorship life (second-to-die) | Joint and survivor |
| Juvenile life | 5.4 Nonforfeiture options |
| 4.5 Group life insurance | Cash surrender value |
| Characteristics of group plans | Extended term |
| | |



5.5 Policy loan and withdrawal options Cash loans Automatic premium loans Withdrawals or partial surrenders 5.6 Dividend options Cash payment Reduction of premium payments Accumulation at interest One-year term option Paid-up additions Paid-up insurance 5.7 Disability riders Waiver of premium Waiver of cost of insurance Disability income benefit Payor benefit life/disability (juvenile insurance) 5.8 Living benefit provisions/riders (3915.21-.24, 3923.44(K), (L); 3901-6-06) Accelerated benefit (terminal illness) Long-term care 5.9 Riders covering additional insureds Spouse/other-insured term rider Children's term rider Family term rider 5.10 Riders affecting the death benefit amount Accidental death Guaranteed insurability Cost of living Return of premium 6.0 Annuities 12% 6.1 Annuity principles and concepts Accumulation period versus annuity period Owner, annuitant and beneficiary Insurance aspects of annuities Suitability requirements (3901-6-13) 6.2 Immediate versus deferred annuities Single premium immediate annuities (SPIAs) **Deferred** annuities Premium payment options Nonforfeiture Surrender charges

| | nefits |
|----------------------|---|
| 6.3 Annuity (| (benefit) payment options |
| Life conting | gency options |
| Pure life | versus life with guaranteed minimum |
| Single life | e versus multiple life |
| Annuities c | ertain (types) |
| 6.4 Fixed An | nuities |
| General acc | count assets |
| Interest rat | e guarantees (minimum versus current) |
| Level benef | fit payment amount |
| 6.5 Specialty | annuity products |
| Equity inde | xed annuities |
| Market valu | ue adjusted annuities |
| 6.6 Uses of a | nnuities |
| Lump-sum s | settlements |
| Qualified re | etirement plans |
| Group ve | rsus individual annuities |
| Personal us | es |
| Individua | l retirement plans |
| Tax-defe | rred growth |
| Retireme | ent income |
| Education | n funds |
| 7.0 Federal 1 12% | Tax Considerations for Life Insurance and Annuities |
| 7.1 Taxation | of personal life insurance |
| Amounts av | railable to policy owner |
| Cash valu | ue increases |
| Dividends | 5 |
| Policy loa | ans |
| Surrende | rs |
| Amounts re | ceived by beneficiary |
| General i | rule and exceptions |
| Settleme | nt options |
| Values incl | uded in insured's estate |
| | endowment contracts (MECs) |
| 7.2 Modified | |
| | ndowment versus life insurance |
| | |
| Modified er | test |

Accumulation phase (taxation issues related to withdrawals)

Individually-owned



| Annuity phase and the exclusion ratio |
|--|
| Distributions at death |
| Corporate-owned |
| 7.4 Taxation of individual retirement plans |
| Traditional IRAs |
| Contributions and deductible amounts |
| Premature distributions (including taxation issues) |
| Annuity phase benefit payments |
| Values included in the annuitant's estate |
| Amounts received by beneficiary |
| Roth IRAs |
| Contributions and limits |
| Distributions |
| 7.5 Rollovers and transfers (IRAs and qualified plans) |
| 7.6 Section 1035 exchanges |

OHIO ACCIDENT AND HEALTH INSURANCE AGENT SERIES 11-45

100 questions - 2 Hours

1.0 Insurance Regulation 10% 1.1 Licensing Maintenance and duration (3905.06, .16; 3901-5-09) Requirements (3905.02, .04, .041, .05, .051, .06; 3901-5-09) Resident/nonresident (3905.06, .061, .07, .071) Change in name, address, email, telephone number (3905.061, 3905.071; 3901-5-09) Renewal/nonrenewal (3905.06; 3901-5-09(J)) Temporary license (3905.09) Duty to report criminal convictions and administrative disciplinary actions (3905.22) Assumed business names (3905.11) Continuing education including exemptions and penalties (3905.06, 3905.481; 3901-5-01; 3901-5-05(D), 3901-5-09(L)(7)) Inactivity due to military service (3905.06(G)); 3901-5-09(J)) Inactivity due to extenuating circumstances (3905.06(G); 3901-5-09(J)) Disciplinary actions (3905.14) License denial, probation, surrender, suspension, revocation, or refusal to issue or renew (3901.22(D)(1); 3905.14, 3905.16; 3901-5-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

