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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
 or
- 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 Background Check | Department of Insurance (ohio.gov) 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 $\,$

Background Check | Department of Insurance (ohio.gov).

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: Background Check | Department of Insurance

(ohio.gov)

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 Background Check | Department of Insurance (ohio.gov). 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 <u>Background Check | Department of Insurance (ohio.gov)</u>. 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

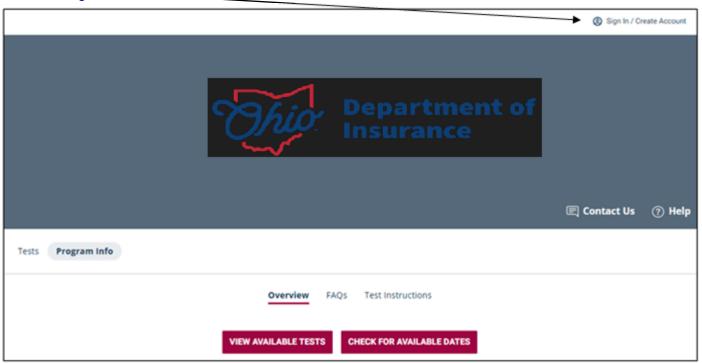
NOTE: EXAMINATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE. THE EXAMINATION FEE IS VALID FOR ONE YEAR FROM THE DATE OF PAYMENT.



ON-LINE SCHEDULING

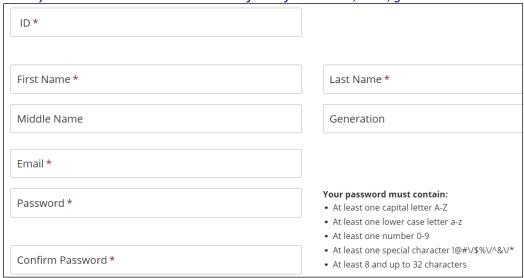
For the fastest and most convenient examination scheduling process, register for your examinations online by accessing PSI's registration Website: <u>Click Here</u> (https://test-takers.psiexams.com/ohins).

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.



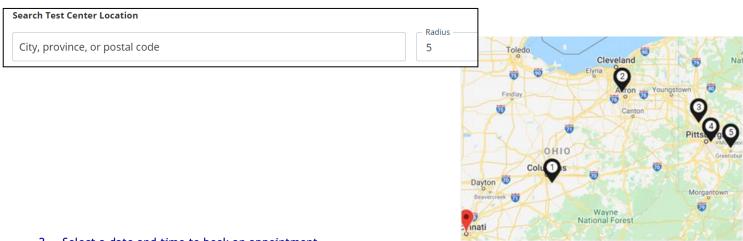
3. Select your test format: (Test Center) or (Remote Proctored).



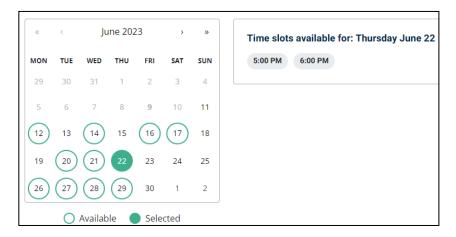


Scheduling at a Test Center

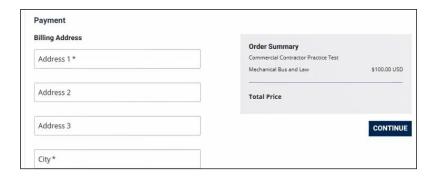
1. Enter the "City or Postal Code" and select FIND.



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



3. You are now ready to pay.



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

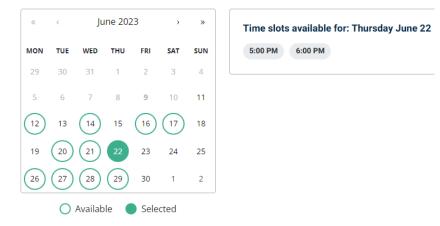




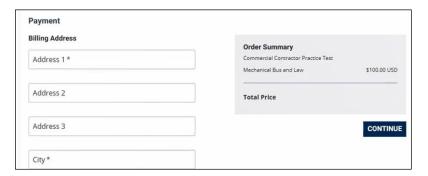
Scheduling via Remote Proctor

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.



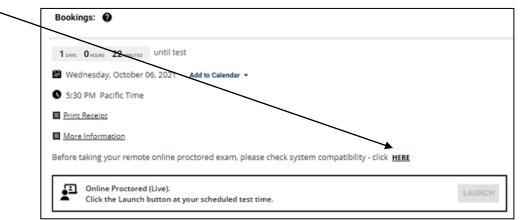
3. Once payment has been made you will receive a message confirming the booked date and booked time. Please review the booking before selecting **CONFIRM**.





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 <u>Clicking Here</u>.

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

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 1-75 TO 1-475/US 23, BYPASSING DOWNTOWN TOLEDO. FROM THE NORTH, USE EXIT 204; AND FROM THE SOUTH, USE EXIT 192 TO MERGE ONTO 1-475/US 23. TAKE 1-475/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 <u>Background Check | Department of Insurance (ohio.gov)</u>.

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 Background Check |
Department of Insurance (ohio.gov) 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, Background Check | Department of Insurance (ohio.gov), so you are prepared to provide all required information when you begin submitting your application electronically, including the application fee.

Note: The National Insurance Producer Registry (NIPR) charges a 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 Background Check | Department of Insurance (ohio.gov) and clicking on the "Print my Agent License" button.

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

Note: By law, ODI cannot complete the processing of your application until it receives your criminal history background check report from the BCI 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 Background Check | Department of Insurance (ohio.gov).

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.
- 3. Pay the \$20.00 processing fee to have your card shipped, which usually takes 7 to 10 days after PSI receives payment.



CONTINUING EDUCATION REQUIREMENTS

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

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

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

TITLE LICENSEES

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

SURETY BAIL BOND LICENSEES

Persons holding **only** a surety bail bond license need to complete seven hours of approved continuing education, six of which must be approved as surety bail bond-specific and one of which must be approved as ethics-specific, prior to renewing their license. Persons holding a surety bail bond license **in addition to** a resident agent license must complete 24 hours of approved continuing education, 12 of which must be approved as surety bail bond-specific and three of which must be approved as ethics-specific, prior to renewing their license. These persons will have two different renewal cycles, one for the surety bail bond license and one for the resident agent license. Surety bail bond agents will be required to renew their surety bail bond license annually by April 1st.

VIATICAL SETTLEMENT BROKER LICENSEES

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

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

CONTINUING EDUCATION EXEMPTIONS

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

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

LICENSE RENEWAL PROCESS

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

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

In order to renew a Major Line, Limited Line, Title, Title Marketing Representative or Surety Bail Bond insurance license, all agents, on or before their license expiration date, **must** submit a National Insurance Producer Registry (NIPR) Renewal Application. The renewal application and step-by-step instructions regarding the renewal process can be found by clicking the "Apply or Renew Agent License" button on ODI's Web site (Background Check | Department of Insurance (ohio.gov)). 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

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

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) can be obtained from ODI's website. Background Check | Department of Insurance (ohio.gov) under ODI 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

	nce Regulation 10%
1.1 Licens	ing
Mainten	ance and duration (3905.06, .16; 3901-5-09)
Requi	rements (3905.02, .04, .041, .05, .051, .06; 3901-5-09)
Reside	ent/nonresident (3905.06, .061, .07, .071)
	e in name, address, email, telephone number (3905.061, 071; 3901-5-09)
Renev	val/nonrenewal (3905.06; 3901-5-09(J))
Tempo	orary license (3905.09)
	o report criminal convictions and administrative disciplinary s (3905.22)
Assum	ed business names (3905.11)
	uing education including exemptions and penalties 06, 3905.481; 3901-5-01; 3901-5-05(D), 3901-5-09(L)(7))
Inacti	rity due to military service (3905.06(G)); 3901-5-09(J))
Inactiv 09(J))	vity due to extenuating circumstances (3905.06(G); 3901-5-
Disciplin	ary actions (3905.14)
	denial, probation, surrender, suspension, revocation, or o 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
Crin	ninal
Hea	rings (3901.22; 3905.14(D); ORC 119)
Conse	nt/Settlement agreements (3901.22(G))
1.2 State	regulation
Acts con	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;
Compan	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

	and accordance
	and acceptance
Conside	
	tent parties
Legal p	
	characteristics of an insurance contract
	ct of adhesion
	ry contract
Person	al contract
Unilate	eral contract
Conditi	ional contract
Legal inte	erpretations affecting contracts
Ambigu	uities in a contract of adhesion
Reason	able expectations
Indemr	nity
Utmost	good faith
Repres	entations/misrepresentations
Warran	ities
Concea	alment
Fraud	
Waiver	and estoppel
3.0 Life Ins	surance Basics 8%
3.1 Insurab	ole interest (3911.091,.11)
2.2.0	
3.∠ Person	al uses of life insurance
	protection
	protection
Survivor p	protection
Survivor p	protection
Survivor p Estate cro Cash accu	protection
Survivor p Estate cro Cash accu Liquidity Estate co	protection eation umulation
Survivor p Estate cro Cash accor Liquidity Estate co 3.3 Determ	protection eation umulation onservation
Survivor p Estate cro Cash accor Liquidity Estate co 3.3 Determ	protection eation umulation inservation nining amount of personal life insurance fe value approach
Survivor p Estate cro Cash accor Liquidity Estate co 3.3 Determ Human lit Needs ap	protection eation umulation inservation nining amount of personal life insurance fe value approach
Estate cro Cash accu Liquidity Estate co 3.3 Determ Human lii Needs ap	protection eation umulation unservation nining amount of personal life insurance fe value approach proach
Survivor p Estate cro Cash accord Liquidity Estate co 3.3 Determ Human lin Needs ap Types of	protection eation umulation inservation nining amount of personal life insurance fe value approach proach of information gathered
Survivor p Estate cro Cash accor Liquidity Estate co 3.3 Determ Human lit Needs ap Types o Determ Plannin	protection eation umulation inservation nining amount of personal life insurance fe value approach proach of information gathered nining lump-sum needs
Survivor p Estate cro Cash accor Liquidity Estate co 3.3 Determ Human lit Needs ap Types o Determ Plannin	protection eation umulation inservation nining amount of personal life insurance fe value approach proach of information gathered nining lump-sum needs ng for income needs ss uses of life insurance
Survivor p Estate cro Cash accord Liquidity Estate co 3.3 Determ Human lin Needs ap Types of Determ Plannir 3.4 Busines	protection eation umulation inservation nining amount of personal life insurance fe value approach proach of information gathered nining lump-sum needs ng for income needs ss uses of life insurance funding
Survivor p Estate cro Cash accord Liquidity Estate co 3.3 Determ Human lift Needs ap Types of Determ Plannir 3.4 Business Buy-sell f Key person	protection eation umulation inservation nining amount of personal life insurance fe value approach proach of information gathered nining lump-sum needs ng for income needs ss uses of life insurance funding
Survivor p Estate cro Cash accord Liquidity Estate co 3.3 Determ Human lin Needs ap Types of Determ Plannir 3.4 Busines Buy-sell f Key person	protection eation umulation unservation nining amount of personal life insurance fe value approach proach of information gathered nining lump-sum needs ng for income needs ss uses of life insurance funding
Survivor p Estate cro Cash accu Liquidity Estate co 3.3 Determ Human lii Needs ap Types o Determ Plannir 3.4 Busines Buy-sell f Key perso Executive 3.5 Viatica	protection eation umulation inservation nining amount of personal life insurance fe value approach proach of information gathered nining lump-sum needs ng for income needs ss uses of life insurance funding on e bonuses



Viatical settlement broker authority and licensing (3916.02)
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))
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Replacement (3901-6-05)
Use and disclosure of insurance information
Post Application Consumer Review
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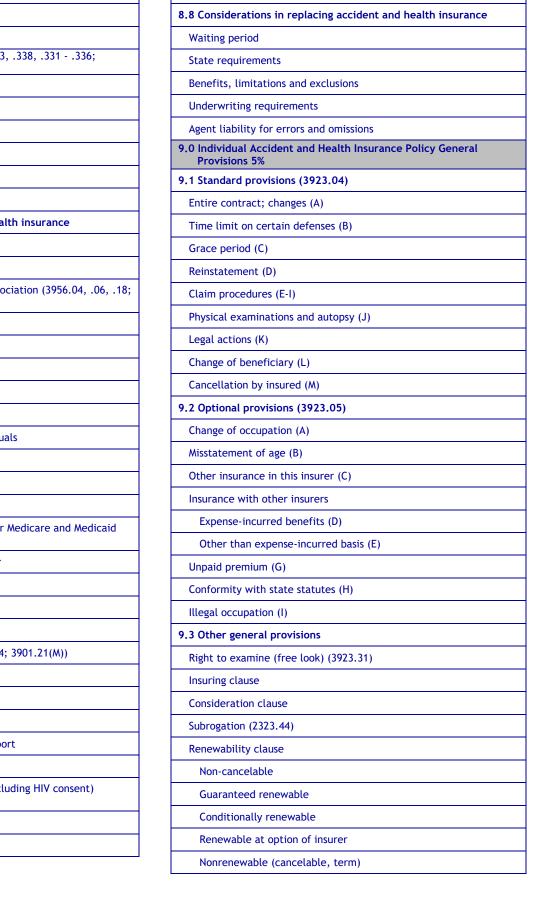


Life cont	oranev entines
	ngency options
	e versus life with guaranteed minimum
	fe versus multiple life
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6.5 Specialt	y annuity products
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Tax uci	
	ent income
Retirem	ent income on funds
Retirem Education 7.0 Federal	on funds Tax Considerations for Life Insurance and Annuities 8%
Retirem Education 7.0 Federal 7.1 Taxation	on funds 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 va	Tax Considerations for Life Insurance and Annuities 8% on of personal life insurance available to policy owner lue increases
Retirem Education 7.0 Federal 7.1 Taxation Amounts a Cash va Dividence	Tax Considerations for Life Insurance and Annuities 8% on of personal life insurance available to policy owner lue increases
Retirem Education 7.0 Federal 7.1 Taxation Amounts a Cash va Dividence Policy lo	Tax Considerations for Life Insurance and Annuities 8% on of personal life insurance available to policy owner lue increases ds
Retirem Education 7.0 Federal 7.1 Taxation Amounts a Cash va Dividence Policy to Surrend	Tax Considerations for Life Insurance and Annuities 8% on of personal life insurance available to policy owner lue increases ds pans ers
Retirem Education 7.0 Federal 7.1 Taxation Amounts a Cash va Dividence Policy to Surrend Amounts r	Tax Considerations for Life Insurance and Annuities 8% on of personal life insurance available to policy owner lue increases ds coans ers
Retirem Education 7.0 Federal 7.1 Taxation Amounts a Cash va Dividence Policy to Surrend Amounts r	Tax Considerations for Life Insurance and Annuities 8% on of personal life insurance available to policy owner lue increases ds pans ers
Retirem Education 7.0 Federal 7.1 Taxation Amounts a Cash va Dividence Policy to Surrend Amounts r General Settlem	Tax Considerations for Life Insurance and Annuities 8% In of personal life insurance available to policy owner lue increases ds coans eers eeceived by beneficiary rule and exceptions ent options
Retirem Education 7.0 Federal 7.1 Taxation Amounts a Cash va 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 ereceived by beneficiary rule and exceptions
Retirem Education 7.0 Federal 7.1 Taxation Amounts a Cash va Dividence Policy to Surrend Amounts r General Settlem Values inc	Tax Considerations for Life Insurance and Annuities 8% In of personal life insurance available to policy owner lue increases ds coans eers eeceived by beneficiary rule and exceptions ent options
Retirem Education 7.0 Federal 7.1 Taxation Amounts at Cash vat Dividence Policy to Surrend Amounts r General Settlem Values inco 7.2 Modified	Tax Considerations for Life Insurance and Annuities 8% In of personal life insurance available to policy owner lue increases ds coans eers received by beneficiary rule and exceptions ent options luded in insured's estate
Retirem Education 7.0 Federal 7.1 Taxation Amounts at Cash vat Dividence Policy to Surrend Amounts r General Settlem Values inco 7.2 Modified	Tax Considerations for Life Insurance and Annuities 8% In of personal life insurance available to policy owner lue increases ds coans ers received by beneficiary rule and exceptions ent options luded in insured's estate d endowment contracts (MECs) endowment versus life insurance
Retirem Education 7.0 Federal 7.1 Taxation Amounts a Cash va Dividence Policy to Surrend Amounts r General Settlem Values inco Modified e	Tax Considerations for Life Insurance and Annuities 8% In of personal life insurance available to policy owner lue increases ds coans eers eeceived by beneficiary rule and exceptions ent options luded in insured's estate d endowment contracts (MECs) endowment versus life insurance
Retirem Education 7.0 Federal 7.1 Taxation Amounts at Cash vat Dividence Policy to Surrend 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 available to policy owner lue increases ds coans eers eeceived by beneficiary rule and exceptions ent options luded in insured's estate d endowment contracts (MECs) endowment versus life insurance
Retirem Education 7.0 Federal 7.1 Taxation Amounts at Cash vat Dividence Policy to Surrend 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 available to policy owner lue increases ds coans eers eeceived by beneficiary rule and exceptions ent options cluded in insured's estate d endowment contracts (MECs) endowment versus life insurance of test cons in of non-qualified annuities
Retirem Education 7.0 Federal 7.1 Taxation Amounts a Cash va 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% In of personal life insurance available to policy owner lue increases ds coans eers eeceived by beneficiary rule and exceptions ent options cluded in insured's estate d endowment contracts (MECs) endowment versus life insurance of test cons in of non-qualified annuities
Retirem Education 7.0 Federal 7.1 Taxation Amounts at Cash va Dividence Policy lot Surrend Amounts r General Settlem Values inco 7.2 Modified Seven-pay Distribution 7.3 Taxation Individuall Accumuni	Tax Considerations for Life Insurance and Annuities 8% In of personal life insurance available to policy owner lue increases ds coans eers received by beneficiary rule and exceptions ent options lluded in insured's estate d endowment contracts (MECs) endowment versus life insurance rest rest ons In of non-qualified annuities lly-owned

Corporate-owned
7.4 Taxation of individual retirement plans
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Premature distributions (including taxation issues)
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8.0 Accident and Health Insurance Basics 8%
8.1 Definitions of perils
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8.2 Principal types of losses and benefits
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8.3 Classes of health insurance policies
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8.5 Common exclusions from coverage	Benefits, limitations and exclus
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State child health program	Entire contract; changes (A)
8.6 Agent responsibilities in individual health insurance	Time limit on certain defenses
Marketing requirements	Grace period (C)
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Life and Health Insurance Guaranty Association (3956.04, .06, .18; 3901-1-52)	Claim procedures (E-I)
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Outline of coverage	Legal actions (K)
Common situation for omission/errors	Change of beneficiary (L)
Field underwriting	Cancellation by insured (M)
Nature and purpose	9.2 Optional provisions (3923.0)
Disclosure of information about individuals	Change of occupation (A)
Application procedures	Misstatement of age (B)
Requirements at delivery of policy	Other insurance in this insurer
Employee waiver form	Insurance with other insurers
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Services (CMS) & Ohio	Other than expense-incurred
8.7 Individual underwriting by the insurer	Unpaid premium (G)
Criteria	Conformity with state statutes
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Sources of underwriting information (3904; 3901.21(M))	Right to examine (free look) (3
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Medical examinations and lab tests (including HIV consent) (3901.46(A), (B)(1))	Guaranteed renewable
Classification of risks	Conditionally renewable
Preferred	Renewable at option of insur
	Nonrenewable (cancelable, t





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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
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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 benefits	Disability income benefits
Additional monthly benefit (AMB)	10.7 Workers' compensation
Social insurance supplement (SIS)	Eligibility
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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
· ·	PCP referral (gatekeeper PPO)

Group versus individual plans	
Short-term disability (STD)	
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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 char	ges
Any provider versus limited choice of providers	
Insureds versus subscribers/participants	
1.2 Types of providers and plans	
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Common limitations	
Exclusions from coverage	
Provisions affecting cost to insured	
Health insuring corporations (HICs)(formerly known as heal maintenance organizations)	lth
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	
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Indemnity plan features	Definition
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1.3 Cost containment in health care delivery	Adverse be
Cost-saving services	Rollout sch
Preventive care	Employer o
Hospital outpatient benefits	Departmen
Alternatives to hospital services	
Utilization management reviews	Types of pl Enrollment
Prospective review	
Concurrent review	Healthcare
Retrospective	Statement
Grievance procedures	12.0 Health
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1.4 Ohio requirements (individual and group)	Combined I
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Dependent child coverage (3923.24, .56; 1751.14, 3923.241)	Limited ser
Newborn child coverage (3923.26; 1751.61)	Limited che Gatekeepe
Coverage of adopted children (3923.40; 3924.51; 1751.59)	(specialty)
Enrollment	Copayment
Special Enrollment Period	Prepaid bas
Non-custodial parent	12.2 HIC serv
Grandchildren	Basic healt
Immunizations	Preventi
Physically/mentally handicapped coverage	Physiciar
Women's benefits	Emergen
Cytologic screening and mammography (3923.52; 1751.62)	Urgent c
Infertility	Hospital
Maternity	Outpatie
Postpartum	Diagnost
Coordination of benefits provision	Cancer c
1.5 HIPAA (Health Insurance Portability and Accountability Act)	Supplem
requirements Eligibility	Intermed
	Dental ca
Privacy	Vision ca
Guaranteed issue	Podiatric
Renewability	Mental h
Mental health parity	Alcohol a
Security provisions	Home he

Eligibility	
Contribution limits	
1.7 PPACA (Patient Protection and Affordable Care Act)	
Adverse benefit determination (3922.0123)	
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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	



Nursing services Physical therapy Chiropractic services	Eligibility for coverage Annual open enrollment
· ''	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 union
Solicitation documents (1751.31)	Coordination of benefits provisi
Advertising (1751.20)	Change of insurance companies
Confidentiality of medical and health information (1751.52)	Coinsurance and deductible c
Contractual plan	No-loss no-gain
Evidence of coverage (1751.11, .33)	Events that terminate covera
Benefits and exclusions	Extension of benefits
Open enrollment provision	Continuation of coverage und specific rules (3923.38)
Member rights (1751.18)	Cancellation or nonrenewal
Renewal (1751.18)	Reinstatement for military pe
13.0 Group Accident and Health Insurance 5%	13.5 Small employer medical pla
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Group contract	Eligibility of employees (3924.0
Certificate of coverage	Open/late enrollment (3924.01)
Experience rating versus community rating	Service waiting period (3924.01
13.2 Types of eligible groups	Guaranteed issue (3924.03(E))
Employment-related groups	Renewability (3924.03(B))
Individual employer groups	Premium rates (3924.04)
Multiple-Employer Trusts (METs) or Welfare Arrangements (MEWAs) (Chapter 1739)	Disclosure rules (3924.033)
Associations	14.0 Dental Care Plans 2%
Blanket (3923.13)	14.1 Categories of dental treatm
Students health plans	Diagnostic and preventive
Customer groups (depositors, creditor-debtor, other)	Restorative
13.3 Marketing considerations	Oral surgery
Advertising	Endodontics
Regulatory jurisdiction/place of delivery	Periodontics
Disclosure form	Prosthodontics
13.4 Employer group health insurance	Orthodontics
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
Contributory/non-contributory	Deductibles
Persistency factors	Coinsurance
<u> </u>	Exclusions, limitations
Administrative capability	,