| | 3901.22(D)) Civil |
|--------|--|
| | Criminal |
| | Hearings (3901.22; 3905.14(C); 3905.14(D); ORC 119) |
| С | onsent/Settlement agreements (3901.22(G)) |
| 1.2 St | ate regulation |
| Act | s constituting insurance transactions (3901.17; 3905.02, 3905.42) |
| N | egotiate, sell, solicit (3905.01, .02) |
| | ector's general duties and powers (3901.01, 3901.011, .04, .041; 5.12) |
| Con | npany regulation |
| | ertificate of authority (1751.02, 3907.08; 3909.01, .08, 3925.11, 927.01)) |
| lr | nsolvency (3903.01(O)) |
| | olicy forms/rates/exceptions (3918.08; 3935.04; 937.03; 3923.02, 3923.021; 1751.11, 1751.12) |
| F | inancial requirements (3901-1-50; 3901-3-04; 3907.05, 3929.011) |
| | nfair trade and claims settlement practices (3901.1926; 3901-07; 3901-1-54)) |
| Age | nt regulation |
| | ommissions, compensations, fees (3905.18; 3905.181; 3901-5-9(N), 3905.55) |
| R | eporting of felony and crimes of moral turpitude (3905.14 (B)(6) B)(7), .22) |
| Р | olicy/application signature (3905.14(B)(11), (26)) |
| App | ointment procedures |
| Α | gent appointment (3905.20; 3901-5-09(K)) |
| С | ancellation of appointment (3905.16(B)(1)) |
| Т | ermination notification (3905.21) |
| Unt | fair insurance trade practices (3901.20, .21) |
| R | ebating (3911.20; 3933.01; 3999.05) |
| В | remium refunds and other incentives (3905.14(B)(32); 3999.05, ulletins 2019-04 and 2019-05) |
| | alse advertising (3901.21(A), (B), (C), (D), (E), 3901.24; 3905.43; 999.10, .11) |
| N | disrepresentation (3901.21(A),(B); 3905.14(B)(5); 3999.08) |
| D | efamation of insurer (3901.21(C), (D); 3999.09) |
| ι | Unfair discrimination (3901.21(L), (M), (N)) |
| | legal inducements (3933.01; 3999.05, 3901.21(G), 3911.20, ulletins 2019-04 and 2019-05) |
| G | eneral grounds for disciplinary action (3905.14(B)) |
| | mination of books and records (3901.04, .07) |
| 2913. | ırance fraud regulation (3999.21, .31, .37, .41, .42, .99 47, 1.44) |
| | rance information privacy (3901.44; 3904.04, 3904.14, 3965.01- |

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

(D), (E), (F), (G), (H), .99)



(3905.14(B)(21))

| 1.3 Federal regulation |
|---|
| Fair Credit Reporting Act (15 USC 1681-1681d) |
| Fraud and false statements including 1033 waiver (18 USC 1033, 1034) |
| Other federal regulations (e.g., Do Not Call List) (https://www.donotcall.gov/) |
| 2.0 General Insurance 10% |
| 2.1 Concepts |
| Risk management key terms |
| Risk |
| Exposure |
| Hazard |
| Peril |
| Loss |
| Methods of handling risk |
| Avoidance |
| Retention |
| Sharing |
| Reduction |
| Transfer |
| Elements of insurable risks |
| Adverse selection |
| Law of large numbers |
| Reinsurance |
| Indemnity/pay on behalf of |
| 2.2 Insurers |
| Types of insurers |
| Stock companies |
| Mutual companies |
| Fraternal benefit societies |
| Reciprocals |
| Lloyd's associations |
| Risk retention groups |
| Surplus lines |
| Authorized/admitted versus unauthorized/nonadmitted insurers |
| Domestic, foreign and alien insurers |
| Financial solvency status (e.g., A.M. Best, Standard and Poor's, Moody's, NAIC) |
| Marketing (distribution) systems |
| 2.3 Agent and general rules of agency |
| Insurer as principal |
| Agent/insurer relationship |
| Authority and powers of agents |