Annual open enrollment
Part-time employees
Dependent, spousal eligibility
Domestic partners/civil unions
Coordination of benefits provision
Change of insurance companies or loss of coverage
Coinsurance and deductible carryover
No-loss no-gain
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Eligibility of employees (3924.01(G))
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Guaranteed issue (3924.03(E))
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14.0 Dental Care Plans 2%
14.1 Categories of dental treatment
Diagnostic and preventive
Restorative
Oral surgery
Endodontics
Periodontics
Prosthodontics
Orthodontics
14.2 Indemnity plans
Choice of providers
Network versus out-of-network
Scheduled versus nonscheduled plans
Deductibles
Coinsurance
Exclusions, limitations



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
Limitations	15.4 Medicare supplements; 3923.33,
Predetermination of benefits	.338.331336; OAC 3901-8-08 Amended, including Appendix C and D)
14.3 Employer group dental expense	Purpose
Integrated deductibles versus stand-alone plans	Open enrollment
Minimizing adverse selection	Solicitation of Medicare supplements (3923.33, .338.331336; 3901-
Stand-alone plans	8-08, 3901-8-09) Standardization Medicare supplement plans
15.0 Insurance for Senior Citizens and Special Needs Individuals 8%	Core benefits
	Additional benefits
15.1 Medicare	Ohio regulations and required provisions
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
Part C — Medicare Advantage	Medicare SELECT
Part D — Prescription Drug Insurance	15.5 Other options for individuals with Medicare
Eligibility for Part D coverage	Employer group health plans
15.2 Part C — Medicare Advantage	Disabled employees
Nature, financing, administration and terminology	Employees with kidney failure
Eligibility Requirements	Individuals age 65 or older
Enrollment timelines	Connector Models
Plan types and definitions	Medicaid
Coverages and cost-sharing amounts	Eligibility
Supplemental Benefits	Benefits
Exclusions/limitations	Differences
15.3 Part D — Prescription Drug Insurance	15.6 Long-term care (LTC) policies (3901-4-01; 1751.63, 3923.41-
	.50)
Nature, financing, administration and terminology	LTC, Medicare and Medicaid compared



Levels of care	Buy-sell policy
Skilled care	16.5 Medical Savings A (HSAs)
Intermediate care	16.6 Health Reimburse
Custodial care	10.0 Health Reimbarse
Home health care	OUIO PROPERT
Adult day care	OHIO PROPERT
Respite care	15
Assisted living	
Benefit periods	1.0 Insurance Regulation
Benefit amounts	1.1 Licensing
Optional benefits	Maintenance and du
Guarantee of insurability	Requirements (39
Return of premium	Resident/nonresi
Qualified LTC plans	Change in name, 3905.071; 3901-5
Exclusions	Renewal/nonrene
Underwriting considerations	Temporary licens
Ohio regulations and required provisions	Duty to report cr
Standards for marketing (3901-4-01(V))	disciplinary actio
Advertising (3901-4-01(U))	Assumed business
Appropriateness of recommended purchase (3901-4-01(W))	Continuing educa (3905.06, 3905.4
Inflation protection (3901-4-01(M))	Inactivity due to
Replacement (3901-4-01 (N)))	Inactivity due to
Unintentional lapse (3901-4-01(G))	5-09(J))
Outline of coverage (3901-4-01, (DD); 3923.44(I))	Disciplinary actions (
Shopper's guide (3901-4-01(EE))	License denial, pro refusal to issue or r
Pre-existing conditions (3923.44(B)(4)(5), (D))	5-12) Failure to pay taxes
16.0 Federal Tax Considerations for Accident and Health Insurance 4%	Failure to appear fo
16.1 Personally-owned health insurance	Failure to provide o
Disability income insurance	(3905.14(B)(21))
Benefits subject to FICA	Penalties and fines (D), (E), (F), (G), (H)
Medical expense insurance	Cease and desist
Long-term care insurance	3901.22(D)) Civil
16.2 Employer group health insurance	Criminal
Disability income (STD, LTD)	Hearings (3901.2)
Benefits subject to FICA	Consent/Settlemen
Medical, dental and vision expense	1.2 State regulation
Long-term care insurance	
Accidental death and dismemberment	Acts constituting insu
16.3 Medical expense coverage for sole proprietors and partners	Negotiate, sell, soli Director's general dut
16.4 Business disability insurance	3905.12)
· · · · · · · · · · · · · · · · · · ·	Company regulation
Key person disability income	

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

16.6 Health Reimbursement Accounts (HRAs)

OHIO PROPERTY AND CASUALTY INSURANCE AGENT SERIES 11-36

150 questions - 2.5 Hours
1.0 Insurance Regulation 10%
1.1 Licensing
Maintenance and duration (3905.06, .16; 3901-5-09)
Requirements (3905.02, .04, .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)
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Duty to report criminal convictions and administrative disciplinary actions (3905.22)
Assumed business names (3905.11)
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Inactivity due to military service (3905.06(G)); 3901-5-09(J))
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License denial, probation, surrender, suspension, revocation, or refusal to issue or renew (3901.22(D)(1); 3905.14, 3905.16; 3901-5-12)
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))
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Types of laws Compulsory versus elective (4123.12, .35, .54) Monopolistic versus competitive Ohio Workers' Compensation Law (Chapter 4123) Exclusive remedy (4123.54) Employment covered (required, voluntary) (4123.01, .28, .54)) Covered injuries (4123.54, .55, .84) Occupational disease (4123.01(F)) Benefits provided (4123.30, .54, .5559, .6061, .66) Second/subsequent injury fund Federal workers' compensation laws Longshore and Harbor Workers' Compensation Act (33 USC 904) Federal Employers Liability Act The Jones Act 9.2 Workers' compensation and employers liability insurance policy Part One — Workers' compensation insurance Part Two — Employers liability insurance Part Three — Other states insurance Part Four — Your duty if injury occurs Part Five — Premium	ç	0.0 Workers' Compensation Insurance 4%
Compulsory versus elective (4123.12, .35, .54) Monopolistic versus competitive Ohio Workers' Compensation Law (Chapter 4123) Exclusive remedy (4123.54) Employment covered (required, voluntary) (4123.01, .28, .54)) Covered injuries (4123.54, .55, .84) Occupational disease (4123.01(F)) Benefits provided (4123.30, .54, .5559, .6061, .66) Second/subsequent injury fund Federal workers' compensation laws Longshore and Harbor Workers' Compensation Act (33 USC 904) Federal Employers Liability Act The Jones Act 9.2 Workers' compensation and employers liability insurance policy Part One — Workers' compensation insurance Part Two — Employers liability insurance Part Three — Other states insurance Part Four — Your duty if injury occurs Part Five — Premium	ç	0.1 Workers' compensation laws
Monopolistic versus competitive Ohio Workers' Compensation Law (Chapter 4123) Exclusive remedy (4123.54) Employment covered (required, voluntary) (4123.01, .28, .54)) Covered injuries (4123.54, .55, .84) Occupational disease (4123.01(F)) Benefits provided (4123.30, .54, .5559, .6061, .66) Second/subsequent injury fund Federal workers' compensation laws Longshore and Harbor Workers' Compensation Act (33 USC 904) Federal Employers Liability Act The Jones Act 9.2 Workers' compensation and employers liability insurance policy Part One — Workers' compensation insurance Part Two — Employers liability insurance Part Three — Other states insurance Part Four — Your duty if injury occurs Part Five — Premium		Types of laws
Ohio Workers' Compensation Law (Chapter 4123) Exclusive remedy (4123.54) Employment covered (required, voluntary) (4123.01, .28, .54)) Covered injuries (4123.54, .55, .84) Occupational disease (4123.01(F)) Benefits provided (4123.30, .54, .5559, .6061, .66) Second/subsequent injury fund Federal workers' compensation laws Longshore and Harbor Workers' Compensation Act (33 USC 904) Federal Employers Liability Act The Jones Act 9.2 Workers' compensation and employers liability insurance policy Part One — Workers' compensation insurance Part Two — Employers liability insurance Part Three — Other states insurance Part Four — Your duty if injury occurs Part Five — Premium		Compulsory versus elective (4123.12, .35, .54)
Exclusive remedy (4123.54) Employment covered (required, voluntary) (4123.01, .28, .54)) Covered injuries (4123.54, .55, .84) Occupational disease (4123.01(F)) Benefits provided (4123.30, .54, .5559, .6061, .66) Second/subsequent injury fund Federal workers' compensation laws Longshore and Harbor Workers' Compensation Act (33 USC 904) Federal Employers Liability Act The Jones Act 9.2 Workers' compensation and employers liability insurance policy Part One — Workers' compensation insurance Part Two — Employers liability insurance Part Three — Other states insurance Part Four — Your duty if injury occurs Part Five — Premium		Monopolistic versus competitive
Employment covered (required, voluntary) (4123.01, .28, .54)) Covered injuries (4123.54, .55, .84) Occupational disease (4123.01(F)) Benefits provided (4123.30, .54, .5559, .6061, .66) Second/subsequent injury fund Federal workers' compensation laws Longshore and Harbor Workers' Compensation Act (33 USC 904) Federal Employers Liability Act The Jones Act 9.2 Workers' compensation and employers liability insurance policy Part One — Workers' compensation insurance Part Two — Employers liability insurance Part Three — Other states insurance Part Four — Your duty if injury occurs Part Five — Premium		Ohio Workers' Compensation Law (Chapter 4123)
Covered injuries (4123.54, .55, .84) Occupational disease (4123.01(F)) Benefits provided (4123.30, .54, .5559, .6061, .66) Second/subsequent injury fund Federal workers' compensation laws Longshore and Harbor Workers' Compensation Act (33 USC 904) Federal Employers Liability Act The Jones Act 9.2 Workers' compensation and employers liability insurance policy Part One — Workers' compensation insurance Part Two — Employers liability insurance Part Three — Other states insurance Part Four — Your duty if injury occurs Part Five — Premium		Exclusive remedy (4123.54)
Occupational disease (4123.01(F)) Benefits provided (4123.30, .54, .5559, .6061, .66) Second/subsequent injury fund Federal workers' compensation laws Longshore and Harbor Workers' Compensation Act (33 USC 904) Federal Employers Liability Act The Jones Act 9.2 Workers' compensation and employers liability insurance policy Part One — Workers' compensation insurance Part Two — Employers liability insurance Part Three — Other states insurance Part Four — Your duty if injury occurs Part Five — Premium		Employment covered (required, voluntary) (4123.01, .28, .54))
Benefits provided (4123.30, .54, .5559, .6061, .66) Second/subsequent injury fund Federal workers' compensation laws Longshore and Harbor Workers' Compensation Act (33 USC 904) Federal Employers Liability Act The Jones Act 9.2 Workers' compensation and employers liability insurance policy Part One — Workers' compensation insurance Part Two — Employers liability insurance Part Three — Other states insurance Part Four — Your duty if injury occurs Part Five — Premium		Covered injuries (4123.54, .55, .84)
Second/subsequent injury fund Federal workers' compensation laws Longshore and Harbor Workers' Compensation Act (33 USC 904) Federal Employers Liability Act The Jones Act 9.2 Workers' compensation and employers liability insurance policy Part One — Workers' compensation insurance Part Two — Employers liability insurance Part Three — Other states insurance Part Four — Your duty if injury occurs Part Five — Premium		Occupational disease (4123.01(F))
Federal workers' compensation laws Longshore and Harbor Workers' Compensation Act (33 USC 904) Federal Employers Liability Act The Jones Act 9.2 Workers' compensation and employers liability insurance policy Part One — Workers' compensation insurance Part Two — Employers liability insurance Part Three — Other states insurance Part Four — Your duty if injury occurs Part Five — Premium		Benefits provided (4123.30, .54, .5559, .6061, .66)
Longshore and Harbor Workers' Compensation Act (33 USC 904) Federal Employers Liability Act The Jones Act 9.2 Workers' compensation and employers liability insurance policy Part One — Workers' compensation insurance Part Two — Employers liability insurance Part Three — Other states insurance Part Four — Your duty if injury occurs Part Five — Premium		Second/subsequent injury fund
Federal Employers Liability Act The Jones Act 9.2 Workers' compensation and employers liability insurance policy Part One — Workers' compensation insurance Part Two — Employers liability insurance Part Three — Other states insurance Part Four — Your duty if injury occurs Part Five — Premium		Federal workers' compensation laws
The Jones Act 9.2 Workers' compensation and employers liability insurance policy Part One — Workers' compensation insurance Part Two — Employers liability insurance Part Three — Other states insurance Part Four — Your duty if injury occurs Part Five — Premium		Longshore and Harbor Workers' Compensation Act (33 USC 904)
9.2 Workers' compensation and employers liability insurance policy Part One — Workers' compensation insurance Part Two — Employers liability insurance Part Three — Other states insurance Part Four — Your duty if injury occurs Part Five — Premium		Federal Employers Liability Act
Part One — Workers' compensation insurance Part Two — Employers liability insurance Part Three — Other states insurance Part Four — Your duty if injury occurs Part Five — Premium		The Jones Act
Part Two — Employers liability insurance Part Three — Other states insurance Part Four — Your duty if injury occurs Part Five — Premium	ç	.2 Workers' compensation and employers liability insurance policy
Part Three — Other states insurance Part Four — Your duty if injury occurs Part Five — Premium		Part One — Workers' compensation insurance
Part Four — Your duty if injury occurs Part Five — Premium		Part Two — Employers liability insurance
Part Five — Premium		Part Three — Other states insurance
		Part Four — Your duty if injury occurs
Part Six — Conditions		Part Five — Premium
		Part Six — Conditions