| Express |
|---|
| Implied |
| Apparent |
| Responsibilities to the applicant/insured |
| 2.4 Contracts |
| Elements of a legal contract |
| Offer and acceptance |
| Consideration |
| Competent parties |
| Legal purpose |
| Distinct characteristics of an insurance contract |
| Contract of adhesion |
| Aleatory contract |
| Personal contract |
| Unilateral contract |
| Conditional contract |
| Legal interpretations affecting contracts |
| Ambiguities in a contract of adhesion |
| Reasonable expectations |
| Indemnity |
| Utmost good faith |
| Representations/misrepresentations |
| Warranties |
| Concealment |
| Fraud |
| Waiver and estoppel |
| 3.0 Accident and Health Insurance Basics 15% |
| 3.1 Definitions of perils |
| Accidental injury |
| Sickness |
| 3.2 Principal types of losses and benefits |
| Loss of income from disability |
| Medical expense |
| Dental expense |
| Vision expense |
| Long-term/home health care expense |
| 3.3 Classes of health insurance policies |
| Individual versus group |
| Private versus government |
| Limited versus comprehensive |
| Self-funded/ERISA |
| |



| Employee association | Criteria |
|--|--|
| 3.4 Limited policies | Unfair discrimination (39 |
| Limited perils and amounts | Genetic testing (3901.49 |
| Required notice to insured | Sources of underwriting |
| Types of limited policies | Application |
| Accident-only | Agent report |
| Specified (dread) disease | Attending physician st |
| Hospital indemnity (income) | Investigative consume |
| Credit disability | Medical Information B |
| Blanket insurance (teams, passengers, other) (3923.13) | Medical examinations |
| Prescription drugs | (3901.46(A), (B)(1)) |
| Vision care | Classification of risks |
| Critical illness | Preferred |
| Dental | Standard |
| | Substandard |
| Hearing | Declined |
| Group supplemental | 3.8 Considerations in rep |
| Travel | Waiting period |
| Short-term major medical Medicare supplement & Part D (3923.33, .338, .331336; | State requirements |
| 3901-8-08, 3901-8-09) | Benefits, limitations and |
| 3.5 Common exclusions from coverage | Underwriting requirement |
| War or act of war | Agent liability for errors |
| Elective cosmetic surgery | 4.0 Individual Accident ar Provisions 9% |
| Workers' compensation | 4.1 Standard provisions (|
| Commission or attempt of a felony | Entire contract; changes |
| State child health program | Time limit on certain de |
| 3.6 Agent responsibilities in individual health insurance | Grace period (C) |
| Marketing requirements | |
| | i keinstatement (i)) |
| Advertising | Reinstatement (D) Claim procedures (F-I) |
| Advertising Life and Health Insurance Guaranty Association (3956.04, .06, .18; 3901-1-52) | Claim procedures (E-I) |
| Life and Health Insurance Guaranty Association (3956.04, .06, .18; | Claim procedures (E-I) Physical examinations ar |
| Life and Health Insurance Guaranty Association (3956.04, .06, .18; 3901-1-52) | Claim procedures (E-I) Physical examinations and Legal actions (K) |
| Life and Health Insurance Guaranty Association (3956.04, .06, .18; 3901-1-52) Sales presentations | Claim procedures (E-I) Physical examinations at Legal actions (K) Change of beneficiary (L |
| Life and Health Insurance Guaranty Association (3956.04, .06, .18; 3901-1-52) Sales presentations Outline of coverage | Claim procedures (E-I) Physical examinations and Legal actions (K) Change of beneficiary (L |
| Life and Health Insurance Guaranty Association (3956.04, .06, .18; 3901-1-52) Sales presentations Outline of coverage Common situation for omission/errors | Claim procedures (E-I) Physical examinations and Legal actions (K) Change of beneficiary (L) Cancellation by insured 4.2 Optional provisions (3) |
| Life and Health Insurance Guaranty Association (3956.04, .06, .18; 3901-1-52) Sales presentations Outline of coverage Common situation for omission/errors Field underwriting | Claim procedures (E-I) Physical examinations at Legal actions (K) Change of beneficiary (Legal Cancellation by insured 4.2 Optional provisions (3) Change of occupation (A) |
| Life and Health Insurance Guaranty Association (3956.04, .06, .18; 3901-1-52) Sales presentations Outline of coverage Common situation for omission/errors Field underwriting Nature and purpose | Claim procedures (E-I) Physical examinations and Legal actions (K) Change of beneficiary (L) Cancellation by insured 4.2 Optional provisions (3) Change of occupation (A) Misstatement of age (B) |
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| Life and Health Insurance Guaranty Association (3956.04, .06, .18; 3901-1-52) Sales presentations Outline of coverage Common situation for omission/errors Field underwriting Nature and purpose Disclosure of information about individuals | Claim procedures (E-I) Physical examinations ar Legal actions (K) Change of beneficiary (L Cancellation by insured 4.2 Optional provisions (3 Change of occupation (A Misstatement of age (B) Other insurance in this in |
| Life and Health Insurance Guaranty Association (3956.04, .06, .18; 3901-1-52) Sales presentations Outline of coverage Common situation for omission/errors Field underwriting Nature and purpose Disclosure of information about individuals Application procedures Requirements at delivery of policy | Claim procedures (E-I) Physical examinations and Legal actions (K) Change of beneficiary (L) Cancellation by insured 4.2 Optional provisions (3) Change of occupation (A) Misstatement of age (B) |