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

100 questions - 2 Hours

1.0 Insurance Regulation 10%

Ohio Automobile Insurance Plan (4509.70)

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, . 2913.47, 3901.44)
Penalties and fines for violations (3901.22(D), (F), 3905.14(B), (D), (E), (F), (G), (H), (.99), (3905.99)	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;	Exposure
3905.12)	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))	Agent/insurer relationship
Financial requirements (3925.12; 3953.05; 3953.06; 3901-1-50; 3901-3-04)	Authority and powers of agents
Closing Protection Coverage (3953.32)	Express (3905.20)
Agent regulation	
Agent appointment (3905.20, .21; 3901-5-09(K))	Implied (3901-5-12)
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

1.21(L), (M), (N)) 3.01; 3953.26; 3901-7-04) -7-04; 3905.14(B)(34), 3953.21(B)) ecords (3901.04, .07; 3953.23, 3953.33; (3999.21, .31, .37, .41, .42, .99; acy (3901.44; 3904.04, .13, .14) 5 USC 1681-1681d) including 1033 waiver (18 USC 1033, e.g., Do Not Call List) v/) [^] of agency (3905) ents icant/insured ting contracts of adhesion



Poprocontations/microprocontations
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
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 records Requirements to record Recording steps Acknowledgments 4.0 Title Insurance 20%
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 records Requirements to record Recording steps Acknowledgments
Interpretation 3.4 Escrow principles Escrow terminology Types of escrows Escrow contracts Fiduciary responsibilities of escrow agents 3.5 Recording Types of records Types of recording systems Requirements to record Recording steps Acknowledgments
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Types of records Types of recording systems Requirements to record Recording steps Acknowledgments
Types of recording systems Requirements to record Recording steps Acknowledgments
Requirements to record Recording steps Acknowledgments
Recording steps Acknowledgments
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%
5.0 Title Exceptions and procedures for Clearing Title 25%
5.1 Principles and concepts
Exceptions
Voluntary and involuntary liens
Federal liens
Mortgage
Judgments
Taxes and assessments
Surveys
Condominiums
Water rights
Mineral rights
Equitable interests
Attachments
Executions
Covenants, conditions and restrictions
5.2 Special problem areas and concerns
Ohio child support lien
Acknowledgments
Mechanic's lien
Bankruptcy
Probate
Forfeitures
Foreclosure
Claims against the title
Lis pendens
5.3 Principles of clearing title
Releases
Assignments
Subordinations
Affidavits
5.4 Settlement of closing procedures
Real Estate Settlement Procedures Act (RESPA)
Closing protection letter (3953.32)
Good funds

OHIO PUBLIC ADJUSTER SERIES 11-38

100 questions - 2 Hours

1.0 Insurance Regulation 10% 1.1 Licensing Requirements (3951.02) Requirements (3901-1-24, 3951.01, .02, .03, .04, .05, .06) Definitions (3951.01) Qualifications (3951.03) Certificate of authority (3951.02, .03, .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

Representations/misrepresentations

Warranties
Concealment



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

Assignment
Liberalization
Third-party provisions
Standard mortgage clause
Loss payable clause
No benefit to the bailee
2.5 Ohio laws, regulation and required provisions
Ohio Valued Policy Law (3929.25)
Ohio Insurance Guaranty Association (3955.0110, .1219)
Ohio FAIR Plan (3929.4149; 3901-1-18)
Cancellation and nonrenewal (3929.1922, .24; 3937.2535, 3937.47; 3901-1-18)
Concealment, misrepresentation or fraud (3999.31, 3999.37, 3999.42; 3999.99, 3929.55, 2913.01, 2913.02, 2913.31; and 2913.47
Mine subsidence (3929.5053, .55, .56, .5861; 3901-1-48)
Terrorism Risk Insurance Program Reauthorization Act of 2019 (Pub. L. 116-94) Bulletin 2015-02
3.0 Adjusting Losses 15%
3.1 Role of the adjuster (Reg 3901-1-24)
Duties and responsibilities
Prohibited activities (3901-1-24(C))
Independent adjuster versus public adjuster (3951.01(B))
Public adjuster versus public adjuster agent (3951.01(B),(C), .03(E))
Relationship to the legal profession (3951.01(E)(1), .08)
Records (3901-1-24(D))
3.2 Duties of insured after loss
Notice to insurer
Minimizing loss
Proof of loss
Special requirements
Production of books and records
Abandonment
3.3 Determining value and loss
Burden of proof of value and loss
Estimates
Depreciation
Salvage
Appraisal
3.4 Payment and discharge
Claim settlement options
Practical adjustment procedures (determine and evaluate)
Building construction
Inventory analysis
Time element
Improvement and betterments
Builders risk

4.0 Dwelling ('02) Policy 5%

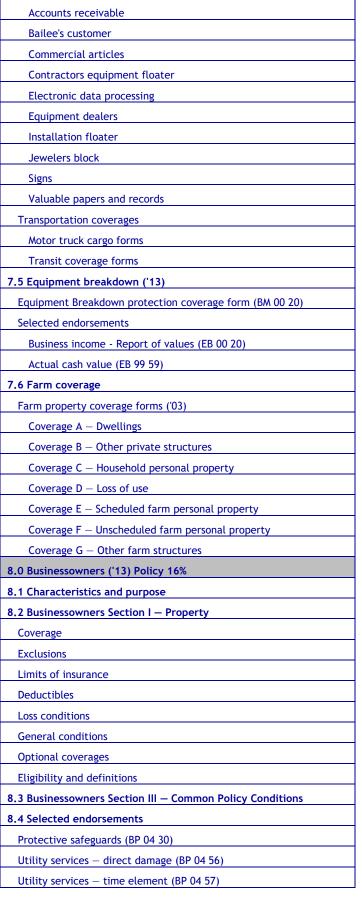


4.1 Characteristics and purpose	Home day care (HO 04 97)
Eligibility	6.0 Auto Insurance 8%
Cancellation/renewal	6.1 Laws
Reasons	Use of non-OEM aftermarket
Notice	6.2 Personal ('18) auto policy
4.2 Coverage forms — Perils insured against	Definitions
Basic	Coverage for damage to you
Broad	Collision
Special	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 covera
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
5 1	The Motor Carrier Act of 1
Permitted incidental occupancies (HO 04 42)	THE MOUNT CATTLET ACT OF
Earthquake (HO 04 54) Scheduled personal property (HO 04 61)	Endorsement for motor ca liability (MCS-90)

Auto Insurance 8% Laws se of non-OEM aftermarket crash parts (1345.81; 3901-1-54(H)(4)) Personal ('18) auto policy efinitions overage for damage to your auto Collision Other than collision Deductibles Transportation expenses **Exclusions** uties after an accident or loss eneral provisions elected endorsements Amendment of policy provisions — Ohio (PP 01 86) Towing and labor (PP 03 03) Extended non-owned coverage (PP 03 06) Miscellaneous type vehicle (PP 03 23) Joint ownership coverage (PP 03 34) Commercial auto ('20) ommercial auto coverage forms **Business auto** Garage Business auto physical damage **Truckers** Motor carrier overage form sections Covered autos Garage keepers coverage Trailer interchange coverage Physical damage coverage **Exclusions** Conditions **Definitions** elected endorsements Lessor — additional insured and loss payee (CA 20 01) Mobile equipment (CA 20 15) Drive other car coverage (CA 99 10) Individual named insured (CA 99 17) ommercial carrier regulations The Motor Carrier Act of 1980 Endorsement for motor carrier policies of insurance for public liability (MCS-90) Commercial Package Policy (CPP) 18%



Commercial Inland marine conditions forms
Commercial inland marine coverage forms
Accounts receivable
Bailee's customer
Commercial articles
Contractors equipment floater
Electronic data processing
Equipment dealers
Installation floater
Jewelers block
Signs
Valuable papers and records
Transportation coverages
Motor truck cargo forms
Transit coverage forms
7.5 Equipment breakdown ('13)
Equipment Breakdown protection coverage for
Selected endorsements
Business income - Report of values (EB 00 2
Actual cash value (EB 99 59)
7.6 Farm coverage
Farm property coverage forms ('03)
Coverage A — Dwellings
Coverage B — Other private structures
Coverage C — Household personal property
Coverage D — Loss of use
Coverage E — Scheduled farm personal pro
Coverage F — Unscheduled farm personal p
Coverage G — Other farm structures
8.0 Businessowners ('13) Policy 16%
8.1 Characteristics and purpose
8.2 Businessowners Section I — Property
Coverage
Exclusions
Limits of insurance
Deductibles
Loss conditions
General conditions
Optional coverages
Eligibility and definitions
8.3 Businessowners Section III — Common Pol
X 4 Selected endorsements
8.4 Selected endorsements
Protective safeguards (BP 04 30) 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%

3905.1	or's general duties and powers (3901.01, 3901.011, .04, .041; 2)
	s (3905.85)
License	e Requirements (3905.02, .84, .841, .85, 3905.06)
Reside	nt qualifications (3905.85, 3905.06)
Non-re	sident qualifications (3905.07, .85)
Record	s requirements (3905.90)
Bu	ild up funds (3905.91)
	ent appointment/termination (3905.20, .21, .86, .861, .862 01-5-09)
	itial restriction regarding executing and delivering bonds 905.85(C))
Mainte	nance and duration (3905.85(F)(1))
	nge in name, address, email, telephone number (3905.061, i.071, .89; 3901-5-09)
Assu	med business names (3905.11)
Lice	nse renewal/nonrenewal (3901-5-09(J); (3905.85(F))
	to report criminal convictions and administrative disciplinary ons (3905.22)
Cont	inuing education (3905.88; 3901-5-01; 3901-5-09
Discipl	inary actions (3905.14, 3905.85(D))
Failure	to pay taxes (3905.14(B)(14))
Failure	to appear for an interview 3905.14(B)(22))
	to provide department with a written response 14(B)(21))
Ce	ease and desist orders (3901.221; 3905.14(G), 3901.22(D))
re	cense denial, probation, surrender, suspension, revocation, of fusal to issue or renew (3901.22(D)(1); 3905.14, 3905.16, 05.88(B); 3901-5-12)
Pe	enalties and fines for violations (3905.14, .99; 2927.27(C))
.2 Agen	t regulation
Record	maintenance and examination (3905.90)
Prohibi	ited 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

A P. Proces
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)(2))
Duty to notify law enforcement (2927.27(A)(3))
Prohibition of representation as bounty hunter (2927.27(B))
3.3 Types of bonds
Personal surety bond
Corporate surety bond
Criminal defendant bonds
Bail
Appeal
Habeas corpus



Property bond
Nonsurety/cash (3905.932(G); 3901-1-66(C)(1))
3.4 Procedure
Application for bond (surety/defendant contract)
Collateral security
Surety contract
Posting the bond
Informational notice
3.5 Court procedures
Court appearances
Arraignment
Trial
Appeal
Conditions of release
Prior to trial
Pending appeal
Failure to appear
Revocation of bail
3.6 Release of surety
3.7 Surrender of principal (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 penalti (3905.06, 3905.481; 3901-5-01; 3901-5-05(D), 3901.5.0	
Inactivity due to military service (3905.06(G)); 3901-5-	09(J))
Inactivity due to extenuating circumstances (3905.06(0 5-09(J))	G); 3901-
Disciplinary actions (3905.14)	
License denial, probation, surrender, suspension, revocat refusal to issue or renew (3901.22(D)(1); 3905.14, 3905.15-12)	
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), 3905.1 (D), (E), (F), (G), (H), .99)	4(B),
Cease and desist orders (3901.221; 3905.14(H), 3901.22	2(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, .0 3905.12))4, .041;
Company regulation	
Certificate of authority (3925.11, 3927.01, 3929.01)	
Insolvency (3903.01(0))	
Policy forms/rates/exceptions (3935.04; 3937.03)	
Financial requirements (3901-1-50; 3901-3-04; 3929.011, 3929.11)	3929.07,
Unfair trade and claims settlement practices (3901.19-26 07; 3901-1-54))	; 3901-1-
Agent regulation	
Commissions, compensations, fees (3905.18, .181; 3901-5 3905.55)	5-09(N),
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)
Premium refunds and other incentives (3905.14(B)(32); Bulletin 2019-04 and 2019-05)
False advertising (3901.21(A), (B), (C), (D), (E), 3901.24; 3905.43 3999.10, .11)
Misrepresentation (3901.21; 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; Bulletin 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; 3904.04, 3904.13, 3904.14 3965.0111)
Consumer information/fees (3905.55; 3905.181)
1.3 Federal regulation
Fair Credit Reporting Act (15 USC 1681-1681d)
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
Other federal regulations (e.g., Do Not Call List) (https://www.donotcall.gov/)
2.0 General Insurance 10%
2.1 Concepts
Risk management key terms
Risk
Exposure
Hazard
Peril
Loss
Methods of handling risk
Avoidance
Retention
Sharing
Reduction
Transfer
Elements of insurable risks
Adverse selection
Law of large numbers
Reinsurance
Indemnity/pay on behalf of
2.2 Insurers
Types of insurers
Stock companies
Mutual companies
•

Fraternal benefit societies
Reciprocals
Lloyd's associations
Risk retention groups
Surplus lines
Authorized/admitted versus unauthorized/non-admitted insurers
Domestic, foreign and alien insurers
Financial solvency status (e.g., A.M. Best, Standard and Poor's, Moody's, NAIC)
Marketing (distribution) systems
2.3 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 Property and Casualty Insurance Basics 17%
3.1 Principles and concepts



Underwriting Credit scores Loss ratio Rates Types Loss costs Components Hazards	Exclusions Endorsements 3.3 Common policy Insureds — named Policy period Policy territory Cancellation and r Deductibles Coinsurance
Loss ratio Rates Types Loss costs Components	3.3 Common policy Insureds — named Policy period Policy territory Cancellation and r Deductibles Coinsurance
Rates Types Loss costs Components	Insureds — named Policy period Policy territory Cancellation and r Deductibles Coinsurance
Types Loss costs Components	Policy period Policy territory Cancellation and r Deductibles Coinsurance
Loss costs Components	Policy territory Cancellation and r Deductibles Coinsurance
Components	Cancellation and r Deductibles Coinsurance
· · · · · · · · · · · · · · · · · · ·	Deductibles Coinsurance
Hazards	Coinsurance
1.024.05	
Physical	
Moral	Other insurance
Morale	Non-concurrenc
Negligence	Primary and exc
Elements of a negligent act	Pro rata
Defenses against negligence	Contribution by
Damages	Limits of liability
Compensatory — special versus general	Per occurrence
Punitive	Per person
Types of liability	Aggregate
Absolute	Split
Strict	Combined single
Vicarious	Restoration/non-re
Causes of loss (perils)	Vacancy or un-occ
Direct loss	Named insured pro
Consequential loss	Duties after loss
Indirect loss	Assignment
Named perils versus special (open) perils	Abandonment
Blanket versus specific insurance	Policy provisions
Basic types of construction	Liberalization
Loss valuation	Subrogation
Actual cash value	Salvage
Replacement cost	Claim settlemer
Functional replacement cost	Replacement co
Market/agreed value	Duty to defend
Valued amount	Third-party provis
Stated amount	Standard mortg
.2 Policy structure	Loss payable cla
Declarations	No benefit to th
Definitions	Additional insur
Insuring agreement or clause	3.4 Ohio laws, regu
Additional/supplementary coverage	Ohio Valued Policy

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)

Earthquake (HO 04 54)

Scheduled personal property (HO 04 61)

Personal property replacement cost (HO 04 90)

Home day care (HO 04 97)

Business pursuits (HO 24 71)

Watercraft (HO 24 75)

Personal injury (HO 24 82)

6.0 Auto Insurance 23%

6.1 Laws

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

Required limits of liability (4509.51)

Constructive total loss

Arbitration

Rental vehicle coverage

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

Uninsured/underinsured motorist

Definitions (3937.18(A),(B),(C)

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

Property damage (3937.181)

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

Required limits (4509.51)



Intrafamily liability exclusion (3937.46)
Cancellation/nonrenewal (3937.30411, .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))
6.2 Personal ('18) auto policy
Eligibility, definitions, and conditions
Liability coverages
Combined single limits versus split limits
Bodily injury and property damage
Supplementary payments
Exclusions
Medical payments coverage
Uninsured/underinsured motorist coverage
Bodily injury
Property damage
Required limits
Coverage for damage to your auto
Collision
Other than collision
Deductibles
Transportation expenses
Exclusions
Substitute transportation
Towing and labor (PP 03 03)
Duties after an accident or loss
General provisions
Selected endorsements
Amendment of policy provisions — Ohio (PP 01 86)
Extended non-owned coverage (PP 03 06)
Miscellaneous type vehicle (PP 03 23)
Joint ownership coverage (PP 03 34)
7.0 Other Coverages and Options 7%
7.1 Umbrella/excess liability policies
Personal (DL 98 01)
7.2 National Flood Insurance Program
"Write your own" versus government
Eligibility
Coverage
Limits

Deductibles
7.3 Other policies
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 I	icensing
Ma	intenance 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))
	nactivity due to military service (3905.06(G)); 3901-5-09(J))
	inactivity due to extenuating circumstances (3905.06(G); 3901-5-09(J))
Dis	sciplinary actions (3905.14)
	tense denial, probation, surrender, suspension, revocation, or fusal to issue or renew (3901.22(D)(1); 3905.14, 3905.16; 3901-5-
	Failure to pay taxes (3905.14(B)(14))
	Failure to appear for an interview 3905.14(B)(22))
	Failure to provide department with a written response (3905.14(B)(21))
	Penalties and fines for violations (3901.22(D), (F), 3905.14(B), (D), (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))	Risk managen
1.2 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 ha
Insolvency (3903.01(O))	Avoidance
Policy forms/rates/exceptions (3915.051; 3918.08; 3935.04; 3923.02, 3923.021)	Retention Sharing
Financial requirements (3901-1-50; 3901-3-04; 3907.05, 3929.011)	
Agent regulation	Reduction
Commissions, compensations, fees (3905.18; 3905.181; 3901-5-09(N), 3905.55)	Elements of in
Reporting of felony and crimes of moral turpitude (3905.14 (B)(6), (B)(7), .22)	Adverse selec
Policy/application signature (3905.14(B)(11), (26))	Law of large r
Appointment procedures	Reinsurance
Agent appointment (3905.20; 3901-5-09(K))	Indemnity/pa
Cancellation of appointment (3905.16(B)(1))	2.2 Insurers
Termination notification (3905.21)	Types of insur
Unfair trade and claims settlement practices (3901.1926; 3901-1-	Stock comp
07) Rebating (3911.20; 3999.05; Bulletins 2019-04 and 2019-	Mutual com
05) Premium refunds and other incentives (3905.14(B)(32); 3999.05,	Fraternal b
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 asso
Misrepresentation (3901.21(A),(B); 3905.14(B)(5); 3999.08)	Risk retent
Defamation of insurer (3901.21(C), (D); 3999.09)	Surplus line
Unfair discrimination (3901.21(L), (M), (N))	Authorized/a
Illegal inducements (3933.01; 3999.05, 3901.21(G), 3911.20, Bulletins 2019-04 and 2019-05)	Domestic, for
General grounds for disciplinary action (3905.14(B))	Financial solv Moody's, NAIC
Examination of books and records (3901.04, .07)	Marketing (di
Insurance fraud regulation (3999.21, .31, .37, .41, .42, .99; 2913.47, 3901.44)	2.3 Agent and s
Insurance information privacy (3901.44; 3904.04, 3904.14, 3965.01-	Insurer as pri
.11) Consumer information/fees (3905.55; 3901-6-04; 3905.181)	Agent/insure
1.3 Federal regulation	Authority and
Fair Credit Reporting Act (15 USC 1681-1681d)	Express
Fraud and false statements including 1033 waiver (18 USC 1033,	Implied
1034)	Apparent
Other federal regulations (e.g., Do Not Call List) (https://www.donotcall.gov/)	Responsibilitie 2.4 Contracts
2.0 General Insurance 12%	Elements of a

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(O), 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	House of information practices