| Criteria | |
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| 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 consert $(3901.46(A), (B)(1))$ | nt) |
| Classification of risks | |
| Preferred | |
| Standard | |
| Substandard | |
| Declined | |
| 3.8 Considerations in replacing accident and health insura | nce |
| Waiting period | |
| State requirements | |
| Benefits, limitations and exclusions | |
| Underwriting requirements | |
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| 4.0 Individual Accident and Health Insurance Policy Gener Provisions 9% | al |
| 4.1 Standard provisions (3923.04) | |
| Entire contract; changes (A) | |
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| Grace period (C) | |
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| Change of occupation (A) Misstatement of age (B) | |
| | |
| Misstatement of age (B) | |
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| Misstatement of age (B) Other insurance in this insurer (C) Insurance with other insurers | |



| Conformity with state statutes (H) |
|--|
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| 4.3 Other general provisions |
| · · · |
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| Insuring clause |
| Consideration clause |
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| 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 |
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| Requirement to be under physician care |
| State minimum benefit standards and exclusions |
| 5.2 Individual disability income insurance |
| Basic total disability plan |
| Income benefits (monthly indemnity) |
| Elimination and benefit periods |
| Waiver of premium feature |
| Coordination with social insurance and workers' compensation benefits |
| Additional monthly benefit (AMB) |
| Social insurance supplement (SIS) |
| Occupational versus nonoccupational coverage, eligibility and benefits |
| At-work benefits |
| Partial disability benefit |
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| Other provisions affecting income benefits |
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| |

| Rehabilitation benefit | |
|--|--|
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| Future increase option | |
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| Policy issuance alternatives | |
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| Group versus individual plans | |
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| Waiting period | |
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| Fee-for-service basis versus prepaid basis | |
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| Any provider versus limited choice of providers | |
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| Characteristics | |



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|---|---|
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| Indemnity plan features | Definition |
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| 6.3 Cost containment in health care delivery | 6.7 PPACA (Patient Protection and Affordable Care Act) |
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| Alcohol and drug abuse treatment | Persistency factors |
| Home health services | Administrative capability |
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| Confidentiality of medical and health information (1751.52) | Coinsurance and deductible carr |
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| 8.3 Marketing considerations |
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| 8.4 Employer group health insurance |
| Insurer underwriting criteria |
| Characteristics of group |
| Nondiscrimination |
| Plan design factors |
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| Eligibility for coverage |
| Annual open enrollment |
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| Coordination of benefits provision |
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| 9.0 Dental Care Plans 3% |
| 9.1 Categories of dental treatment |
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| |



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| |

| Nature, financing, administration and terminology | |
|---|------|
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| Outline of coverage | |
| Right to return (free look) | |
| Replacement | |
| Required disclosure provisions | |
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| Benefit periods |
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Medical expense insurance

Long-term care insurance

11.2 Employer group health insurance

Disability income (STD, LTD)

Benefits subject to FICA

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Long-term care insurance

Accidental death and dismemberment

11.3 Medical expense coverage for sole proprietors and partners

11.4 Business disability insurance

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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

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License denial, probation, surrender, suspension, revocation, or refusal to issue or renew (3901.22(D)(1); 3905.14, 3905.16; 3901-

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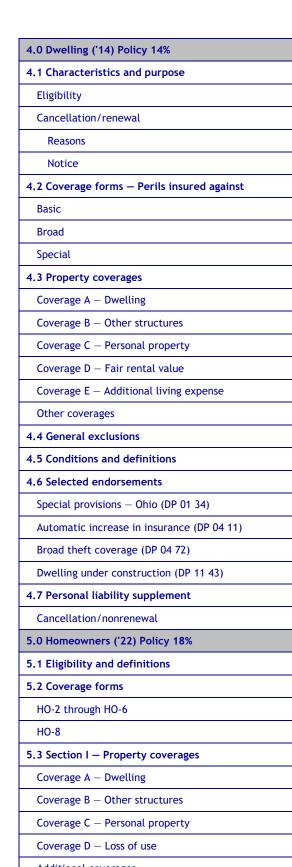


| Authority and powers of agents | Negligence |
|---|--------------------|
| | Elements of a |
| Express | |
| Implied | Defenses again |
| Apparent Page 2016 Apparent | Damages |
| Responsibilities to the applicant/insured | Compensatory |
| 2.4 Contracts | Punitive |
| Elements of a legal contract | Types of liability |
| Offer and acceptance | Absolute |
| Consideration | Strict |
| Competent parties | Vicarious |
| Legal purpose | Causes of loss (p |
| Distinct characteristics of an insurance contract | Direct loss |
| Contract of adhesion | Consequential |
| Aleatory contract | Indirect loss |
| Personal contract | Named perils ve |
| Unilateral contract | Blanket versus sp |
| Conditional contract | Basic types of co |
| Legal interpretations affecting contracts | Loss valuation |
| Ambiguities in a contract of adhesion | Actual cash va |
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| Indemnity | Functional rep |
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| Negligence |
|---|
| Elements of a negligent act |
| Defenses against negligence |
| Damages |
| Compensatory — special versus general |
| Punitive |
| Types of liability |
| Absolute |
| Strict |
| Vicarious |
| Causes of loss (perils) |
| Direct loss |
| Consequential loss |
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| Blanket versus specific insurance |
| Basic types of construction |
| Loss valuation |
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| Declarations |
| Definitions |
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| 3.3 Common policy provisions |
| Insureds — named, first named, additional |
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| Policy territory |
| Cancellation and nonrenewal |
| Deductibles |
| Coinsurance |
| Other insurance |
| Non-concurrency |



| Primary and excess | 4.0 Dwelling ('14) Policy 14% |
|--|---------------------------------|
| Pro rata | 4.1 Characteristics and purpo |
| Contribution by equal shares | Eligibility |
| Limits of liability insurance | Cancellation/renewal |
| Per occurrence (accident) | Reasons |
| Per person | Notice |
| Aggregate — general versus products — completed operations | 4.2 Coverage forms — Perils |
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OHIO CASUALTY INSURANCE AGENT SERIES 11-47

Commercial Insurance Joint Underwriting Association (3930.01-.18)

| 100 questions - 2 Hours |
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9.0 Other Coverages and Options 6% 9.1 Umbrella/excess liability policies Personal (DL 98 01) Commercial (CU 00 01) 9.2 Specialty liability insurance Professional liability Errors and omissions Directors and officers liability Fiduciary liability Liquor liability Employment practices liability **Employee Benefits** Identity Fraud Expense Coverage 9.3 Surplus lines Eligibility Definitions and non-admitted markets Licensing requirements 9.4 Surety bonds Nature of bonds Bond period Discovery bond Limit of liability Termination of coverage Parties to a bond Principal, obligee, surety Purpose of bonds Surety, fidelity Types of fidelity bonds Employee theft, public official, financial institution, fiduciary Types of surety bonds Contract, license, judicial, permit 9.5 Aviation insurance Aircraft liability Hull, cargo, freight Implied warranties **Perils** Drone coverage General and particular average 9.6 Ocean marine insurance **Policy provisions**

Participation plans



| Protection and indemnity |
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| Implied warranties |
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| Coverage Forms |
| Floaters - e.g., personal articles, jewelry, and effects, fine arts, camera, musical instruments |
| 9.7 Other policies |
| Boat owners |
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