Application procedures	Group underwriting requirements
Delivery	Conversion to individual policy (391
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·	Trusts
Level term	Trusts
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Level term Annual renewable term Level premium term Decreasing term	Trusts Beneficiary Revocation (5815.33) Succession
Level term Annual renewable term Level premium term Decreasing term	Trusts Beneficiary Revocation (5815.33) Succession Revocable versus irrevocable
Level term Annual renewable term Level premium term Decreasing term 3.2 Whole life insurance	Trusts Beneficiary Revocation (5815.33) Succession Revocable versus irrevocable Common disaster clause
Level term Annual renewable term Level premium term Decreasing term 1.2 Whole life insurance Continuous premium (straight life)	Trusts Beneficiary Revocation (5815.33) Succession Revocable versus irrevocable Common disaster clause Spendthrift clause
Level term Annual renewable term Level premium term Decreasing term 4.2 Whole life insurance Continuous premium (straight life) Limited payment Single premium	Trusts Beneficiary Revocation (5815.33) Succession Revocable versus irrevocable Common disaster clause Spendthrift clause 5.3 Settlement options
Level term Annual renewable term Level premium term Decreasing term 4.2 Whole life insurance Continuous premium (straight life) Limited payment Single premium	Trusts Beneficiary Revocation (5815.33) Succession Revocable versus irrevocable Common disaster clause Spendthrift clause 5.3 Settlement options Cash payment
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Level term Annual renewable term Level premium term Decreasing term 1.2 Whole life insurance Continuous premium (straight life) Limited payment Single premium 1.3 Flexible premium policies Adjustable/Universal life Variable Universal life	Trusts Beneficiary Revocation (5815.33) Succession Revocable versus irrevocable Common disaster clause Spendthrift clause 5.3 Settlement options Cash payment Interest only Fixed-period installments Fixed-amount installments
Level term Annual renewable term Level premium term Decreasing term 1.2 Whole life insurance Continuous premium (straight life) Limited payment Single premium 1.3 Flexible premium policies Adjustable/Universal life Variable Universal life 1.4 Specialized policies	Trusts Beneficiary Revocation (5815.33) Succession Revocable versus irrevocable Common disaster clause Spendthrift clause 5.3 Settlement options Cash payment Interest only Fixed-period installments Fixed-amount installments Life income
Level term Annual renewable term Level premium term Decreasing term 3.2 Whole life insurance Continuous premium (straight life) Limited payment Single premium 3.3 Flexible premium policies Adjustable/Universal life Variable Universal life 3.4 Specialized policies Joint life (first-to-die)	Trusts Beneficiary Revocation (5815.33) Succession Revocable versus irrevocable Common disaster clause Spendthrift clause 5.3 Settlement options Cash payment Interest only Fixed-period installments Fixed-amount installments Life income Single life
Level term Annual renewable term Level premium term Decreasing term 4.2 Whole life insurance Continuous premium (straight life) Limited payment Single premium 4.3 Flexible premium policies Adjustable/Universal life Variable Universal life 4.4 Specialized policies Joint life (first-to-die) Survivorship life (second-to-die) Juvenile life	Trusts Beneficiary Revocation (5815.33) Succession Revocable versus irrevocable Common disaster clause Spendthrift clause 5.3 Settlement options Cash payment Interest only Fixed-period installments Fixed-amount installments Life income Single life Joint and survivor
Annual renewable term Level premium term Decreasing term 4.2 Whole life insurance Continuous premium (straight life) Limited payment Single premium 4.3 Flexible premium policies Adjustable/Universal life Variable Universal life 4.4 Specialized policies Joint life (first-to-die) Survivorship life (second-to-die)	Trusts Beneficiary Revocation (5815.33) Succession Revocable versus irrevocable Common disaster clause Spendthrift clause 5.3 Settlement options Cash payment Interest only Fixed-period installments Fixed-amount installments Life income Single life Joint and survivor 5.4 Nonforfeiture options

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r.o Credit	ine insurance (individual versus group)
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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

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6.3 Annı	uity (benefit) payment options
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Modified endowment versus life insurance

Seven-pay test

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7.3 Taxation of non-qualified annuities

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Accumulation phase (taxation issues related to withdrawals)



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OHIO ACCIDENT AND HEALTH INSURANCE AGENT SERIES 11-45

100 questions - 2 Hours

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	Policy forms/rates/exceptions (3918.08; 3935.04; 1937.03; 3923.02, 3923.021; 1751.11, 1751.12)
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	Unfair trade and claims settlement practices (3901.1926; 3901-07; 3901-1-54))
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F	Policy/application signature (3905.14(B)(11), (26))
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E	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; 1999.10, .11)
1	Aisrepresentation (3901.21(A),(B); 3905.14(B)(5); 3999.08)
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3901-1-52) Sales presentations	• • • • • • • • • • • • • • • • • • • •
3901-1-52) Sales presentations Outline of coverage	Physical examinations an
3901-1-52) Sales presentations Outline of coverage Common situation for omission/errors	Physical examinations an Legal actions (K)
3901-1-52) Sales presentations Outline of coverage	Physical examinations an Legal actions (K) Change of beneficiary (L) Cancellation by insured (
3901-1-52) Sales presentations Outline of coverage Common situation for omission/errors	Physical examinations an Legal actions (K) Change of beneficiary (L)
3901-1-52) Sales presentations Outline of coverage Common situation for omission/errors Field underwriting	Physical examinations an Legal actions (K) Change of beneficiary (L) Cancellation by insured (4.2 Optional provisions (3)
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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	Physical examinations an 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
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	Physical examinations an 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 Insurance with other insurance

Unfair dis	
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Entire col	Titract, changes (A)
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	t on certain defenses (B)
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Time limi Grace per Reinstate Claim pro	t on certain defenses (B) riod (C) ment (D) ricedures (E-I) examinations and autopsy (J)
Time limi Grace per Reinstate Claim pro Physical 6 Legal act	t on certain defenses (B) riod (C) ment (D) ricedures (E-I) examinations and autopsy (J)
Time limi Grace per Reinstate Claim pro Physical e Legal act: Change o	t on certain defenses (B) riod (C) ment (D) ocedures (E-I) examinations and autopsy (J) ions (K)
Time limi Grace per Reinstate Claim pro Physical e Legal act: Change o Cancellat	t on certain defenses (B) riod (C) ment (D) cedures (E-I) examinations and autopsy (J) ions (K) f beneficiary (L)
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Time limi Grace per Reinstate Claim pro Physical e Legal act: Change o Cancellat 4.2 Optiona Change o Misstatem Other insurance Expense	t on certain defenses (B) riod (C) ment (D) ocedures (E-I) examinations and autopsy (J) ions (K) f beneficiary (L) ion by insured (M) al provisions (3923.05) f occupation (A) ment of age (B) urance in this insurer (C)



Conformity with state statutes (H)
Illegal occupation (I)
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· · ·
Right to examine (free look) (3923.31)
Insuring clause Consideration clause
Subrogation
Renewability clause
Non-cancelable
Guaranteed renewable
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5.1 Qualifying for disability benefits
Inability to perform duties
Own occupation
Any occupation
Pure loss of income (income replacement contracts)
Presumptive disability
Requirement to be under physician care
State minimum benefit standards and exclusions
5.2 Individual disability income insurance
Basic total disability plan
Income benefits (monthly indemnity)
Elimination and benefit periods
Waiver of premium feature
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Occupational versus nonoccupational coverage, eligibility and benefits
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Rehabilitation benefit	
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5.4 Group disability income insurance	
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Disability buy-sell policy	
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5.6 Social Security disability	
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Definition of disability	
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Benefit schedule versus usual/reasonable/customary charges	
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Characteristics	



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Exclusions from coverage	Maternity
Provisions affecting cost to insured	Postpartum
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Nature and purpose	Mental health parity
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PCP referral (gatekeeper PPO)	6.6 Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs)
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Utilization management reviews	Types of plans
Prospective review	Enrollment periods
Concurrent review	Healthcare.gov versus private plans
Retrospective	Statement of benefits, coverages and uniform glossary
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Prior authorization procedures (3923.041, 1751.72)	7.1 General characteristics
6.4 Ohio requirements (individual and group)	Combined health care delivery and financing
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· ·	



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Alcohol and drug abuse treatment	Persistency factors
Home health services	Administrative capability
Prescription drug services	State requirements
Nursing services	Eligibility for coverage
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Member rights (1751.18)	Cancellation or nonrenewal
Renewal (1751.18)	Reinstatement for military person
.0 Group Accident and Health Insurance 9%	8.5 Small employer medical plans
.1 Characteristics of group insurance	Definition of small employer (3924.
Group contract	Eligibility of employees (3924.01(G)
Certificate of coverage	Open/late enrollment (3924.01(I))
Experience rating versus community rating	Service waiting period (3924.01(M)
.2 Types of eligible groups	Guaranteed issue (3924.03(E))
Employment-related groups	Renewability (3924.03(B))
Individual employer groups	Premium rates (3924.04)
Multiple-Employer Trusts (METs) or Welfare Arrangements (MEWAs) (Chapter 1739)	Disclosure rules (3924.033)
Associations	9.0 Dental Care Plans 3%
Blanket (3923.13)	9.1 Categories of dental treatment
Students health plans	Diagnostic and preventive
Customer groups (depositors, creditor-debtor, other)	Restorative





Oral surgery
Endodontics
Periodontics
Prosthodontics
Orthodontics
9.2 Indemnity plans
Choice of providers
Network versus out-of-network
Scheduled versus nonscheduled plans
Deductibles
Coinsurance
Exclusions, limitations
Benefit categories
Diagnostic/preventive services
Basic services
Major services
Deductibles and coinsurance
Combination plans
Exclusions
Limitations
Predetermination of benefits
9.3 Employer group dental expense
Integrated deductibles versus stand-alone plans
Minimizing adverse selection
Stand-alone plans
10.0 Insurance for Senior Citizens and Special Needs Individuals 15%
10.1 Medicare
Nature, financing, administration and terminology
Part A — Hospital Insurance
Individual eligibility requirements
Enrollment
Coverages and cost-sharing amounts
Exclusions
Part B — Medical Insurance
Individual eligibility requirements
Enrollment
Coverages and cost-sharing amounts
Exclusions
Claims terminology and other key terms
Part C — Medicare Advantage

	Nature, financing, administration and terminology
	Eligibility Requirements
	Enrollment timelines
	Plan types and definitions
	Coverages and cost-sharing amounts
	Supplemental Benefits
	Exclusions/limitations
Pa	rt D — Prescription Drug Insurance
	Nature, financing, administration and terminology
	Eligibility and enrollment
	Coverage, formulary, tiering, exceptions/appeals
	Cost Sharing, premium, deductible, coverage gap, catastrophic
	Low Income Subsidy
	Late enrollment penalty
	Limitations- Prior auth, step therapy, quantity limits
	Preferred, network pharmacies
10.2	Medicare supplements (3923.33, .338.331336; OAC 3901-8-08 Amended, including Appendix C and D)
Pu	rpose
Op	en enrollment
Sol 8-0	icitation of Medicare supplements (3923.33, .338.331336; 3901- 08, 3901-8-09)
Sta	andardization Medicare supplement plans
(Core benefits
	Additional benefits
Oh	io regulations and required provisions
!	Standards for marketing
(Certification requirements
,	Advertising
	Appropriateness of recommended purchase and excessive insurance
(Outline of coverage
I	Right to return (free look)
	Replacement
	Required disclosure provisions
	Permitted compensation arrangements
	Notice of change
(Guaranteed issue
Me	dicare SELECT
10.3	Other options for individuals with Medicare
Em	ployer group health plans
	Disabled employees



Employees with kidney failure
Individuals age 65 or older
Connector Models
Medicaid
Eligibility
Benefits
Differences
10.4 Long-term care (LTC) policies (3901-4-01; 1751.63, 3923.4150)
LTC, Medicare and Medicaid compared
Eligibility for benefits
Levels of care
Skilled care
Intermediate care
Custodial care
Home health care
Adult day care
Respite care
Assisted living
Benefit periods
Benefit amounts
Optional benefits
Guarantee of insurability
Return of premium
Qualified LTC plans
Exclusions
Underwriting considerations
Ohio regulations and required provisions
Standards for marketing (3901-4-01(V))
Advertising (3901-4-01(U))
Appropriateness of recommended purchase (3901-4-01(W))
Inflation protection (3901-4-01(M))
Replacement (3901-4-01 (N)))
Unintentional lapse (3901-4-01(G))
Outline of coverage (3901-4-01, (DD); 3923.44(I))
Shopper's guide (3901-4-01(EE))
Pre-existing conditions (3923.44(B)(4)(5), (D))
11.0 Federal Tax Considerations for Accident and Health Insurance 6%
11.1 Personally-owned health insurance
Disability income insurance
i de la companya de

Medical expense insurance

Long-term care insurance

11.2 Employer group health insurance

Disability income (STD, LTD)

Benefits subject to FICA

Medical, dental and vision expense

Long-term care insurance

Accidental death and dismemberment

11.3 Medical expense coverage for sole proprietors and partners

11.4 Business disability insurance

Key person disability income

Buy-sell policy

11.5 Medical Savings Accunts (MSAs) and Health savings accounts (HSAs)

11.6 Health Reimbursement Accounts (HRAs)

OHIO PROPERTY INSURANCE AGENT SERIES 11-46

100 questions - 2 Hours

1.0 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))

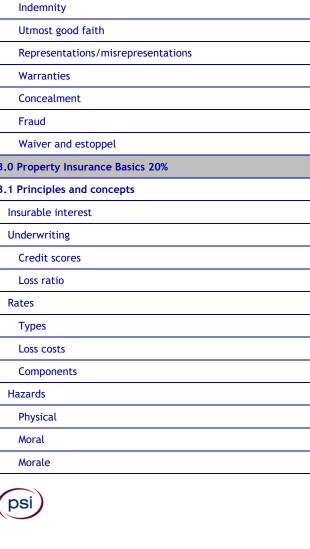


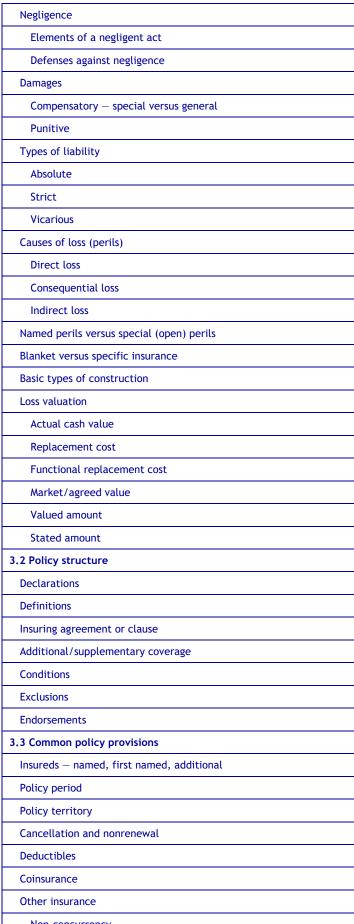
Benefits subject to FICA

Penalties and fines for violations (3901.22(D), (F), 3905.14(B), (D), (E), (F), (G), (H), .99)	1.3 Federal regulation
Cease and desist orders (3901.221; 3905.14(H), 3901.22(D))	Fair Credit Reporting Act (15 USC 1681-1681d)
Civil	Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
Criminal	Other federal regulations (e.g., Do Not Call List)
Hearings (3901.22; 3905.14(D); ORC 119)	(https://www.donotcall.gov/)
Consent/Settlement agreements (3901.22(G))	2.0 General Insurance 10%
State regulation	2.1 Concepts
ets constituting insurance transactions (3901.17; 3905.02, 3905.42)	Risk management key terms
Negotiate, sell, solicit (3905.01, .02)	Risk
rector's general duties and powers (3901.01, 3901.011, .04, .041; 05.12)	Exposure
mpany regulation	Hazard
Certificate of authority (3925.11, 3927.01, 3929.01)	Peril
Insolvency (3903.01(0))	Loss
Policy forms/rates/exceptions (3935.04;	Methods of handling risk
3937.03)	Avoidance
Financial requirements (3901-1-50; 3901-3-04; 3929.011, 3929.07, 3929.11)	Retention
Unfair trade and claims settlement practices (3901.19-26; 3901-1-	Sharing
77; 3901-1-54))	Reduction
gent regulation	Transfer
ommissions, compensations, fees (3905.18, .181; 3901-5-09(N), 905.55)	Elements of insurable risks
eporting of felony and crimes of moral turpitude (3905.14 (B)(6),	Adverse selection
)(7), .22) blicy/application signature (3905.14(B)(11), (26))	Law of large numbers
ointment procedures	Reinsurance
gent appointment (3905.20; 3901-5-09(K))	Indemnity/pay on behalf of
Cancellation of appointment (3905.16(B)(1))	2.2 Insurers
Termination notification (3905.21)	Types of insurers
nfair insurance trade practices (3901.20, .21)	Stock companies
Rebating (3933.01)	Mutual companies
Premium refunds and other incentives (3905.14(B)(32);	Fraternal benefit societies
Bulletin 2019-04 and 2019-05)	Reciprocals
False advertising (3901.21(A), (B), (C), (D), (E), 3901.24; 3905.43; 3999.10, .11)	Lloyd's associations
Misrepresentation (3901.21; 3905.14(B)(5); 3999.08)	Risk retention groups
Defamation of insurer (3901.21(C), (D); 3999.09)	Surplus lines
Unfair discrimination (3901.21(L), (M), (N))	Authorized/admitted versus unauthorized/non-admitted insurer
Illegal inducements (3933.01; Bulletin 2019-04 and 2019-05)	Domestic, foreign and alien insurers
General grounds for disciplinary action (3905.14(B))	Financial solvency status (e.g., A.M. Best, Standard and Poor's, Moody's, NAIC)
xamination of books and records (3901.04, .07)	Marketing (distribution) systems
nsurance fraud regulation (3999.21, .31, .37, .41, .42, .99; 913.47, 3901.44)	2.3 Agent and general rules of agency
nsurance information privacy (3901.44; 3904.04, 3904.13, 3904.14,	Insurer as principal
1965.0111) Consumer information/fees (3905.55; 3905.181)	Agent/insurer relationship



Authority and powers of agents	Negligence
Express	Elements of a negliger
Implied	Defenses against negli
Apparent	Damages
Responsibilities to the applicant/insured	Compensatory – speci
2.4 Contracts	Punitive
Elements of a legal contract	Types of liability
Offer and acceptance	Absolute
Consideration	Strict
Competent parties	Vicarious
Legal purpose	Causes of loss (perils)
Distinct characteristics of an insurance contract	Direct loss
Contract of adhesion	Consequential loss
Aleatory contract	Indirect loss
Personal contract	Named perils versus spec
Unilateral contract	Blanket versus specific i
Conditional contract	Basic types of construct
Legal interpretations affecting contracts	Loss valuation
Ambiguities in a contract of adhesion	Actual cash value
Reasonable expectations	Replacement cost
Indemnity	Functional replaceme
Utmost good faith	Market/agreed value
Representations/misrepresentations	Valued amount
Warranties	Stated amount
Concealment	3.2 Policy structure
Fraud	Declarations
Waiver and estoppel	Definitions
3.0 Property Insurance Basics 20%	Insuring agreement or cl
3.1 Principles and concepts	Additional/supplementa
Insurable interest	Conditions
Underwriting	Exclusions
Credit scores	Endorsements
Loss ratio	3.3 Common policy provis
Rates	Insureds – named, first
Types	Policy period
Loss costs	Policy territory
Components	Cancellation and nonren
Hazards	Deductibles
Physical	Coinsurance
Moral	Other insurance
Morale	Non-concurrency







Primary and excess	4.0 Dwelling ('14) Policy 14%
Pro rata	4.1 Characteristics and purpose
Contribution by equal shares	Eligibility
Limits of liability insurance	Cancellation/renewal
Per occurrence (accident)	Reasons
Per person	Notice
${\bf Aggregate-general\ versus\ products-completed\ operations}$	4.2 Coverage forms — Perils insured against
Split	Basic
Combined single	Broad
Restoration/non-reduction of limits	Special
Vacancy or un-occupancy	4.3 Property coverages
Named insured provisions	Coverage A — Dwelling
Duties after loss	Coverage B — Other structures
Assignment	Coverage C — Personal property
Abandonment	Coverage D — Fair rental value
Policy provisions	Coverage E — Additional living expense
Liberalization	Other coverages
Subrogation	4.4 General exclusions
Salvage	4.5 Conditions and definitions
Claim settlement options	4.6 Selected endorsements
Replacement cost vs. actual cash value	Special provisions — Ohio (DP 01 34)
Duty to defend	Automatic increase in insurance (DP 04 11)
nird-party provisions	Broad theft coverage (DP 04 72)
Standard mortgage clause	Dwelling under construction (DP 11 43)
Loss payable clause	4.7 Personal liability supplement
No benefit to the bailee	Cancellation/nonrenewal
Additional insured	5.0 Homeowners ('22) Policy 18%
Ohio laws, regulations and required provisions	5.1 Eligibility and definitions
Ohio Valued Policy Law (3929.25)	5.2 Coverage forms
Ohio Insurance Guaranty Association (3955.0110, .1219)	HO-2 through HO-6
Cancellation and nonrenewal (3929.1922, .24; 3937.25411, 8937.47; 3901-1-18(D))	HO-8
937.47; 3901-1-18(D)) binders (4509.56; 3901-1-18(I))	5.3 Section I — Property coverages
Controlled business (3905.6165))	Coverage A — Dwelling
Retaliatory provisions (3901.86)	Coverage B — Other structures
Concealment, misrepresentation or fraud (2913.47, 3999.31)	Coverage C — Personal property
Declination of insurance and unfair discrimination (3901.21(L), (M),	Coverage D — Loss of use
N))	Additional coverages
Aine subsidence (3929.5053, .55, .56, .5861; 3901-1-48)	5.5 Perils insured against
rrorism Risk Insurance Program Reauthorization Act of 2019 ub. L. 116-94) (Bulletin 2015-02)	5.6 Exclusions
nfair Property/Casualty Claims Settlement Practices (3905.55; 901-1-54; 3901-1-07)	5.7 Conditions
re Loss - Treasury Certificate/Demolition Fund (3929.86)	5.8 Selected endorsements



Special provisions — Ohio (HO 01 34)
Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)
Permitted incidental occupancies (HO 04 42)
Earthquake (HO 04 54)
Scheduled personal property (HO 04 61)
Personal property replacement cost (HO 04 90)
Home day care (HO 04 97)
6.0 Commercial Package Policy (CPP) 16%
6.1 Components of a commercial policy
Common policy declarations
Common policy conditions
Interline endorsements
One or more coverage parts
6.2 Commercial property ('12)
Definitions, conditions, exclusions
Coverage forms
Building and personal property
Condominium association
Condominium commercial unit-owners
Builders risk
Business income
Legal liability
Extra expense
Causes of loss forms
Basic
Broad
Special
Selected endorsements
Ordinance or law (CP 04 05)
Spoilage (CP 04 40)
Peak season limit of insurance (CP 12 30)
Value reporting form (CP 13 10)
6.3 Commercial inland marine ('13)
Nationwide marine definition
Commercial Inland marine conditions forms
Commercial inland marine coverage forms
Accounts receivable
Bailee's customer
Commercial articles
Contractors equipment floater

Electronic data processing
Equipment dealers
Installation floater
Jewelers block
Signs
Valuable papers and records
Transportation coverages
Common carrier cargo liability
Motor truck cargo forms
Transit coverage forms
6.4 Equipment breakdown ('13)
Definitions, coverages and exclusions (EB 00 20)
Equipment breakdown protection coverage form (EB 00 20)
Selected endorsements
Business income - Report of values (EB R 002)
Actual cash value (EB 99 59)
6.5 Farm coverage
Farm property coverage forms ('16)
Coverage A — Dwellings
Coverage B — Other private structures
Coverage C — Household personal property
Coverage D — Loss of use
Coverage E — Scheduled farm personal property
Coverage F — Unscheduled farm personal property
Coverage G — Other farm structures
Livestock coverage form
Mobile agricultural machinery and equipment coverage form
Cause of loss (basic, broad and special)
Additional coverages
Eligibility
Exclusions
Limits of insurance
Conditions
Definitions
7.0 Businessowners ('13) Policy 6%
7.1 Characteristics and purpose
7.2 Businessowners Section I — Property
Definitions
General conditions
Loss conditions
Exclusions



Coverage
Limits of insurance
Deductibles
Optional coverages
7.3 Businessowners Section III — Common Policy Conditions
7.4 Selected endorsements
Protective safeguards (BP 04 30)
Utility services — direct damage (BP 04 56)
Utility services — time element (BP 04 57)
8.0 Other Coverages and Options 6%
8.1 Aviation insurance
Hull, cargo, freight
Implied warranties
Perils
Drone coverage
General and particular average
8.2 Ocean marine insurance
Major coverages
Hull insurance
Cargo insurance
Freight insurance
Protection and indemnity
Implied warranties
Perils
General and particular average
8.3 National Flood Insurance Program
"Write your own" versus government
Eligibility
Coverage
Limits
Deductibles
8.4 Other policies
Boat owners
Personal watercraft
Recreational vehicles
Difference in conditions
8.5 Residual markets
FAIR plans (3929.4149; 3901-1-18)

OHIO CASUALTY INSURANCE AGENT SERIES 11-47

Commercial Insurance Joint Underwriting Association (3930.01-.18)



4	
	Insurance Regulation 10%
	Licensing
٨	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))
D	isciplinary 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
Ac	cts constituting insurance transactions (3901.17; 3905.02, 3905.42
	Negotiate, sell, solicit (3905.01, .02)
	rector's general duties and powers (3901.01, 3901.011, .04, .041; 905.12)
Co	ompany 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	Transfer
Commissions, compensations, fees (3905.18, .181; 3901-5-09(N), 3905.55)	Elements of insurable risks
Reporting of felony and crimes of moral turpitude (3905.14	Adverse selection
(B)(6), (B)(7), .22)	Law of large numbers
Policy/application signature (3905.14(B)(11), (26))	Reinsurance
Appointment procedures	Indemnity/pay on behalf of
Agent appointment (3905.20; 3901-5-09(K))	2.2 Insurers
Cancellation of appointment (3905.16(B)(1))	Types of insurers
Termination notification (3905.21)	Stock companies
Unfair insurance trade practices (3901.20, .21)	Mutual companies
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; 3999.10, .11)	Lloyd's associations
Misrepresentation (3901.21; 3905.14(B)(5); 3999.08)	Risk retention groups
Defamation of insurer (3901.21(C), (D); 3999.09)	Surplus lines
Unfair discrimination (3901.21(L), (M), (N))	Authorized/admitted versus (
Illegal inducements (3933.01; Bulletin 2019-04	Domestic, foreign and alien in
and 2019-05) General grounds for disciplinary action (3905.14(B))	Financial solvency status (e.g Moody's, NAIC)
Examination of books and records (3901.04, .07)	Marketing (distribution) syste
Insurance fraud regulation (3999.21, .31, .37, .41, .42, .99; 2913.47, 3901.44)	2.3 Agent and general rules of
Insurance information privacy (3901.44; 3904.04, 3904.13, 3904.14,	Insurer as principal
3965.0111)	Agent/insurer relationship
Consumer information/fees (3905.55; 3905.181)	Authority and powers of ager
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 the applica
2.0 General Insurance 10%	2.4 Contracts
2.1 Concepts	Elements of a legal contract
Risk management key terms	Offer and acceptance
	Consideration
Risk	Competent parties
Exposure	Legal purpose
Hazard	Distinct characteristics of an
Peril .	Contract of adhesion
Loss	Aleatory contract
Methods of handling risk	Personal contract
Avoidance	Unilateral contract
Retention	Conditional contract
Sharing	Legal interpretations affecting
Reduction	Legar interpretations affectiff

	ts of insurable risks
Adverse	e selection
Law of	large numbers
Reinsur	ance
Indemn	ity/pay on behalf of
2.2 Insure	ers
Types o	of insurers
Stock	companies
Mutu	al companies
Frate	ernal benefit societies
Recip	procals
Lloyd	l's associations
Risk r	retention groups
Surpl	us lines
Authori	zed/admitted versus unauthorized/non-admitted insurers
Domest	ic, foreign and alien insurers
Financia Moody's	al solvency status (e.g., A.M. Best, Standard and Poor's, s, NAIC)
Marketi	ing (distribution) systems
2.3 Agent	t and general rules of agency
Insurer	as principal
Agent/i	insurer relationship
Authori	ty and powers of agents
Expre	ess
Impli	ed
Appa	rent
Respons	sibilities to the applicant/insured
2.4 Contr	racts
Elemen	ts of a legal contract
Offer	and acceptance
Consi	ideration
Comp	petent parties
Legal	purpose
Distinct	t characteristics of an insurance contract
Conti	ract of adhesion
Contr	ory contract
Aleat	onal contract
Aleat	onal contract teral contract
Aleat Perso Unila	



Ambiguities in a contract of adhesion	3.3 Common policy provisions
Reasonable expectations	Insureds — named, first named, additional
Indemnity	Policy period
Utmost good faith	Policy territory
Representations/misrepresentations	Cancellation and nonrenewal
Warranties	Deductibles
Concealment	Coinsurance
Fraud	Other insurance
Waiver and estoppel	Non-concurrency
3.0 Casualty Insurance Basics 15%	Primary and excess
3.1 Principles and concepts	Pro rata
Insurable interest	Contribution by equal shares
Underwriting	Limits of liability insurance
Credit scores	Per occurrence (accident)
Loss ratio	Per person
Rates	Aggregate — general versus products — completed operations
Types	Split
Loss costs	Combined single
Components	Named insured provisions
Hazards	Duties after loss
Physical	Assignment
Moral	Abandonment
Morale	Policy provisions
Negligence	Liberalization
Elements of a negligent act	Subrogation
Defenses against negligence	Claim settlement options
Damages	Replacement cost vs. actual cash value
Compensatory — special versus general	Duty to defend
Punitive	3.4 Ohio laws, regulations and required provisions
Types of liability	Ohio Insurance Guaranty Association (3955.0110, .1219)
Absolute	Cancellation and nonrenewal (3929.1922, .24; 3937.25411, 3937.47; 3901-1-18(D))
Strict	Binders (4509.56; 3901-1-18(I))
Vicarious	Controlled business (3905.6165))
3.2 Policy structure	Retaliatory provisions (3901.86)
Declarations	Concealment, misrepresentation or fraud (2913.47, 3999.31)
Definitions	Declination of insurance and unfair discrimination (3901.21(L), (M
Insuring agreement or clause	(N)) Mino subsidence (2020 FO F2 F5 F4 F9 41: 2001 1 48)
Additional/supplementary coverage	Mine subsidence (3929.5053, .55, .56, .5861; 3901-1-48) Terrorism Risk Insurance Program Reauthorization Act of 2019
Conditions	(Pub. L. 116-94) (Bulletin 2015-02)
Exclusions	Unfair Property/Casualty Claims Settlement Practices (3905.55; 3901-1-54; 3901-1-07)
Endorsements	3701 1 34, 3701-1-07)



Fire Loss - Treasury Certificate/Demolition Fund (3929.86)	Bodily injury and property damage
4.0 Homeowners ('11) Policy 15%	Supplementary payments
4.1 Eligibility and definitions	Exclusions
4.2 Coverage forms	Medical payments coverage
HO-2 through HO-6	Uninsured/underinsured motorist coverage
HO-8	Bodily injury
4.3 Section II — Liability coverages	Property damage
Coverage E — Personal liability	Required limits
Coverage F — Medical payments to others	Coverage for damage to your auto
Additional coverages	Collision
4.4 Exclusions	Other than collision
4.5 Conditions	Deductibles
4.6 Selected endorsements	Transportation expenses
Special provisions — Ohio (HO 01 34)	Exclusions
Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04	Substitute transportation
27)	Towing and labor (PP 03 03)
Permitted incidental occupancies (HO 04 42)	Duties after an accident or loss
Home day care (HO 04 97)	General provisions
Business pursuits (HO 24 71)	Selected endorsements
Watercraft (HO 24 75)	Amendment of policy provisions — Ohio (PP 01 86)
Personal injury (HO 24 82)	Extended non-owned coverage (PP 03 06)
5.0 Auto Insurance 17%	Miscellaneous type vehicle (PP 03 23)
5.1 Laws	Joint ownership coverage (PP 03 34)
Ohio Motor Vehicle Financial Responsibility Law (4509.0181))	5.3 Commercial auto ('20)
Required limits of liability (4509.51)	Commercial auto coverage forms
Uninsured/underinsured motorist	Business auto
Definitions (3937.18(A),(B),(C)	Garage
Bodily injury (3937.18(B),(C))	Business auto physical damage
Property damage (3937.181)	Truckers
Stacked and non-stacked (3937.18(F), (G))	Motor carrier
Required limits (4509.51)	Coverage form sections
Intrafamily liability exclusion (3937.46)	Symbols/covered autos
Cancellation/nonrenewal (3937.30411, .47)	Liability coverage
Reasons	Garage keepers coverage
Notice	Trailer interchange coverage
Prohibition against use of intrafamily liability exclusion (3937.46)	Physical damage coverage
Use of non-OEM aftermarket crash parts (1345.81; 3901-1-54(H)(4))	Eligibility
5.2 Personal ('18) auto policy	Exclusions
Eligibility, definitions, and conditions	Conditions
Liability coverages	Definitions
Combined single limits versus split limits	Selected endorsements



Mobile equipment (CA 20 15) Auto medical payments coverage (CA 99 03) Drive other car coverage (CA 99 10) Individual named insured (CA 99 17) Employees as insureds	General de Burgland Theft Robbert Crime coverning Coverning Coverages Employ
Drive other car coverage (CA 99 10) Individual named insured (CA 99 17) Employees as insureds	Burglar Theft Robber Crime cov Comme Governi
Individual named insured (CA 99 17) Employees as insureds	Theft Robberg Crime cov Comme Governi Coverages
Employees as insureds	Crime cov Comme Governi
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Comment of the contract of the	Comme Govern Coverages
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6.0 Commercial Package Policy (CPP) 13%	Employ
6.1 Components of a commercial policy	Forgery
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6.2 Commercial general liability ('13)	Comput Funds t
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Bodily injury and property damage liability	Other crir
Personal and advertising injury liability	
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Retroactive date	Covera
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Occurrence versus claims-made	Eligibility
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6.3 Commercial Crime ('15)
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Burglary
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Crime coverage forms
Commercial crime coverage forms (discovery/loss sustained)
Government crime coverage forms (discovery/loss sustained)
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Employee theft
Forgery or alteration
Inside the premises — theft of money and securities
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Computer fraud
Funds transfer fraud
Money orders and counterfeit money
Other crime coverage
Extortion — commercial entities (CR 04 03)
Lessees of safe deposit boxes
Securities deposited with others
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6.4 Farm coverage
Farm liability coverage forms ('16)
Coverage $H-Bodily$ injury and property damage liability
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Cause of loss (basic, broad and special)
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7.0 Businessowners ('13) Policy 6%
7.1 Characteristics and purpose
7.2 Businessowners Section II — Liability
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Exclusions Limits of insurance General conditions **Definitions** 7.3 Businessowners Section III — Common Policy Conditions 7.4 Selected endorsements Hired auto and non-owned auto liability (BP 04 04) Protective safeguards (BP 04 30) Utility services — direct damage (BP 04 56) Utility services — time element (BP 04 57) 8.0 Workers' Compensation Insurance 8% 8.1 Workers' compensation laws Types of laws Compulsory versus elective (4123.12, .35, .54) Monopolistic versus competitive Ohio Workers' Compensation Law (Chapter 4123) Exclusive remedy (4123.54) Employment covered (required, voluntary) (4123.01, .28, .54)) Covered injuries (4123.54, .55, .84) Occupational disease (4123.01(F)) Benefits provided (4123.30, .54, .55-.59, .60-.61, .66) Second/subsequent injury fund Federal workers' compensation laws Longshore and Harbor Workers' Compensation Act (33 UC 904) Federal Employers Liability Act The Jones Act 8.2 Workers' compensation and employers liability insurance policy Part One — Workers' compensation insurance Part Two — Employers liability insurance Part Three — Other states insurance Part Four – Your duty if injury occurs Part Five - Premium Part Six — Conditions 8.3 Selected endorsements and rating factors Foreign coverage Voluntary compensation All states Job classification **Payroll** Experience modification factor Premium discounts

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



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Perils
General and particular average
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